

Assets, Liability and Capital of the banking sector

Code	Description	30.11.2002		31.12.2001	
		16 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	393,415,339.00	5.09	276,499,335.00	4.63
3	Due from banks	841,351,983.00	10.88	674,960,508.00	11.29
4	Due from NBM	725,171,213.00	9.38	517,677,427.00	8.66
5	Overnight placements	120,229,142.00	1.55	157,677,127.00	2.64
6	Securities bought for sale	56,510,047.00	0.73	28,579,502.00	0.48
7	Investment securities	740,927,806.00	9.58	560,508,256.00	9.38
8	Total securities	797,437,853.00	10.31	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	4,197,502,535.00	54.27	3,154,739,649.00	52.79
10	Allowance for loan losses	251,949,626.00	3.26	248,394,552.00	4.16
11	Net loans and financial leasing	3,945,552,909.00	51.01	2,906,345,098.00	48.63
12	Fixed assets, net	571,724,280.00	7.39	565,275,451.00	9.46
13	Accrued interest receivable	60,387,979.00	0.78	44,786,596.00	0.75
14	Other real estate	25,933,862.00	0.34	26,160,850.00	0.44
15	Other assets	253,474,803.00	3.28	218,010,948.00	3.65
16	Total Assets	7,734,679,363.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	6,071,740.00	0.08	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	191,188,604.00	2.47	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	1,108,408,430.00	14.33	864,618,181.00	14.47
21	Total Nonint Dep	1,305,668,774.00	16.88	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	45,729,314.00	0.59	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	2,091,590,162.00	27.04	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,456,552,260.00	18.83	846,169,781.00	14.16
25	Total Int Deposits	3,593,871,736.00	46.46	2,409,363,588.00	40.31
26	Total deposits	4,899,540,510.00	63.35	3,445,142,936.00	57.65
27	Sec Sold REPO	11,531,520.00	0.15	1,995,600.00	0.03
28	Overnight Borr	16,030,080.00	0.21	4,846,801.00	0.08
29	Other Borr	692,271,061.00	8.95	560,125,417.00	9.37
30	Accd Int Payable	51,057,813.00	0.66	38,820,161.00	0.65
31	Other Liab	208,474,219.00	2.7	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	5,878,905,203.00	76.01	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	746,842,107.00	9.66	814,871,107.00	13.63
36	Preferred Stock	8,545,545.00	0.11	8,545,545.00	0.14
37	Minus Treasury Stock	2,151,450.00	0.03	5,147,570.00	0.09
38	Total stock in Circulation	753,236,202.00	9.74	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.54	41,520,059.00	0.69
40	Reserve Capital	125,880,690.00	1.63	105,578,112.00	1.77
41	Reserves on asset reevaluation	57,632,947.00	0.75	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	877,504,262.00	11.35	597,581,869.00	10
44	Total Capital	1,855,774,160.00	23.99	1,643,000,222.00	27.49
45	Total Liab and Cap	7,734,679,363.00	100	5,976,481,098.00	100

46	Tier I Capital	1,729,276,626.00	22.36	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,729,975,326.00	22.37	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	4,652,543,556.00	60.15	3,806,325,449.00	63.69
49	Foreign currency assets	3,809,810,296.00	49.26	2,701,478,686.00	45.2
50	Foreign currency liability	3,559,137,044.00	46.02	2,342,284,694.00	39.19
51	Cumulated deference up to 1 year between assets and 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	3,044,118,472.00	39.36	2,340,201,809.00	39.16
55	Overall on balance foreign exchange net liabilities	2,768,655,489.00	35.8	1,980,851,510.00	33.14

Data as on 31.12.2001 are adjusted according the audit results.