

Assets, Liability and Capital of the banking sector

Code	Description	31.05.2002		31.12.2001	
		19 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	296,679,529.00	4.66	276,499,335.00	4.63
3	Due from banks	714,279,644.00	11.22	674,960,508.00	11.29
4	Due from NBM	511,733,248.00	8.04	517,677,427.00	8.66
5	Overnight placements	127,170,160.00	2	157,677,127.00	2.64
6	Securities bought for sale	56,018,527.00	0.88	28,579,502.00	0.48
7	Investment securities	689,612,949.00	10.83	560,508,256.00	9.38
8	Total securities	745,631,476.00	11.71	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	3,317,234,521.00	52.09	3,154,739,649.00	52.79
10	Allowance for loan losses	236,969,750.00	3.72	248,394,552.00	4.16
11	Net loans and financial leasing	3,080,264,771.00	48.37	2,906,345,098.00	48.63
12	Fixed assets, net	566,422,401.00	8.89	565,275,451.00	9.46
13	Accrued interest receivable	65,809,121.00	1.03	44,786,596.00	0.75
14	Other real estate	25,685,755.00	0.4	26,160,850.00	0.44
15	Other assets	234,638,211.00	3.68	218,010,948.00	3.65
16	Total Assets	6,368,314,316.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	1,919,063.00	0.03	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	153,351,804.00	2.41	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	857,931,177.00	13.47	864,618,181.00	14.47
21	Total Nonint Dep	1,013,202,044.00	15.91	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	20,525,814.00	0.32	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,725,781,396.00	27.1	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,017,688,322.00	15.98	846,169,781.00	14.16
25	Total Int Deposits	2,763,995,533.00	43.4	2,409,363,588.00	40.31
26	Total deposits	3,777,197,577.00	59.31	3,445,142,936.00	57.65
27	Sec Sold REPO	12,171,988.00	0.19	1,995,600.00	0.03
28	Overnight Borr	0	0	4,846,801.00	0.08
29	Other Borr	583,048,228.00	9.16	560,125,417.00	9.37
30	Accd Int Payable	44,545,924.00	0.7	38,820,161.00	0.65
31	Other Liab	204,641,596.00	3.21	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	4,621,605,313.00	72.57	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	852,670,107.00	13.39	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	1,295,800.00	0.02	5,147,570.00	0.09
38	Total stock in Circulation	859,919,852.00	13.5	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.65	41,520,059.00	0.69
40	Reserve Capital	123,239,552.00	1.94	105,578,112.00	1.77
41	Reserves on asset reevaluation	53,940,640.00	0.85	49,384,878.00	0.83
42	Other Reserves	12,834,437.00	0.2	30,666,222.00	0.51
43	Retained Earn	655,254,463.00	10.29	597,581,869.00	10
44	Total Capital	1,746,709,003.00	27.43	1,643,000,222.00	27.49
45	Total Liab and Cap	6,368,314,316.00	100	5,976,481,098.00	100
46	Tier I Capital	1,678,613,924.00	26.36	1,562,199,122.00	26.14

47	Total Regulatory Capital	1,743,879,036.00	27.38	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	3,997,983,349.00	62.78	3,806,325,449.00	63.69
49	Foreign currency assets	2,993,550,447.00	47.01	2,700,817,841.00	45.19
50	Foreign currency liability	2,724,311,984.00	42.78	2,341,623,849.00	39.18
51	Cumulated deference up to 1 year between assets and liabilities to the interest rate	0	0	1,159,102,694.00	19.39
52	Total debit conditional accounts (quarterly)	0	0	35,438,204.00	0.59
53	Total credit conditional accounts (quarterly)	0	0	490,632,157.00	8.21
54	Overall on balance foreign exchange net assets	2,424,696,187.00	38.07	2,339,540,964.00	39.15
55	Overall on balance foreign exchange net liabilities	2,142,703,247.00	33.65	1,980,190,665.00	33.13

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