

## Assets, Liability and Capital of the banking sector

Code	Description	31.12.2002		31.12.2001	
		16 Bank(s)	System (%)	19 Bank(s)	System (%)
1	ASSETS				
2	Cash	391,131,121.00	4.92	276,499,335.00	4.63
3	Due from banks	924,538,222.00	11.64	674,960,508.00	11.29
4	Due from NBM	774,622,170.00	9.75	517,677,427.00	8.66
5	Overnight placements	145,439,394.00	1.83	157,677,127.00	2.64
6	Securities bought for sale	59,908,562.00	0.75	28,579,502.00	0.48
7	Investment securities	727,706,373.00	9.16	560,508,256.00	9.38
8	Total securities	787,614,935.00	9.91	589,087,758.00	9.86
9	Loans and financial leasing (gross/total)	4,263,471,037.00	53.67	3,154,739,649.00	52.79
10	Allowance for loan losses	264,160,734.00	3.33	248,394,552.00	4.16
11	Net loans and financial leasing	3,999,310,303.00	50.34	2,906,345,098.00	48.63
12	Fixed assets, net	599,194,770.00	7.54	565,275,451.00	9.46
13	Accrued interest receivable	41,910,361.00	0.53	44,786,596.00	0.75
14	Other real estate	20,403,775.00	0.26	26,160,850.00	0.44
15	Other assets	259,783,504.00	3.27	218,010,948.00	3.65
16	<b>Total Assets</b>	<b>7,943,948,555.00</b>	<b>100</b>	<b>5,976,481,098.00</b>	<b>100</b>
17	LIABILITIES				
18	Due to Banks Nonint. Bearing	26,608,630.00	0.33	32,884,570.00	0.55
19	Indiv. Deposits Nonint. Bearing	207,984,231.00	2.62	138,276,597.00	2.31
20	Legal Ent. Dep. Nonint. Bearing	1,230,485,242.00	15.49	864,618,181.00	14.47
21	Total Nonint Dep	1,465,078,103.00	18.44	1,035,779,348.00	17.33
22	Due to Banks Int. Bearing	51,060,512.00	0.64	20,559,112.00	0.34
23	Indiv Deposits Int. Bearing	2,187,781,232.00	27.54	1,542,634,695.00	25.81
24	Legal Ent Dep Int. Bearing	1,414,170,784.00	17.8	846,169,781.00	14.16
25	Total Int Deposits	3,653,012,528.00	45.98	2,409,363,588.00	40.31
26	Total deposits	5,118,090,631.00	64.43	3,445,142,936.00	57.65
27	Sec Sold REPO	9,798,782.00	0.12	1,995,600.00	0.03
28	Overnight Borr	8,293,200.00	0.1	4,846,801.00	0.08
29	Other Borr	703,948,793.00	8.86	560,125,417.00	9.37
30	Accd Int Payable	41,796,230.00	0.53	38,820,161.00	0.65
31	Other Liab	226,637,019.00	2.85	282,549,961.00	4.73
32	Sub Debentures	0	0	0	0
33	Total Liab	6,108,564,655.00	76.9	4,333,480,876.00	72.51
34	CAPITAL				
35	Common Stock	746,842,107.00	9.4	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	753,236,202.00	9.48	818,269,082.00	13.69
39	Capital Surplus	41,695,559.00	0.52	41,520,059.00	0.69
40	Reserve Capital	125,880,690.00	1.58	105,578,112.00	1.77
41	Reserves on asset reevaluation	57,240,914.00	0.72	49,384,878.00	0.83
42	Other Reserves	0	0	30,666,222.00	0.51
43	Retained Earn	857,330,535.00	10.79	597,581,869.00	10
44	Total Capital	1,835,383,900.00	23.1	1,643,000,222.00	27.49
45	<b>Total Liab and Cap</b>	<b>7,943,948,555.00</b>	<b>100</b>	<b>5,976,481,098.00</b>	<b>100</b>
46	Tier I Capital	1,707,735,256.00	21.5	1,562,199,122.00	26.14

47	Total Regulatory Capital	1,708,433,956.00	21.51	1,640,740,256.00	27.45
48	Total Risk Weighted Assets	4,694,914,534.00	59.1	3,806,325,449.00	63.69
49	Foreign currency assets	4,040,035,166.00	50.86	2,701,478,686.00	45.2
50	Foreign currency liability	3,795,016,244.00	47.77	2,342,284,694.00	39.19
	Cumulated deference up to 1 year between assets and liabilities to the interest				
51	rate	1,160,299,367.00	14.61	1,159,102,694.00	19.39
	Total debit conditional accounts				
52	(quarterly)	359,226,341.00	4.52	35,438,204.00	0.59
	Total credit conditional accounts				
53	(quarterly)	798,372,236.00	10.05	490,632,157.00	8.21
	Overall on balance foreign exchange net				
54	assets	3,151,782,873.00	39.68	2,340,201,809.00	39.16
	Overall on balance foreign exchange net				
55	liabilities	2,888,933,678.00	36.37	1,980,851,510.00	33.14

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