

Banke i gospodarski rast

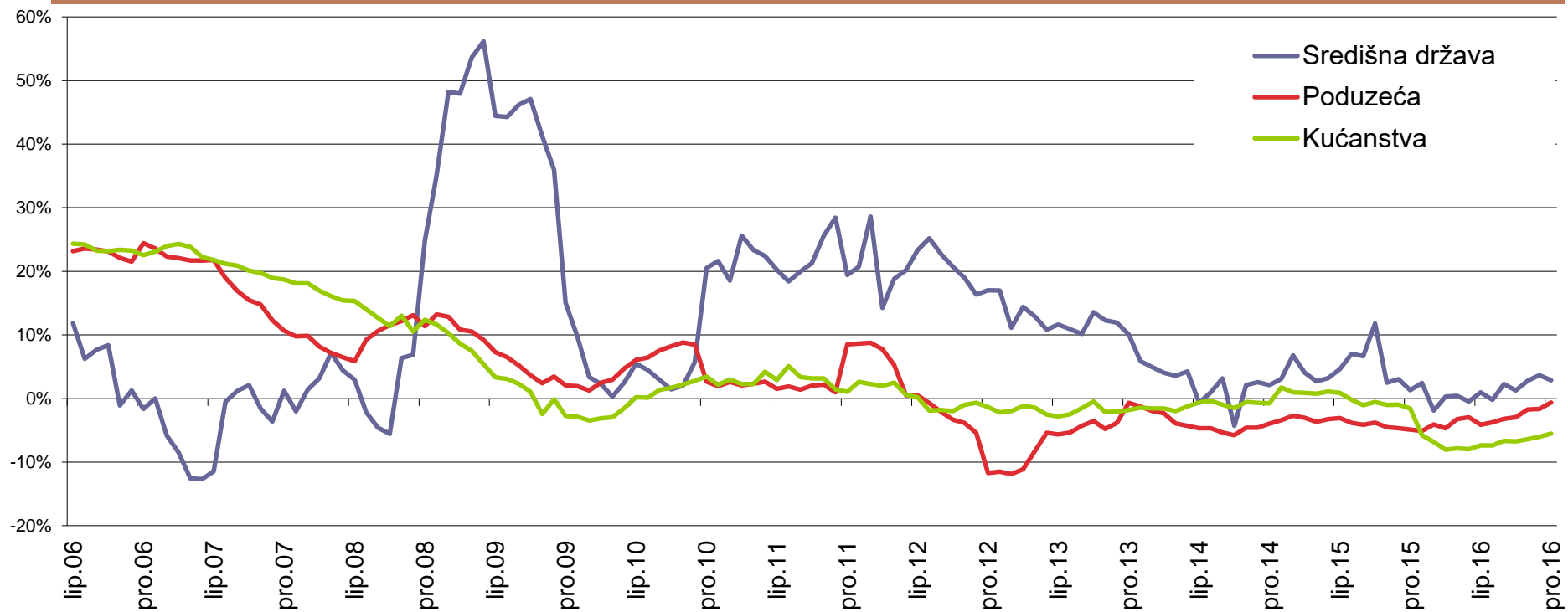
VELIMIR ŠONJE, ARHIVANALITIKA – EKONOMSKI LAB

5. KONFERENCIJA GUVERNERA REGIJE, SAVUDRIJA 31.3.2017.

(PRIKAZ HUB ANALIZE BR. 58)

Kriza – hibernacija - oporavak

Stanja kredita u bilancama banaka – promjena u odnosu na isti mjesec prethodne godine

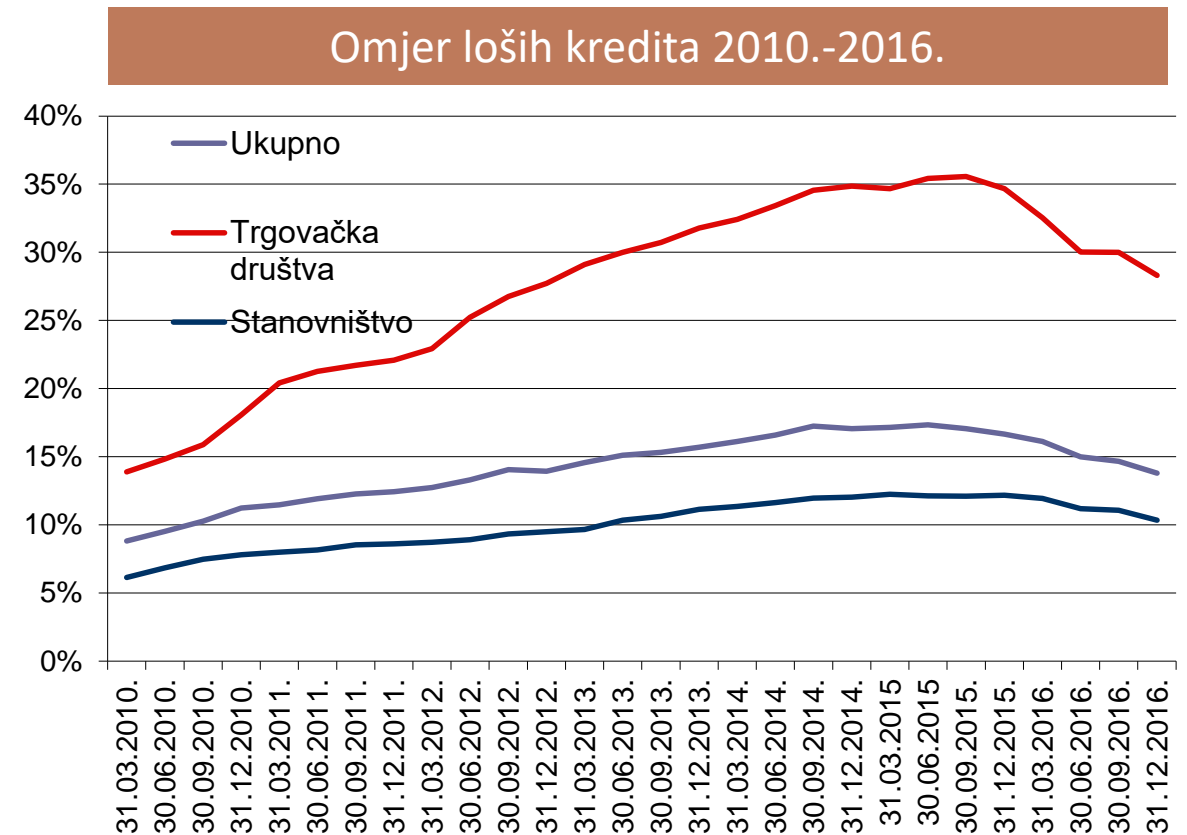


U ovo vrijeme prošle godine

Oporavak bez kredita: koliko će trajati?

Ponuda: Kako pospješiti prodaje kredita/čišćenje bilanci?

Potražnja: kako pomoći kapitalno jačanje poduzeća?



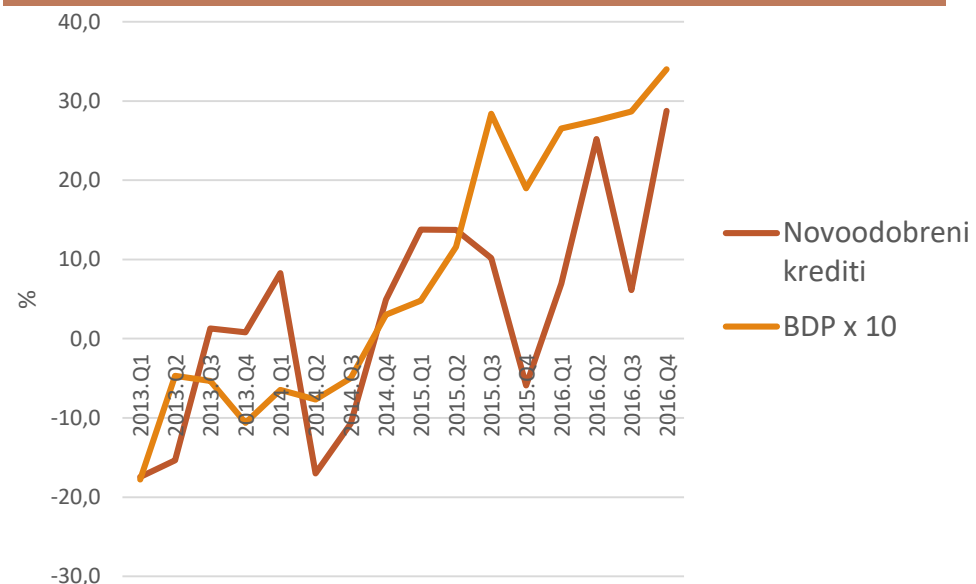
Sada

Prodaje kredita 2015.-2016.

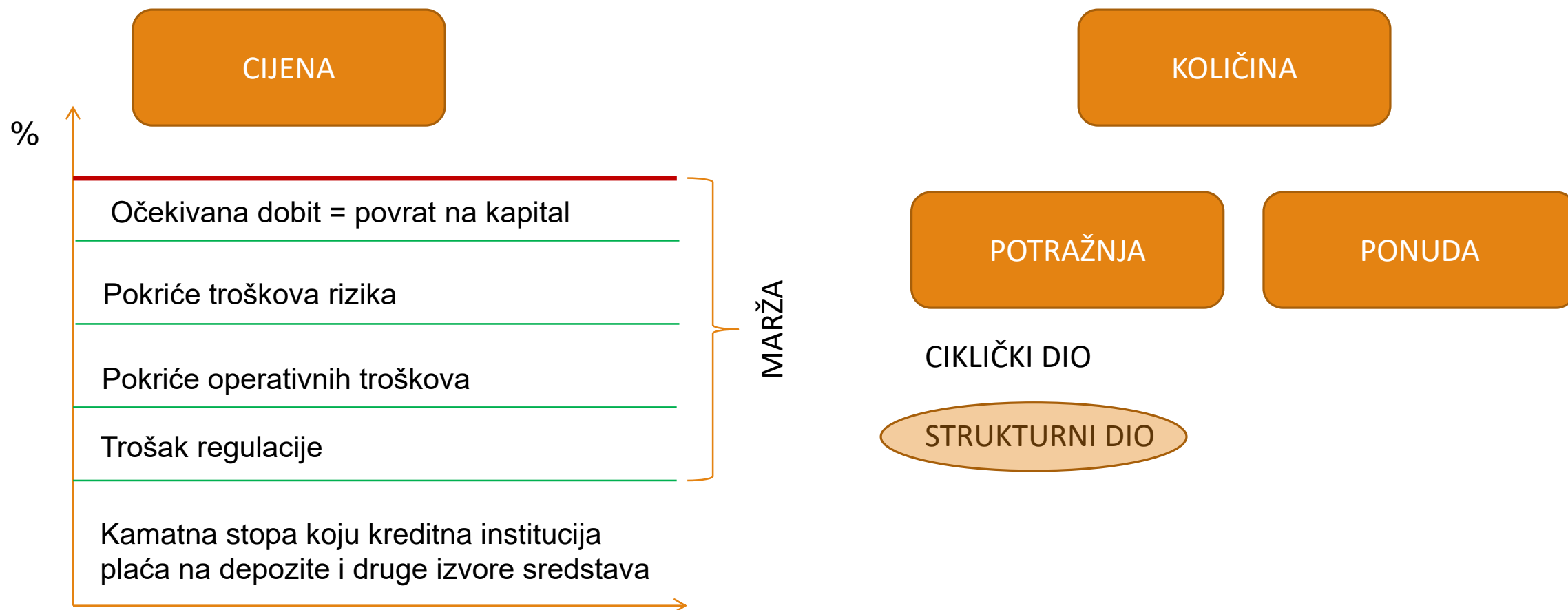
Iznos (u tisućama kuna)

Razdoblje	Bruto knjigovodstveni iznos potraživanja		Ispravak vrijednosti potraživanja		Izvanbilančna potraživanja	Kupoprodajna cijena
		od toga obračunata kamata		od toga obračunata kamata		
I. – XII. 2015.						
Ukupno	2.807.502	74.497	2.410.798	73.724	931.031	606.035
Stanovništvo	939.270	18.973	900.577	18.295	460.571	200.888
Nefinancijska društva	1.845.725	54.940	1.492.099	54.845	459.205	400.165
Ostali sektori	22.508	584	18.123	584	11.255	4.982
I. – XII. 2016.						
Ukupno	5.974.652	101.374	4.514.341	100.973	1.455.918	1.798.936
Stanovništvo	1.424.478	26.735	1.353.481	26.604	470.326	337.332
Nefinancijska društva	4.378.373	72.176	3.020.603	71.906	964.697	1.416.005
Ostali sektori	171.800	2.463	140.256	2.463	20.895	45.599

Rast bruto novoodobrenih kredita i prilagođenog BDP-a y-o-y

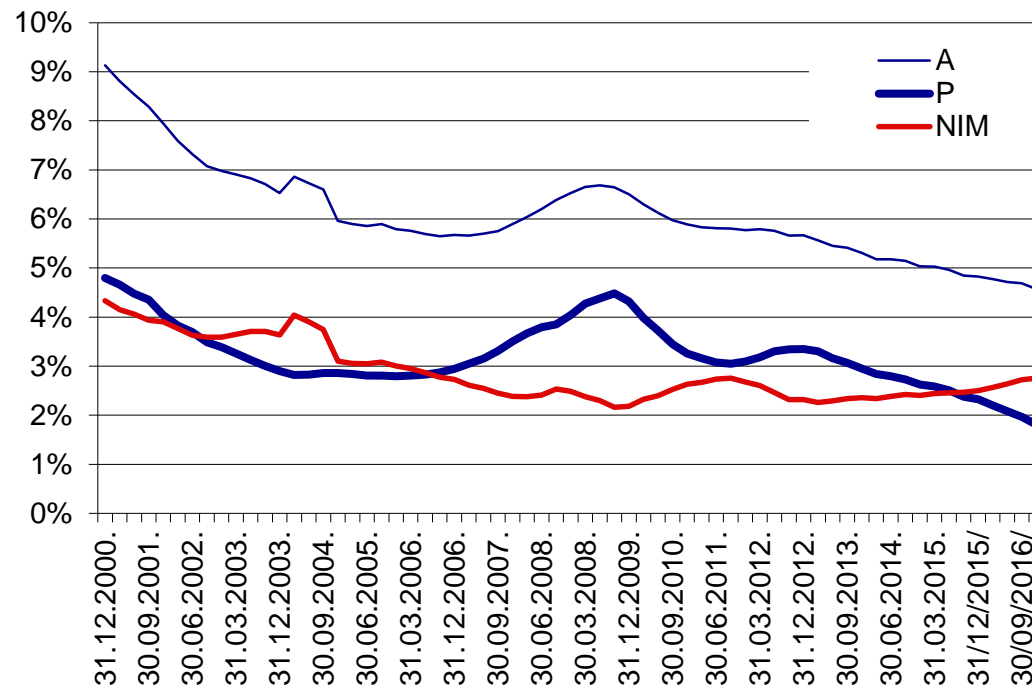


Pitanje perspektive

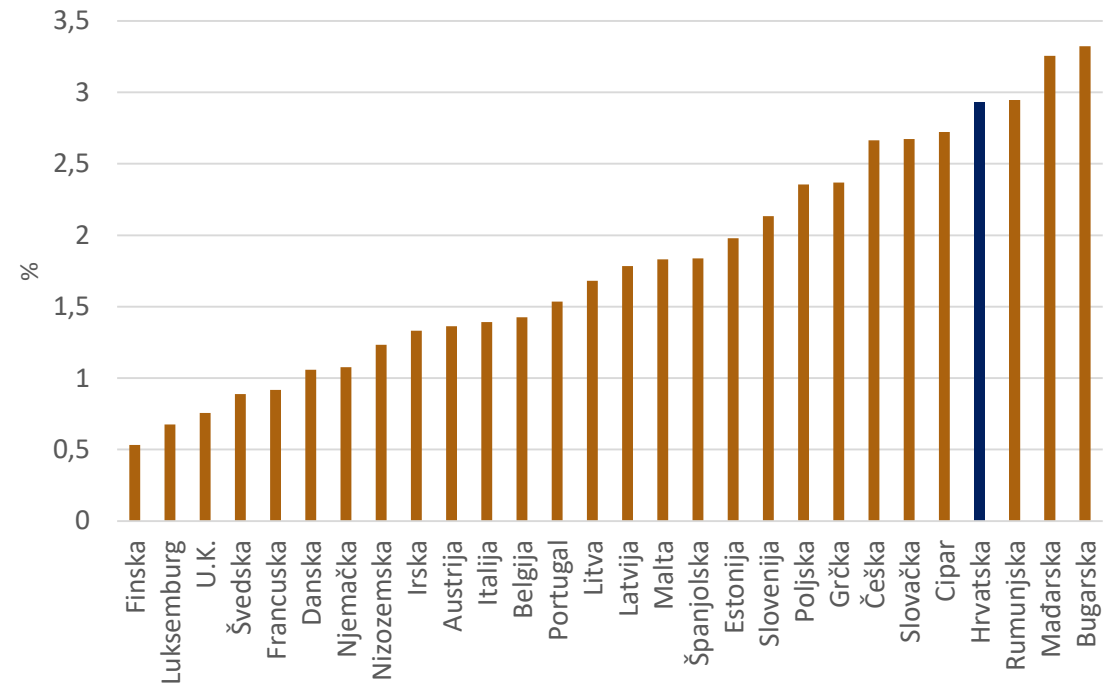


Kamatna marža

Kamatna marža (NIM), 12m pomični prosjek

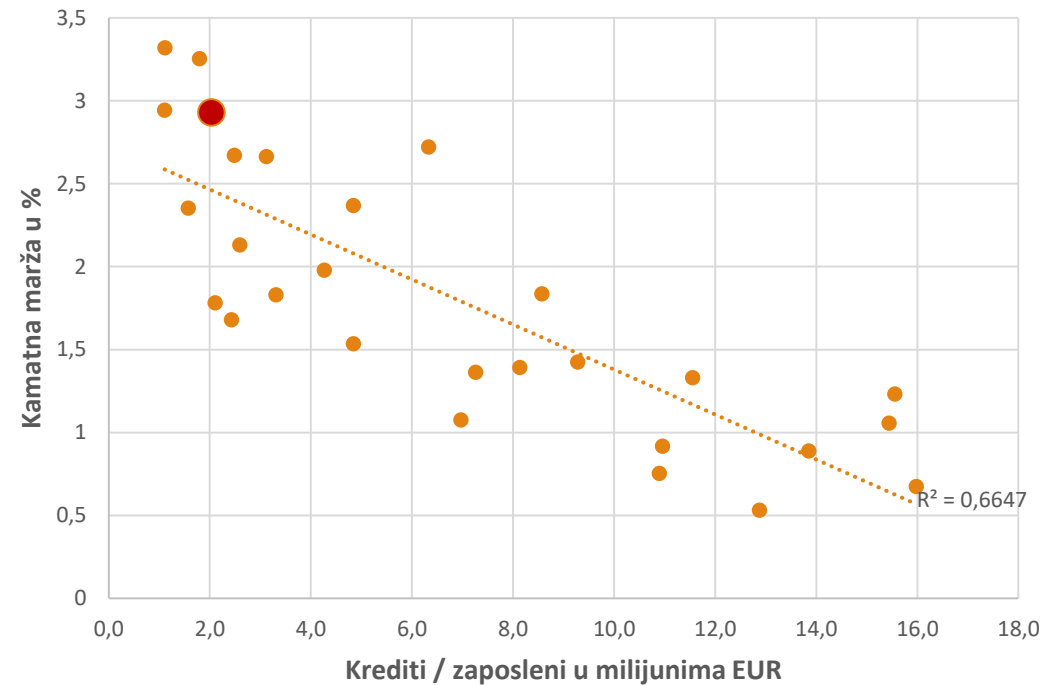
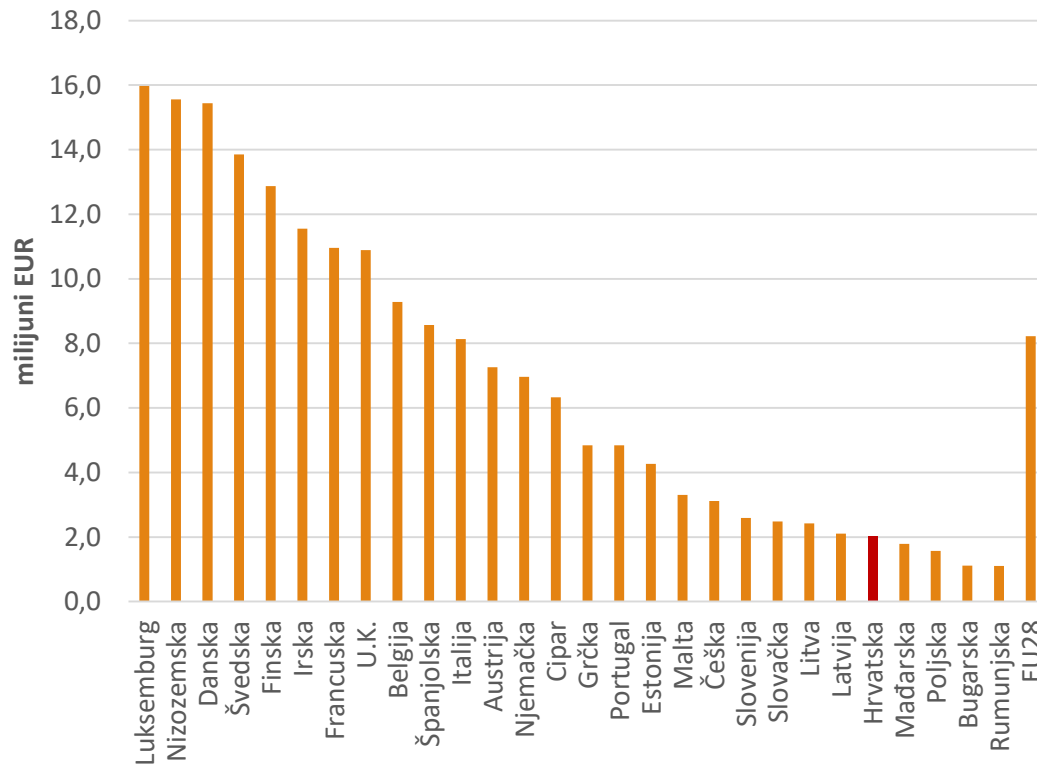


Kamatna marža u EU

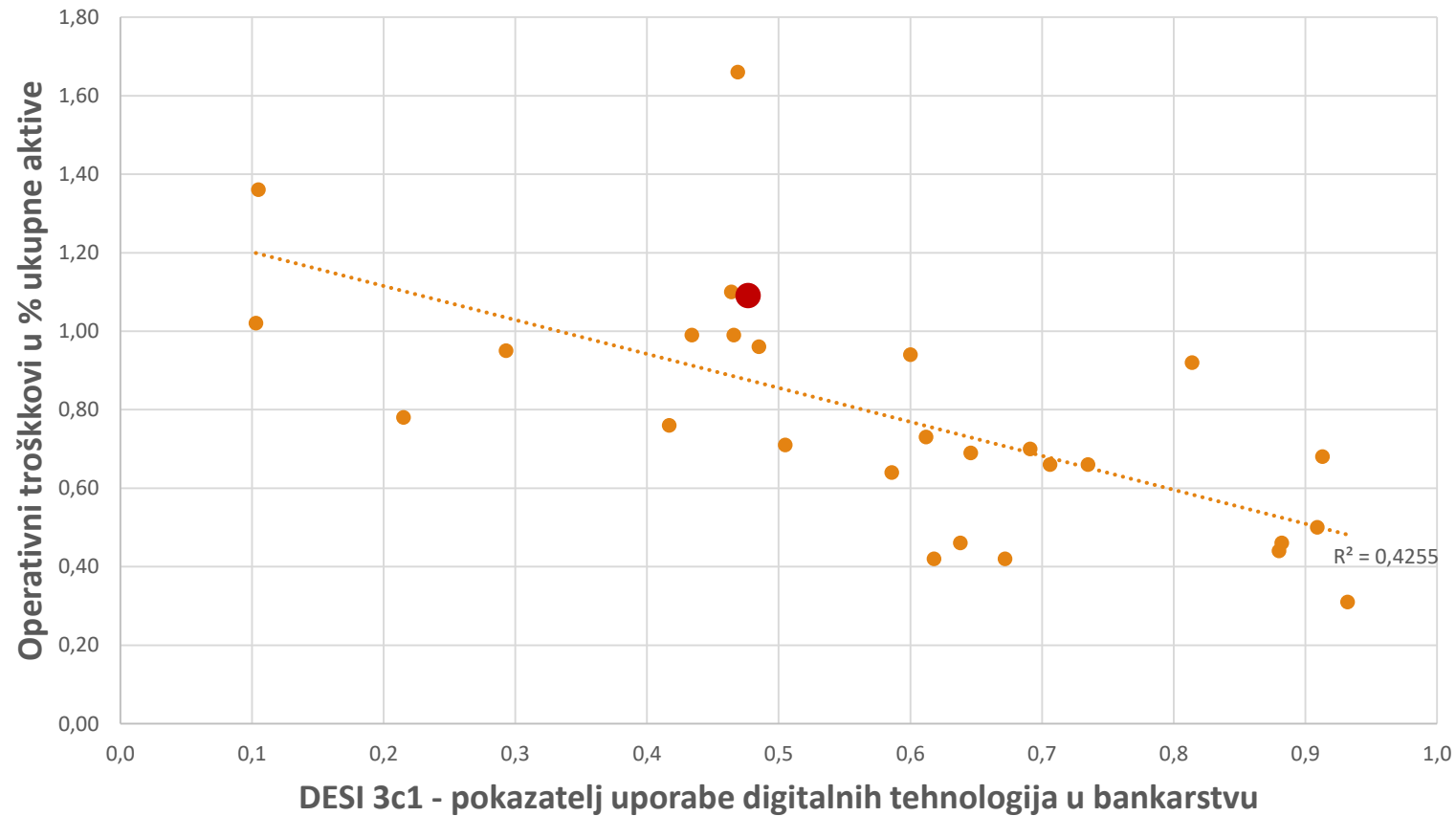


Kamatna marža zavisi o volumenu (produktivnosti)

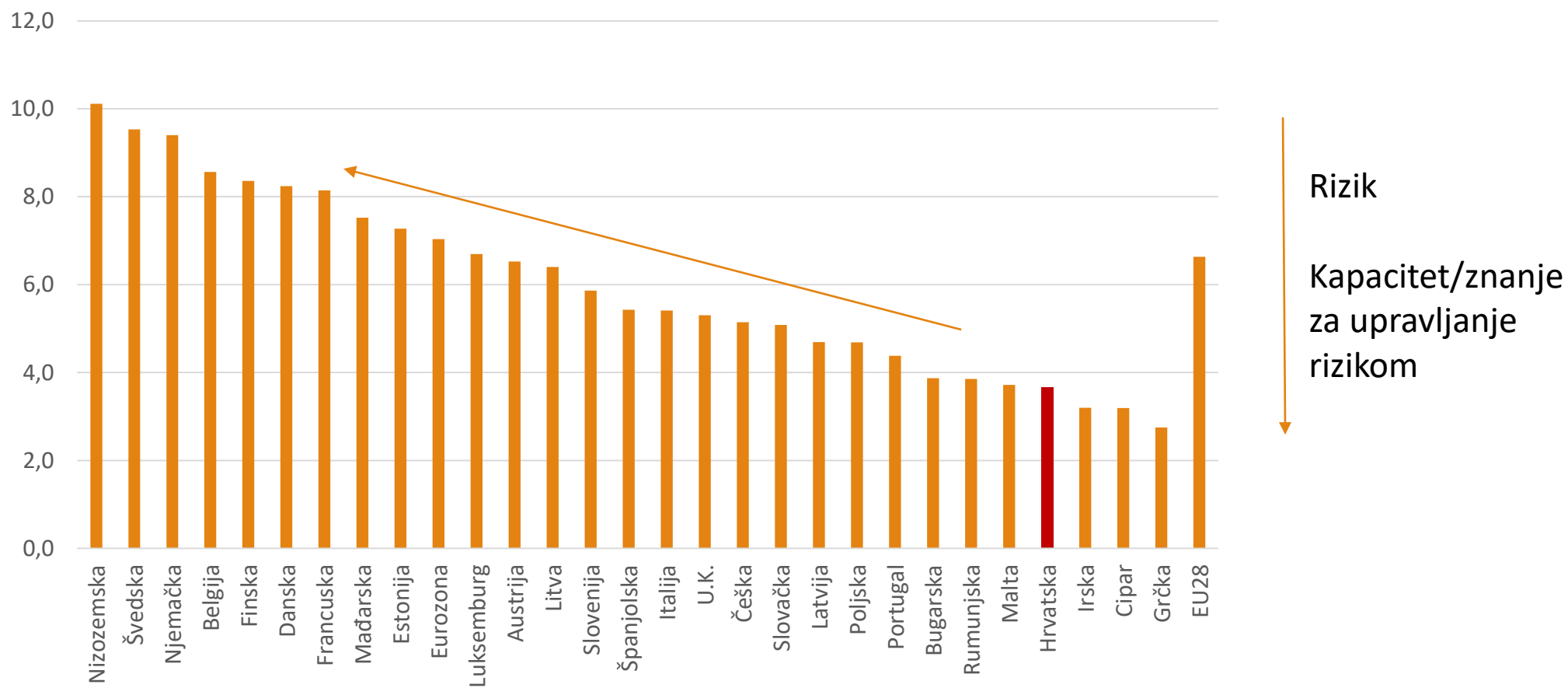
Krediti po zaposlenom u bankama 2015.



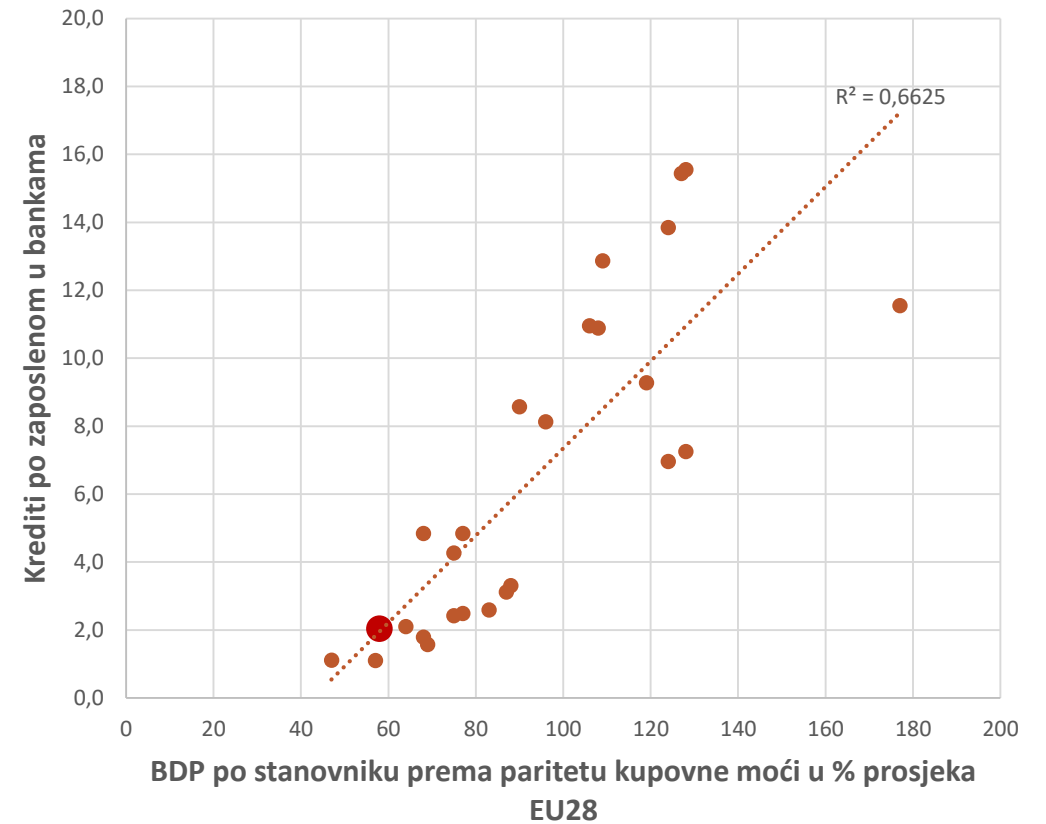
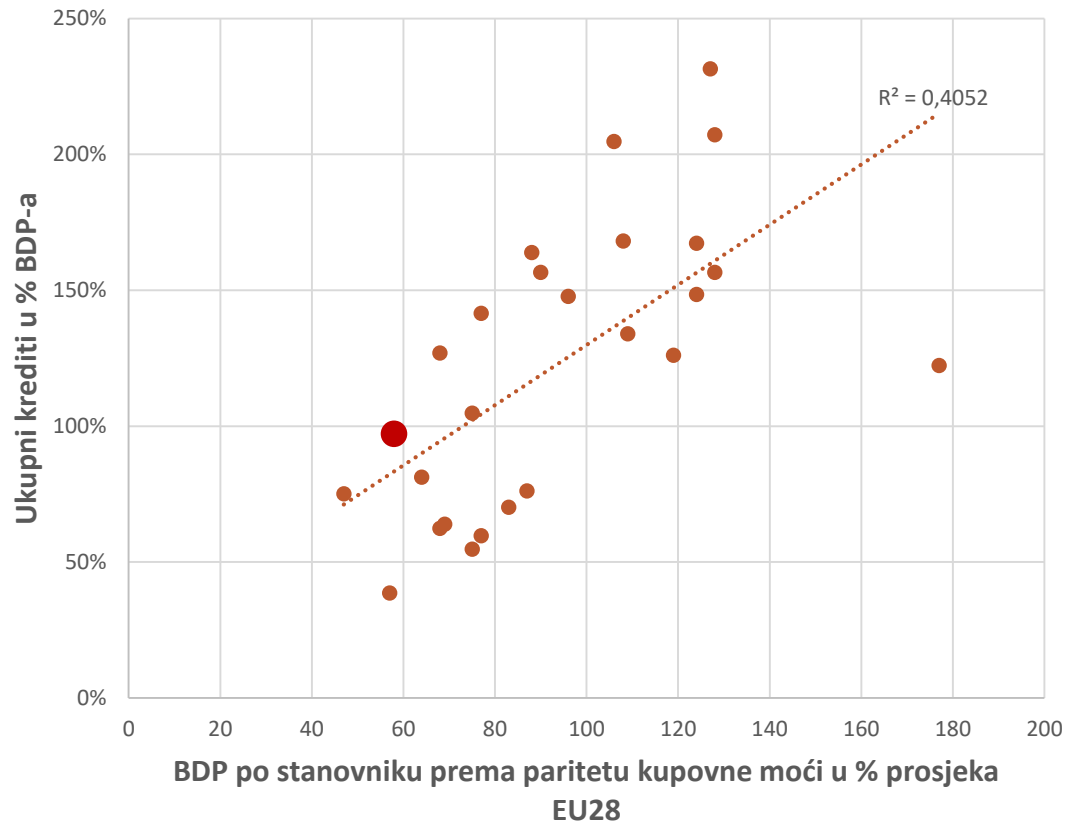
Kamatna marža, digitalizacija, troškovi



Kreditni po jedinici angažiranog kapitala



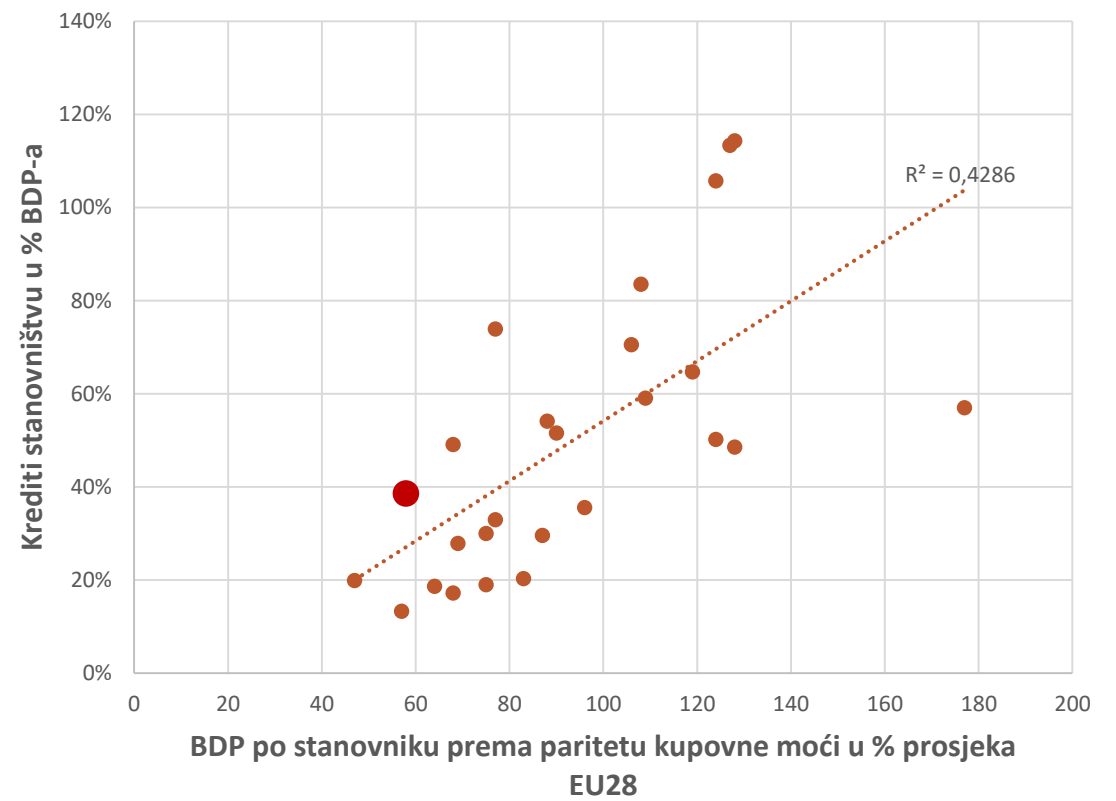
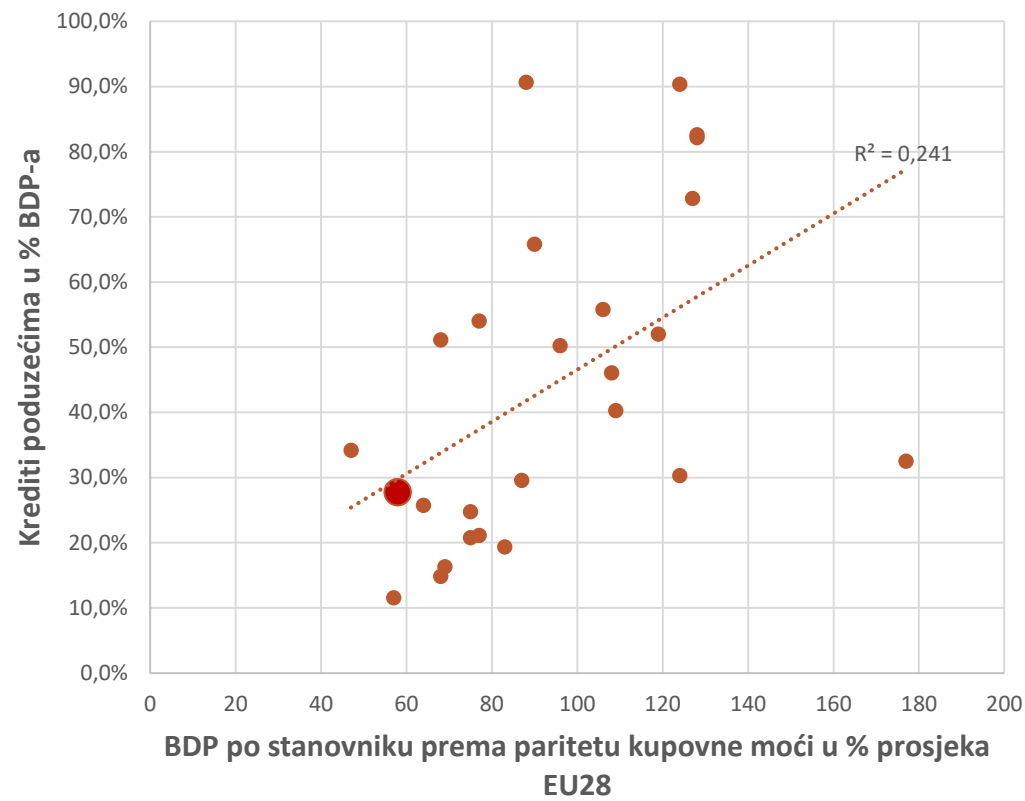
Kapaciteti potražnje



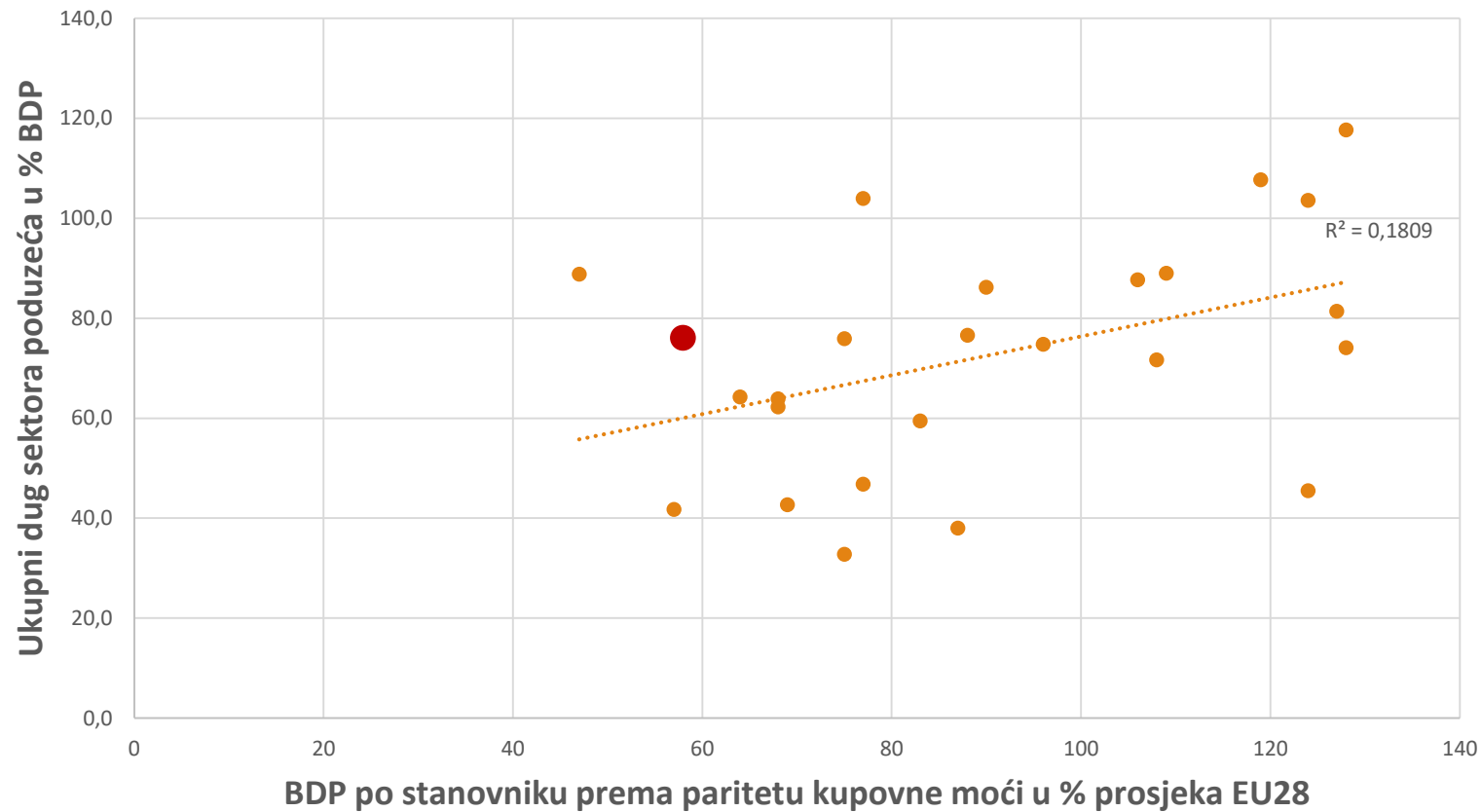
Poduzeća

2015.

Stanovništvo



Poduzeća – ukupan konsolidirani dug



Zaključak

