

Assets, Liability and Capital of the banking sector

Code	Description	30.09.2002		31.12.2001	
		16 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	419,296,653.00	5.72	276,499,335.00	4.63
3	Due from banks	989,578,558.00	13.49	674,960,508.00	11.29
4	Due from NBM	632,295,197.00	8.62	517,677,427.00	8.66
5	Overnight placements	66,228,018.00	0.9	157,677,127.00	2.64
6	Securities bought for sale	54,748,664.00	0.75	28,579,502.00	0.48
7	Investment securities	720,694,255.00	9.82	560,508,256.00	9.38
8	Total securities	775,442,919.00	10.57	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	3,796,990,791.00	51.76	3,154,739,649.00	52.79
10	Allowance for loan losses	238,045,285.00	3.25	248,394,552.00	4.16
11	Net loans and financial leasing	3,558,945,506.00	48.52	2,906,345,098.00	48.63
12	Fixed assets, net	561,803,774.00	7.66	565,275,451.00	9.46
13	Accrued interest receivable	57,251,713.00	0.78	44,786,596.00	0.75
14	Other real estate	21,395,785.00	0.29	26,160,850.00	0.44
15	Other assets	253,420,434.00	3.45	218,010,948.00	3.65
16	Total Assets	7,335,658,557.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	2,363,808.00	0.03	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	192,654,269.00	2.63	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	1,093,405,754.00	14.91	864,618,181.00	14.47
21	Total Nonint Dep	1,288,423,831.00	17.56	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	32,410,832.00	0.44	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,915,202,058.00	26.11	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,403,288,268.00	19.13	846,169,781.00	14.16
25	Total Int Deposits	3,350,901,158.00	45.68	2,409,363,588.00	40.31
26	Total deposits	4,639,324,989.00	63.24	3,445,142,936.00	57.65
27	Sec Sold REPO	0	0	1,995,600.00	0.03
28	Overnight Borr	0	0	4,846,801.00	0.08
29	Other Borr	656,660,643.00	8.95	560,125,417.00	9.37
30	Accd Int Payable	43,353,216.00	0.59	38,820,161.00	0.65
31	Other Liab	199,203,649.00	2.72	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	5,538,542,497.00	75.5	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	739,670,107.00	10.08	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	2,151,450.00	0.03	5,147,570.00	0.09
38	Total stock in Circulation	746,064,202.00	10.17	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.57	41,520,059.00	0.69
40	Reserve Capital	125,880,690.00	1.72	105,578,112.00	1.77
41	Reserves on asset reevaluation	57,734,302.00	0.79	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	825,916,807.00	11.26	597,581,869.00	10
44	Total Capital	1,797,116,060.00	24.5	1,643,000,222.00	27.49

45	Total Liab and Cap	7,335,658,557.00	100	5,976,481,098.00	100
46	Tier I Capital	1,672,326,231.00	22.8	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,673,024,931.00	22.81	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	4,375,700,375.00	59.65	3,806,325,449.00	63.69
49	Foreign currency assets	3,603,895,906.00	49.13	2,701,478,686.00	45.2
50	Foreign currency liability	3,255,144,291.00	44.37	2,342,284,694.00	39.19
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1,167,697,560.00	15.92	1,159,102,694.00	19.39
52	Total debit conditional accounts (quarterly)	48,325,942.00	0.66	35,438,204.00	0.59
53	Total credit conditional accounts (quarterly)	487,956,534.00	6.65	490,632,157.00	8.21
54	Overall on balance foreign exchange net assets	2,928,581,864.00	39.92	2,340,201,809.00	39.16
55	Overall on balance foreign exchange net liabilities	2,574,895,394.00	35.1	1,980,851,510.00	33.14

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