

Assets, Liability and Capital of the banking sector

Code	Description	31.03.2003		31.12.2002	
		16 Bank(s)	System (%)	16 Bank(s)	System (%)
1	ASSETS				
2	Cash	503,643,795.00	5.71	391,131,121.00	4.92
3	Due from banks	1,200,804,799.00	13.62	924,538,222.00	11.64
4	Due from NBM	636,390,955.00	7.22	774,622,170.00	9.75
5	Overnight placements	191,748,891.00	2.17	145,439,394.00	1.83
6	Securities bought for sale	53,922,451.00	0.61	59,908,562.00	0.75
7	Investment securities	761,201,390.00	8.63	727,706,373.00	9.16
8	Total securities	815,123,841.00	9.24	787,614,935.00	9.91
9	Loans and financial leasing (gross/total)	4,813,751,391.00	54.59	4,263,471,037.00	53.67
10	Allowance for loan losses	279,891,283.00	3.17	264,160,734.00	3.33
11	Net loans and financial leasing	4,533,860,108.00	51.42	3,999,310,303.00	50.34
12	Fixed assets, net	611,916,885.00	6.94	599,194,770.00	7.54
13	Accrued interest receivable	60,677,235.00	0.69	41,910,361.00	0.53
14	Other real estate	14,695,438.00	0.17	20,403,775.00	0.26
15	Other assets	248,971,630.00	2.82	259,783,504.00	3.27
16	Total Assets	8,817,833,578.00	100	7,943,948,555.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	7,722,898.00	0.09	26,608,630.00	0.33
19	Indiv. Deposits Nonint. Bearing	235,831,634.00	2.67	207,984,231.00	2.62
20	Legal Ent. Dep. Nonint. Bearing	1,357,367,580.00	15.39	1,230,485,242.00	15.49
21	Total Nonint Dep	1,600,922,111.00	18.16	1,465,078,103.00	18.44
22	Due to Banks Int. Bearing	97,791,871.00	1.11	51,060,512.00	0.64
23	Indiv Deposits Int. Bearing	2,479,813,102.00	28.12	2,187,781,232.00	27.54
24	Legal Ent Dep Int. Bearing	1,502,033,674.00	17.03	1,414,170,784.00	17.8
25	Total Int Deposits	4,079,638,647.00	46.27	3,653,012,528.00	45.98
26	Total deposits	5,680,560,758.00	64.42	5,118,090,631.00	64.43
27	Sec Sold REPO	20,416,821.00	0.23	9,798,782.00	0.12
28	Overnight Borr	15,953,300.00	0.18	8,293,200.00	0.1
29	Other Borr	846,027,859.00	9.59	703,948,793.00	8.86
30	Accd Int Payable	44,027,040.00	0.5	41,796,230.00	0.53
31	Other Liab	284,502,721.00	3.23	226,637,019.00	2.85
32	Sub Debentures	0	0	0	0
33	Total Liab	6,891,488,500.00	78.15	6,108,564,655.00	76.9
34	CAPITAL				
35	Common Stock	746,842,107.00	8.47	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	2,067,850.00	0.02	2,151,450.00	0.03
38	Total stock in Circulation	753,319,802.00	8.54	753,236,202.00	9.48
39	Capital Surplus	41,697,759.00	0.47	41,695,559.00	0.52
40	Reserve Capital	126,813,215.00	1.44	125,880,690.00	1.58
41	Reserves on asset reevaluation	49,592,945.00	0.56	57,240,914.00	0.72
42	Other Reserves	0	0	0	0
43	Retained Earn	954,921,357.00	10.83	857,330,535.00	10.79
44	Total Capital	1,926,345,078.00	21.85	1,835,383,900.00	23.1
45	Total Liab and Cap	8,817,833,578.00	100	7,943,948,555.00	100
46	Tier I Capital	1,802,692,840.00	20.44	1,707,735,256.00	21.5

47	Total Regulatory Capital	1,803,391,540.00	20.45	1,708,433,956.00	21.51
48	Total Risk Weighted Assets	5,180,687,814.00	58.75	4,694,914,534.00	59.1
49	Foreign currency assets	4,880,947,999.00	55.35	4,040,035,166.00	50.86
50	Foreign currency liability	4,657,831,395.00	52.82	3,795,016,244.00	47.77
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1,449,889,758.00	16.44	1,160,299,367.00	14.61
52	Total debit conditional accounts (quarterly)	2,200,535,786.00	24.96	359,226,341.00	4.52
53	Total credit conditional accounts (quarterly)	2,731,383,329.00	30.98	798,372,236.00	10.05
54	Overall on balance foreign exchange net assets	3,655,779,643.00	41.46	3,151,782,873.00	39.68
55	Overall on balance foreign exchange net liabilities	3,401,458,907.00	38.57	2,888,933,678.00	36.37