

Assets, Liability and Capital of the banking sector

Code	Description	31.08.2002		31.12.2001	
		18 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	417,629,523.00	5.93	276,499,335.00	4.63
3	Due from banks	951,099,268.00	13.5	674,960,508.00	11.29
4	Due from NBM	670,374,926.00	9.52	517,677,427.00	8.66
5	Overnight placements	66,420,233.00	0.94	157,677,127.00	2.64
6	Securities bought for sale	51,132,542.00	0.73	28,579,502.00	0.48
7	Investment securities	712,229,037.00	10.11	560,508,256.00	9.38
8	Total securities	763,361,579.00	10.84	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	3,514,669,327.00	49.89	3,154,739,649.00	52.79
10	Allowance for loan losses	239,675,253.00	3.4	248,394,552.00	4.16
11	Net loans and financial leasing	3,274,994,074.00	46.49	2,906,345,098.00	48.63
12	Fixed assets, net	567,892,183.00	8.06	565,275,451.00	9.46
13	Accrued interest receivable	68,861,667.00	0.98	44,786,596.00	0.75
14	Other real estate	19,582,885.00	0.28	26,160,850.00	0.44
15	Other assets	243,984,303.00	3.46	218,010,948.00	3.65
16	Total Assets	7,044,200,641.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	2,506,926.00	0.04	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	188,524,899.00	2.68	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	1,017,420,252.00	14.44	864,618,181.00	14.47
21	Total Nonint Dep	1,208,452,077.00	17.16	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	25,665,004.00	0.36	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,871,482,519.00	26.57	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,270,715,429.00	18.04	846,169,781.00	14.16
25	Total Int Deposits	3,167,862,952.00	44.97	2,409,363,588.00	40.31
26	Total deposits	4,376,315,029.00	62.13	3,445,142,936.00	57.65
27	Sec Sold REPO	0	0	1,995,600.00	0.03
28	Overnight Borr	10,000,000.00	0.14	4,846,801.00	0.08
29	Other Borr	634,083,175.00	9	560,125,417.00	9.37
30	Accd Int Payable	45,084,138.00	0.64	38,820,161.00	0.65
31	Other Liab	188,184,417.00	2.67	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	5,253,666,759.00	74.58	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	790,670,107.00	11.22	814,871,107.00	13.63
36	Preferred Stock	8,545,545.00	0.12	8,545,545.00	0.14
37	Minus Treasury Stock	2,365,810.00	0.03	5,147,570.00	0.09
38	Total stock in Circulation	796,849,842.00	11.31	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.59	41,520,059.00	0.69
40	Reserve Capital	126,004,151.00	1.79	105,578,112.00	1.77
41	Reserves on asset reevaluation	53,015,502.00	0.75	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	773,144,328.00	10.98	597,581,869.00	10
44	Total Capital	1,790,533,882.00	25.42	1,643,000,222.00	27.49
45	Total Liab and Cap	7,044,200,641.00	100	5,976,481,098.00	100
46	Tier I Capital	1,735,991,379.00	24.64	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,787,496,915.00	25.38	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	4,286,156,425.00	60.85	3,806,325,449.00	63.69
49	Foreign currency assets	3,581,870,193.00	50.85	2,701,478,686.00	45.2
50	Foreign currency liability	3,272,794,880.00	46.46	2,342,284,694.00	39.19

Cumulated deference up to 1 year between assets and 51 liabilities to the interest rate	0	0	1,159,102,694.00	19.39
52 Total debit conditional accounts (quarterly)	0	0	35,438,204.00	0.59
53 Total credit conditional accounts (quarterly)	0	0	490,632,157.00	8.21
54 Overall on balance foreign exchange net assets	2,834,429,446.00	40.24	2,340,201,809.00	39.16
55 Overall on balance foreign exchange net liabilities	2,524,192,629.00	35.83	1,980,851,510.00	33.14

* Data as on 31.12.2001 are adjusted according the audit results.