



**NATIONAL BANK OF THE REPUBLIC OF MACEDONIA**

---

# **BANKING SYSTEM INDICATORS**

**AS OF 30.09.2007**

**December, 2007**

## 1. Balance sheet

in millionis of Denars

<b>ASSETS</b>	<b>Large banks</b>	<b>%</b>	<b>Medium banks</b>	<b>%</b>	<b>Small banks</b>	<b>%</b>	<b>Total</b>	<b>%</b>
<b>CASH AND BALANCE WITH NBRM</b>	<b>6,232</b>	<b>4.6%</b>	<b>3,135</b>	<b>5.5%</b>	<b>1,181</b>	<b>7.7%</b>	<b>10,548</b>	<b>5.1%</b>
Denar cash	5,194	83.4%	2,415	77.0%	1,045	88.5%	8,654	82.0%
Foreign currency cash	1,036	16.6%	718	22.9%	136	11.5%	1,890	17.9%
Precious metals and other kind of cash	1	0.0%	2	0.1%	1	0.1%	4	0.0%
<b>SECURITIES REDISCOUNTED BY NBRM</b>	<b>9,047</b>	<b>6.7%</b>	<b>4,942</b>	<b>8.6%</b>	<b>2,355</b>	<b>15.4%</b>	<b>16,345</b>	<b>7.9%</b>
<b>DEBT SECURITIES</b>	<b>10,106</b>	<b>7.5%</b>	<b>2,916</b>	<b>5.1%</b>	<b>1,046</b>	<b>6.8%</b>	<b>14,068</b>	<b>6.8%</b>
Checks and bills of exchange	36	0.4%	31	1.1%	8	0.8%	75	0.5%
Government securities denar nominated	5,369	53.1%	11	0.4%	34	3.3%	5,414	38.5%
Other debt securities	4,701	46.5%	2,874	98.6%	1,003	95.9%	8,578	61.0%
<b>PLACEMENTS TO OTHER BANKS</b>	<b>28,648</b>	<b>21.3%</b>	<b>13,223</b>	<b>23.1%</b>	<b>5,391</b>	<b>35.2%</b>	<b>47,261</b>	<b>22.8%</b>
Accounts with domestic banks	5,290	18.5%	1,918	14.5%	302	5.6%	7,511	15.9%
Accounts with foreign banks	22,611	78.9%	10,819	81.8%	2,352	43.6%	35,782	75.7%
Short-term loans and other claims on domestic banks and other financial institutions	117	0.4%	231	1.7%	140	2.6%	487	1.0%
Short-term loans and other claims on foreign and domestic banks in foreign currency	114	0.4%	252	1.9%	556	10.3%	922	2.0%
Long-term loans and other claims on domestic banks and other financial institutions	439	1.5%	1	0.0%	800	14.8%	1,240	2.6%
Long-term loans and other claims on foreign banks and other financial institutions	0	0.0%	-	0.0%	1,090	20.2%	1,090	2.3%
Non-performing loans to banks	77	0.3%	1	0.0%	150	2.8%	228	0.5%
<b>LOANS TO CLIENTS</b>	<b>72,781</b>	<b>54.2%</b>	<b>28,607</b>	<b>50.0%</b>	<b>3,009</b>	<b>19.6%</b>	<b>104,397</b>	<b>50.5%</b>
Enterprises	45,063	61.9%	17,010	59.5%	1,404	46.7%	63,477	60.8%
Other customers	371	0.5%	23	0.1%	4	0.1%	398	0.4%
Households	27,809	38.2%	11,776	41.2%	1,666	55.4%	41,250	39.5%
Non-performing loans to clients	8,123	11.2%	1,308	4.6%	1,139	37.9%	10,570	10.1%
Reserves for potential loan losses	(8,584)	-11.8%	(1,509)	-5.3%	(1,204)	-40.0%	(11,298)	-10.8%
<b>ACCRUED INTEREST AND OTHER ASSETS</b>	<b>3,284</b>	<b>2.4%</b>	<b>1,812</b>	<b>3.2%</b>	<b>502</b>	<b>3.3%</b>	<b>5,598</b>	<b>2.7%</b>
Accrued interest	693	21.1%	335	18.5%	55	10.9%	1,083	19.3%
Non-accrual interest and other claims	3,476	105.9%	248	13.7%	353	70.4%	4,077	72.8%
Reserves for potential losses for interest	(3,501)	-106.6%	(262)	-14.5%	(356)	-70.9%	(4,119)	-73.6%
Other claims	661	20.1%	685	37.8%	57	11.4%	1,403	25.1%
Foreclosures	1,847	56.2%	669	36.9%	607	120.9%	3,122	55.8%
Net commission relations	(75)	-2.3%	(3)	-0.2%	(261)	-51.9%	(339)	-6.1%
Other assets	183	5.6%	142	7.8%	46	9.1%	371	6.6%
<b>SECURITIES INVESTMENTS</b>	<b>640</b>	<b>0.5%</b>	<b>312</b>	<b>0.5%</b>	<b>468</b>	<b>3.1%</b>	<b>1,420</b>	<b>0.7%</b>
Securities in foreign currency available for sale	164	25.6%	2	0.6%	72	15.4%	238	16.8%
Equity investments in domestic currency	477	74.4%	310	99.4%	393	84.1%	1,180	83.1%
Reserves for purchased owned shares	-	0.0%	-	0.0%	2	0.5%	2	0.2%
<b>FIXED ASSETS</b>	<b>3,667</b>	<b>2.7%</b>	<b>2,291</b>	<b>4.0%</b>	<b>1,475</b>	<b>9.6%</b>	<b>7,433</b>	<b>3.6%</b>
Buildings	3,230	88.1%	1,551	67.7%	1,380	93.6%	6,161	82.9%
Equipment	2,728	74.4%	1,060	46.3%	661	44.8%	4,448	59.8%
Intangible investments	235	6.4%	205	8.9%	54	3.7%	494	6.6%
Other means of operation	135	3.7%	19	0.8%	15	1.0%	169	2.3%
Means of operation in preparation	151	4.1%	304	13.2%	26	1.7%	480	6.5%
Correction of value of fixed assets	(2,812)	-76.7%	(848)	-37.0%	(660)	-44.8%	(4,320)	-58.1%
<b>Non-allocated reserves for potential losses</b>	<b>-</b>	<b>0.0%</b>	<b>(70)</b>	<b>-0.1%</b>	<b>(96)</b>	<b>-0.6%</b>	<b>(165)</b>	<b>-0.1%</b>
<b>TOTAL ASSETS</b>	<b>134,404</b>	<b>100.0%</b>	<b>57,168</b>	<b>100.0%</b>	<b>15,331</b>	<b>100.0%</b>	<b>206,904</b>	<b>100.0%</b>

in millions of Denars

	Large banks	%	Medium banks	%	Small banks	%	Total	%
<b>LIABILITIES</b>								
<b>DEPOSITS OF BANKS</b>	<b>1,824</b>	<b>1.4%</b>	<b>2,446</b>	<b>4.3%</b>	<b>358</b>	<b>2.3%</b>	<b>4,628</b>	<b>2.2%</b>
Denar sight deposits	139	7.6%	8	0.3%	30	8.5%	177	3.8%
Foreign currency sight deposits of domestic banks	186	10.2%	121	5.0%	4	1.2%	311	6.7%
Foreign currency sight deposits of foreign banks	216	11.9%	659	26.9%	49	13.7%	924	20.0%
Short-term denar deposits	997	54.6%	865	35.4%	135	37.7%	1,997	43.1%
Short-term foreign currency deposits	286	15.7%	793	32.4%	-	0.0%	1,079	23.3%
Long-term denar deposits	0	0.0%	1	0.0%	139	38.8%	140	3.0%
<b>SIGHT DEPOSITS</b>	<b>46,137</b>	<b>34.3%</b>	<b>14,531</b>	<b>25.4%</b>	<b>4,026</b>	<b>26.3%</b>	<b>64,695</b>	<b>31.3%</b>
Denar sight deposits of enterprises	10,900	23.6%	3,723	25.6%	744	18.5%	15,366	23.8%
Denar sight deposits of public sector	534	1.2%	120	0.8%	245	6.1%	899	1.4%
Denar sight deposits of other customers	1,708	3.7%	662	4.6%	284	7.0%	2,654	4.1%
Denar sight deposits of citizens	9,037	19.6%	2,893	19.9%	1,063	26.4%	12,993	20.1%
Restricted denar deposits	258	0.6%	332	2.3%	2	0.2%	592	1.0%
Foreign currency sight deposits of enterprises	6,648	14.4%	1,849	12.8%	761	18.9%	9,258	14.3%
Foreign currency sight deposits of citizens	16,611	36.0%	4,746	32.7%	917	22.8%	22,274	34.4%
Restricted foreign currency deposits	442	1.0%	207	1.4%	10	0.3%	659	1.0%
<b>SHORT TERM DEPOSITS UP TO 1 YEAR</b>	<b>56,334</b>	<b>41.9%</b>	<b>19,349</b>	<b>33.8%</b>	<b>1,626</b>	<b>10.6%</b>	<b>77,309</b>	<b>37.4%</b>
Denar short term deposits of enterprises	12,039	21.4%	5,689	29.4%	320	19.8%	18,049	23.3%
Denar short term deposits of public sector	453	0.8%	6	0.0%	17	1.1%	477	0.6%
Denar short term deposits of other customers	1,161	2.1%	107	0.6%	25	1.6%	1,293	1.6%
Denar short term deposits of citizens	16,075	28.5%	5,108	26.4%	923	56.8%	22,106	28.6%
Foreign currency short term deposits of enterprises	6,131	11.0%	2,519	13.0%	25	1.6%	8,676	11.2%
Foreign currency short term deposits of other customers	1,165	2.1%	1,379	7.1%	25	1.5%	2,569	3.3%
Foreign currency short term deposits of citizens	19,309	34.3%	4,541	23.5%	290	17.9%	24,140	31.2%
<b>SHORT TERM BORROWINGS UP TO 1 YEAR AND ISSUED DEBT SECURITIES</b>	<b>2,266</b>	<b>1.7%</b>	<b>177</b>	<b>0.3%</b>	<b>140</b>	<b>0.9%</b>	<b>2,583</b>	<b>1.2%</b>
Short-term denar borrowings of domestic banks	61	2.7%	177	100.0%	140	100.0%	378	14.6%
Short-term borrowings of foreign banks	2,203	97.2%	-	0.0%	-	0.0%	2,203	85.3%
Short-term denar borrowings of other customers	2	0.1%	-	0.0%	-	0.0%	2	0.1%
<b>OTHER LIABILITIES</b>	<b>1,900</b>	<b>1.4%</b>	<b>958</b>	<b>1.7%</b>	<b>186</b>	<b>1.2%</b>	<b>3,043</b>	<b>1.5%</b>
Payable interest	514	27.1%	256	26.7%	50	27.2%	821	27.0%
Other liabilities in denars	484	25.6%	406	42.4%	100	54.1%	990	32.5%
Other liabilities in FX	498	26.2%	148	15.4%	18	9.8%	664	21.8%
Temporary accounts	403	21.2%	148	15.5%	17	8.9%	568	18.6%
<b>LONG TERM DEPOSITS OVER 1 YEAR</b>	<b>2,499</b>	<b>1.9%</b>	<b>4,081</b>	<b>7.1%</b>	<b>1,470</b>	<b>9.6%</b>	<b>8,050</b>	<b>3.9%</b>
Denar long term deposits of enterprises	367	14.7%	329	8.1%	686	46.7%	1,382	17.2%
Denar long term deposits of public sector	-	0.0%	51	1.2%	-	0.0%	51	0.6%
Denar long term deposits of other customers	146	5.8%	268	6.6%	175	11.9%	589	7.3%
Denar long term deposits of citizens	737	29.5%	1,384	33.9%	366	24.8%	2,487	30.9%
Foreign currency long term deposits of legal entities	0	0.0%	6	0.1%	-	0.0%	7	0.1%
Foreign currency long term deposits of other customers	248	9.9%	38	0.9%	1	0.1%	287	3.6%
Foreign currency long term deposits of citizens	1,001	40.0%	2,004	49.0%	242	16.5%	3,247	40.3%
<b>LONG TERM BORROWINGS OVER 1 YEAR</b>	<b>8,850</b>	<b>6.6%</b>	<b>6,319</b>	<b>11.1%</b>	<b>1,548</b>	<b>10.1%</b>	<b>16,717</b>	<b>8.1%</b>
Long term borrowings of NBRM	992	11.2%	1,014	16.0%	17	1.1%	2,023	12.1%
Long term denar borrowings of domestic banks	615	7.0%	399	6.3%	5	0.3%	1,020	6.1%
Long term foreign currency borrowings of domestic banks	274	3.1%	1,420	22.5%	-	0.0%	1,695	10.1%
Long term borrowings of foreign banks	4,553	51.4%	2,152	34.1%	1,436	92.8%	8,140	48.7%
Long term borrowings of other customers	408	4.6%	538	8.5%	79	5.1%	1,025	6.1%
Long term foreign currency borrowings of other customers	-	0.0%	490	7.7%	-	0.0%	490	2.9%
Long term borrowings of enterprises	0	0.0%	-	0.0%	11	0.7%	11	0.1%
Long term issued securities, subordinated deposits and hybrid capital instruments	2,007	22.6%	306	4.8%	-	0.0%	2,313	13.8%
<b>PROVISIONS FOR OFF BALANCE SHEET ITEMS</b>	<b>661</b>	<b>0.5%</b>	<b>87</b>	<b>0.2%</b>	<b>14</b>	<b>0.1%</b>	<b>762</b>	<b>0.4%</b>
<b>CAPITAL AND RESERVES</b>	<b>11,931</b>	<b>8.9%</b>	<b>8,344</b>	<b>14.6%</b>	<b>5,789</b>	<b>37.8%</b>	<b>26,065</b>	<b>12.6%</b>
Equity capital	8,452	70.8%	6,764	81.1%	5,269	91.0%	20,484	78.6%
Reserve fund	2,604	21.8%	1,330	15.9%	414	7.2%	4,348	16.8%
Revaluation reserves	157	1.3%	143	1.7%	5	0.1%	305	1.2%
Unallocated profit from previous years	717	6.0%	599	7.2%	13	0.2%	1,329	5.1%
Other funds	1	0.0%	-	0.0%	410	7.1%	411	1.6%
Loss	-	0.0%	(491)	-5.9%	(185)	-3.2%	(677)	-2.6%
Current loss*	-	0.0%	-	0.0%	(136)	-2.4%	(136)	-0.5%
<b>Current profit**</b>	<b>2,001</b>	<b>1.5%</b>	<b>876</b>	<b>1.5%</b>	<b>176</b>	<b>1.1%</b>	<b>3,052</b>	<b>1.5%</b>
<b>TOTAL LIABILITIES</b>	<b>134,404</b>	<b>100.0%</b>	<b>57,168</b>	<b>100.0%</b>	<b>15,331</b>	<b>100.0%</b>	<b>206,904</b>	<b>100.0%</b>

\*The current loss reflects only banks that are operating with loss.

\*\*The current profit reflects only banks that are operating with profit.

## 2. Income statement

in millions of Denars

INCOME STATEMENT	Large banks	%	Medium banks	%	Small banks	%	Total	%
<b>INTEREST INCOME</b>	<b>6,028</b>	<b>100.0%</b>	<b>2,749</b>	<b>100.0%</b>	<b>492</b>	<b>100.0%</b>	<b>9,270</b>	<b>100.0%</b>
Banks	497	8.3%	385	14.0%	138	28.1%	1,021	11.0%
Enterprises	2,424	40.2%	1,166	42.4%	103	20.9%	3,693	39.8%
Citizens	1,923	31.9%	1,009	36.7%	153	31.1%	3,085	33.3%
Other	1,257	20.9%	261	9.5%	140	28.4%	1,658	17.9%
Reversed interest	(74)	-1.2%	(71)	-2.6%	(42)	-8.6%	(187)	-2.0%
<b>INTEREST EXPENSE</b>	<b>(2,432)</b>	<b>100.0%</b>	<b>(1,052)</b>	<b>100.0%</b>	<b>(143)</b>	<b>100.0%</b>	<b>(3,627)</b>	<b>100.0%</b>
Banks	(547)	22.5%	(168)	16.0%	(8)	5.4%	(723)	19.9%
Enterprises	(606)	24.9%	(269)	25.5%	(8)	5.8%	(883)	24.4%
Citizens	(1,186)	48.8%	(443)	42.1%	(78)	54.5%	(1,708)	47.1%
Other	(92)	3.8%	(172)	16.4%	(49)	34.2%	(312)	8.6%
<b>NET INTEREST INCOME</b>	<b>3,597</b>	<b>100.0%</b>	<b>1,697</b>	<b>100.0%</b>	<b>349</b>	<b>100.0%</b>	<b>5,643</b>	<b>100.0%</b>
<b>NET PROVISIONS</b>	<b>(1,333)</b>	<b>100.0%</b>	<b>(333)</b>	<b>100.0%</b>	<b>(219)</b>	<b>100.0%</b>	<b>(1,886)</b>	<b>100.0%</b>
Provisions	(1,659)	124.4%	(364)	109.5%	(168)	76.8%	(2,191)	116.2%
Recovery, regarding provisions	326	-24.4%	101	-30.3%	45	-20.4%	471	-25.0%
Nonallocated provisions for potential losses	-	0.0%	(70)	20.9%	(96)	43.7%	(165)	8.8%
<b>NET INTEREST INCOME AFTER PROVISIONS</b>	<b>2,264</b>	<b>100.0%</b>	<b>1,364</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>	<b>3,757</b>	<b>100.0%</b>
<b>NET FEES AND COMMISSION INCOME</b>	<b>1,782</b>	<b>100.0%</b>	<b>665</b>	<b>100.0%</b>	<b>232</b>	<b>100.0%</b>	<b>2,680</b>	<b>100.0%</b>
Fees and commission income	2,006	112.5%	804	120.8%	297	127.9%	3,106	115.9%
Fees and commission expenses	(223)	-12.5%	(138)	-20.8%	(65)	-27.9%	(426)	-15.9%
<b>DIVIDENDS</b>	<b>18</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>32</b>	<b>100.0%</b>	<b>83</b>	<b>100.0%</b>
<b>NET INCOME, REGARDING THE SECURITIES</b>	<b>59</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>59</b>	<b>100.0%</b>
<b>NET CAPITAL INCOME</b>	<b>5</b>	<b>100.0%</b>	<b>298</b>	<b>100.0%</b>	<b>(7)</b>	<b>100.0%</b>	<b>295</b>	<b>100.0%</b>
<b>NET FX INCOME</b>	<b>272</b>	<b>100.0%</b>	<b>130</b>	<b>100.0%</b>	<b>5</b>	<b>100.0%</b>	<b>408</b>	<b>100.0%</b>
<b>OTHER INCOME</b>	<b>470</b>	<b>100.0%</b>	<b>202</b>	<b>100.0%</b>	<b>240</b>	<b>100.0%</b>	<b>912</b>	<b>100.0%</b>
Other income	137	29.2%	80	39.5%	97	40.5%	314	34.4%
Extraordinary income	333	70.8%	122	60.5%	143	59.5%	598	65.6%
<b>OPERATING EXPENSES</b>	<b>(2,741)</b>	<b>100.0%</b>	<b>(1,636)</b>	<b>100.0%</b>	<b>(538)</b>	<b>100.0%</b>	<b>(4,915)</b>	<b>100.0%</b>
Salary	(1,187)	43.3%	(737)	45.0%	(259)	48.1%	(2,184)	44.4%
Depreciation	(385)	14.0%	(168)	10.3%	(52)	9.7%	(605)	12.3%
Material expenses	(183)	6.7%	(97)	6.0%	(47)	8.7%	(328)	6.7%
Services	(511)	18.7%	(420)	25.7%	(135)	25.0%	(1,066)	21.7%
Business trip expenses	(26)	0.9%	(18)	1.1%	(6)	1.0%	(50)	1.0%
Representation expenses	(148)	5.4%	(105)	6.4%	(21)	3.7%	(274)	5.6%
Deposit insurance premiums	(300)	11.0%	(91)	5.6%	(19)	3.5%	(410)	8.3%
<b>OTHER EXPENSES</b>	<b>(129)</b>	<b>100.0%</b>	<b>(180)</b>	<b>100.0%</b>	<b>(54)</b>	<b>100.0%</b>	<b>(363)</b>	<b>100.0%</b>
Other expenses	(125)	97.4%	(178)	98.7%	(47)	86.3%	(350)	96.4%
Extraordinary expenses	(3)	2.6%	(2)	1.3%	(7)	13.7%	(13)	3.6%
<b>GROSS INCOME/LOSS</b>	<b>2,001</b>	<b>100.0%</b>	<b>876</b>	<b>100.0%</b>	<b>39</b>	<b>100.0%</b>	<b>2,916</b>	<b>100.0%</b>

### 3. Basic Indicators

in millions of Denars

Group	Assets	%	Total balance and off-balance sheet asset	%	Capital and reserves	%	Deposits	%	Net Loans	%	Financial result	%	ROAA	ROAE	Share of foreign capital in total capital*
Large banks	134,404	65.0%	162,794	67.4%	11,931	45.8%	104,971	70.0%	72,781	69.7%	2,001	68.6%	2.1%	24.5%	78.6%
Medium banks	57,168	27.6%	62,413	25.9%	8,344	32.0%	37,961	25.3%	28,607	27.4%	876	30.0%	2.3%	14.6%	56.8%
Small banks	15,331	7.4%	16,159	6.7%	5,789	22.2%	7,122	4.7%	3,009	2.9%	39	1.3%	0.4%	0.9%	50.6%
<b>Total</b>	<b>206,904</b>	<b>100.0%</b>	<b>241,365</b>	<b>100.0%</b>	<b>26,065</b>	<b>100.0%</b>	<b>150,054</b>	<b>100.0%</b>	<b>104,397</b>	<b>100.0%</b>	<b>2,916</b>	<b>100.0%</b>	<b>2.0%</b>	<b>15.8%</b>	<b>63.0%</b>

\*Data refer to 30.06.2007

### 4. Capital adequacy indicators

in millions of Denars

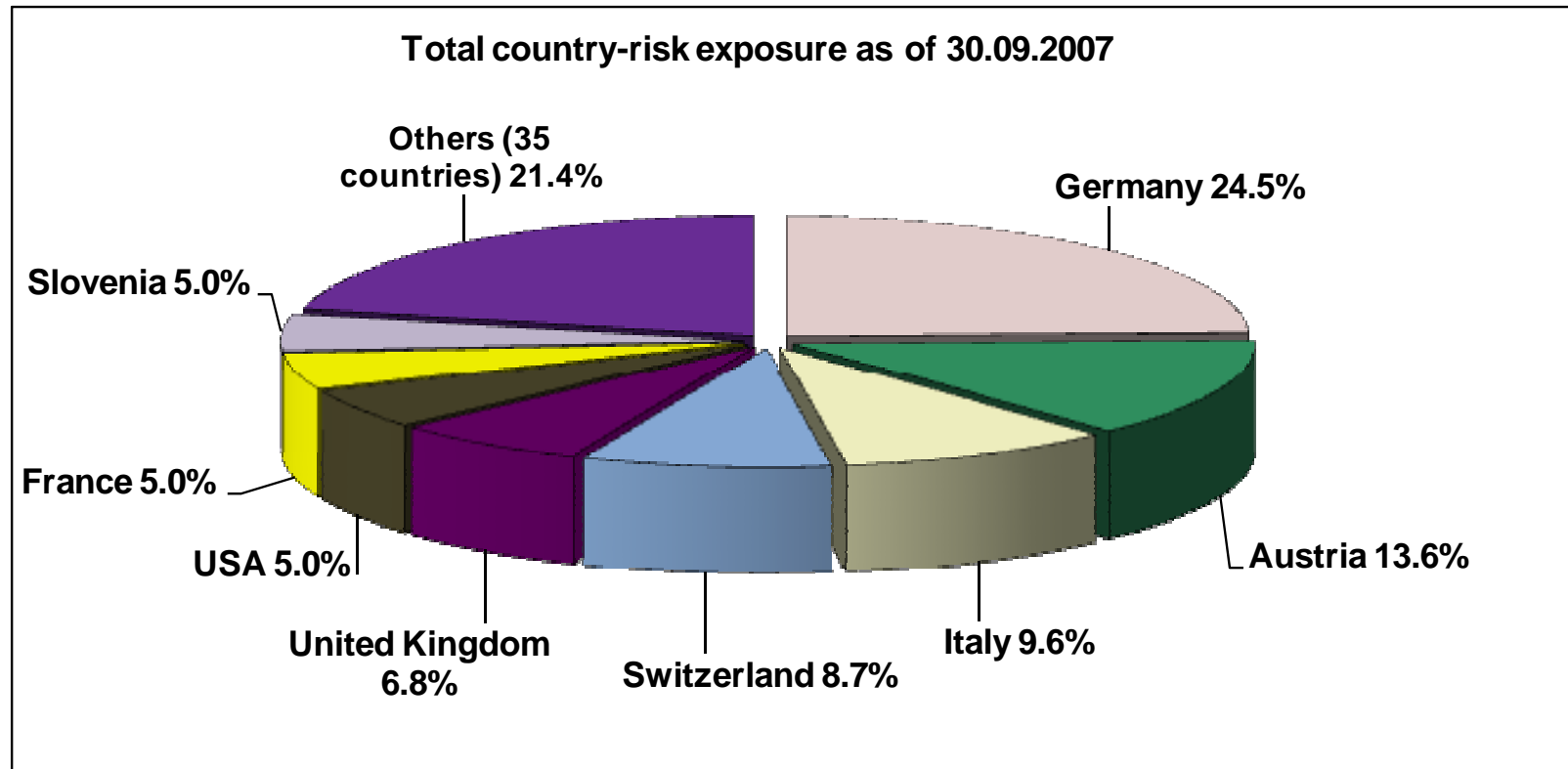
Group	Owned funds	Risk weighted assets	Aggregate open foreign exchange position	Capital adequacy ratio
1	2	3	4	5=2/(3+4)
Large banks	14,220	106,395	9,865	12.2%
Medium banks	8,767	37,963	1,908	22.0%
Small banks	5,385	8,174	733	60.5%
<b>Total</b>	<b>28,373</b>	<b>152,532</b>	<b>12,506</b>	<b>17.2%</b>

### 5. Credit portfolio indicators

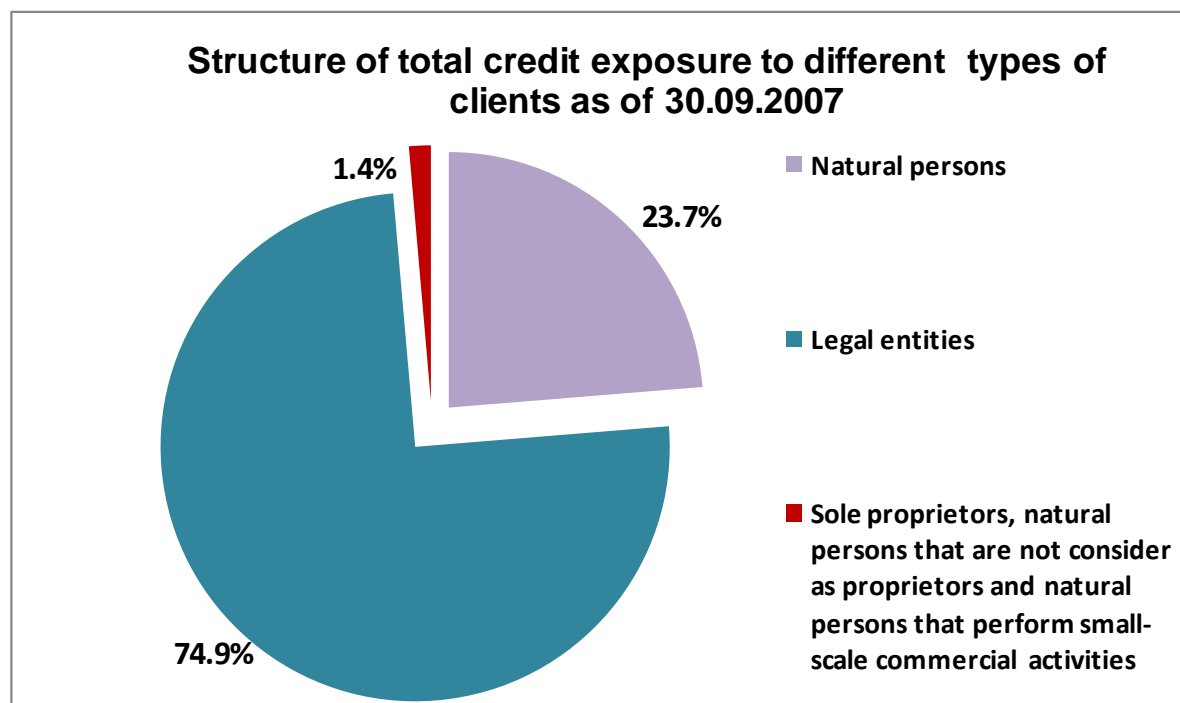
in millions of Denars

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/ Owned Funds	Credit exposure in risk categories C,D,E (net)	Net credit exposure in risk categories C,D,E / Owned Funds
Large banks	152,943	10,208	4,644	9,668	6.7%	3.0%	6.3%	71.8%	3,564	25.1%
Medium banks	55,603	2,400	562	1,938	4.3%	1.0%	3.5%	27.4%	1,201	13.7%
Small banks	14,121	1,539	1,142	1,413	10.9%	8.1%	10.0%	28.6%	235	4.4%
<b>Total</b>	<b>222,667</b>	<b>14,147</b>	<b>6,348</b>	<b>13,020</b>	<b>6.4%</b>	<b>2.9%</b>	<b>5.8%</b>	<b>49.9%</b>	<b>4,999</b>	<b>17.6%</b>

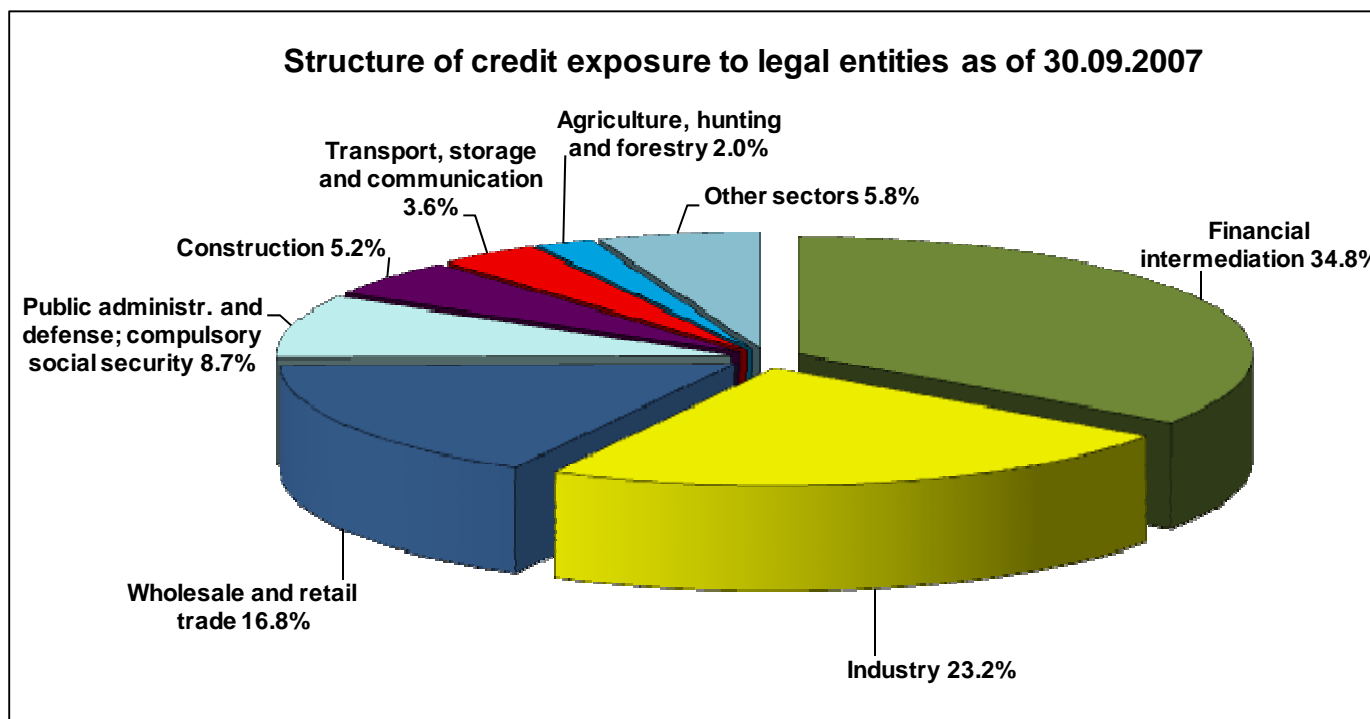
## 6. Country risk exposure



## 7. Total credit exposure to different types of clients

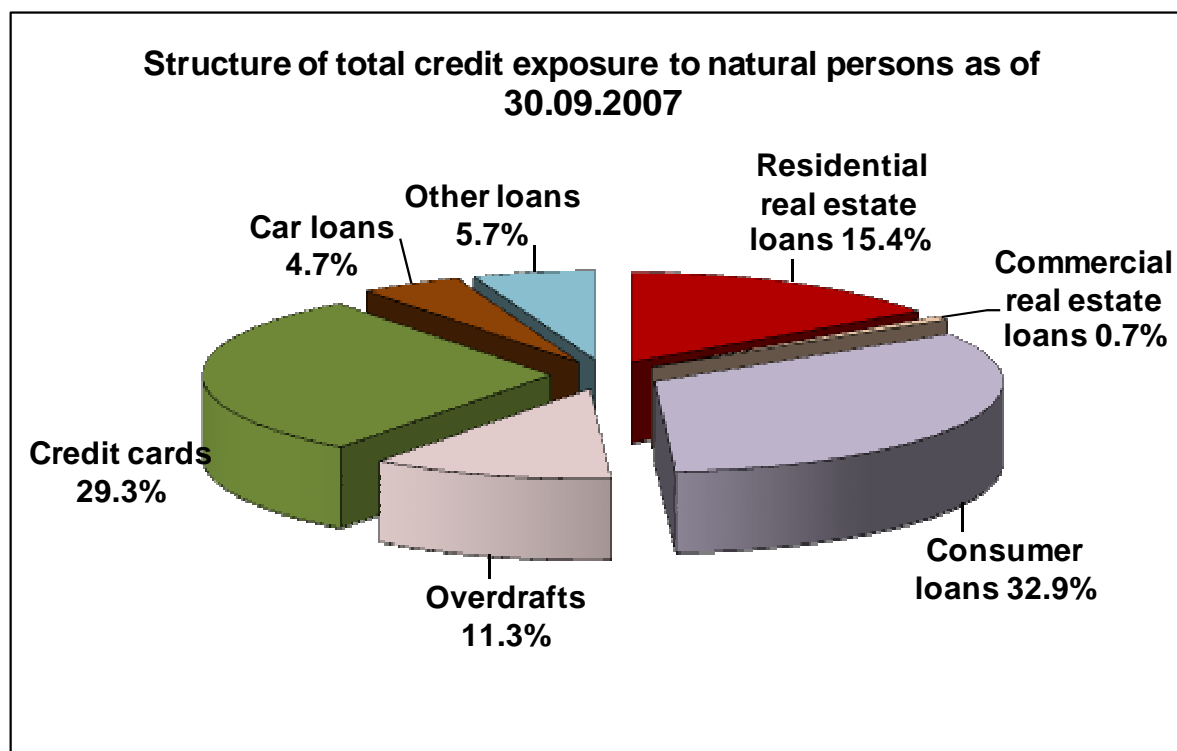


## 8. Total credit exposure to legal entities





## 9. Total credit exposure to natural persons



## 10. Groups of banks

### Groups of banks as of 30.09.2007

	Large banks (asset over 15 billion denars)		Medium banks (asset between 4.5 - 15 billion denars)		Small banks (asset lower than 4.5 billion denars)
1	Komercijalna banka AD Skopje	1	Alfa banka AD Skopje	1	Eurostandard banka AD Skopje
2	NLB Tutunska banka AD Skopje	2	Investbanka AD Skopje	2	Internacionalna privatna banka AD Skopje
3	Stopanska banka AD Skopje	3	Izvozna i kreditna banka AD Skopje	3	Komercijalno investiciona banka AD Kumanovo
		4	Ohridska banka AD Ohrid	4	Macedonian Bank for Development Promotion AD Skopje
		5	Prokredit banka AD Skopje	5	Makedonska banka AD Skopje
		6	Stopanska banka AD Bitola	6	Postenska banka AD Skopje
		7	TTK banka AD Skopje	7	Sileks banka AD Skopje
		8	UNI banka AD Skopje	8	T.C. Ziraat bankasi AD Skopje

\* Banks are in alphabetical order

## 11. Financial Soundness Indicators (for the banking system)

No.	Financial Soundness Indicators	30.06.2007	30.09.2007
<b>Capital adequacy</b>			
1	Capital adequacy ratio	18.0%	17.2%
2	Tier I capital/RWA	18.1%	17.3%
<b>Asset quality</b>			
3	Nonperforming loans/Total loans	10.0%	9.1%
4	Nonperforming loans net of provisions/Capital	-1.0%	-1.8%
5A	Total loans to residents/Total loans	99.1%	98.9%
5B	Total loans to nonresidents/Total loans	0.9%	1.1%
<b>Profitability</b>			
6	ROAA-Financial result/Average assets	2.4%	2.0%
7	ROAE-Financial result/Average own funds	18.3%	15.8%
8	Net interest income/Gross income	56.8%	57.0%
9	Noninterest expenses/Gross income	57.0%	57.4%
<b>Liquidity risk</b>			
10	Liquid assets/Total assets	36.6%	33.8%
10A	Highly liquid assets/Total assets	20.3%	18.5%
11	Liquid assets/Short-term liabilities	51.8%	48.1%
11A	Highly liquid assets/Short-term liabilities	28.7%	26.4%
<b>Sensitivity to market risk</b>			
12	Open position in FX/Guarantee capital	45.8%	44.1%