



**NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

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# **BANKING SYSTEM INDICATORS**

**AS OF 30.06.2006**

**September, 2006**

## 1. Balance sheet

in thousands of Denars

ASSETS	Large banks	%	Medium banks	%	Small banks	%	Total	%
<b>CASH AND BALANCE WITH NBRM</b>	<b>4,906,759</b>	<b>5.0%</b>	<b>1,313,874</b>	<b>7.1%</b>	<b>2,391,084</b>	<b>7.2%</b>	<b>8,611,717</b>	<b>5.7%</b>
Denar cash	3,800,904	77.5%	1,003,539	76.4%	1,959,649	82.0%	6,764,092	78.5%
Foreign currency cash	1,091,757	22.3%	310,335	23.6%	429,047	17.9%	1,831,139	21.3%
Precious metals and other kind of cash	14,098	0.3%	-	0.0%	2,388	0.1%	16,486	0.2%
<b>SECURITIES REDISCOUNTED BY NBRM</b>	<b>4,629,094</b>	<b>4.7%</b>	<b>513,259</b>	<b>2.8%</b>	<b>1,593,250</b>	<b>4.8%</b>	<b>6,735,603</b>	<b>4.5%</b>
<b>DEBT SECURITIES</b>	<b>7,102,378</b>	<b>7.2%</b>	<b>2,385,566</b>	<b>12.9%</b>	<b>1,671,076</b>	<b>5.0%</b>	<b>11,159,020</b>	<b>7.4%</b>
Checks and bills of exchange	33,119	0.5%	49,886	2.1%	38,396	2.3%	121,401	1.1%
Government securities denar nominated	5,886,599	82.9%	43,202	1.8%	58,907	3.5%	5,988,708	53.7%
Other debt securities	1,182,660	16.7%	2,292,478	96.1%	1,573,773	94.2%	5,048,911	45.2%
<b>PLACEMENTS TO OTHER BANKS</b>	<b>29,218,345</b>	<b>29.8%</b>	<b>4,548,054</b>	<b>24.6%</b>	<b>7,923,263</b>	<b>23.8%</b>	<b>41,689,662</b>	<b>27.8%</b>
Accounts with domestic banks	4,251,842	14.6%	700,491	15.4%	1,087,058	13.7%	6,039,391	14.6%
Accounts with foreign banks	24,684,094	84.5%	3,696,270	81.3%	4,840,542	61.1%	33,220,906	79.7%
Short-term loans and other claims on domestic banks and other financial institutions	71,461	0.2%	103,643	2.3%	264,021	3.3%	439,125	1.1%
Short-term loans and other claims on foreign and domestic banks in foreign currency	76,909	0.3%	44,258	1.0%	135,410	1.7%	256,577	0.6%
Long-term loans and other claims on domestic banks and other financial institutions	55,211	0.2%	2,562	0.1%	656,539	8.3%	714,312	1.7%
Long-term loans and other claims on foreign banks and other financial institutions	-	0.0%	-	0.0%	758,016	9.6%	758,016	1.8%
Non-performing loans on banks	78,828	0.3%	830	0.0%	181,677	2.3%	261,335	0.6%
<b>LOANS TO CLIENTS</b>	<b>45,780,565</b>	<b>46.7%</b>	<b>8,583,498</b>	<b>46.5%</b>	<b>14,472,578</b>	<b>43.5%</b>	<b>68,836,641</b>	<b>45.9%</b>
Enterprises	29,729,231	64.9%	6,381,735	74.3%	8,390,290	58.0%	44,501,256	64.6%
Other customers	380,943	0.8%	40,075	0.5%	18,751	0.1%	439,769	0.6%
Households	15,100,208	33.0%	2,523,791	29.4%	6,276,614	43.4%	23,900,613	34.7%
Non-performing loans to clients	9,001,519	19.7%	256,166	3.0%	1,488,183	10.3%	10,745,868	15.6%
Reserves for potential loan losses	(8,431,336)	-18.4%	(618,269)	-7.2%	(1,701,260)	-11.8%	(10,750,865)	-15.6%
<b>ACCRUED INTEREST AND OTHER ASSETS</b>	<b>2,452,718</b>	<b>2.5%</b>	<b>377,724</b>	<b>2.0%</b>	<b>2,217,301</b>	<b>6.7%</b>	<b>5,047,743</b>	<b>3.4%</b>
Accrued interest	438,121	17.9%	106,476	28.2%	176,665	8.0%	721,262	14.3%
Non-accrual interest and other claims	4,600,166	187.6%	127,424	33.7%	513,723	23.2%	5,241,313	103.8%
Reserves for potential losses for interest	(4,630,700)	-188.8%	(134,705)	-35.7%	(523,335)	-23.6%	(5,288,740)	-104.8%
Other claims	65,146	2.7%	18,487	4.9%	315,784	14.2%	399,417	7.9%
Foreclosures	1,848,721	75.4%	219,359	58.1%	1,819,295	82.0%	3,887,375	77.0%
Net commission relations	(35,023)	-1.4%	-	0.0%	(168,639)	-7.6%	(203,662)	-4.0%
Net internal relations	1	0.0%	-	0.0%	-	0.0%	1	0.0%
Other assets	166,286	6.8%	40,683	10.8%	83,808	3.8%	290,777	5.8%
<b>SECURITIES INVESTMENTS</b>	<b>594,241</b>	<b>0.6%</b>	<b>80,019</b>	<b>0.4%</b>	<b>808,675</b>	<b>2.4%</b>	<b>1,482,935</b>	<b>1.0%</b>
Securities in foreign currency available for sale	150,830	25.4%	-	0.0%	58,553	7.2%	209,383	14.1%
Equity investments in domestic currency	443,411	74.6%	79,778	99.7%	750,122	92.8%	1,273,311	85.9%
Reserves for purchased owned shares	-	0.0%	241	0.3%	-	0.0%	241	0.0%
<b>FIXED ASSETS</b>	<b>3,458,514</b>	<b>3.5%</b>	<b>660,498</b>	<b>3.6%</b>	<b>2,326,856</b>	<b>7.0%</b>	<b>6,445,868</b>	<b>4.3%</b>
Buildings	3,137,344	90.7%	470,112	71.2%	1,861,643	80.0%	5,469,099	84.8%
Equipment	2,381,954	68.9%	379,222	57.4%	968,782	41.6%	3,729,958	57.9%
Intangible investments	240,123	6.9%	50,457	7.6%	92,931	4.0%	383,511	5.9%
Other means of operation	61,471	1.8%	4,091	0.6%	49,213	2.1%	114,775	1.8%
Means of operation in preparation	111,674	3.2%	38,218	5.8%	368,170	15.8%	518,062	8.0%
Correction of value of fixed assets	(2,474,052)	-71.5%	(281,602)	-42.6%	(1,013,883)	-43.6%	(3,769,537)	-58.5%
<b>Non-allocated reserves for potential losses</b>	<b>(36,322)</b>	<b>0.0%</b>	<b>(901)</b>	<b>0.0%</b>	<b>(98,517)</b>	<b>-0.3%</b>	<b>(135,740)</b>	<b>-0.1%</b>
<b>TOTAL ASSETS</b>	<b>98,106,292</b>	<b>100.0%</b>	<b>18,461,591</b>	<b>100.0%</b>	<b>33,305,566</b>	<b>100.0%</b>	<b>149,873,449</b>	<b>100.0%</b>

**in thousands of Denars**

<i>LIABILITIES</i>	<i>Large banks</i>	<i>%</i>	<i>Medium banks</i>	<i>%</i>	<i>Small banks</i>	<i>%</i>	<i>Total</i>	<i>%</i>
<b>DEPOSITS OF BANKS</b>	<b>1,286,210</b>	<b>1.3%</b>	<b>331,410</b>	<b>1.8%</b>	<b>1,171,113</b>	<b>3.5%</b>	<b>2,788,733</b>	<b>1.9%</b>
Denar sight deposits	203,198	15.8%	2,383	0.7%	12,882	1.1%	218,463	7.8%
Foreign currency sight deposits of domestic	152,080	11.8%	53,300	16.1%	61,707	5.3%	267,087	9.6%
Foreign currency sight deposits of foreign banks	267,627	20.8%	7,324	2.2%	253,299	21.6%	528,250	18.9%
Short-term denar deposits	524,566	40.8%	223,643	67.5%	370,076	31.6%	1,118,285	40.1%
Short-term foreign currency deposits	138,712	10.8%	44,760	13.5%	334,622	28.6%	518,094	18.6%
Long-term denar deposits	27	0.0%	-	0.0%	138,527	11.8%	138,554	5.0%
<b>SIGHT DEPOSITS</b>	<b>38,244,113</b>	<b>39.0%</b>	<b>5,852,052</b>	<b>31.7%</b>	<b>8,514,162</b>	<b>25.6%</b>	<b>52,610,327</b>	<b>35.1%</b>
Denar sight deposits of enterprises	7,489,656	19.6%	985,775	16.8%	2,063,155	24.2%	10,538,586	20.0%
Denar sight deposits of public sector	465,670	1.2%	404,185	6.9%	292,090	3.4%	1,161,945	2.2%
Denar sight deposits of other customers	1,335,126	3.5%	160,136	2.7%	368,386	4.3%	1,863,648	3.5%
Denar sight deposits of citizens	7,190,155	18.8%	932,107	15.9%	1,777,841	20.9%	9,900,103	18.8%
Restricted denar deposits	196,842	0.5%	66,759	1.1%	111,920	1.3%	375,521	0.7%
Foreign currency sight deposits of enterprises	4,976,602	13.0%	572,773	9.8%	1,668,686	19.6%	7,218,061	13.7%
Foreign currency sight deposits of citizens	16,144,575	42.2%	2,604,258	44.5%	2,128,617	25.0%	20,877,450	39.7%
Restricted foreign currency deposits	445,487	1.2%	126,059	2.2%	103,467	1.2%	675,013	1.3%
<b>SHORT TERM DEPOSITS UP TO 1 YEAR</b>	<b>36,925,037</b>	<b>37.6%</b>	<b>5,122,497</b>	<b>27.7%</b>	<b>7,507,523</b>	<b>22.5%</b>	<b>49,555,057</b>	<b>33.1%</b>
Denar short term deposits of enterprises	7,397,825	20.0%	1,233,724	24.1%	1,675,690	22.3%	10,307,239	20.8%
Denar short term deposits of public sector	555,714	1.5%	4,438	0.1%	134,361	1.8%	694,513	1.4%
Denar short term deposits of other customers	452,797	1.2%	22,777	0.4%	302,764	4.0%	778,338	1.6%
Denar short term deposits of citizens	7,518,240	20.4%	833,324	16.3%	1,859,743	24.8%	10,211,307	20.6%
Foreign currency short term deposits of enterprises	4,607,129	12.5%	1,123,022	21.9%	1,035,615	13.8%	6,765,766	13.7%
Foreign currency short term deposits of other customers	267,644	0.7%	52,636	1.0%	373,817	5.0%	694,097	1.4%
Foreign currency short term deposits of citizens	16,125,688	43.7%	1,852,576	36.2%	2,125,533	28.3%	20,103,797	40.6%
<b>SHORT TERM BORROWINGS UP TO 1 YEAR AND ISSUED DEBT SECURITIES</b>	<b>110,614</b>	<b>0.1%</b>	<b>100,000</b>	<b>0.5%</b>	<b>23,999</b>	<b>0.1%</b>	<b>234,613</b>	<b>0.2%</b>
Short-term denar borrowings of domestic banks	110,579	100.0%	100,000	100.0%	14,211	59.2%	224,790	95.8%
Short-term borrowings of foreign banks	-	0.0%	-	0.0%	9,788	40.8%	9,788	4.2%
Short-term denar borrowings of other customers	35	0.0%	-	0.0%	-	0.0%	35	0.0%
<b>OTHER LIABILITIES</b>	<b>1,607,346</b>	<b>1.6%</b>	<b>502,596</b>	<b>2.7%</b>	<b>732,146</b>	<b>2.2%</b>	<b>2,842,088</b>	<b>1.9%</b>
Payable interest	310,740	19.3%	69,425	13.8%	89,393	12.2%	469,558	16.5%
Other liabilities in denars	633,879	39.4%	346,396	68.9%	470,539	64.3%	1,450,814	51.0%
Other liabilities in FX	518,842	32.3%	17,732	3.5%	88,055	12.0%	624,629	22.0%
Temporary accounts	143,885	9.0%	69,043	13.7%	84,159	11.5%	297,087	10.5%
<b>LONG TERM DEPOSITS OVER 1 YEAR</b>	<b>1,453,745</b>	<b>1.5%</b>	<b>1,054,279</b>	<b>5.7%</b>	<b>1,901,257</b>	<b>5.7%</b>	<b>4,409,281</b>	<b>2.9%</b>
Denar long term deposits of enterprises	385,643	26.5%	12,162	1.2%	341,724	18.0%	739,529	16.8%
Denar long term deposits of public sector	-	0.0%	48,361	4.6%	-	0.0%	48,361	1.1%
Denar long term deposits of other customers	19,394	1.3%	122,716	11.6%	313,000	16.5%	455,110	10.3%
Denar long term deposits of citizens	502,337	34.6%	395,346	37.5%	500,325	26.3%	1,398,008	31.7%
Foreign currency long term deposits of legal entities	404	0.0%	6,117	0.6%	-	0.0%	6,521	0.1%
Foreign currency long term deposits of other customers	3,408	0.2%	5,405	0.5%	1,609	0.1%	10,422	0.2%
Foreign currency long term deposits of citizens	542,559	37.3%	464,172	44.0%	744,599	39.2%	1,751,330	39.7%
<b>LONG TERM BORROWINGS OVER 1 YEAR</b>	<b>7,253,525</b>	<b>7.4%</b>	<b>2,393,313</b>	<b>13.0%</b>	<b>3,338,235</b>	<b>10.0%</b>	<b>12,985,073</b>	<b>8.7%</b>
Long term borrowings of NBRM	1,373,715	18.9%	891,442	37.2%	25,812	0.8%	2,290,969	17.6%
Long term denar borrowings of domestic banks	466,493	6.4%	50,726	2.1%	217,968	6.5%	735,187	5.7%
Long term foreign currency borrowings of domestic banks	353,835	4.9%	256,421	10.7%	696,902	20.9%	1,307,158	10.1%
Long term borrowings of foreign banks	4,597,030	63.4%	797,092	33.3%	2,071,072	62.0%	7,465,194	57.5%
Long term borrowings of other customers	462,368	6.4%	-	0.0%	300,007	9.0%	762,375	5.9%
Long term foreign currency borrowings of other customers	-	0.0%	397,632	16.6%	-	0.0%	397,632	3.1%
Long term borrowings of enterprises	84	0.0%	-	0.0%	22,176	0.7%	22,260	0.2%
Assumed long term foreign currency borrowings	-	0.0%	-	0.0%	4,298	0.1%	4,298	0.0%
<b>PROVISIONS FOR OFF BALANCE SHEET LIABILITIES</b>	<b>631,541</b>	<b>0.6%</b>	<b>31,680</b>	<b>0.2%</b>	<b>47,868</b>	<b>0.1%</b>	<b>711,089</b>	<b>0.5%</b>
<b>OWNED FUNDS</b>	<b>9,635,035</b>	<b>9.8%</b>	<b>2,852,422</b>	<b>15.5%</b>	<b>9,779,982</b>	<b>29.4%</b>	<b>22,267,439</b>	<b>14.9%</b>
Equity capital	7,641,459	79.3%	2,529,809	88.7%	9,435,625	96.5%	19,606,893	88.1%
Reserve fund	1,920,731	19.9%	250,637	8.8%	1,420,513	14.5%	3,591,881	16.1%
Revaluation reserves	140,317	1.5%	333	0.0%	204,898	2.1%	345,548	1.6%
Unallocated profit from previous years	30,110	0.3%	76,594	2.7%	44,693	0.5%	151,397	0.7%
Other funds	1,082	0.0%	-	0.0%	167,935	1.7%	169,017	0.8%
Loss	(62,342)	-0.6%	(4,050)	-0.1%	(956,783)	-9.8%	(1,023,175)	-4.6%
Non-allocated reserves for potential losses	(36,322)	-0.4%	(901)	0.0%	(98,517)	-1.0%	(135,740)	-0.6%
Current loss	-	0.0%	-	0.0%	(438,382)	-4.5%	(438,382)	-2.0%
<b>GROSS INCOME / LOSS</b>	<b>959,126</b>	<b>1.0%</b>	<b>221,342</b>	<b>1.2%</b>	<b>289,281</b>	<b>0.9%</b>	<b>1,469,749</b>	<b>1.0%</b>
<b>TOTAL LIABILITIES</b>	<b>98,106,292</b>	<b>100.0%</b>	<b>18,461,591</b>	<b>100.0%</b>	<b>33,305,566</b>	<b>100.0%</b>	<b>149,873,449</b>	<b>100.0%</b>

## 2. Income statement

in thousands of Denars

INCOME STATEMENT	Large banks	%	Medium banks	%	Small banks	%	Total	%
<b>INTEREST INCOME</b>	<b>2,835,469</b>	<b>100.0%</b>	<b>704,995</b>	<b>100.0%</b>	<b>937,706</b>	<b>100.0%</b>	<b>4,478,170</b>	<b>100.0%</b>
Banks	271,312	9.6%	118,155	16.8%	153,331	16.4%	542,798	12.1%
Enterprises	1,162,462	41.0%	339,429	48.1%	357,899	38.2%	1,859,790	41.5%
Citizens	936,872	33.0%	192,912	27.4%	366,195	39.1%	1,495,979	33.4%
Other	513,342	18.1%	61,115	8.7%	97,982	10.4%	672,439	15.0%
Reversed interest	(48,519)	-1.7%	(6,616)	-0.9%	(37,701)	-4.0%	(92,836)	-2.1%
<b>INTEREST EXPENSE</b>	<b>(1,191,996)</b>	<b>100.0%</b>	<b>(235,887)</b>	<b>100.0%</b>	<b>(308,431)</b>	<b>100.0%</b>	<b>(1,736,314)</b>	<b>100.0%</b>
Banks	(222,627)	18.7%	(28,862)	12.2%	(48,445)	15.7%	(299,934)	17.3%
Enterprises	(310,613)	26.1%	(72,288)	30.6%	(54,520)	17.7%	(437,421)	25.2%
Citizens	(460,346)	38.6%	(78,864)	33.4%	(121,583)	39.4%	(660,793)	38.1%
Other	(39,701)	3.3%	(33,570)	14.2%	(55,255)	17.9%	(128,526)	7.4%
Insurance premium	(158,709)	13.3%	(22,303)	9.5%	(28,628)	9.3%	(209,640)	12.1%
<b>NET INTEREST INCOME</b>	<b>1,643,473</b>	<b>100.0%</b>	<b>469,108</b>	<b>100.0%</b>	<b>629,275</b>	<b>100.0%</b>	<b>2,741,856</b>	<b>100.0%</b>
<b>NET PROVISIONS</b>	<b>(687,047)</b>	<b>100.0%</b>	<b>(39,043)</b>	<b>100.0%</b>	<b>(156,760)</b>	<b>100.0%</b>	<b>(882,850)</b>	<b>100.0%</b>
Provisions	(934,307)	136.0%	(48,058)	123.1%	(226,864)	144.7%	(1,209,229)	137.0%
Recovery, regarding provisions	247,260	-36.0%	9,015	-23.1%	70,104	-44.7%	326,379	-37.0%
<b>NET INTEREST INCOME AFTER PROVISIONS</b>	<b>956,426</b>	<b>100.0%</b>	<b>430,065</b>	<b>100.0%</b>	<b>472,515</b>	<b>100.0%</b>	<b>1,859,006</b>	<b>100.0%</b>
<b>NET FEES AND COMMISSION INCOME</b>	<b>955,188</b>	<b>100.0%</b>	<b>135,694</b>	<b>100.0%</b>	<b>334,542</b>	<b>100.0%</b>	<b>1,425,424</b>	<b>100.0%</b>
Fees and commission income	1,046,529	109.6%	160,635	118.4%	424,774	127.0%	1,631,938	114.5%
Fees and commission expenses	(91,341)	-9.6%	(24,941)	-18.4%	(90,232)	-27.0%	(206,514)	-14.5%
<b>DIVIDENDS</b>	<b>2,365</b>	<b>100.0%</b>	<b>882</b>	<b>-</b>	<b>12,313</b>	<b>100.0%</b>	<b>15,560</b>	<b>100.0%</b>
<b>NET INCOME, REGARDING THE SECURITIES</b>	<b>41,073</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>1,413</b>	<b>100.0%</b>	<b>42,486</b>	<b>100.0%</b>
<b>NET CAPITAL INCOME</b>	<b>53,357</b>	<b>100.0%</b>	<b>11</b>	<b>-</b>	<b>(177,919)</b>	<b>100.0%</b>	<b>(124,551)</b>	<b>100.0%</b>
<b>NET FX INCOME</b>	<b>137,578</b>	<b>100.0%</b>	<b>45,209</b>	<b>100.0%</b>	<b>40,364</b>	<b>100.0%</b>	<b>223,151</b>	<b>100.0%</b>
<b>OTHER INCOME</b>	<b>415,397</b>	<b>100.0%</b>	<b>15,536</b>	<b>100.0%</b>	<b>154,156</b>	<b>100.0%</b>	<b>585,089</b>	<b>100.0%</b>
Other income	223,472	53.8%	11,234	72.3%	86,221	55.9%	320,927	54.9%
Extraordinary income	191,925	46.2%	4,302	27.7%	67,935	44.1%	264,162	45.1%
<b>OPERATING EXPENSES</b>	<b>(1,499,069)</b>	<b>100.0%</b>	<b>(385,337)</b>	<b>100.0%</b>	<b>(728,351)</b>	<b>100.0%</b>	<b>(2,612,757)</b>	<b>100.0%</b>
Salary	(768,587)	51.3%	(194,504)	50.5%	(365,658)	50.2%	(1,328,749)	50.9%
Depreciation	(253,607)	16.9%	(40,880)	10.6%	(85,734)	11.8%	(380,221)	14.6%
Material expenses	(91,682)	6.1%	(30,056)	7.8%	(54,231)	7.4%	(175,969)	6.7%
Services	(296,625)	19.8%	(89,914)	23.3%	(187,097)	25.7%	(573,636)	22.0%
Business trip expenses	(14,252)	1.0%	(5,327)	1.4%	(10,553)	1.4%	(30,132)	1.2%
Representation expenses	(74,316)	5.0%	(24,656)	6.4%	(25,078)	3.4%	(124,050)	4.7%
<b>OTHER EXPENSES</b>	<b>(103,189)</b>	<b>100.0%</b>	<b>(20,718)</b>	<b>100.0%</b>	<b>(258,134)</b>	<b>100.0%</b>	<b>(382,041)</b>	<b>100.0%</b>
Other expenses	(100,914)	97.8%	(20,163)	97.3%	(61,932)	24.0%	(183,009)	47.9%
Extraordinary expenses	(2,275)	2.2%	(555)	2.7%	(196,202)	76.0%	(199,032)	52.1%
<b>GROSS INCOME/LOSS</b>	<b>959,126</b>	<b>100.0%</b>	<b>221,342</b>	<b>100.0%</b>	<b>(149,101)</b>	<b>100.0%</b>	<b>1,031,367</b>	<b>100.0%</b>

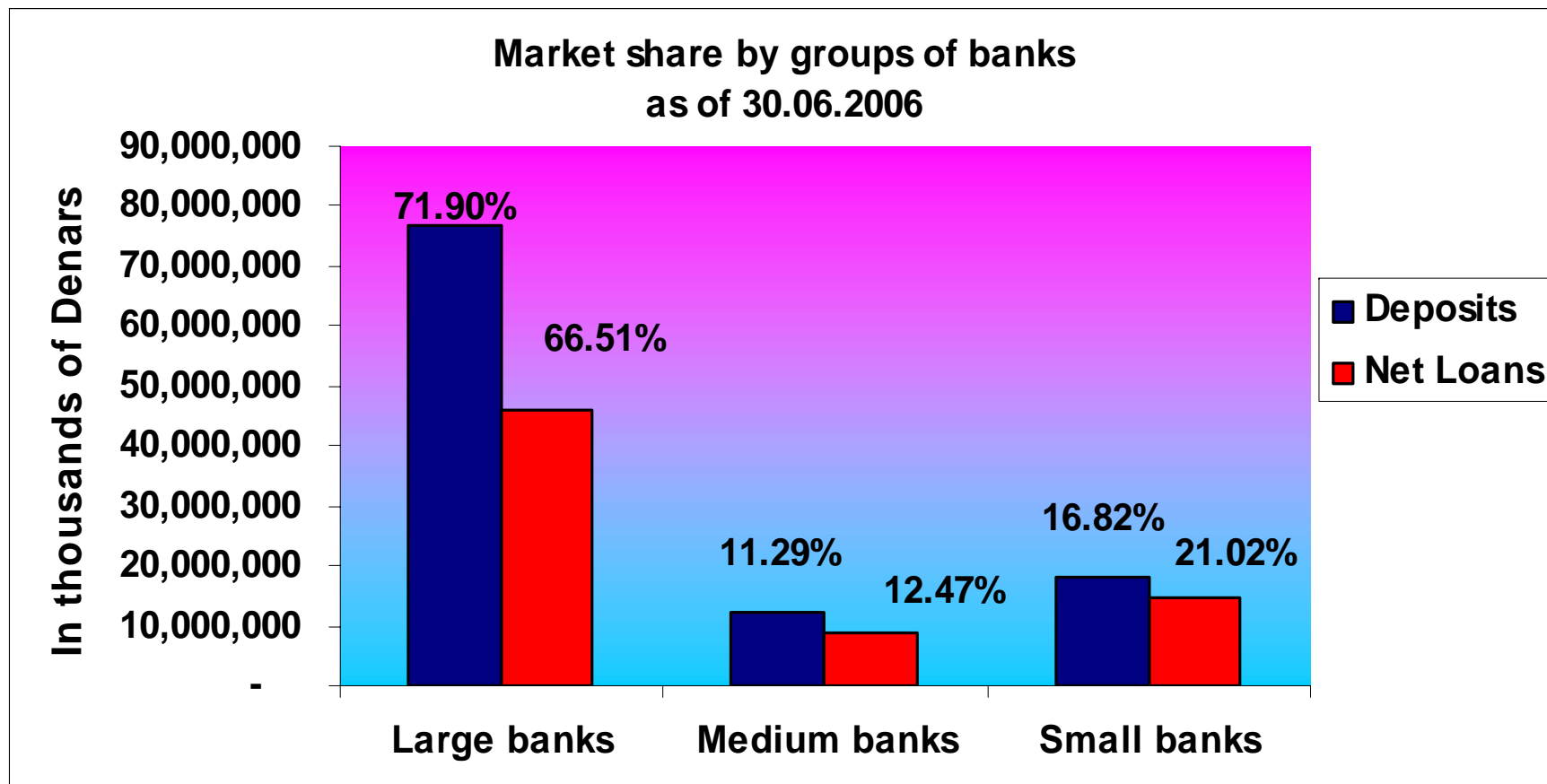
### 3. Basic Indicators

in thousands of Denars

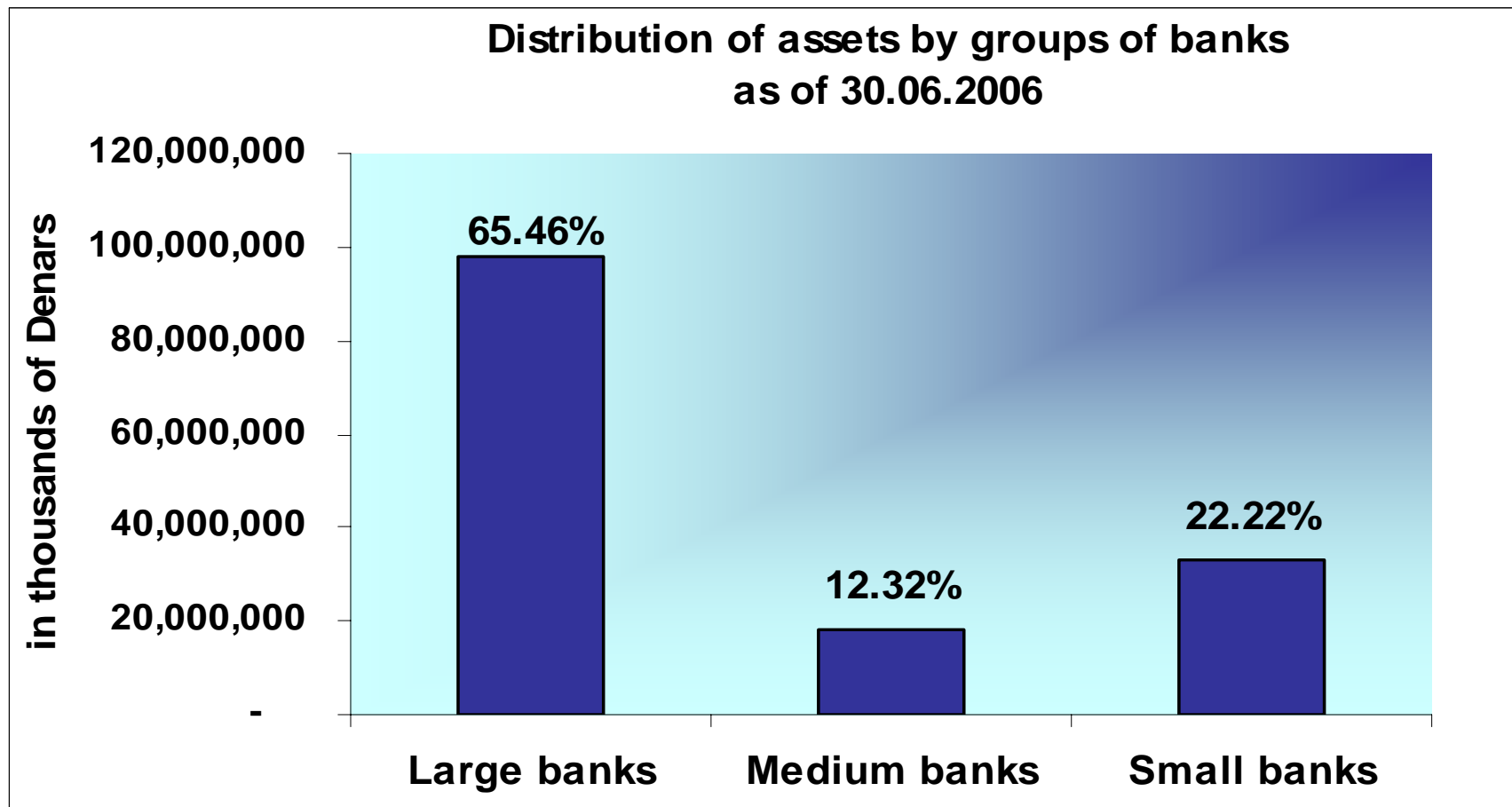
Group	Assets	Total balance and off-balance asset	%	Capital	%	Deposits	Net Loans	Financial result	%	ROAA	ROAE	Share of foreign capital to total capital*
Large banks	98,106,292	113,730,389	66.94%	9,466,336	43.78%	76,622,895	45,780,565	959,126	93.00%	2.01%	19.93%	71.94%
Medium bank	18,461,591	20,195,392	11.89%	2,784,089	12.88%	12,028,828	8,583,498	221,342	21.46%	2.48%	15.91%	34.92%
Small banks	33,305,566	35,978,117	21.18%	9,370,829	43.34%	17,922,942	14,472,578	(149,101)	-14.46%	-0.94%	-3.02%	45.88%
<b>Total</b>	<b>149,873,449</b>	<b>169,903,898</b>	<b>100.00%</b>	<b>21,621,254</b>	<b>100.00%</b>	<b>106,574,665</b>	<b>68,836,641</b>	<b>1,031,367</b>	<b>100.00%</b>	<b>1.42%</b>	<b>9.26%</b>	<b>53.64%</b>

\* Total capital is total nominal value of issued (common and preference) shares.

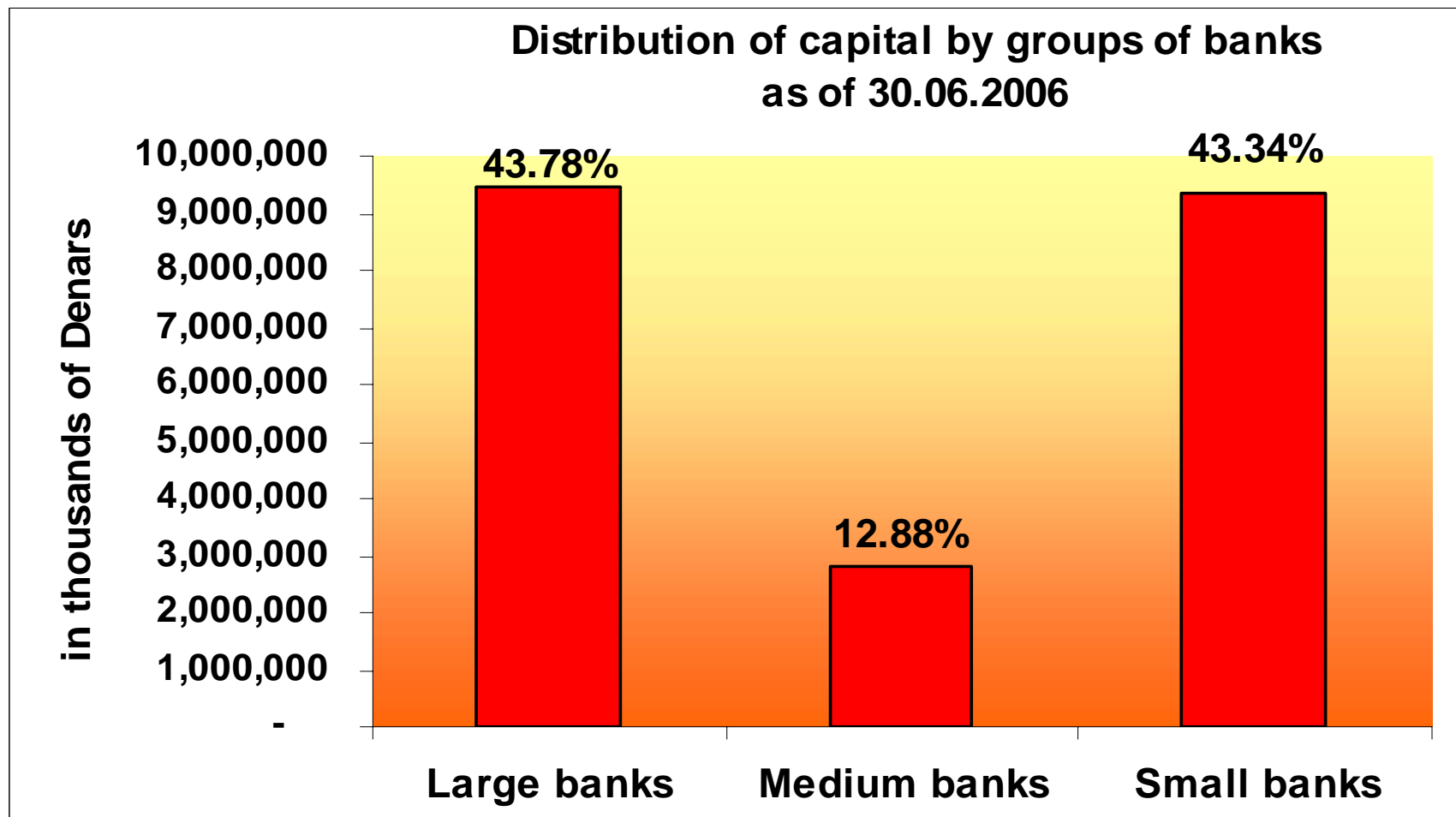
#### 4. Market share by groups of banks



## 5. Distribution of assets by groups of banks



## 6. Distribution of capital by groups of banks





## 7. Capital adequacy indicators

in thousands of Denars

Group	Assets	Capital	Guarantee capital	Risk weighted assets	Aggregate open foreign exchange position	Capital ratio	Capital adequacy ratio
1	2	3	4	5	6	7=3/2	8=4/(5+6)
Large banks	98,106,292	9,466,336	9,920,012	67,381,071	8,935,528	9.65%	13.00%
Medium banks	18,461,591	2,784,089	2,907,944	10,998,158	305,325	15.08%	25.73%
Small banks	33,305,566	9,370,829	9,256,717	23,010,156	1,967,466	28.14%	37.06%
<b>Total</b>	<b>149,873,449</b>	<b>21,621,254</b>	<b>22,084,673</b>	<b>101,389,385</b>	<b>11,208,319</b>	<b>14.43%</b>	<b>19.61%</b>

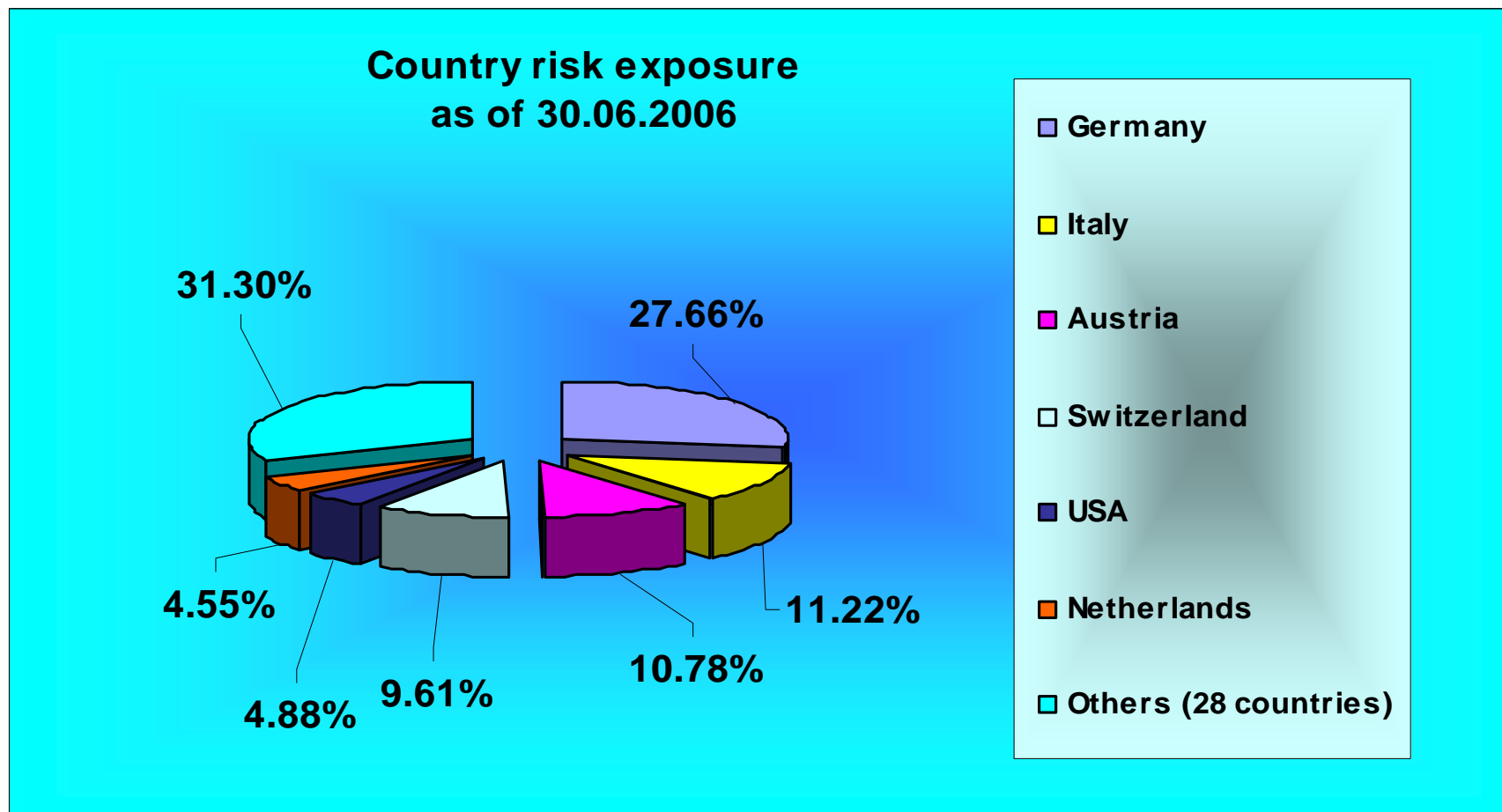
Capital Adequacy	Number of banks
	30.06.2006
under 8%	0
8 - 12%	1
12 - 20%	5
20 - 30%	4
30 - 50%	4
50 - 100%	6
above 100%	0

## 8. Credit portfolio indicators

in thousands of Denars

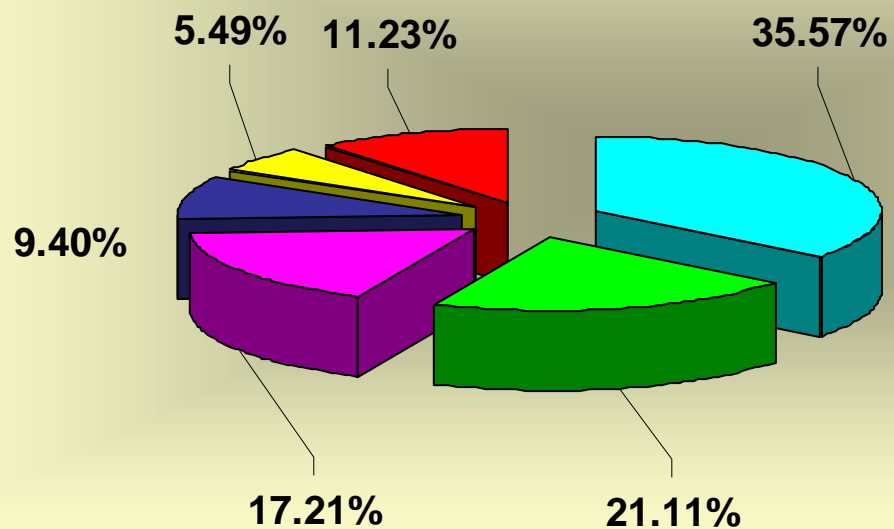
Group	Total credit exposure	Credit exposure in risk categories C,D,E	Credit exposure in risk category E	Loan Loss Provisions	Credit exposure in risk categories C,D,E/ Total credit exposure	Credit exposure in risk category E/ Total credit exposure	Loan Loss Provisions/ Total credit exposure	Credit exposure in risk category C,D,E/ Guarantee capital	Credit exposure in risk categories C,D,E (net)	Net credit exposure in risk categories C,D,E / Guarantee capital
Large banks	106,931,389	11,851,813	5,622,883	9,771,042	11.08%	5.26%	9.14%	119.47%	3,944,354	39.76%
Medium bank	17,794,592	683,961	132,022	716,124	3.84%	0.74%	4.02%	23.52%	362,422	12.46%
Small banks	30,337,325	2,845,704	1,223,572	2,182,646	9.38%	4.03%	7.19%	30.74%	976,625	10.55%
<b>Total</b>	<b>155,063,306</b>	<b>15,381,478</b>	<b>6,978,477</b>	<b>12,669,812</b>	<b>9.92%</b>	<b>4.50%</b>	<b>8.17%</b>	<b>69.65%</b>	<b>5,283,401</b>	<b>23.92%</b>

## 9. Country risk exposure



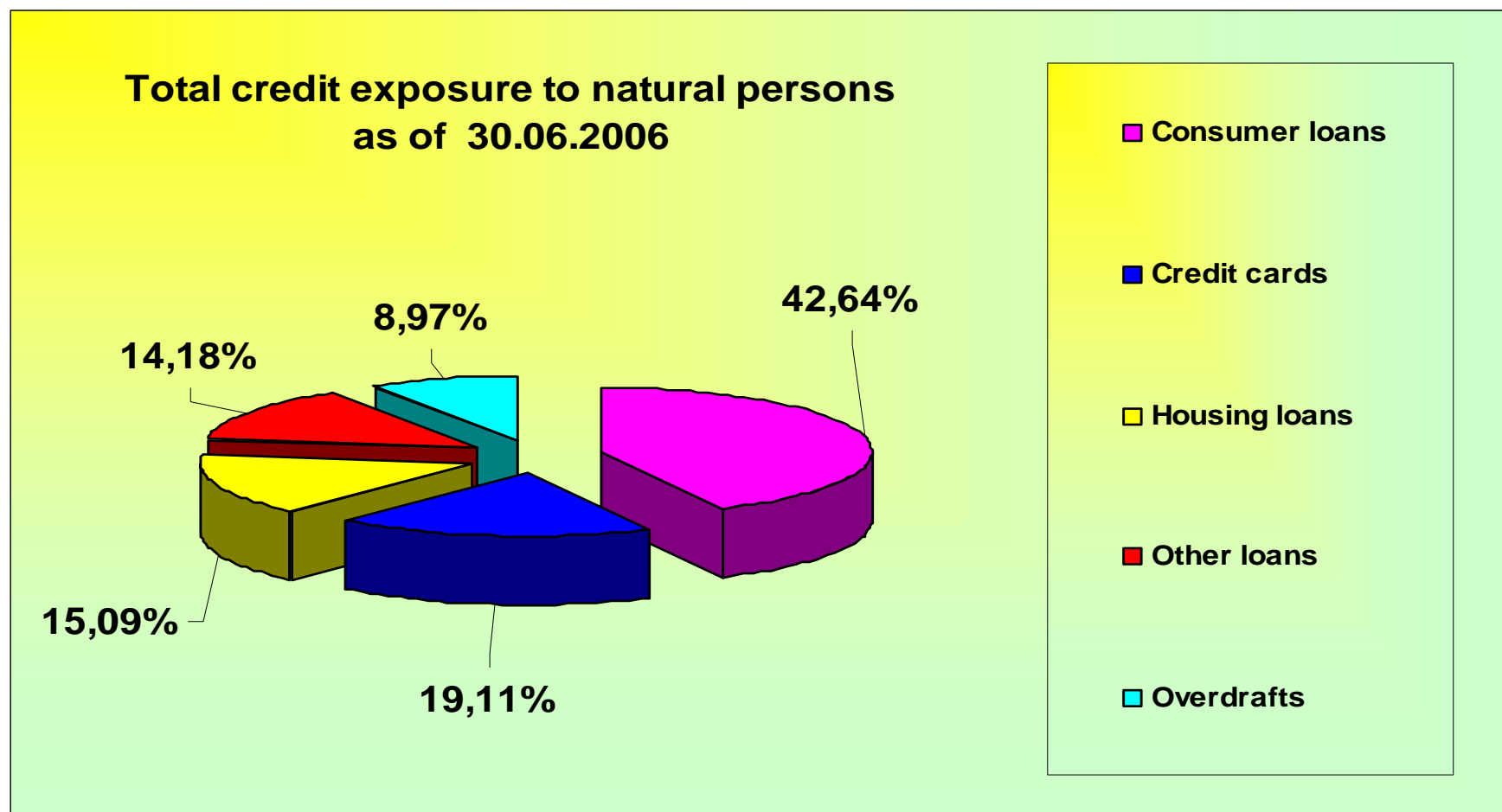
## 10. Total credit exposure by sectors

### Total credit exposure by sectors as of 30.06.2006



- Financial intermediation
- Secondary industry
- Wholesale and retail commerce
- Public sector and security
- Construction
- Other (11 sectors)

## 11. Total credit exposure to natural persons



## 12. Groups of banks

	<b>Large banks (assets over 15 billion denars)</b>		<b>Medium banks (assets between 4,5 - 15 billion denars)</b>		<b>Small banks (assets lower than 4,5 billion denars)</b>
1	Komercijalna banka AD Skopje	1	Ohridska banka AD Ohrid	1	Alfa banka AD Skopje
2	NLB Tutunska banka AD	2	ProKredit banka AD Skopje	2	Eurostandard banka AD Skopje
3	Stopanska banka AD Skopje	3	Stopanska banka AD Bitola	3	Internacionalna Privatna Bank AD Skopje
				4	Invest banka AD Skopje
				5	Izvozna i kreditna banka AD Skopje
				6	Komercijalno Investiciona banka AD Kumanovo
				7	Skopje
				8	Makedonska banka AD Skopje
				9	Postenska banka AD Skopje
				10	Sileks banka AD Skopje
				11	T.C. Ziraat Bankasi AD Skopje
				12	Teteks Kreditna banka AD Skopje
				13	Tetovska banka AD Tetovo
				14	UNI banka AD Skopje