



**NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

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# **BANKING SYSTEM INDICATORS**

**AS OF 31.03.2006**

**May, 2006**

## 1. Balance sheet

in thousands of Denars

ASSETS	Large banks	%	Medium banks	%	Small banks	%	Total	%
<b>CASH AND BALANCE WITH NBRM</b>	<b>4,676,826</b>	<b>4.9%</b>	<b>702,127</b>	<b>3.8%</b>	<b>1,803,690</b>	<b>5.7%</b>	<b>7,182,643</b>	<b>4.9%</b>
Denar cash	3,835,035	82.0%	402,026	57.3%	1,321,814	73.3%	5,558,875	77.4%
Foreign currency cash	827,876	17.7%	300,101	42.7%	479,473	26.6%	1,607,450	22.4%
Precious metals and other kind of cash	13,915	0.3%	-	0.0%	2,403	0.1%	16,318	0.2%
<b>SECURITIES REDISCOUNTED BY NBRM</b>	<b>4,278,801</b>	<b>4.5%</b>	<b>2,170,827</b>	<b>11.9%</b>	<b>2,454,696</b>	<b>7.7%</b>	<b>8,904,324</b>	<b>6.1%</b>
<b>DEBT SECURITIES</b>	<b>7,400,264</b>	<b>7.8%</b>	<b>1,378,518</b>	<b>7.5%</b>	<b>1,067,581</b>	<b>3.4%</b>	<b>9,846,363</b>	<b>6.8%</b>
Checks and bills of exchange	29,903	0.4%	43,022	3.1%	38,408	3.6%	111,333	1.1%
Government securities denar nominated	6,166,368	83.3%	47,497	3.4%	69,825	6.5%	6,283,690	63.8%
Other debt securities	1,203,993	16.3%	1,287,999	93.4%	959,348	89.9%	3,451,340	35.1%
<b>PLACEMENTS TO OTHER BANKS</b>	<b>30,005,794</b>	<b>31.5%</b>	<b>4,790,395</b>	<b>26.2%</b>	<b>8,110,006</b>	<b>25.5%</b>	<b>42,906,195</b>	<b>29.5%</b>
Accounts with domestic banks	4,184,414	13.9%	772,941	16.1%	1,054,689	13.0%	6,012,044	14.0%
Accounts with foreign banks	25,555,593	85.2%	3,968,659	82.8%	4,942,459	60.9%	34,466,711	80.3%
Short-term loans and other claims on domestic banks and other financial institutions	49,115	0.2%	1,661	0.0%	253,461	3.1%	304,237	0.7%
Short-term loans and other claims on foreign and domestic banks in foreign currency	79,779	0.3%	44,029	0.9%	371,550	4.6%	495,358	1.2%
Long-term loans and other claims on domestic banks and other financial institutions	57,610	0.2%	2,275	0.0%	489,392	6.0%	549,277	1.3%
Long-term loans and other claims on foreign banks and other financial institutions	-	0.0%	-	0.0%	820,768	10.1%	820,768	1.9%
Non-performing loans on banks	79,283	0.3%	830	0.0%	177,687	2.2%	257,800	0.6%
<b>LOANS TO CLIENTS</b>	<b>42,163,159</b>	<b>44.2%</b>	<b>8,179,339</b>	<b>44.7%</b>	<b>12,630,177</b>	<b>39.8%</b>	<b>62,972,675</b>	<b>43.3%</b>
Enterprises	27,477,810	65.2%	6,336,296	77.5%	6,912,287	54.7%	40,726,393	64.7%
Other customers	320,861	0.8%	41,632	0.5%	138,441	1.1%	500,934	0.8%
Households	13,929,213	33.0%	2,152,741	26.3%	5,483,304	43.4%	21,565,258	34.2%
Non-performing loans to clients	8,413,429	20.0%	244,768	3.0%	1,645,336	13.0%	10,303,533	16.4%
Reserves for potential loan losses	(7,978,154)	-18.9%	(596,098)	-7.3%	(1,549,191)	-12.3%	(10,123,443)	-16.1%
<b>ACCRUED INTEREST AND OTHER ASSETS</b>	<b>2,781,651</b>	<b>2.9%</b>	<b>373,228</b>	<b>2.0%</b>	<b>2,687,183</b>	<b>8.5%</b>	<b>5,842,062</b>	<b>4.0%</b>
Accrued interest	430,866	15.5%	102,964	27.6%	152,760	5.7%	686,590	11.8%
Non-accrual interest and other claims	4,426,286	159.1%	126,052	33.8%	496,409	18.5%	5,048,747	86.4%
Reserves for potential losses for interest	(4,453,089)	-160.1%	(131,054)	-35.1%	(502,196)	-18.7%	(5,086,339)	-87.1%
Other claims	316,756	11.4%	29,936	8.0%	309,704	11.5%	656,396	11.2%
Foreclosures	1,913,586	68.8%	219,772	58.9%	2,285,576	85.1%	4,418,934	75.6%
Net commission relations	(5,732)	-0.2%	18	0.0%	(142,811)	-5.3%	(148,525)	-2.5%
Other assets	152,978	5.5%	25,540	6.8%	87,741	3.3%	266,259	4.6%
<b>SECURITIES INVESTMENTS</b>	<b>579,408</b>	<b>0.6%</b>	<b>80,434</b>	<b>0.4%</b>	<b>807,370</b>	<b>2.5%</b>	<b>1,467,212</b>	<b>1.0%</b>
Securities in foreign currency available for sale	150,279	25.9%	-	0.0%	58,650	7.3%	208,929	14.2%
Equity investments in domestic currency	429,129	74.1%	79,297	98.6%	746,562	92.5%	1,254,988	85.5%
Reserves for purchased owned shares	-	0.0%	1,137	1.4%	2,158	0.3%	3,295	0.2%
<b>FIXED ASSETS</b>	<b>3,448,705</b>	<b>3.6%</b>	<b>628,388</b>	<b>3.4%</b>	<b>2,306,804</b>	<b>7.3%</b>	<b>6,383,897</b>	<b>4.4%</b>
Buildings	3,128,159	90.7%	471,182	75.0%	1,835,643	79.6%	5,434,984	85.1%
Equipment	2,309,175	67.0%	335,682	53.4%	950,581	41.2%	3,595,438	56.3%
Intangible investments	255,799	7.4%	50,080	8.0%	87,859	3.8%	393,738	6.2%
Other means of operation	60,066	1.7%	3,602	0.6%	48,646	2.1%	112,314	1.8%
Means of operation in preparation	84,792	2.5%	29,901	4.8%	361,857	15.7%	476,550	7.5%
Correction of value of fixed assets	(2,389,286)	-69.3%	(262,059)	-41.7%	(977,782)	-42.4%	(3,629,127)	-56.8%
<b>Non-allocated reserves for potential losses</b>	<b>-</b>	<b>0.0%</b>	<b>(3,661)</b>	<b>0.0%</b>	<b>(124,960)</b>	<b>-0.4%</b>	<b>(128,621)</b>	<b>-0.1%</b>
<b>TOTAL ASSETS</b>	<b>95,334,608</b>	<b>100.0%</b>	<b>18,299,595</b>	<b>100.0%</b>	<b>31,742,547</b>	<b>100.0%</b>	<b>145,376,750</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>1,397,063</b>	<b>1.5%</b>	<b>409,636</b>	<b>2.2%</b>	<b>1,295,297</b>	<b>4.1%</b>	<b>3,101,996</b>	<b>2.1%</b>
Denar sight deposits	155,239	11.1%	14,249	3.5%	17,386	1.3%	186,874	6.0%
Foreign currency sight deposits of domestic	248,945	17.8%	41,447	10.1%	94,548	7.3%	384,940	12.4%
Foreign currency sight deposits of foreign banks	263,693	18.9%	7,585	1.9%	251,085	19.4%	522,363	16.8%
Short-term denar deposits	519,864	37.2%	230,865	56.4%	343,685	26.5%	1,094,414	35.3%
Short-term foreign currency deposits	209,295	15.0%	115,490	28.2%	450,803	34.8%	775,588	25.0%
Long-term denar deposits	27	0.0%	-	0.0%	137,790	10.6%	137,817	4.4%
<b>SIGHT DEPOSITS</b>	<b>35,634,661</b>	<b>37.4%</b>	<b>5,329,213</b>	<b>29.1%</b>	<b>7,661,387</b>	<b>24.1%</b>	<b>48,625,261</b>	<b>33.4%</b>
Denar sight deposits of enterprises	6,546,415	18.4%	1,004,249	18.8%	1,698,731	22.2%	9,249,395	19.0%
Denar sight deposits of public sector	483,404	1.4%	41,763	0.8%	280,609	3.7%	805,776	1.7%
Denar sight deposits of other customers	1,286,989	3.6%	144,752	2.7%	355,476	4.6%	1,787,217	3.7%
Denar sight deposits of citizens	6,527,105	18.3%	781,870	14.7%	1,606,910	21.0%	8,915,885	18.3%
Restricted denar deposits	173,308	0.5%	70,772	1.3%	104,780	1.4%	348,860	0.7%
Foreign currency sight deposits of enterprises	4,713,118	13.2%	791,329	14.8%	1,355,027	17.7%	6,859,474	14.1%
Foreign currency sight deposits of citizens	15,611,123	43.8%	2,361,884	44.3%	2,142,987	28.0%	20,115,994	41.4%
Restricted foreign currency deposits	293,199	0.8%	132,594	2.5%	116,867	1.5%	542,660	1.1%
<b>SHORT TERM DEPOSITS UP TO 1 YEAR</b>	<b>36,519,755</b>	<b>38.3%</b>	<b>5,836,090</b>	<b>31.9%</b>	<b>6,734,035</b>	<b>21.2%</b>	<b>49,089,880</b>	<b>33.8%</b>
Denar short term deposits of enterprises	7,934,092	21.7%	2,219,935	38.0%	1,747,204	25.9%	11,901,231	24.2%
Denar short term deposits of public sector	551,013	1.5%	54,746	0.9%	152,843	2.3%	758,602	1.5%
Denar short term deposits of other customers	432,013	1.2%	13,996	0.2%	127,855	1.9%	573,864	1.2%
Denar short term deposits of citizens	6,893,841	18.9%	822,874	14.1%	1,574,182	23.4%	9,290,897	18.9%
Foreign currency short term deposits of enterprises	4,643,712	12.7%	865,029	14.8%	712,278	10.6%	6,221,019	12.7%
Foreign currency short term deposits of other customers	239,314	0.7%	34,364	0.6%	432,084	6.4%	705,762	1.4%
Foreign currency short term deposits of citizens	15,825,770	43.3%	1,825,146	31.3%	1,987,589	29.5%	19,638,505	40.0%
<b>SHORT TERM BORROWINGS UP TO 1 YEAR AND ISSUED DEBT SECURITIES</b>	<b>155,891</b>	<b>0.2%</b>	<b>-</b>	<b>0.0%</b>	<b>63,609</b>	<b>0.2%</b>	<b>219,500</b>	<b>0.2%</b>
Short-term borrowings of NBRM	-	0.0%	-	-	-	0.0%	-	0.0%
Short-term denar borrowings of domestic banks	155,855	100.0%	-	-	53,823	84.6%	209,678	95.5%
Short-term borrowings of foreign banks	-	0.0%	-	-	9,786	15.4%	9,786	4.5%
Short-term denar borrowings of other customers	36	0.0%	-	-	-	0.0%	36	0.0%
<b>OTHER LIABILITIES</b>	<b>1,897,209</b>	<b>2.0%</b>	<b>702,228</b>	<b>3.8%</b>	<b>919,395</b>	<b>2.9%</b>	<b>3,518,832</b>	<b>2.4%</b>
Payable interest	241,007	12.7%	58,702	8.4%	69,868	7.6%	369,577	10.5%
Other liabilities in denars	1,197,814	63.1%	532,988	75.9%	729,269	79.3%	2,460,071	69.9%
Other liabilities in FX	294,982	15.5%	51,289	7.3%	67,264	7.3%	413,535	11.8%
Temporary accounts	163,406	8.6%	59,249	8.4%	52,994	5.8%	275,649	7.8%
<b>LONG TERM DEPOSITS OVER 1 YEAR</b>	<b>1,454,643</b>	<b>1.5%</b>	<b>918,155</b>	<b>5.0%</b>	<b>1,784,900</b>	<b>5.6%</b>	<b>4,157,698</b>	<b>2.9%</b>
Denar long term deposits of enterprises	396,068	27.2%	-	0.0%	316,409	17.7%	712,477	17.1%
Denar long term deposits of public sector	-	0.0%	47,951	5.2%	-	0.0%	47,951	1.2%
Denar long term deposits of other customers	19,393	1.3%	75,587	8.2%	297,415	16.7%	392,395	9.4%
Denar long term deposits of citizens	502,442	34.5%	369,950	40.3%	486,324	27.2%	1,358,716	32.7%
Foreign currency long term deposits of legal entities	-	0.0%	6,117	0.7%	-	0.0%	6,117	0.1%
Foreign currency long term deposits of other customers	2,752	0.2%	2,012	0.2%	1,632	0.1%	6,396	0.2%
Foreign currency long term deposits of citizens	533,988	36.7%	416,538	45.4%	683,120	38.3%	1,633,646	39.3%
<b>LONG TERM BORROWINGS OVER 1 YEAR</b>	<b>7,336,195</b>	<b>7.7%</b>	<b>2,137,136</b>	<b>11.7%</b>	<b>3,052,728</b>	<b>9.6%</b>	<b>12,526,059</b>	<b>8.6%</b>
Long term borrowings of NBRM	1,420,488	19.4%	730,827	34.2%	27,450	0.9%	2,178,765	17.4%
Long term denar borrowings of domestic banks	339,654	4.6%	43,102	2.0%	151,363	5.0%	534,119	4.3%
Long term foreign currency borrowings of domestic banks	367,657	5.0%	258,933	12.1%	705,992	23.1%	1,332,582	10.6%
Long term borrowings of foreign banks	4,745,952	64.7%	798,447	37.4%	1,830,076	59.9%	7,374,475	58.9%
Long term borrowings of other customers	462,360	6.3%	-	0.0%	306,251	10.0%	768,611	6.1%
Long term foreign currency borrowings of other customers	-	0.0%	305,827	14.3%	-	0.0%	305,827	2.4%
Long term borrowings of enterprises	84	0.0%	-	0.0%	24,512	0.8%	24,596	0.2%
Assumed long term foreign currency borrowings	-	0.0%	-	0.0%	7,084	0.2%	7,084	0.1%
<b>PROVISIONS FOR OFF BALANCE SHEET LIABILITIES</b>	<b>631,518</b>	<b>0.7%</b>	<b>36,965</b>	<b>0.2%</b>	<b>35,040</b>	<b>0.1%</b>	<b>703,523</b>	<b>0.5%</b>
<b>OWNED FUNDS</b>	<b>9,756,255</b>	<b>10.2%</b>	<b>2,830,808</b>	<b>15.5%</b>	<b>10,020,404</b>	<b>31.6%</b>	<b>22,607,467</b>	<b>15.6%</b>
Equity capital	7,641,531	78.3%	2,529,808	89.4%	9,435,624	94.2%	19,606,963	86.7%
Reserve fund	1,886,489	19.3%	242,344	8.6%	1,275,442	12.7%	3,404,275	15.1%
Revaluation reserves	165,709	1.7%	333	0.0%	271,111	2.7%	437,153	1.9%
Unallocated profit from previous years	123,786	1.3%	97,875	3.5%	53,906	0.5%	275,567	1.2%
Other funds	1,082	0.0%	-	0.0%	171,106	1.7%	172,188	0.8%
Loss	(62,342)	-0.6%	(35,891)	-1.3%	(1,053,634)	-10.5%	(1,151,867)	-5.1%
Non-allocated reserves for potential losses	-	0.0%	(3,661)	-0.1%	(124,960)	-1.2%	(128,621)	-0.6%
Current loss	-	0.0%	-	0.0%	(8,191)	-0.1%	(8,191)	0.0%
<b>GROSS INCOME / LOSS</b>	<b>551,418</b>	<b>0.6%</b>	<b>99,364</b>	<b>0.5%</b>	<b>175,752</b>	<b>0.6%</b>	<b>826,534</b>	<b>0.6%</b>
<b>TOTAL LIABILITIES</b>	<b>95,334,608</b>	<b>100.0%</b>	<b>18,299,595</b>	<b>100.0%</b>	<b>31,742,547</b>	<b>100.0%</b>	<b>145,376,750</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>1,376,177</b>	<b>100.0%</b>	<b>337,098</b>	<b>100.0%</b>	<b>440,113</b>	<b>100.0%</b>	<b>2,153,388</b>	<b>100.0%</b>
Banks	131,177	9.5%	65,777	19.5%	79,341	18.0%	276,295	12.8%
Enterprises	558,276	40.6%	162,733	48.3%	167,543	38.1%	888,552	41.3%
Citizens	462,047	33.6%	89,101	26.4%	172,155	39.1%	723,303	33.6%
Other	242,618	17.6%	21,696	6.4%	43,404	9.9%	307,718	14.3%
Reversed interest	(17,941)	-1.3%	(2,209)	-0.7%	(22,330)	-5.1%	(42,480)	-2.0%
<b>INTEREST EXPENSE</b>	<b>(583,011)</b>	<b>100.0%</b>	<b>(119,489)</b>	<b>100.0%</b>	<b>(150,818)</b>	<b>100.0%</b>	<b>(853,318)</b>	<b>100.0%</b>
Banks	(104,296)	17.9%	(15,193)	12.7%	(21,812)	14.5%	(141,301)	16.6%
Enterprises	(165,252)	28.3%	(40,330)	33.8%	(32,609)	21.6%	(238,191)	27.9%
Citizens	(219,709)	37.7%	(37,516)	31.4%	(61,275)	40.6%	(318,500)	37.3%
Other	(19,931)	3.4%	(15,716)	13.2%	(21,449)	14.2%	(57,096)	6.7%
Insurance premium	(73,823)	12.7%	(10,734)	9.0%	(13,673)	9.1%	(98,230)	11.5%
<b>NET INTEREST INCOME</b>	<b>793,166</b>	<b>100.0%</b>	<b>217,609</b>	<b>100.0%</b>	<b>289,295</b>	<b>100.0%</b>	<b>1,300,070</b>	<b>100.0%</b>
<b>NET PROVISIONS</b>	<b>(207,485)</b>	<b>100.0%</b>	<b>(12,944)</b>	<b>100.0%</b>	<b>21,432</b>	<b>100.0%</b>	<b>(198,997)</b>	<b>100.0%</b>
Provisions	(326,292)	157.3%	(18,454)	142.6%	(8,876)	-41.4%	(353,622)	177.7%
Recovery, regarding provisions	118,807	-57.3%	5,510	-42.6%	30,308	141.4%	154,625	-77.7%
<b>NET INTEREST INCOME AFTER PROVISIONS</b>	<b>585,681</b>	<b>100.0%</b>	<b>204,665</b>	<b>100.0%</b>	<b>310,727</b>	<b>100.0%</b>	<b>1,101,073</b>	<b>100.0%</b>
<b>NET FEES AND COMMISSION INCOME</b>	<b>454,401</b>	<b>100.0%</b>	<b>64,092</b>	<b>100.0%</b>	<b>147,811</b>	<b>100.0%</b>	<b>666,304</b>	<b>100.0%</b>
Fees and commission income	496,989	109.4%	75,813	118.3%	188,837	127.8%	761,639	114.3%
Fees and commission expenses	(42,588)	-9.4%	(11,721)	-18.3%	(41,026)	-27.8%	(95,335)	-14.3%
<b>DIVIDENDS</b>	<b>35</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>6,001</b>	<b>100.0%</b>	<b>6,036</b>	<b>100.0%</b>
<b>NET INCOME, REGARDING THE SECURITIES</b>	<b>3,377</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>(19)</b>	<b>100.0%</b>	<b>3,358</b>	<b>100.0%</b>
<b>NET CAPITAL INCOME</b>	<b>25,900</b>	<b>100.0%</b>	<b>-</b>	<b>-</b>	<b>(15,634)</b>	<b>100.0%</b>	<b>10,266</b>	<b>100.0%</b>
<b>NET FX INCOME</b>	<b>60,181</b>	<b>100.0%</b>	<b>22,026</b>	<b>100.0%</b>	<b>13,582</b>	<b>100.0%</b>	<b>95,789</b>	<b>100.0%</b>
<b>OTHER INCOME</b>	<b>190,366</b>	<b>100.0%</b>	<b>2,534</b>	<b>100.0%</b>	<b>84,061</b>	<b>100.0%</b>	<b>276,961</b>	<b>100.0%</b>
Other income	43,154	22.7%	1,967	77.6%	56,898	67.7%	102,019	36.8%
Extraordinary income	147,212	77.3%	567	22.4%	27,163	32.3%	174,942	63.2%
<b>OPERATING EXPENSES</b>	<b>(733,800)</b>	<b>100.0%</b>	<b>(184,586)</b>	<b>100.0%</b>	<b>(346,701)</b>	<b>100.0%</b>	<b>(1,265,087)</b>	<b>100.0%</b>
Salary	(376,095)	51.3%	(92,808)	50.3%	(178,988)	51.6%	(647,891)	51.2%
Depreciation	(127,397)	17.4%	(19,017)	10.3%	(42,594)	12.3%	(189,008)	14.9%
Material expenses	(48,693)	6.6%	(16,047)	8.7%	(25,580)	7.4%	(90,320)	7.1%
Services	(142,247)	19.4%	(42,337)	22.9%	(85,189)	24.6%	(269,773)	21.3%
Business trip expenses	(6,515)	0.9%	(2,846)	1.5%	(4,977)	1.4%	(14,338)	1.1%
Representation expenses	(32,853)	4.5%	(11,531)	6.2%	(9,373)	2.7%	(53,757)	4.2%
<b>OTHER EXPENSES</b>	<b>(34,723)</b>	<b>100.0%</b>	<b>(9,367)</b>	<b>100.0%</b>	<b>(32,267)</b>	<b>100.0%</b>	<b>(76,357)</b>	<b>100.0%</b>
Other expenses	(33,478)	96.4%	(9,023)	96.3%	(31,575)	97.9%	(74,076)	97.0%
Extraordinary expenses	(1,245)	3.6%	(344)	3.7%	(692)	2.1%	(2,281)	3.0%
<b>GROSS INCOME / LOSS</b>	<b>551,418</b>	<b>100.0%</b>	<b>99,364</b>	<b>100.0%</b>	<b>167,561</b>	<b>100.0%</b>	<b>818,343</b>	<b>100.0%</b>

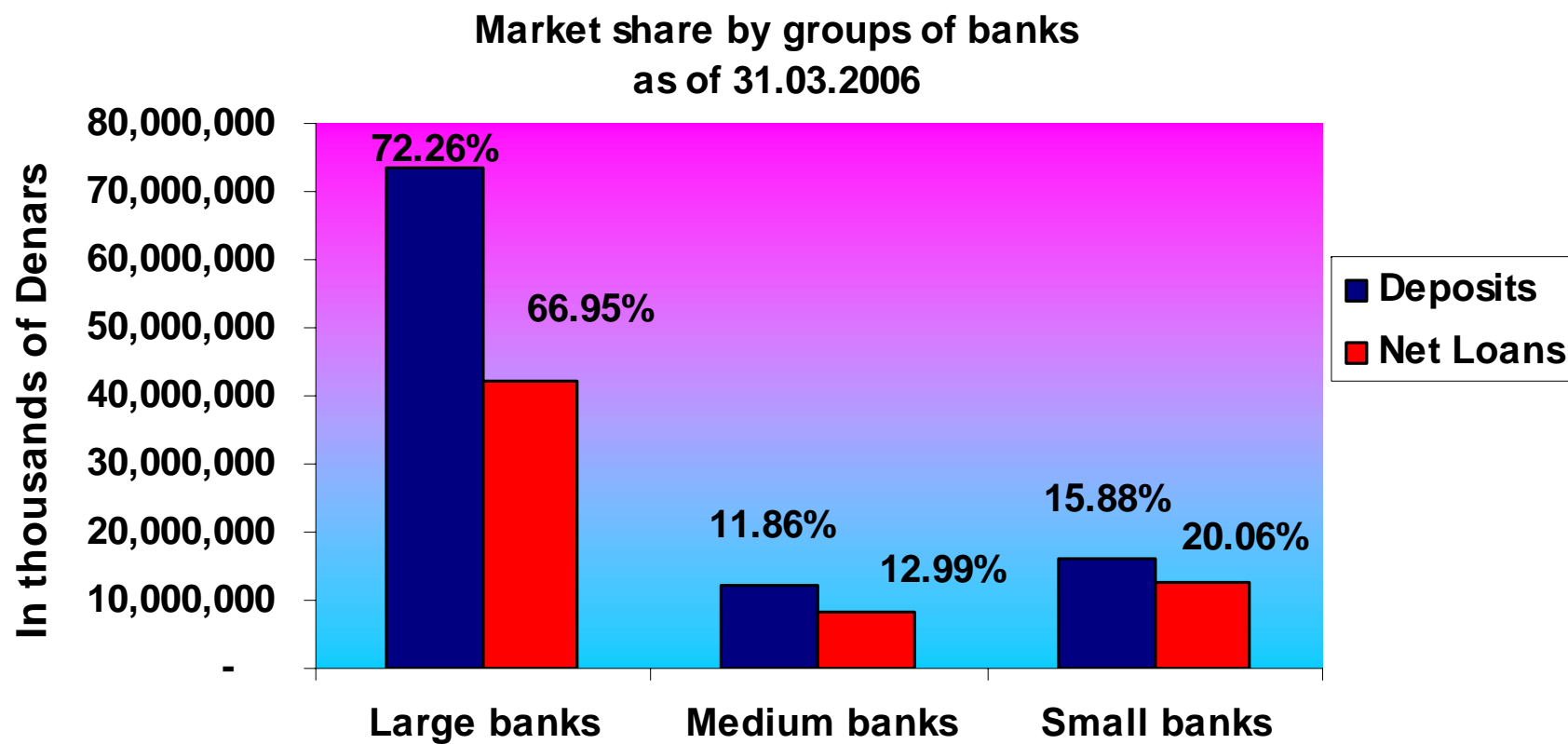
### 3. Basic Indicators

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	95,334,608	109,051,182	67.28%	9,468,490	43.57%	73,609,059	42,163,159	551,418	67.38%	2.34%	22.78%	68.39%
Medium bank	18,299,595	19,380,629	11.96%	2,732,599	12.57%	12,083,458	8,179,339	99,364	12.14%	2.24%	14.34%	33.55%
Small banks	31,742,547	33,649,882	20.76%	9,529,345	43.85%	16,180,322	12,630,177	167,561	20.48%	2.16%	6.72%	46.43%
<b>Total</b>	<b>145,376,750</b>	<b>162,081,693</b>	<b>100.00%</b>	<b>21,730,434</b>	<b>100.00%</b>	<b>101,872,839</b>	<b>62,972,675</b>	<b>818,343</b>	<b>100.00%</b>	<b>2.29%</b>	<b>14.59%</b>	<b>52.49%</b>

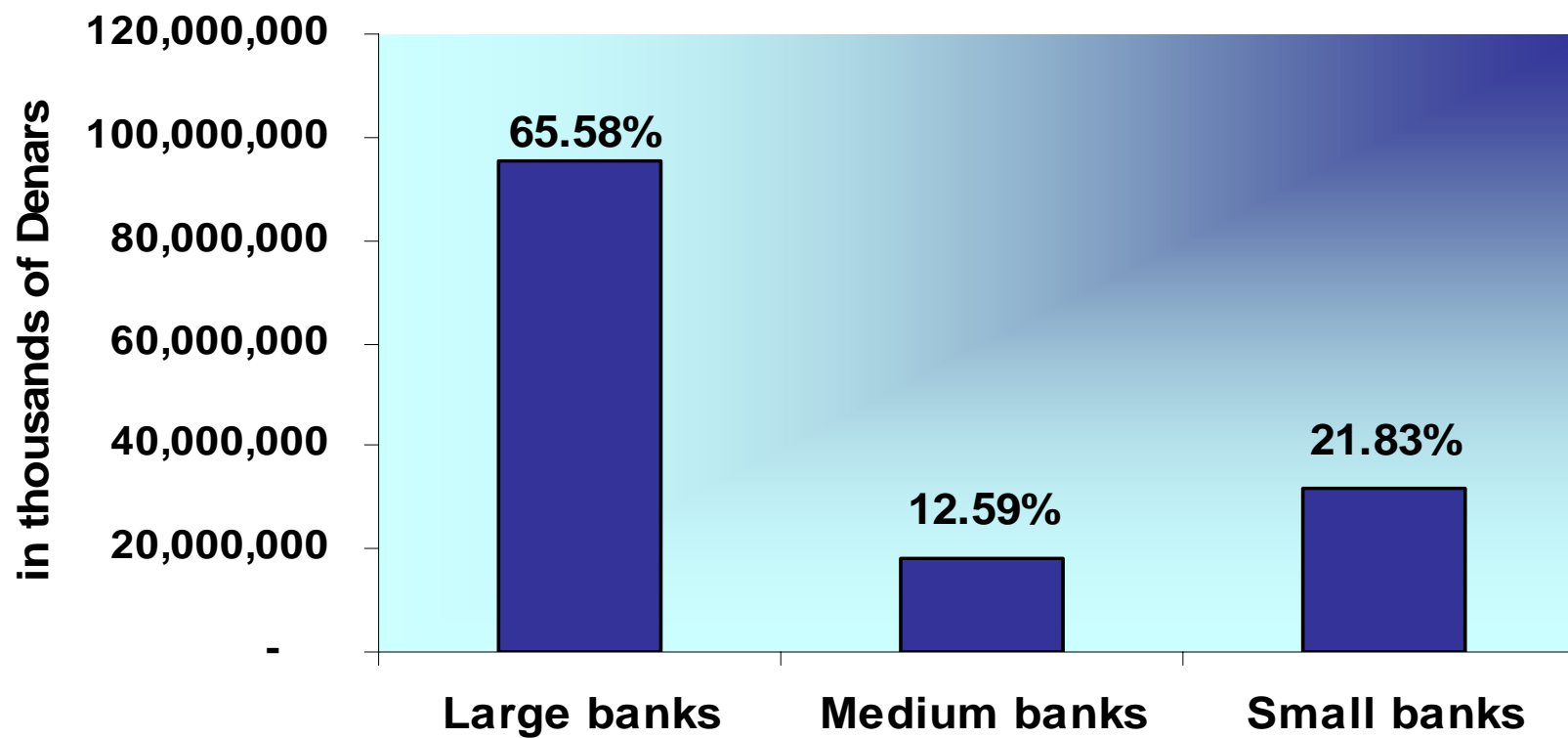
\*As of 31.12.2005. Total capital is total nominal value of issued (common and preference) shares.

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

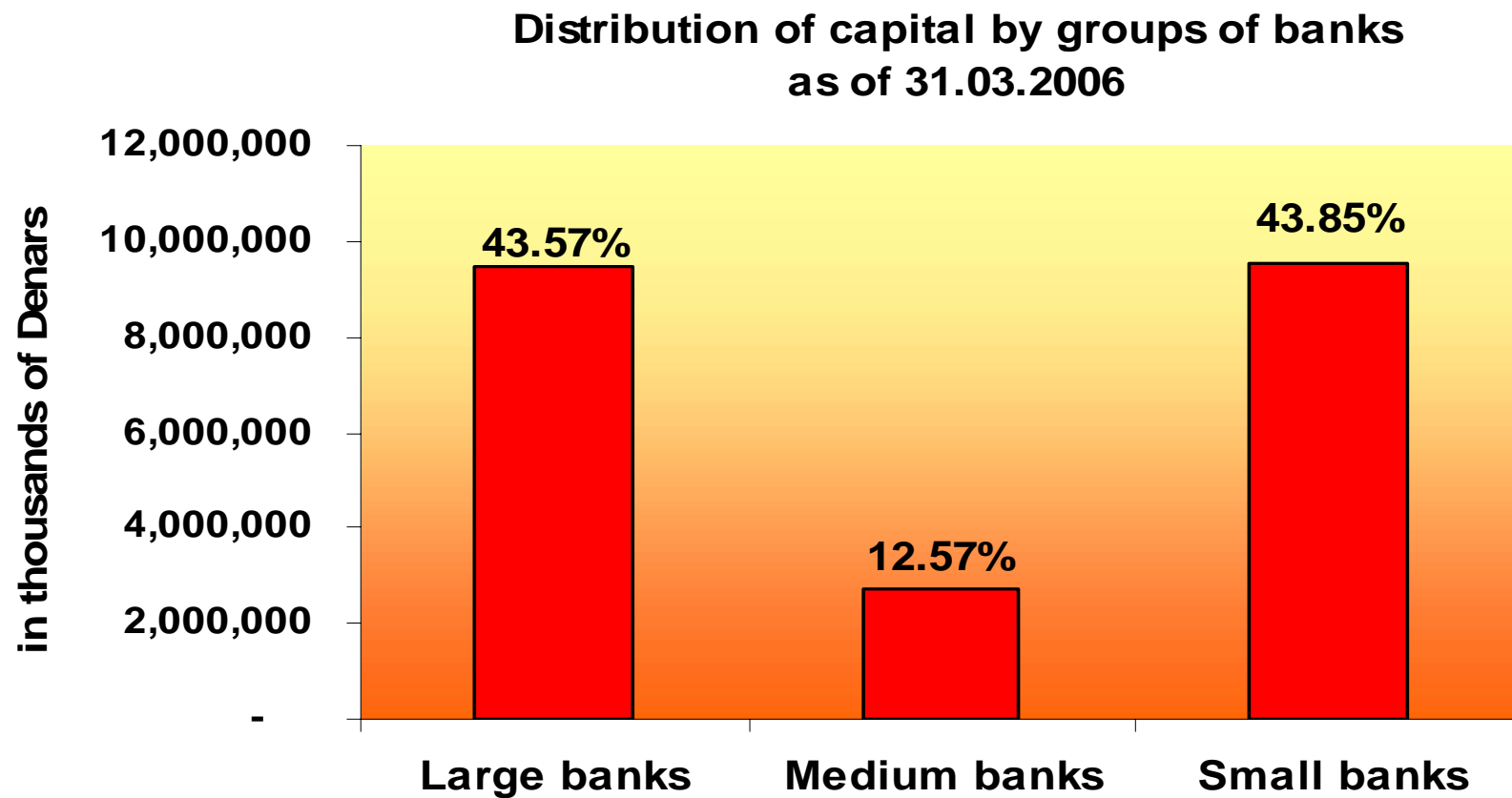


## 5. Distribution of assets by groups of banks

**Distribution of assets by groups of banks  
as of 31.03.2006**



## 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	95,334,608	9,468,490	9,503,089	62,895,581	8,431,679	9.93%	13.32%
Medium bank:	18,299,595	2,732,599	2,776,134	10,151,629	362,603	14.93%	26.40%
Small banks	31,742,547	9,529,345	9,351,674	21,464,062	2,073,351	30.02%	39.73%
<b>Total</b>	<b>145,376,750</b>	<b>21,730,434</b>	<b>21,630,897</b>	<b>94,511,273</b>	<b>10,867,633</b>	<b>14.95%</b>	<b>20.53%</b>

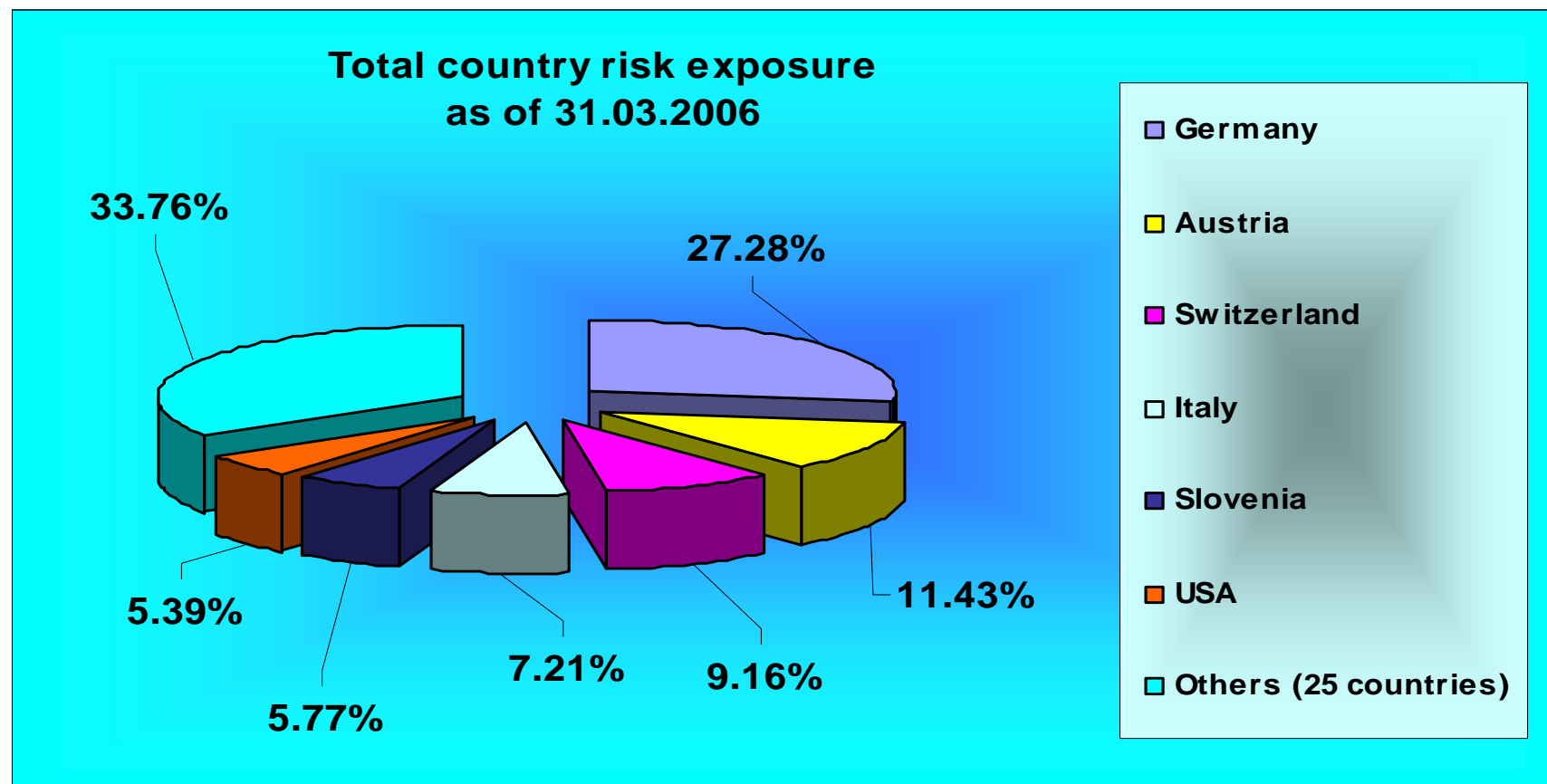
Capital Adequacy	Number of banks
31.03.2006	
under 8%	0
8 - 12%	1
12 - 20%	4
20 - 30%	4
30 - 50%	5
50 - 100%	6
above 100	0

## 8. Credit portfolio indicators

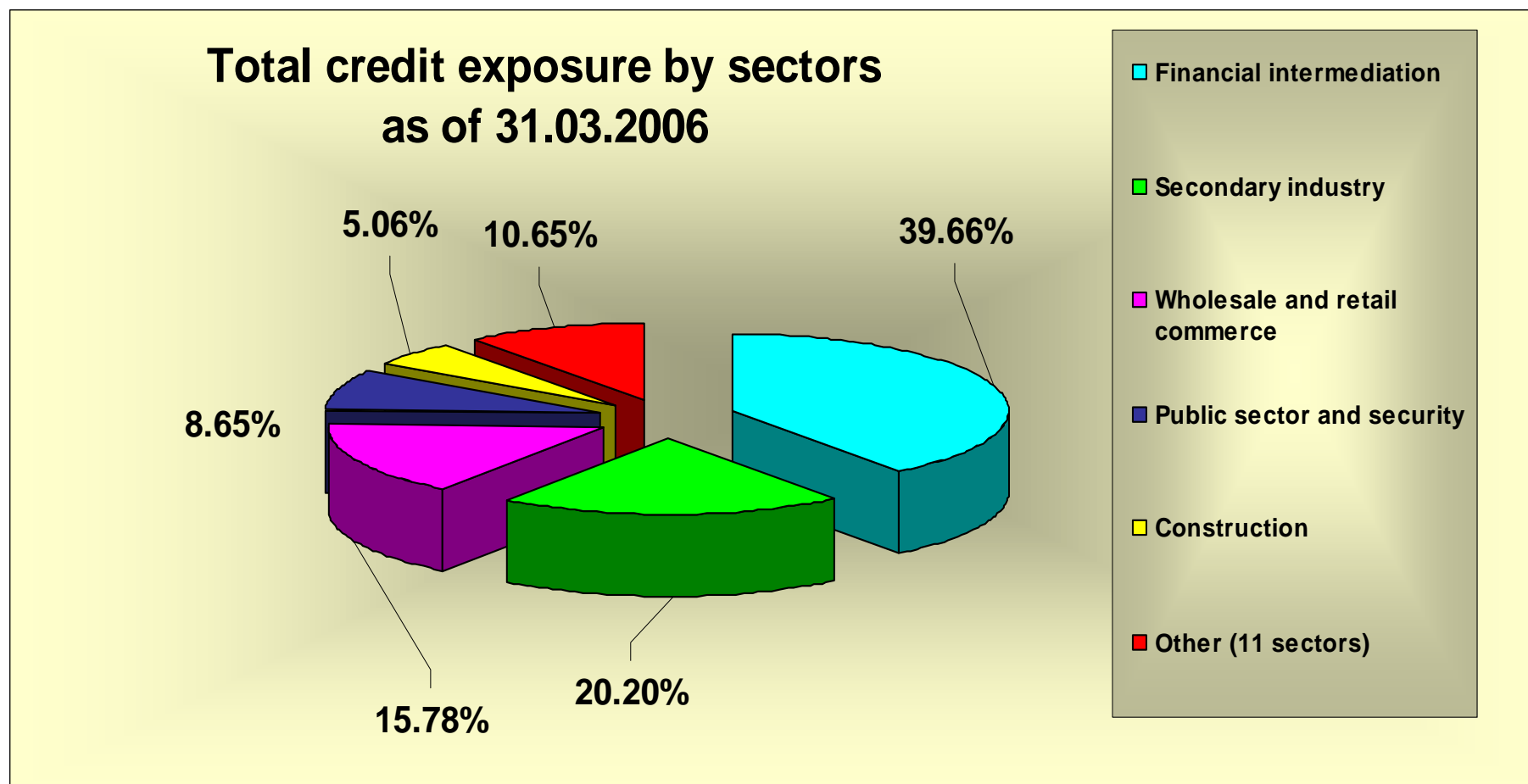
in thousands of Denars

Group	Total credit exposure	Credit exposure in risk categories C,D,E	Credit exposure in risk category E	Loan Loss Provision	Credit exposure in risk categories C,D,E/ Total credit exposure	Credit exposure in risk category E/ Total credit exposure	Loan Loss Provision/ Total credit exposure	Credit exposure in risk category C,D,E/ Guarantee capital	Credit exposure in risk categories C,D,E (net)	Credit exposure in risk categories C,D,E (net)/ Guarantee capital
Large banks	102,179,773	11,669,231	5,213,551	9,273,279	11.42%	5.10%	9.08%	122.79%	4,030,513	42.41%
Medium bank	17,658,651	702,735	185,638	693,344	3.98%	1.05%	3.93%	25.31%	352,576	12.70%
Small banks	28,249,943	2,727,032	1,165,688	2,033,917	9.65%	4.13%	7.20%	29.16%	955,774	10.22%
<b>Total</b>	<b>148,088,367</b>	<b>15,098,997</b>	<b>6,564,877</b>	<b>12,000,539</b>	<b>10.20%</b>	<b>4.43%</b>	<b>8.10%</b>	<b>69.80%</b>	<b>5,338,863</b>	<b>24.68%</b>

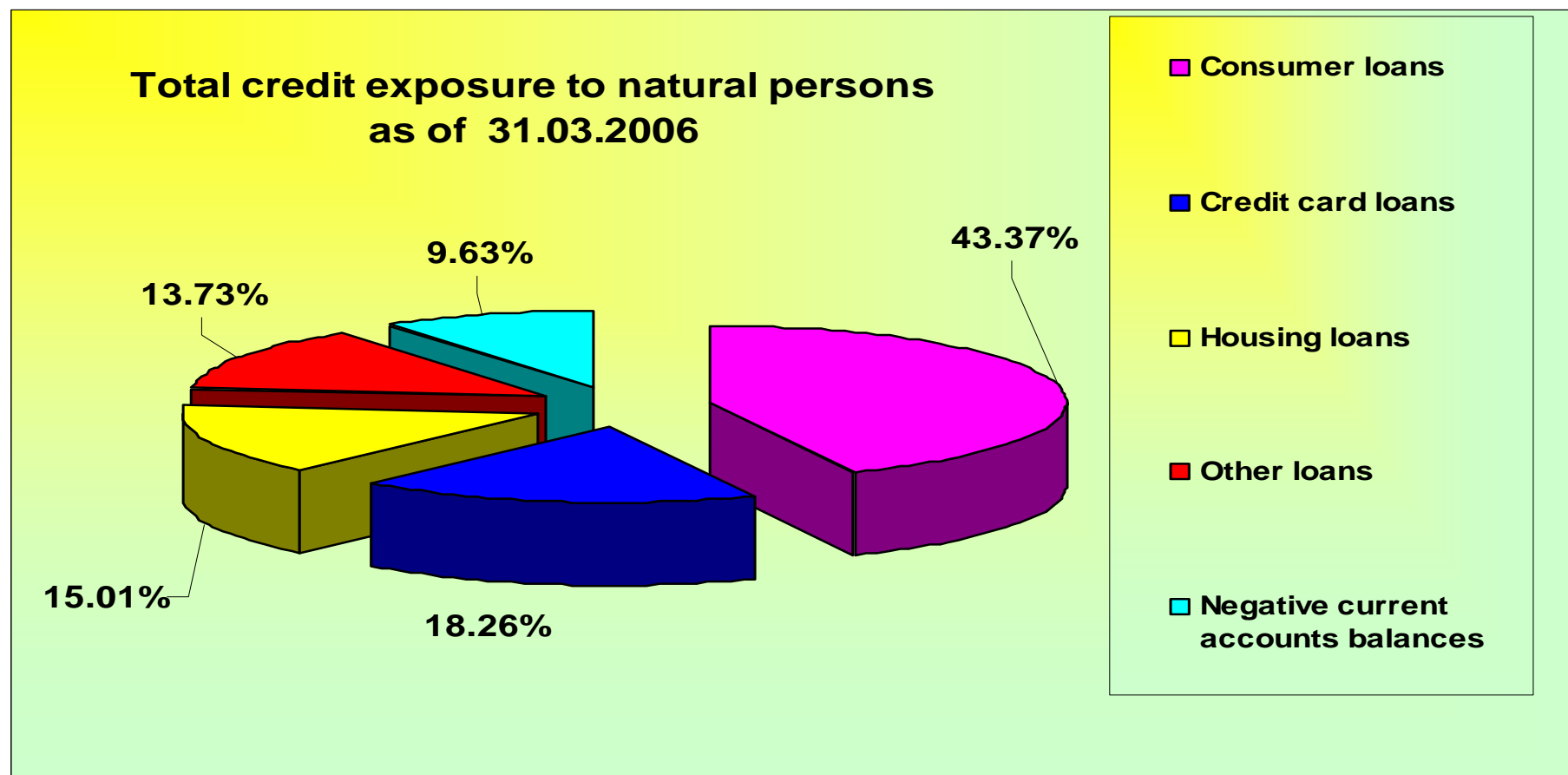
## 9. Total country risk exposure



## 10. Total credit exposure by sectors



## 11. Total credit exposure to natural persons



## 12. Groups of banks

	<b>Large banks (asset over 15 billion denars)</b>		<b>Medium banks (asset between 4,5 - 15 billion denars)</b>		<b>Small banks (asset lower than 4,5 billion denars)</b>
1	Komercijalna banka AD Skopje	1	Ohridska banka AD Ohrid	1	Alfa banka AD Skopje
2	Stopanska banka AD Skopje	2	ProKredit banka AD Skopje	2	Eurostandard banka AD Skopje
3	Tutunska 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
				7	Macedonian Bank for Development Promotion AD Skopje
				8	Makedonska banka AD Skopje
				9	Postenska banka AD Skopje
				10	Sileks banka ADSkopje
				11	T.C. Ziraat Bankasi AD Skopje
				12	Teteks Kreditna banka AD Skopje
				13	Tetovska banka AD Tetovo
				14	UNI banka AD Skopje