

Assets, Liability and Capital of the banking sector

Code	Description	31.10.2002		31.12.2001	
		16 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	437,346,320.00	5.82	276,499,335.00	4.63
3	Due from banks	828,951,255.00	11.02	674,960,508.00	11.29
4	Due from NBM	654,931,132.00	8.71	517,677,427.00	8.66
5	Overnight placements	108,111,050.00	1.44	157,677,127.00	2.64
6	Securities bought for sale	58,485,810.00	0.78	28,579,502.00	0.48
7	Investment securities	735,650,150.00	9.78	560,508,256.00	9.38
8	Total securities	794,135,960.00	10.56	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	4,044,326,475.00	53.78	3,154,739,649.00	52.79
10	Allowance for loan losses	249,659,555.00	3.32	248,394,552.00	4.16
11	Net loans and financial leasing	3,794,666,920.00	50.46	2,906,345,098.00	48.63
12	Fixed assets, net	565,659,555.00	7.52	565,275,451.00	9.46
13	Accrued interest receivable	57,714,618.00	0.77	44,786,596.00	0.75
14	Other real estate	21,986,220.00	0.29	26,160,850.00	0.44
15	Other assets	256,013,304.00	3.4	218,010,948.00	3.65
16	Total Assets	7,519,516,334.00	100	5,976,481,098.00	100
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	4,102,770.00	0.05	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	190,025,363.00	2.53	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	1,104,612,966.00	14.69	864,618,181.00	14.47
21	Total Nonint Dep	1,298,741,099.00	17.27	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	30,796,184.00	0.41	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	1,997,445,612.00	26.56	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,421,423,651.00	18.9	846,169,781.00	14.16
25	Total Int Deposits	3,449,665,447.00	45.88	2,409,363,588.00	40.31
26	Total deposits	4,748,406,546.00	63.15	3,445,142,936.00	57.65
27	Sec Sold REPO	0	0	1,995,600.00	0.03
28	Overnight Borr	0	0	4,846,801.00	0.08
29	Other Borr	652,306,870.00	8.67	560,125,417.00	9.37
30	Accd Int Payable	45,599,337.00	0.61	38,820,161.00	0.65
31	Other Liab	232,416,679.00	3.09	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	5,678,729,432.00	75.52	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	745,342,107.00	9.91	814,871,107.00	13.63
36	Preferred Stock	8,545,545.00	0.11	8,545,545.00	0.14
37	Minus Treasury Stock	2,151,450.00	0.03	5,147,570.00	0.09
38	Total stock in Circulation	751,736,202.00	10	818,269,082.00	13.69
39	Capital Surplus	41,520,059.00	0.55	41,520,059.00	0.69
40	Reserve Capital	125,880,690.00	1.67	105,578,112.00	1.77
41	Reserves on asset reevaluation	57,729,970.00	0.77	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	863,919,981.00	11.49	597,581,869.00	10
44	Total Capital	1,840,786,902.00	24.48	1,643,000,222.00	27.49
45	Total Liab and Cap	7,519,516,334.00	100	5,976,481,098.00	100

46	Tier I Capital	1,714,855,790.00	22.81	1,562,199,122.00	26.14
47	Total Regulatory Capital	1,715,554,490.00	22.81	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	4,528,088,697.00	60.22	3,806,325,449.00	63.69
49	Foreign currency assets	3,630,053,326.00	48.28	2,701,478,686.00	45.2
50	Foreign currency liability	3,328,298,621.00	44.26	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	2,946,015,243.00	39.18	2,340,201,809.00	39.16
55	Overall on balance foreign exchange net liabilities	2,634,657,371.00	35.04	1,980,851,510.00	33.14

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