

Assets, Liability and Capital of the banking sector

Code	Description	31.12.2001		31.12.2000	
		19 Bank(s)	System (%)	20 Bank(s)	System (%)
1	ASSETS				
2	Cash	276,499,335.00	4.61	162,124,487.00	3.47
3	Due from banks	697,567,150.00	11.64	766,906,628.00	16.43
4	Due from NBM	517,677,427.00	8.64	398,672,941.00	8.54
5	Overnight placements	134,452,261.00	2.24	190,240,885.00	4.08
6	Securities bought for sale	28,757,022.00	0.48	21,289,826.00	0.46
7	Investment securities	560,508,256.00	9.35	384,503,529.00	8.24
8	Total securities	589,265,278.00	9.83	405,793,355.00	8.69
9	Loans and financial leasing (gross/total)	3,154,819,250.00	52.64	2,292,665,588.00	49.12
10	Allowance for loan losses	232,441,471.00	3.88	268,781,556.00	5.76
11	Net loans and financial leasing	2,922,377,780.00	48.76	2,023,884,032.00	43.36
12	Fixed assets, net	562,848,768.00	9.39	448,442,512.00	9.61
13	Accrued interest receivable	47,191,846.00	0.79	38,743,593.00	0.83
14	Other real estate	28,219,971.00	0.47	33,847,506.00	0.73
15	Other assets	217,428,730.00	3.63	199,048,518.00	4.26
16	Total Assets	5,993,528,546.00	100	4,667,704,457.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	32,884,570.00	0.55	28,612,435.00	0.61
19	Indiv. Deposits Nonint. Bearing	137,645,742.00	2.3	77,116,949.00	1.65
20	Legal Ent. Dep. Nonint. Bearing	863,957,337.00	14.41	604,906,779.00	12.96
21	Total Nonint Dep	1,034,487,649.00	17.26	710,636,163.00	15.22
22	Due to Banks Int. Bearing	20,559,112.00	0.34	114,671,357.00	2.46
23	Indiv Deposits Int. Bearing	1,542,634,695.00	25.74	889,021,935.00	19.05
24	Legal Ent Dep Int. Bearing	846,169,781.00	14.12	774,527,628.00	16.59
25	Total Int Deposits	2,409,363,588.00	40.2	1,778,220,920.00	38.1
26	Total deposits	3,443,851,237.00	57.46	2,488,857,083.00	53.32
27	Sec Sold REPO	1,995,600.00	0.03	6,767,920.00	0.14
28	Overnight Borr	4,846,801.00	0.08	6,906,478.00	0.15
29	Other Borr	560,125,417.00	9.35	496,106,612.00	10.63
30	Accd Int Payable	38,431,648.00	0.64	27,729,510.00	0.59
31	Other Liab	280,019,550.00	4.67	212,303,023.00	4.55
32	Sub Debentures	0	0	0	0
33	Total Liab	4,329,270,253.00	72.23	3,238,670,626.00	69.38
34	CAPITAL				
35	Common Stock	814,871,107.00	13.6	744,445,947.00	15.95
36	Preferred Stock	8,545,545.00	0.14	8,545,545.00	0.18
37	Minus Treasury Stock	5,147,570.00	0.09	9,631,140.00	0.21
38	Total stock in Circulation	818,269,082.00	13.65	743,360,352.00	15.93
39	Capital Surplus	41,520,059.00	0.69	10,451,359.00	0.22
40	Reserve Capital	105,578,112.00	1.76	87,013,159.00	1.86
41	Reserves on asset reevaluation	62,313,592.00	1.04	57,645,740.00	1.23
42	Other Reserves	16,601,447.00	0.28	35,402,917.00	0.76
43	Retained Earn	619,976,001.00	10.34	495,160,304.00	10.61
44	Special Fund	0	0	0	0
45	Total Capital	1,664,258,293.00	27.77	1,429,033,831.00	30.62

46	Total Liab and Cap	5,993,528,546.00	100	4,667,704,456.00	100
47	Tier I Capital	1,584,593,254.00	26.44	1,335,235,174.00	28.61
48	Total Regulatory Capital	1,662,003,229.00	27.73	1,400,400,226.00	30
49	Total Risk Weighted Assets	3,817,608,043.00	63.7	2,883,666,566.00	61.78
50	Foreign currency assets	2,701,342,925.00	45.07	2,441,225,787.00	52.3
51	Foreign currency liability	2,340,992,994.00	39.06	2,171,277,117.00	46.52
52	Cumulated deference up to 1 year between assets and liabilities to the interest rate	1,161,755,975.00	19.38	1,118,507,637.00	23.96
53	Total debit conditional accounts (quarterly)	6,727,827.00	0.11	41,019,620.00	0.88
54	Total credit conditional accounts (quarterly)	315,649,033.00	5.27	238,684,664.00	5.11
55	Overall on balance foreign exchange net assets	2,340,021,292.00	39.04	1,956,987,274.00	41.93
56	Overall on balance foreign exchange net liabilities	1,979,559,810.00	33.03	1,675,536,545.00	35.9

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