

Assets, Liability and Capital of the banking sector

Cod e	Description	31.07.2002		31.12.2001	
		18 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	381,537,783.00	5.62	276,499,335.00	4.63
3	Due from banks	837,555,059.00	12.35	674,960,508.00	11.29
4	Due from NBM	665,125,701.00	9.8	517,677,427.00	8.66
5	Overnight placements	96,266,770.00	1.42	157,677,127.00	2.64
6	Securities bought for sale	48,885,019.00	0.72	28,579,502.00	0.48
7	Investment securities	701,428,786.00	10.34	560,508,256.00	9.38
8	Total securities	750,313,805.00	11.06	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	3,413,999,308.00	50.32	3,154,739,649.00	52.79
10	Allowance for loan losses	240,102,966.00	3.54	248,394,552.00	4.16
11	Net loans and financial leasing	3,173,896,342.00	46.78	2,906,345,098.00	48.63
12	Fixed assets, net	558,799,618.00	8.24	565,275,451.00	9.46
13	Accrued interest receivable	65,732,711.00	0.97	44,786,596.00	0.75
14	Other real estate	19,395,468.00	0.29	26,160,850.00	0.44
15	Other assets	235,618,710.00	3.47	218,010,948.00	3.65
16	Total Assets	6,784,241,967.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	2,020,648.00	0.03	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	181,999,956.00	2.68	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	986,889,539.00	14.55	864,618,181.00	14.47
21	Total Nonint Dep	1,170,910,143.00	17.26	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	27,716,075.00	0.41	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,815,393,439.00	26.76	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,120,726,902.00	16.52	846,169,781.00	14.16
25	Total Int Deposits	2,963,836,416.00	43.69	2,409,363,588.00	40.31
26	Total deposits	4,134,746,559.00	60.95	3,445,142,936.00	57.65
27	Sec Sold REPO	1,863,900.00	0.03	1,995,600.00	0.03
28	Overnight Borr	0	0	4,846,801.00	0.08
29	Other Borr	647,481,303.00	9.54	560,125,417.00	9.37
30	Accd Int Payable	38,725,893.00	0.57	38,820,161.00	0.65
31	Other Liab	198,647,919.00	2.93	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	5,021,465,574.00	74.02	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	790,670,107.00	11.65	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	4,363,772.00	0.06	5,147,570.00	0.09
38	Total stock in Circulation	794,851,880.00	11.72	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.61	41,520,059.00	0.69
40	Reserve Capital	126,004,151.00	1.86	105,578,112.00	1.77
41	Reserves on asset reevaluation	53,015,502.00	0.78	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	747,384,801.00	11.02	597,581,869.00	10
44	Total Capital	1,762,776,393.00	25.98	1,643,000,222.00	27.49
45	Total Liab and Cap	6,784,241,967.00	100	5,976,481,098.00	100
46	Tier I Capital	1,708,233,891.00	25.18	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,759,739,427.00	25.94	1,640,740,256.00	27.45

48	Total Risk Weighted Assets	4,132,974,995.00	60.92	3,806,325,449.00	63.69
49	Foreign currency assets	3,329,772,351.00	49.08	2,701,478,686.00	45.2
50	Foreign currency liability	3,091,757,747.00	45.57	2,342,284,694.00	39.19
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	2,688,982,830.00	39.64	2,340,201,809.00	39.16
55	Overall on balance foreign exchange net liabilities	2,451,866,720.00	36.14	1,980,851,510.00	33.14

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