

Assets, Liability and Capital of the banking sector

Code	Description	30.06.2001		31.12.2000	
		20 Bank(s)	System (%)	20 Bank(s)	System (%)
1	ASSETS				
2	Cash	224,174,229.00	4.43	162,124,487.00	3.47
3	Due from banks	726,444,246.00	14.34	766,906,628.00	16.43
4	Due from NBM	360,826,026.00	7.12	398,672,941.00	8.54
5	Overnight placements	80,456,034.00	1.59	190,240,885.00	4.08
6	Securities bought for sale	36,142,698.00	0.71	21,289,826.00	0.46
7	Investment securities	495,624,168.00	9.79	384,503,529.00	8.24
8	Total securities	531,766,866.00	10.5	405,793,355.00	8.69
9	Loans and financial leasing (gross/total)	2,563,501,882.00	50.62	2,292,665,588.00	49.12
10	Allowance for loan losses	261,169,656.00	5.16	268,781,556.00	5.76
11	Net loans and financial leasing	2,302,332,226.00	45.46	2,023,884,032.00	43.36
12	Fixed assets, net	487,051,534.00	9.62	448,442,512.00	9.61
13	Accrued interest receivable	58,989,347.00	1.16	38,743,593.00	0.83
14	Other real estate	36,761,506.00	0.73	33,847,506.00	0.73
15	Other assets	255,834,808.00	5.05	199,048,518.00	4.26
16	Total Assets	5,064,636,822.00	100	4,667,704,457.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	13,987,606.00	0.28	28,612,435.00	0.61
19	Indiv. Deposits Nonint. Bearing	93,373,308.00	1.84	77,116,949.00	1.65
20	Legal Ent. Dep. Nonint. Bearing	653,650,547.00	12.91	604,906,779.00	12.96
21	Total Nonint Dep	761,011,461.00	15.03	710,636,163.00	15.22
22	Due to Banks Int. Bearing	24,179,051.00	0.48	114,671,357.00	2.46
23	Indiv Deposits Int. Bearing	1,173,432,629.00	23.17	889,021,935.00	19.05
24	Legal Ent Dep Int. Bearing	779,135,014.00	15.38	774,527,628.00	16.59
25	Total Int Deposits	1,976,746,694.00	39.03	1,778,220,920.00	38.1
26	Total deposits	2,737,758,155.00	54.06	2,488,857,083.00	53.32
27	Sec Sold REPO	14,464,759.00	0.29	6,767,920.00	0.14
28	Overnight Borr	3,723,353.00	0.07	6,906,478.00	0.15
29	Other Borr	479,983,265.00	9.48	496,106,612.00	10.63
30	Accd Int Payable	34,206,536.00	0.68	27,729,510.00	0.59
31	Other Liab	223,069,341.00	4.4	212,303,023.00	4.55
32	Sub Debentures	0	0	0	0
33	Total Liab	3,493,205,409.00	68.97	3,238,670,626.00	69.38
34	CAPITAL				
35	Common Stock	779,788,747.00	15.4	744,445,947.00	15.95
36	Preferred Stock	8,545,545.00	0.17	8,545,545.00	0.18
37	Minus Treasury Stock	6,839,120.00	0.14	9,631,140.00	0.21
38	Total stock in Circulation	781,495,172.00	15.43	743,360,352.00	15.93

39	Capital Surplus	41,520,059.00	0.82	10,451,359.00	0.22
40	Reserve Capital	103,005,543.00	2.03	87,013,159.00	1.86
41	Reev Res F/A	57,645,739.00	1.14	57,645,740.00	1.23
42	Other Reserves	35,018,175.00	0.69	35,402,917.00	0.76
43	Retained Earn	552,746,725.00	10.91	495,160,304.00	10.61
44	Special Fund	0	0	0	0
45	Total Capital	1,571,431,413.00	31.03	1,429,033,831.00	30.62
46	Total Liab and Cap	5,064,636,822.00	100	4,667,704,456.00	100
47	Tier I Capital	1,477,090,528.00	29.16	1,335,235,174.00	28.61
48	Total Regulatory Capital	1,541,370,576.00	30.43	1,400,400,226.00	30
49	Total Risk Weighted Assets	3,198,640,704.20	63.16	2,883,666,566.00	61.78
50	Foreign currency assets	2,596,807,835.00	51.27	2,441,225,787.00	52.3
51	Foreign currency liability	2,312,963,742.00	45.67	2,171,277,117.00	46.52
52	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1,188,105,518.00	23.46	1,118,507,637.00	23.96
53	Total debit conditional accounts	14,358,991.00	0.28	41,019,620.00	0.88
54	Total credit conditional accounts	249,989,391.00	4.94	238,684,664.00	5.11

*Data as on 31.12.2000 are adjusted according the audit results