

Assets, Liability and Capital of the banking sector

Code	Description	31.01.2003		31.12.2002	
		16 Bank(s)	System (%)	16 Bank(s)	System (%)
1	ASSETS				
2	Cash	481,753,674.00	5.89	391,131,121.00	4.92
3	Due from banks	1,073,765,154.00	13.12	924,538,222.00	11.64
4	Due from NBM	841,081,776.00	10.28	774,622,170.00	9.75
5	Overnight placements	78,562,432.00	0.96	145,439,394.00	1.83
6	Securities bought for sale	57,781,108.00	0.71	59,908,562.00	0.75
7	Investment securities	730,593,966.00	8.93	727,706,373.00	9.16
8	Total securities	788,375,074.00	9.64	787,614,935.00	9.91
9	Loans and financial leasing (gross/total)	4,226,300,914.00	51.66	4,263,471,037.00	53.67
10	Allowance for loan losses	262,186,346.00	3.2	264,160,734.00	3.33
11	Net loans and financial leasing	3,964,114,568.00	48.45	3,999,310,303.00	50.34
12	Fixed assets, net	600,914,584.00	7.34	599,194,770.00	7.54
13	Accrued interest receivable	47,449,675.00	0.58	41,910,361.00	0.53
14	Other real estate	20,251,197.00	0.25	20,403,775.00	0.26
15	Other assets	285,493,527.00	3.49	259,783,504.00	3.27
16	Total Assets	8,181,761,661.00	100	7,943,948,555.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	4,921,166.00	0.06	26,608,630.00	0.33
19	Indiv. Deposits Nonint. Bearing	215,886,869.00	2.64	207,984,231.00	2.62
20	Legal Ent. Dep. Nonint. Bearing	1,243,519,328.00	15.2	1,230,485,242.00	15.49
21	Total Nonint Dep	1,464,327,363.00	17.9	1,465,078,103.00	18.44
22	Due to Banks Int. Bearing	54,554,550.00	0.67	51,060,512.00	0.64
23	Indiv Deposits Int. Bearing	2,305,194,688.00	28.17	2,187,781,232.00	27.54
24	Legal Ent Dep Int. Bearing	1,448,111,186.00	17.7	1,414,170,784.00	17.8
25	Total Int Deposits	3,807,860,424.00	46.54	3,653,012,528.00	45.98
26	Total deposits	5,272,187,786.00	64.44	5,118,090,631.00	64.43
27	Sec Sold REPO	10,895,300.00	0.13	9,798,782.00	0.12
28	Overnight Borr	10,882,487.00	0.13	8,293,200.00	0.1
29	Other Borr	697,376,998.00	8.52	703,948,793.00	8.86
30	Accd Int Payable	40,890,225.00	0.5	41,796,230.00	0.53
31	Other Liab	279,226,175.00	3.41	226,637,019.00	2.85
32	Sub Debentures	0	0	0	0
33	Total Liab	6,311,458,971.00	77.14	6,108,564,655.00	76.9
34	CAPITAL				
35	Common Stock	746,842,107.00	9.13	746,842,107.00	9.4
36	Preferred Stock	8,545,545.00	0.1	8,545,545.00	0.11
37	Minus Treasury Stock	2,151,450.00	0.03	2,151,450.00	0.03
38	Total stock in Circulation	753,236,202.00	9.21	753,236,202.00	9.48
39	Capital Surplus	41,695,559.00	0.51	41,695,559.00	0.52
40	Reserve Capital	125,880,690.00	1.54	125,880,690.00	1.58
41	Reserves on asset reevaluation	58,082,056.00	0.71	57,240,914.00	0.72
42	Other Reserves	0	0	0	0
43	Retained Earn	891,408,183.00	10.9	857,330,535.00	10.79
44	Total Capital	1,870,302,690.00	22.86	1,835,383,900.00	23.1
45	Total Liab and Cap	8,181,761,661.00	100	7,943,948,555.00	100
46	Tier I Capital	1,741,295,953.00	21.28	1,707,735,256.00	21.5
47	Total Regulatory Capital	1,741,994,653.00	21.29	1,708,433,956.00	21.51

48	Total Risk Weighted Assets	4,728,001,214.00	57.79	4,694,914,534.00	59.1
49	Foreign currency assets	4,335,279,723.00	52.99	4,040,035,166.00	50.86
50	Foreign currency liability	4,074,305,115.00	49.8	3,795,016,244.00	47.77
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	0	0	1,160,299,367.00	14.61
52	Total debit conditional accounts (quarterly)	0	0	359,226,341.00	4.52
53	Total credit conditional accounts (quarterly)	0	0	798,372,236.00	10.05
54	Overall on balance foreign exchange net assets	3,358,886,302.00	41.05	3,151,782,873.00	39.68
55	Overall on balance foreign exchange net liabilities	3,083,610,508.00	37.69	2,888,933,678.00	36.37