

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

Code	Description	30.06.2002		31.12.2001	
		19 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	338,927,551.00	5.1	276,499,335.00	4.63
3	Due from banks	845,279,961.00	12.72	674,960,508.00	11.29
4	Due from NBM	541,498,783.00	8.15	517,677,427.00	8.66
5	Overnight placements	129,561,192.00	1.95	157,677,127.00	2.64
6	Securities bought for sale	58,894,368.00	0.89	28,579,502.00	0.48
7	Investment securities	684,978,570.00	10.31	560,508,256.00	9.38
8	Total securities	743,872,938.00	11.2	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	3,380,939,202.00	50.89	3,154,739,649.00	52.79
10	Allowance for loan losses	241,014,820.00	3.63	248,394,552.00	4.16
11	Net loans and financial leasing	3,139,924,382.00	47.27	2,906,345,098.00	48.63
12	Fixed assets, net	570,315,217.00	8.58	565,275,451.00	9.46
13	Accrued interest receivable	65,313,397.00	0.98	44,786,596.00	0.75
14	Other real estate	21,605,185.00	0.33	26,160,850.00	0.44
15	Other assets	246,916,820.00	3.72	218,010,948.00	3.65
16	<b>Total Assets</b>	<b>6,643,215,426.00</b>	<b>100</b>	<b>5,976,481,098.00</b>	<b>100</b>
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	1,237,422.00	0.02	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	170,924,958.00	2.57	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	915,598,695.00	13.78	864,618,181.00	14.47
21	Total Nonint Dep	1,087,761,075.00	16.37	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	46,570,240.00	0.7	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,772,913,516.00	26.69	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,085,467,285.00	16.34	846,169,781.00	14.16
25	Total Int Deposits	2,904,951,041.00	43.73	2,409,363,588.00	40.31
26	Total deposits	3,992,712,116.00	60.1	3,445,142,936.00	57.65
27	Sec Sold REPO	10,138,982.00	0.15	1,995,600.00	0.03
28	Overnight Borr	7,249,867.00	0.11	4,846,801.00	0.08
29	Other Borr	571,814,825.00	8.61	560,125,417.00	9.37
30	Accd Int Payable	44,445,341.00	0.67	38,820,161.00	0.65
31	Other Liab	250,645,064.00	3.77	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	4,877,006,195.00	73.41	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	862,670,107.00	12.99	814,871,107.00	13.63
36	Preferred Stock	8,545,545.00	0.13	8,545,545.00	0.14
37	Minus Treasury Stock	2,321,852.00	0.03	5,147,570.00	0.09
38	Total stock in Circulation	868,893,800.00	13.08	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.62	41,520,059.00	0.69
40	Reserve Capital	126,004,151.00	1.9	105,578,112.00	1.77
41	Reserves on asset reevaluation	53,933,015.00	0.81	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	675,858,206.00	10.17	597,581,869.00	10
44	Total Capital	1,766,209,231.00	26.59	1,643,000,222.00	27.49
45	<b>Total Liab and Cap</b>	<b>6,643,215,426.00</b>	<b>100</b>	<b>5,976,481,098.00</b>	<b>100</b>
46	Tier I Capital	1,710,749,216.00	25.75	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,763,172,265.00	26.54	1,640,740,256.00	27.45

48	Total Risk Weighted Assets	4,125,114,792.00	62.1	3,806,325,449.00	63.69
49	Foreign currency assets	3,308,691,317.00	49.81	2,701,478,686.00	45.2
50	Foreign currency liability	3,005,114,774.00	45.24	2,342,284,694.00	39.19
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1,112,698,919.00	16.75	1,159,102,694.00	19.39
52	Total debit conditional accounts (quarterly)	144,693,142.00	2.18	35,438,204.00	0.59
53	Total credit conditional accounts (quarterly)	463,797,751.00	6.98	490,632,157.00	8.21
54	Overall on balance foreign exchange net assets	2,683,372,629.00	40.39	2,340,201,809.00	39.16
55	Overall on balance foreign exchange net liabilities	2,368,908,298.00	35.66	1,980,851,510.00	33.14

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



