

**Assets, Liability and Capital of the banking sector**

Code	Description	31.07.2001		31.12.2000	
		19 Bank(s)	System (%)	20 Bank(s)	System (%)
1	ASSETS				
2	Cash	214,819,748.00	4.21	162,124,487.00	3.47
3	Due from banks	692,559,493.00	13.57	766,906,628.00	16.43
4	Due from NBM	377,743,351.00	7.4	398,672,941.00	8.54
5	Overnight placements	92,998,559.00	1.82	190,240,885.00	4.08
6	Securities bought for sale	38,007,504.00	0.74	21,289,826.00	0.46
7	Investment securities	489,661,062.00	9.59	384,503,529.00	8.24
8	Total securities	527,668,566.00	10.34	405,793,355.00	8.69
9	Loans and financial leasing (gross/total)	2,605,149,175.00	51.04	2,292,665,588.00	49.12
10	Allowance for loan losses	255,092,141.00	5	268,781,556.00	5.76
11	Net loans and financial leasing	2,350,057,034.00	46.04	2,023,884,032.00	43.36
12	Fixed assets, net	494,977,997.00	9.7	448,442,512.00	9.61
13	Accrued interest receivable	57,079,196.00	1.12	38,743,593.00	0.83
14	Other real estate	38,921,424.00	0.76	33,847,506.00	0.73
15	Other assets	257,235,768.00	5.04	199,048,518.00	4.26
16	<b>Total Assets</b>	<b>5,104,061,136.00</b>	<b>100</b>	<b>4,667,704,457.00</b>	<b>100</b>
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	19,546,991.00	0.38	28,612,435.00	0.61
19	Indiv. Deposits Nonint. Bearing	97,356,766.00	1.91	77,116,949.00	1.65
20	Legal Ent. Dep. Nonint. Bearing	635,975,504.00	12.46	604,906,779.00	12.96
21	Total Nonint Dep	752,879,261.00	14.75	710,636,163.00	15.22
22	Due to Banks Int. Bearing	17,181,280.00	0.34	114,671,357.00	2.46
23	Indiv Deposits Int. Bearing	1,213,999,849.00	23.78	889,021,935.00	19.05
24	Legal Ent Dep Int. Bearing	824,155,610.00	16.15	774,527,628.00	16.59
25	Total Int Deposits	2,055,336,739.00	40.27	1,778,220,920.00	38.1
26	Total deposits	2,808,216,000.00	55.02	2,488,857,083.00	53.32
27	Sec Sold REPO	0	0	6,767,920.00	0.14
28	Overnight Borr	6,225,136.00	0.12	6,906,478.00	0.15
29	Other Borr	496,250,128.00	9.72	496,106,612.00	10.63
30	Accd Int Payable	32,482,743.00	0.64	27,729,510.00	0.59
31	Other Liab	191,621,899.00	3.75	212,303,023.00	4.55
32	Sub Debentures	0	0	0	0
33	Total Liab	3,534,795,906.00	69.25	3,238,670,626.00	69.38
34	CAPITAL				
35	Common Stock	782,237,225.00	15.33	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	6,847,420.00	0.13	9,631,140.00	0.21
38	Total stock in Circulation	783,935,350.00	15.36	743,360,352.00	15.93
39	Capital Surplus	41,520,059.00	0.81	10,451,359.00	0.22
40	Reserve Capital	103,430,030.00	2.03	87,013,159.00	1.86
41	Reev Res F/A	57,645,739.00	1.13	57,645,740.00	1.23
42	Other Reserves	35,018,175.00	0.69	35,402,917.00	0.76
43	Retained Earn	547,715,877.00	10.73	495,160,304.00	10.61
44	Special Fund	0	0	0	0
45	Total Capital	1,569,265,230.00	30.75	1,429,033,831.00	30.62
46	<b>Total Liab and Cap</b>	<b>5,104,061,136.00</b>	<b>100</b>	<b>4,667,704,456.00</b>	<b>100</b>

47	Tier I Capital	1,474,924,342.00	28.9	1,335,235,174.00	28.61
48	Total Regulatory Capital	1,539,204,389.00	30.16	1,400,400,226.00	30
49	Total Risk Weighted Assets	3,239,466,784.10	63.47	2,883,666,566.00	61.78
50	Foreign currency assets	2,574,360,456.00	50.44	2,441,225,787.00	52.3
51	Foreign currency liability	2,294,712,787.00	44.96	2,171,277,117.00	46.52
	Cumulated deference up to 1 year between assets and liabilities to the				
52	Interest rate	0	0	1,118,507,637.00	23.96
53	Total debit conditional accounts			41,019,620.00	0.88
54	Total credit conditional accounts	0	0	238,684,664.00	5.11

\*Data as on 31.12.2000 are adjusted according the audit results