

Assets, Liability and Capital of the banking sector

Code	Description	28.02.2003		31.12.2002	
		16 Bank(s)	System (%)	16 Bank(s)	System (%)
1	ASSETS				
2	Cash	444,246,269.00	5.31	391,131,121.00	4.92
3	Due from banks	1,053,808,240.00	12.6	924,538,222.00	11.64
4	Due from NBM	748,787,179.00	8.95	774,622,170.00	9.75
5	Overnight placements	148,779,394.00	1.78	145,439,394.00	1.83
6	Securities bought for sale	55,031,832.00	0.66	59,908,562.00	0.75
7	Investment securities	749,346,746.00	8.96	727,706,373.00	9.16
8	Total securities	804,378,578.00	9.61	787,614,935.00	9.91
9	Loans and financial leasing (gross/total)	4,501,480,347.00	53.8	4,263,471,037.00	53.67
10	Allowance for loan losses	269,252,151.00	3.22	264,160,734.00	3.33
11	Net loans and financial leasing	4,232,228,197.00	50.59	3,999,310,303.00	50.34
12	Fixed assets, net	608,227,274.00	7.27	599,194,770.00	7.54
13	Accrued interest receivable	55,382,313.00	0.66	41,910,361.00	0.53
14	Other real estate	15,816,435.00	0.19	20,403,775.00	0.26
15	Other assets	254,756,828.00	3.04	259,783,504.00	3.27
16	Total Assets	8,366,410,706.00	100	7,943,948,555.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	3,893,840.00	0.05	26,608,630.00	0.33
19	Indiv. Deposits Nonint. Bearing	223,692,637.00	2.67	207,984,231.00	2.62
20	Legal Ent. Dep. Nonint. Bearing	1,265,529,826.00	15.13	1,230,485,242.00	15.49
21	Total Nonint Dep	1,493,116,302.00	17.85	1,465,078,103.00	18.44
22	Due to Banks Int. Bearing	60,936,845.00	0.73	51,060,512.00	0.64
23	Indiv Deposits Int. Bearing	2,394,323,714.00	28.62	2,187,781,232.00	27.54
24	Legal Ent Dep Int. Bearing	1,457,012,635.00	17.42	1,414,170,784.00	17.8
25	Total Int Deposits	3,912,273,194.00	46.76	3,653,012,528.00	45.98
26	Total deposits	5,405,389,496.00	64.61	5,118,090,631.00	64.43
27	Sec Sold REPO	15,834,235.00	0.19	9,798,782.00	0.12
28	Overnight Borr	2,849,620.00	0.03	8,293,200.00	0.1
29	Other Borr	745,950,237.00	8.92	703,948,793.00	8.86
30	Accd Int Payable	46,063,891.00	0.55	41,796,230.00	0.53
31	Other Liab	246,998,624.00	2.95	226,637,019.00	2.85
32	Sub Debentures	0	0	0	0
33	Total Liab	6,463,086,103.00	77.25	6,108,564,655.00	76.9
34	CAPITAL				
35	Common Stock	746,842,107.00	8.93	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	2,068,050.00	0.02	2,151,450.00	0.03
38	Total stock in Circulation	753,319,602.00	9	753,236,202.00	9.48
39	Capital Surplus	41,697,759.00	0.5	41,695,559.00	0.52
40	Reserve Capital	125,880,690.00	1.5	125,880,690.00	1.58
41	Reserves on asset reevaluation	57,142,206.00	0.68	57,240,914.00	0.72
42	Other Reserves	0	0	0	0
43	Retained Earn	925,284,346.00	11.06	857,330,535.00	10.79
44	Total Capital	1,903,324,603.00	22.75	1,835,383,900.00	23.1
45	Total Liab and Cap	8,366,410,706.00	100	7,943,948,555.00	100
46	Tier I Capital	1,774,446,953.00	21.21	1,707,735,256.00	21.5

47	Total Regulatory Capital	1,775,145,653.00	21.22	1,708,433,956.00	21.51
48	Total Risk Weighted Assets	4,917,955,627.00	58.78	4,694,914,534.00	59.1
49	Foreign currency assets	4,412,346,538.00	52.74	4,040,035,166.00	50.86
50	Foreign currency liability	4,229,929,325.00	50.56	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	3,334,648,693.00	39.86	3,151,782,873.00	39.68
55	Overall on balance foreign exchange net liabilities	3,145,262,956.00	37.59	2,888,933,678.00	36.37