

# BANKING SYSTEM INDICATORS

AS OF 30.06.2009

September, 2009

### 1. Balance sheet - Assets

in millions of denars

	-			s of denars
ASSETS	Large banks	Meduim-size banks	Small-size banks	Total
CASH AND BALANCES WITH NBRM	17.002	7.427	935	25.364
Denar cash Foreign currency cash	7.534 1.561	3.389 733	647 114	11.570 2.409
Gold and other precious metals	0	1	0	1
Checks and bills of exchange	10	15	0	25
Compulsory reserves requirements and compulsory deposits	7.896	3.289	173	11.358
FINANCIAL ASSETS HELD FOR TRADING	822	158	0	980
Denar securities and other financial instruments held for trading	569	3	0	572
Foreign currency securities and other financial instruments held for trading	65	91	0	156
FX indexed securities and other financial instruments held for trading	187	64	0	251
DERIVATIVES HELD FOR TRADING AT FAIR VALUE	0	0	0	0
FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT AND LOSS	0	0	0	0
EMBEDDED DERIVATIVES HELD FOR TRADING	0	0	0	0
FINANCIAL ASSETS HELD-TO-MATURITY	3.781	1.221	1.181	6.183
Money market instruments held-to-maturity issued by the state	0	69	0	69
Money market instruments held-to-maturity issued by the central bank	0	1.095	976	2.071
Other debt instruments held to maturity issued by the state	3.475	58	205	3.738
Other debt instruments held-to-maturity issued by banks and saving houses FINANCIAL ASSETS AVAILABLE FOR SALE	306	0	0	306
Money market instruments available for sale issued by the state	<b>6.979</b> 1.711	<b>4.311</b> 1.108	1.715 528	3.348
Money market instruments available for sale issued by the central bank	3.835	2.809	815	7.458
	0	60	0	60
Money market instruments available for sale issued by banks and saving houses  Other debt instruments available for sale issued by the state	942	150	69	
			0	1.162
Other debt instruments available for sale issued by banks and saving houses	306	0		306
Other debt instruments available for sale issued by other financial institutions	0	13	0	13
Equity instruments available for sale issued by nonfinancial institutions	8	38	9	55
Equity instruments available for sale issued by banks and saving houses	8	28	253	288
Equity instruments available for sale issued by other financial institutions	166	104	35	305
English in street and its life for all investigations if the second its life in the second	2	2	-	10
Equity instruments available for sale issued by nonresidents	2	2	6	10
PLACEMENTS TO THE CENTRAL BANK	1.223	187	22	1.433
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank	<b>1.223</b> 1.223	<b>187</b> 187	<b>22</b> 22	1.433 1.433
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)	1.223 1.223 18.850	187 187 8.494	22 22 4.745 702 703	1.433 1.433 32.089
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)	1.223 1.223 18.850 1.380	187 187 8.494 1.243	22 22 4.745 702	1.433 1.433 32.089 3.324
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks	1.223 1.223 18.850 1.380 1.386 -6 16.361	187 187 8.494 1.243 1.244 -1 6.332	22 22 4.745 702 703 -2 1.549	1.433 1.433 32.089 3.324 3.333 -9 24.242
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Accounts with foreign banks	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362	187 187 8.494 1.243 1.244 -1 6.332 6.335	22 22 4.745 702 703 -2 1.549 1.549	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Impairment (provisions) of accounts with foreign banks	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362 -1	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2	22 4.745 702 703 -2 1.549 -1	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Accounts with foreign banks  Impairment (provisions) of accounts with foreign banks  Deposits with financial institutions-nonresidents (net)	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362 -1 37	187 8.494 1.243 1.244 -1 6.332 6.335 -2 79	22 22 4.745 702 703 -2 1.549 1.549 -1 2	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Accounts with foreign banks  Impairment (provisions) of accounts with foreign banks  Deposits with financial institutions-nonresidents (net)  Deposits with financial institutions-nonresidents	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362 -1	187 8.494 1.243 1.244 -1 6.332 6.335 -2 79	22 22 4.745 702 703 -2 1.549 1.549 -1 2	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Accounts with foreign banks  Impairment (provisions) of accounts with foreign banks  Deposits with financial institutions-nonresidents (net)	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362 -1 37	187 8.494 1.243 1.244 -1 6.332 6.335 -2 79	22 22 4.745 702 703 -2 1.549 1.549 -1 2	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks  Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks  Accounts with foreign banks  Impairment (provisions) of accounts with foreign banks  Deposits with financial institutions-nonresidents (net)  Deposits with financial institutions-nonresidents  Loans to domestic banks (net)	1.223 1.223 18.850 1.380 1.386 -6 16.361 16.362 -1 37 37 0	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130	22 22 4.745 702 703 -2 1.549 1.549 -1 2 2 2.405	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks Impairment (provisions) of accounts with foreign banks Deposits with financial institutions-nonresidents (net)  Deposits with financial institutions-nonresidents  Loans to domestic banks (net)  Loans to domestic banks Impairment (provisions) of loans of domestic banks Loans to saving houses (net)	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 990	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0	22 22 4.745 702 703 -2 1.549 1.549 -1 2 2 2.405 2.437 -33 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33
PLACEMENTS TO THE CENTRAL BANK  Deposits with the central bank  PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)  Accounts with domestic banks (net)  Accounts with domestic banks Impairment (provisions) of accounts with domestic banks  Accounts with foreign banks Impairment (provisions) of accounts with foreign banks Deposits with financial institutions-nonresidents (net)  Deposits with financial institutions-nonresidents  Loans to domestic banks (net)  Loans to domestic banks Impairment (provisions) of loans of domestic banks Loans to saving houses	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 130 0 0	22 22 4.745 702 703 -2 1.549 1.549 -1 2 2 2.405 2.437 -33 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 0	22 22 4.745 702 703 -2 1.549 1.549 -1 2 2 2.405 2.437 -33 0 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 130 0 0	22 22 4.745 702 703 -2 1.549 -1 2 2 2.405 2.437 -33 0 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3 1
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3 0	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 0	22 22 4.745 702 703 -2 1.549 1.549 -1 2 2 2.405 2.437 -33 0 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3 0 0 24 24	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 0 1 1 123 134	22 22 4.745 702 703 -2 1.549 -1 2 2 2.405 2.437 -33 0 0 0 0 0 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3 1 1 147 159
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3 0 0 24 -1	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 0 1 1 123 134 -11	22 22 4.745 702 703 -2 1.549 -1 2 2 2.405 2.437 -33 0 0 0 0 0 0 0	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3 1 1 147 159 -11
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3 0 0 24 -1 0	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 1 1 123 134 -11 576	22 22 4.745 702 703 -2 1.549 -1 2 2 2.405 2.437 -33 0 0 0 0 0 74	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3 1 1 147 159 -11 650
PLACEMENTS TO THE CENTRAL BANK    Deposits with the central bank	1.223 1.223 1.8850 1.380 1.386 -6 16.361 16.362 -1 37 0 0 0 990 993 -3 0 0 24 -1 0 0 0	187 187 8.494 1.243 1.244 -1 6.332 6.335 -2 79 79 130 0 0 130 0 11 123 134 -11 576 576	22 22 4.745 702 703 -2 1.549 -1 2 2 2.405 2.437 -33 0 0 0 0 0 74 74	1.433 1.433 32.089 3.324 3.333 -9 24.242 24.246 -4 118 118 2.535 2.568 -33 990 993 -3 1 147 159 -11 650 650
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PLACEMENTS TO NONFINANCIAL ENTITIES (NET)	108.596	44.244	2.832	155.673
Loans to nonfinancial institutions (net)	64.639	23.484	1.234	89.356
Loans to nonfinancial institutions	67.250	24.043	1.283	92.576
Accumulated amortization of loans to nonfinancial institutions	-62	-110	-3	-174
Impairment (provisions) of loans to nonfinancial institutions	-2.550	-450	-46	-3.045
Loans to sector - state (net)	112	21	0	134
Loans to sector - state	113	21	0	134
Loans to nonprofit institutions serving households (net)	60	25 25	1	86 88
Loans to nonprofit institutions serving households Impairment (provisions) of loans to nonprofit institutions serving households	-2	0	0	-2
Loans to households (net)	42.289	18,370	1.454	62.113
Loans to households	42.660	18.905	1.487	63.052
Accumulated amortization of loans to households	-164	-119	-1	-284
Impairment (provisions) of loans to households	-206	-416	-32	-654
Receivables from payments made to backing guarantees of debt instruments and guarantees (net)	12	5	14	32
Receivables from payments made to backing guarantees of debt instruments and guarantees	12	8	14	34
Impairment (provisions) of receivables from payments made to backing guarantees of debt instruments and guarantees	0	-2	0	-2
Factoring and forfeiting receivables from nonfinancial institutions (net)	10	78	0	88
Factoring and forfeiting receivables from nonfinancial institutions	10	78	0	88
Placements to nonfinancial institutions-nonresidents (net)	1	39	3	43
Placements to nonfinancial institutions-nonresidents	1	39	3	43
Placements to households -nonresidents (net)	0	0	1	1
Placements to households-nonresidents	0	0	1	1
Suspicious and contested claims from nonfinacial entities (net)	2.344	2.442	133	4.919
Suspicious and contested claims from nonfinancial entites	9.905	3.978	798	14.681
Impairment (provisions) of suspicious and contested claims from nonfinancial entities	-7.561	-1.536	-665	-9.762
Group impairment of the retail credit portfolio	-871	-220	-8	-1.100
ACCRUED INTEREST	776	428	44	1.248
Denar interest receivables from loans and placements	300	180	19	499
Foreign currency interest receivables from loans and placements	150	74	3	227
FX indexed interest receivables from loans and placements	270	161	16	447
Denar interest receivables from debt instruments	32	11	6	49
FX indexed interest receivables from debt instruments	9	0	0	10
Interest receivables from other financial instruments	7	3	0	10
Foreign currency interest receivables as a result of deposits	7	0	0	7
Suspicious and contested claims from interest receivables	0	-2	0	-2
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	156	0	0	156
Investments in associates Investments in subsidiaries	125 31	0	0	125 31
OTHER ASSETS	732	764	111	1.607
Fees and commission receivables	49	58	16	123
Suspicious and contested claims from fees and commissions	8	2	0	10
Deferred tax assets	2	0	0	2
Other assets	65	76	8	149
Account receivables and other receivables	426	340	51	817
Deferred income, prepaid expenses and temporary accounts	181	289	36	506
FORECLOSURES	1.565	716	402	2.682
Foreclosures	1.565	716	402	2.682
INTANGIBLE ASSETS Founding investments	302 0	354 0	75 1	731 1
Patents, licenses and concessions	114	124	11	249
Software	678	359	107	1.144
Other rights	7	137	2	146
Other items of intangible assets	27	26	9	62
Accumulated amortization of intangible assets	-524	-292	-55	-871
Impairment of intangible assets FIXED ASSETS (PROPERTY, PLANT AND EQUIPMENT)	0 3.951	0 2.865	0 1.031	7.848
Land	0	0	0	0
Buildings	3.366	2.059	889	6.314
Equipment	3.106	1.759	448	5.313
Other items of property, plant and equipment	450	95	89	634
Property, plant and equipment under construction	235	186	81	502
Accumulated amortization of fixed assets	-3.206 0	-1.234 0	-475 0	-4.915 0
Impairment of property, plant and equipment  NON CURRENT ASSETS HELD FOR SALE	0	<i>0</i>	0	0
THOSE CORREST AUGETO HELD TOR SALE		U		-367
NET COMMISSION RELATIONS		2	-348	
NET COMMISSION RELATIONS  Denar receivables from activities on behalf of and on account of others	-21	<b>2</b> 2 277	-348 748	1
Denar receivables from activities on behalf of and on account of others	<b>-21</b> 3.893	2.277	748	6.918
Denar receivables from activities on behalf of and on account of others  Foreign currency receivables from activities on behalf of and on account of others	<b>-21</b> 3.893 387	2.277 1	748 504	6.918 891
Denar receivables from activities on behalf of and on account of others  Foreign currency receivables from activities on behalf of and on account of others  Denar payables from activities on behalf of and on account of others	-21 3.893 387 -3.911	2.277 1 -2.095	748 504 -990	6.918 891 -6.997
Denar receivables from activities on behalf of and on account of others Foreign currency receivables from activities on behalf of and on account of others Denar payables from activities on behalf of and on account of others Foreign currency payables from activities on behalf of and on account of others	<b>-21</b> 3.893 387	2.277 1 -2.095 0	748 504 -990 -609	6.918 891 -6.997 -996
Denar receivables from activities on behalf of and on account of others Foreign currency receivables from activities on behalf of and on account of others Denar payables from activities on behalf of and on account of others	-21 3.893 387 -3.911 -387	2.277 1 -2.095	748 504 -990 -609 5	6.918 891 -6.997 -996 118
Denar receivables from activities on behalf of and on account of others Foreign currency receivables from activities on behalf of and on account of others Denar payables from activities on behalf of and on account of others Foreign currency payables from activities on behalf of and on account of others Operating expenses on behalf of and on account of others	-21 3.893 387 -3.911 -387 0	2.277 1 -2.095 0 114	748 504 -990 -609	6.918 891 -6.997 -996

### 1.Balance sheet - Liabilities

		in millions	of Denars	
LIABILITIES	Large banks	Medium-size banks	Small-size banks	Total
INSTRUMENTS FOR TRADING AND FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT AND LOSS	0	0	o	0
DERIVATIVES HELD FOR HEDGING	o	0	0	0
DEPOSITS OF FINANCIAL INSTITUTIONS	6.195	8.663	428	15.286
Deposits of domestic banks	666	609	6	1.280
Deposits of saving houses Deposits of insurance companies	152 1.746	60 2.018	0 68	213 3.832
Deposits of pension funds	412	721	30	1.163
Deposits of other financial institutions	961	243	106	1.310
Deposits of financial institutions-nonresidents	1.625	4.710	206	6.541
Restricted deposits and other deposits of financial institutions	634	302	11	947
SIGHT DEPOSITS OF NONFINANCIAL ENTITIES  Denar accounts and sight deposits of nonfinancial entities	48.433 13.081	14.513	2.724 1.064	65.670
Denar accounts and sight deposits of nonlinancial entities  Denar accounts and sight deposits of sector - state	13.081 994	4.541 21	65	18.687
Denar accounts and sight deposits of nonprofit institutions serving	1.067	244	45	1.355
households				
Denar accounts and sight deposits of households  Denar accounts and sight deposits of nonresidents	9.486 304	2.898 69	472 38	12.856 411
Foreign currency accounts and sight deposits of nonfinancial entities	4.635	1.939	294	6.868
Foreign currency and sight deposits of sector-state	14	0	0	14
Foreign currency and sight deposits of nonproft institutions serving	187	64	6	258
households				
Foreign currency accounts and sight deposits of households  Foreign currency accounts and sight deposits of nonresidents	15.272 1.157	3.991 493	458 225	19.720
Restricted sight deposits and other deposits of nonfinancial entities	2.237	253	56	1.875 2.546
SHORT TERM DEPOSITS OF NONFINANCIAL ENTITIES	67.437	23.473	1.716	92.625
Denar short term deposits of nonfinancial entities	4.420	2.227	255	6.902
Denar short term deposits of sector -state	112	92	1	205
Denar short term deposits of nonprofit institutions serving households	392	202	29	624
Denar short term deposits of households	15.298	3.296	486	19.080
Denar short term deposits of nonfinancial entities - nonresidents	36	1 2 272	0	36
Foreign currency short term deposits of nonfinancial entities  Foreign currency short term deposits of nonprofit institutions serving	4.892	2.272	45	7.209
households	33	0	o	33
Foreign currency short term deposits of households	35.074	9.391	411	44.875
Foreign currency short term deposits of nonfinancial entities -	187	502	29	719
nonresidents  FX indexed short term deposits of nonfinancial entities	5.574	4.469	381	10.424
FX indexed short term deposits of sector -state	0	16	0	16
FX indexed short term deposits of nonprofit institutions serving				
households	o	81	0	81
FX indexed short term deposits of households	0	76	0	76
FX indexed short term deposits of nonfinancial entities - nonresidents	0	0	49	49
Restricted deposits of nonfinancial entities up to 1 year	1.418	850	29	2.297
Denar long term deposits of nonfinancial entities	11.827 594	5.974 192	<b>458</b>	18.260 792
Denar long term deposits of nonprofit institutions serving households	12	0	0	12
Denar long term deposits of households	2.574	1.613	282	4.470
Denar long term deposits of nonfinancial entities - nonresidents	0	5	0	5
Foreign currency long term deposits of nonfinancial entities	0	165	0	165
Foreign currency long term deposits of households	5.559	3.046	86	8.691
Foreign currency long term deposits of nonfinancial entities -	12	87	1	
nonresidents  FX indexed long term deposits of nonfinancial entities				100
	0.2	40		
FY indexed long term denosits of sector - state	92	40	0	132
FX indexed long term deposits of sector - state  FX indexed long term deposits of households	0	61	0	132 61
FX indexed long term deposits of sector - state FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year			0	132
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE	0	61 5	0 0 0	132 61 5
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue	0 0 2.984 <b>630</b> 630	61 5 760 300 300	0 0 0 83 <b>0</b>	132 61 5 3.827 930 930
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS	0 0 2.984 <b>630</b> 630 <b>4.810</b>	61 5 760 300 300 7.219	0 0 0 83 0 0	132 61 5 3.827 930 930 13.427
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions	0 0 2.984 <b>630</b> 630 <b>4.810</b> 1.430	61 5 760 300 300 7.219 2.538	0 0 0 83 0 0 1.399 84	132 61 5 3.827 930 930 13.427 4.052
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS	0 0 2.984 630 630 4.810 1.430	61 5 760 300 300 7.219 2.538 1.117	0 0 0 83 0 0	132 61 5 3.827 930 930 13.427 4.052 2.733
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state	0 0 2.984 <b>630</b> 630 <b>4.810</b> 1.430	61 5 760 300 300 7.219 2.538	0 0 0 83 0 0 1.399 84 204	132 61 5 3.827 930 930 13.427 4.052
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions	0 0 2.984 630 630 4.810 1.430 1.411 0 1.968 0	61 5 760 300 300 7,219 2,538 1,117 22 3,536 0	0 0 0 83 0 0 1.399 84 204 0 1.108 3	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents	0 0 2.984 630 630 1.430 1.430 1.411 0 0 0	61 5 760 300 300 7.219 2.538 1.117 22 3.536 0 5	0 0 0 83 0 0 1.399 84 204 0 1.108 3 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3
Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0	61 5 760 300 300 2.538 1.117 22 3.536 0 5	0 0 0 83 0 0 0 1.399 84 204 0 1.108 3 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from onnexidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments	0 0 2.984 630 630 1.430 1.411 0 1.968 0 0	61 5 760 300 300 7.219 2.538 1.117 22 3.536 0 5 183 183	0 0 0 83 0 0 1.399 84 204 0 1.108 3 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5 183
EX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from financial institutions Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0	61 5 760 300 300 2.538 1.117 22 3.536 0 5	0 0 0 83 0 0 0 1.399 84 204 0 1.108 3 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from onnexidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments	0 0 2.984 630 630 1.430 1.430 1.411 0 0 0 0 0 0	61 5 760 300 300 300 7.219 2.538 1.117 22 3.536 0 5 183 581	0 0 0 0 83 0 0 1.399 84 204 0 1.108 3 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027
Ex indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS BORROWINGS BORROWINGS BORROWINGS from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES	0 0 2,984 630 630 1,430 1,411 0 0 0 0 0 4,446 4,338 108	61 5 760 300 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 581 50 496	0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 1.5027 4.919
Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 4.446 4.338 108 807	61 5 760 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 184 0 496 36	0 0 0 83 0 0 0 1.399 84 204 0 1.108 3 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 5.027 4.919
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from borrowings Interest payables from sight deposits and current accounts	0 0 2.984 630 630 1.4810 1.430 1.411 0 0 0 0 0 4.446 4.338 108 807 28	61 5 760 300 300 7.219 2.538 1.117 22 3.536 0 5 183 183 183 581 0 496 36 35	0 0 0 83 0 0 1.399 84 204 0 1.108 3 0 0 0 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108
Ex indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS BORROWINGS BORROWINGS BORROWINGS from financial institutions Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from term deposits	0 0 2,984 630 630 1,430 1,411 0 0 0 0 0 0 4,446 4,338 807 28 54	61 5 760 300 300 300 300 7.219 2.538 1.117 22 3.536 0 5 183 183 581 581 0 496 36 35 39 39 39 39 39 39 39 39 39 49 49 49 49 49 49 49 49 49 4	0 0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 1,108 3 0 0 0 1,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74
Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from term deposits Interest payables from hybrid instruments	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 0 4.446 4.338 108 807 28 54	61 5 760 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 183 36 36 36 37 496	0 0 0 83 0 0 1.399 84 204 0 1.108 3 0 0 0 0 0 1.108 1.	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 5 183 183 183 183 180 191 108 1.354 74 91 1.125 4
Ex indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS BORROWINGS BORROWINGS BORROWINGS from financial institutions Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from term deposits	0 0 2,984 630 630 1,430 1,411 0 0 0 0 0 0 4,446 4,338 807 28 54	61 5 760 300 300 300 300 7.219 2.538 1.117 22 3.536 0 5 183 183 581 581 0 496 36 35 39 39 39 39 39 39 39 39 39 49 49 49 49 49 49 49 49 49 4	0 0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 1,108 3 0 0 0 1,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74 91 1.125 4
EX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from other sector - residents LLABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares NITEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from thybrid instruments Interest payables from subordinated debt Interest payables from subordinated debt	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 4.446 4.338 108 807 28 54	61 5 760 300 300 2.538 1.117 22 3.536 0 5 183 183 183 581 581 0 496 36 35 393 4	0 0 0 83 0 0 0 1.399 84 204 0 1.108 3 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 5 183 183 183 183 180 191 108 1.354 74 91 1.125 4
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  BORROWINGS  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  LIABILITY COMPONENT OF HYBRID INSTRUMENTS  Liability component of foreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from borrowings  Interest payables from tem deposits  Interest payables from hybrid instruments  Interest payables from subordinated debt  Interest payables from subordinated debt  Interest payables from subordinated debt  Interest payables from other instruments  Interest payables from other instruments  Interest payables from issued securities	0 0 2,984 630 630 1,430 1,411 0 0 0 0 0 0 4,446 4,338 807 28 54 692 0	61 5 760 300 300 300 300 2.538 1.117 22 3.536 0 5 183 581 581 581 0 496 36 37 39 49 40 60 60 60 60 60 60 60 60 60 6	0 0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74 91 1.125 4
Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from onersidents Financial lease payables from financial institutions Financial lease payables from other sector - residents Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from term deposits Interest payables from subordinated debt Interest payables from issued securities OTHER LIABILITIES Fee and Commission liabilities	0 0 0 2.984 630 630 630 1.430 1.430 1.411 0 0 0 0 0 4.446 4.338 108 807 28 0 692 0 0 26 54	61 5 760 300 300 300 300 2.538 1.117 22 3.536 0 5 183 581 581 581 581 581 581 581 581	0 0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 0 0 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 2 2.335 6
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  Liability Component of foreign currency hybrid instruments  SUBBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from borrowings  Interest payables from tem deposits  Interest payables from hybrid instruments  Interest payables from subordinated debt  Interest payables from instruments  Interest payables from instruments  Interest payables from subordinated debt  Free and Commission liabilities  Accrued expenses, deferred income and temporary accounts	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 0 4.446 4.338 108 807 28 54 692 0 0 26 5 5	61 5 760 300 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 9 496 36 36 37 39 40 40 40 40 40 40 40 40 40 40	0 0 0 83 0 0 1,399 84 204 0 0 1,108 3 0 0 0 0 0 0 0 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 183 193 193 108 1.354 74 91 1.125 4 5 2 2.335 6 6 6 6 6 6 6 6 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8
EX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from subordinated debt Interest payables from su	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 4.446 4.338 108 807 28 54 692 0 0 2 1.411 2 1.968	61 5 760 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 581 581 581 0 496 36 35 393 4 27 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 8.3 0 0 0 1.399 8.4 204 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 2 2.335 6 6 1.154 1.175
Ex indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS BORROWINGS BORROWINGS BORROWINGS from financial institutions BORROWINGS FOR mother sectors - residents BORROWINGS from nonresidents Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from financial institutions Financial lease payables from other sector - residents LIABILITY COMPONENT OF HYBRID INSTRUMENTS Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares NITEREST LIABILITIES Interest payables from sight deposits and current accounts Interest payables from term deposits Interest payables from subordinated debt Interest pay	0 0 2,984 630 630 630 1,430 1,430 1,411 0 0 0 0 0 4,446 4,338 807 28 54 692 0 0 2 5 1,385 1 1 6 1,385 1 1 1,385 1 1,385 1 1,385 1 1,385 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	61 5 760 300 300 300 300 300 2.538 1.117 2.538 1.117 3.536 0 5 183 581 581 581 0 496 36 36 37 39 40 40 40 40 40 40 40 40 40 40	0 0 0 0 83 0 0 1,399 84 204 0 1,108 3 0 0 0 0 0 0 0 0 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 1.354 74 91 1.125 4 5 2 2.335 6 6 1.154
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  LIABILITY COMPONENT OF HYBRID INSTRUMENTS  Liability component of foreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST ILABILITIES  Interest payables from borrowings  Interest payables from sight deposits and current accounts  Interest payables from term deposits  Interest payables from hybrid instruments  Interest payables from other instruments  Interest payables from other instruments  Interest payables from issued securities  OTHER ILABILITIES  Fee and Commission liabilities  Accrued expenses, deferred income and temporary accounts  Other liabilities  PROVISIONS  Provisions	0 0 2.984 630 630 1.430 1.411 0 0 1.968 0 0 0 4.446 4.338 108 807 28 54 692 0 0 2 1.411 2 1.968	61 5 760 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 581 581 581 0 496 36 35 393 4 27 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 8.3 0 0 0 1.399 8.4 204 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 2 2 3 5 6 6 1.154 1.175
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  Liability Component of Ftybrid Instruments  Liability component offoreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from sight deposits and current accounts  Interest payables from term deposits  Interest payables from subordinated debt  Interest payables from instruments  Interest payables from issued securities  OTHER LIABILITIES  Fee and Commission liabilities  Accrued expenses, deferred income and temporary accounts  Other liabilities  PROVISIONS  Provisions  CAPITAL AND RESERVES  Equity capital	0 0 2,984 630 630 630 1,430 1,411 0 0 0 0 4,446 4,338 108 807 28 54 692 0 26 5 2 1,385 1 1 615 769 903 903 16,614 8,746	61 5 760 300 300 300 300 320 2.538 1.117 2.536 0 5 183 183 183 581 581 496 36 37 497 97 97 97 97 97 97 97 97 97	0 0 0 0 83 0 0 1,399 84 204 0 0 1,108 3 0 0 0 0 0 0 0 0 0 0 0 1,108 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 1.125 4.919 1.08 1.354 74 91 1.125 4 5 2 2 2.335 6 6 1.154 1.175 1.015 1.0
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  LIABILITY COMPONENT OF HYBRID INSTRUMENTS  Liability component of foreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from borrowings  Interest payables from sight deposits and current accounts  Interest payables from sybrid instruments  Interest payables from subordinated debt  Interest payables from s	0 0 2.984 630 630 1.4810 1.430 1.411 0 0 0 0 0 0 4.446 4.338 108 807 28 54 692 0 0 26 5 5 1.385 1 1.385 1 1.385 1 1.366 1.385	61 5 760 300 300 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 581 0 496 36 35 35 40 0 0 183 184 185 185 185 185 185 185 185 185	0 0 0 0 83 0 0 0 1.399 84 204 0 0 1.108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 1.125 4 5 1.125 1
FX indexed long term deposits of households Restricted deposits of nonfinancial entities over 1 year DEBT SECURITIES IN ISSUE Other debt securities in issue BORROWINGS Borrowings from financial institutions Borrowings from sector - state Borrowings from other sectors - residents Borrowings from nonresidents Financial lease payables from financial institutions Financial lease payables from other sector - residents Liability component of foreign currency hybrid instruments SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES Foreign currency subordinated debt Cumulative preferred shares INTEREST LIABILITIES Interest payables from borrowings Interest payables from sight deposits and current accounts Interest payables from subordinated debt Interest payables from issued securities OTHER LIABILITIES Fee and Commission liabilities Accrued expenses, deferred income and temporary accounts Other liabilities Provisions CAPITAL AND RESERVES Equity capital Reserve fund Retained earmings / accumulated loss	0 0 0 2.984 630 630 630 1.430 1.430 1.411 0 0 0 0 0 4.446 4.338 807 28 807 28 54 692 0 26 5 2 1.385 1 615 615 903 903 903 16.614 8.746 5.092	61 5 760 300 300 300 300 320 2.538 1.117 22 3.536 0 5 183 581 581 581 581 581 581 581 581	0 0 0 0 83 83 0 0 0 1.399 84 204 0 1.108 3 0 0 0 0 0 0 1.52 10 0 0 0 0 152 3 85 64 15 15 15 15 5.739 5.270 861	132 61 5 3.827 930 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 2 2.335 6 1.154 1.175 1.015
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  LIABILITY COMPONENT OF HYBRID INSTRUMENTS  Liability component of foreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from borrowings  Interest payables from sight deposits and current accounts  Interest payables from sybrid instruments  Interest payables from subordinated debt  Interest payables from s	0 0 2.984 630 630 1.4810 1.430 1.411 0 0 0 0 0 0 4.446 4.338 108 807 28 54 692 0 0 26 5 5 1.385 1 1.385 1 1.385 1 1.366 1.385	61 5 760 300 300 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 183 581 0 496 36 35 35 40 0 0 183 184 185 185 185 185 185 185 185 185	0 0 0 0 83 0 0 0 1.399 84 204 0 0 1.108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 183 5.027 4.919 108 1.354 74 91 1.125 4 5 2 2.335 6 6 1.175 1.015 1.
Restricted deposits of nonfinancial entities over 1 year  DEBT SECURITIES IN ISSUE  Other debt securities in issue  BORROWINGS  Borrowings from financial institutions  Borrowings from sector - state  Borrowings from other sectors - residents  Borrowings from nonresidents  Financial lease payables from financial institutions  Financial lease payables from financial institutions  Financial lease payables from other sector - residents  LIABILITY COMPONENT OF HYBRID INSTRUMENTS  Liability component of foreign currency hybrid instruments  SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES  Foreign currency subordinated debt  Cumulative preferred shares  INTEREST LIABILITIES  Interest payables from sort deposits  Interest payables from term deposits  Interest payables from term deposits  Interest payables from other instruments  Interest payables from issued securities  OTHER LIABILITIES  Fee and Commission liabilities  Accrued expenses, deferred income and temporary accounts  Other liabilities  Provisions  CAPITAL AND RESERVES  Equity capital  Reserve fund  Retained earnings / accumulated loss  Revoluation reserves	0 0 2.984 630 630 630 1.430 1.431 0 1.968 0 0 0 0 4.446 4.338 108 807 28 54 52 1.385 1.385 1.6615 769 903 903 16.614 8.746 5.092 2.693 82	61 5 760 300 300 300 300 300 300 2.538 1.117 22 3.536 0 5 183 183 183 581 0 496 36 36 37 49 0 0 7 19 20 20 20 20 20 20 20 20 20 20	0 0 0 0 83 84 204 0 0 1.108 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	132 61 5 3.827 930 930 930 13.427 4.052 2.733 22 6.612 3 5 183 183 183 183 183 183 183 183

### 2. Income statement

Non-principal compenses				in millions	of Denars	
Non-principal compenses	STATEMENT OF COMPREHENSIVE INCOME	Large banks			Total	
Personal	INTEREST INCOME	_				
Design						
Section   19-1	public	15	11		26	
Non-production of parameter institutions serving boundaries   3						
Figure 1   Figure 2   Figure 2			1		1	
Section   128						
Saving houses	central bank	225	128	66	419	
Industrial content of the Content						
Existent		1	9	0	10	
Non-residents						
NEMERIS   LATENNES						
Non-fluential conquantes	Net impairment of interest income					
Eprivate   4.46   2.66   1.6   7.28   1.6   1.78     Strike   3.79   3.79   2.79   1.91     Strike   3.79   3.79   2.70   1.7   3.90   2.70     Strike   3.70   3.70   3.70   3.70   3.70   3.70   3.70     Stocal government   0.70   1.7   3.90   3.70   3.70     Stocal government   0.70   1.7   3.90   3.70   3.70     Stocal government   0.70   1.7   3.90   3.70   3.70     Stocal government   0.70   0.70   0.70   0.70   3.70     Stocal government   0.70   0.70   0.70   0.70   0.70     Stocal government   0.70   0.70   0.70   0.70   0.70   0.70   0.70   0.70     Stocal government   0.70						
State	private	-446	-266	-16	-728	
Secolar government						
Social Insurance fund						
Non-profitable monificancial institutions serving hanseholds						
Sentral bank	Non-profitable non-financial institutions serving households	-17	-8	-1		
Danaks						
insurance companies	banks			-1		
pension finals						
Households						
Self-employed individuals						
Non-residents						
Don-financial companies, non-residents						
State, non-residents						
Bouseholds, non-residents	state, non-residents		-1		-2	
NET INFEREST INCOME (1-2)   3.36						
Fee and commission income	NET INTEREST INCOME (1-2)			251		
Fee and commission expenses						
NET TRADNO INCOME						
realized	NET TRADING INCOME					
unrealized						
Pealized	unrealized	1	0	0	1	
Net interest income from trading asserts and liabilities						
Interest expenses from trading liabilities						
NET INCOME FROM FINANCIAL INSTRUMENTS DESIGNATED AT FAIR VALUE   0   0   0   0   0   0   0   0   0		_			142	
GAINS AND LOSSES FROM FOREIGN EXCHANGE DIFFERNCES   192   110   17   318     Realized   163   -328   15   -151     Unrealized   6   435   4   445     Net income from FX activities   22   3   -1   24     Other Officer Off		_				
Realized   163   -328   15   -151     Unrealized   6   435   4   445     Net income from FX activities   22   3   -1   24     OTHER OPERATING INCOME   409   153   61   623     Dividends and revenues based on capital investments   19   31   15   64     Capital gain from sale of financial assets available for sale   1   0   0   2     Capital gain realized from sale of passets   17   1   0   18     Release of provisions for off-balance sheet items   233   36   20   290     Release of provisions for off-balance sheet items   233   36   20   290     Release of provisions for off-balance sheet items   96   47   22   164     Collected previously written-off-loans and receivables   39   29   4   73     Extraordinary income   3   9   0   12     RET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS   -1,101   -813   -91   -2,005     Impairment losses of financial assets - an individual basis   -3,302   -1,012   -2,82   -4,595     losses due to impairment of financial assets - a group basis   -3,002   614   207   -3,822     reversal of impairment losses of financial assets - a group basis   -1,011   -2,282   -4,595     Reversal of impairment losses of financial assets - a group basis   -1,011   -2,282   -4,595     Reversal of impairment of losses of financial assets - a group basis   -3,002   614   207   3,822     reversal of impairment losses of financial assets - a group basis   -1,051   -725   -171   -1,947     DEFRECIATION   -2,102   -2,82   -2,86     Impalment Individual basis   -2,00   -1   0   -1     Losses due to impairment of financial assets   -3,003   -2,004   -3,004   -3,005     Impalment Individual basis   -3,002   -1   0   -1     Losses due to impairment of financial assets - a group basis   -3,002   -3,002   -3,004   -3,004   -3,004   -3,004   -3,004     Reversal of impairment losses of financial assets - a group basis   -3,002   -3,004					_	
Net income from FX activities	Realized	_	-328	15	-151	
Dividends and revenues based on capital investments			100			
Capital gain from sale of financial assets available for sale         1         0         0         2           Capital gain realized from sale of assets         17         1         0         18           Release of provisions for off-balance sheet items         233         36         20         290           Release of other provisions         0         0         0         0         0           Other income         96         47         22         164           Collected previously written-off loans and receivables         39         29         4         73           Extraordinary income         3         9         0         12           NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS         -1.101         -813         -91         -2.005           Impairment losses of financial assets         4.108         -1.162         -294         -5.564           losses due to impairment of financial assets - a group basis         -807         -1.50         -12         -969           Reversal of impairment losses of financial assets - a group basis         3.008         627         211         3.846           Inversal of impairment losses of financial assets - a group basis         6         14         4         24           Inversal of impairment of s		_				
Capital gain realized from sale of assets         17         1         0         18           Release of provisions for off-balance sheet items         233         36         20         290           Release of other provisions         0         0         0         0         0           Other income         96         47         22         164           Collected previously written-off loans and receivables         39         29         4         73           Extraordinary income         3         9         0         12           NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIALASSETS         -1.101         -813         -91         -2.005           Impairment losses of financial assets         -a individual basis         -3.302         -1.012         -282         -4.556           losses due to impairment of financial assets - a group basis         -807         -150         -12         -969           Reversal of impairment losses of financial assets - a group basis         3.008         627         211         3.846           Inversal of impairment losses of financial assets - a group basis         6         14         207         3.822           reversal of impairment losses of financial assets - a group basis         0         -1         0         -1	Dividends and revenues based on capital investments	19	31	15	64	
Release of provisions for off-balance sheet items   233   36   20   290     Release of provisions   0   0   0   0   0     Other income   96   47   22   164     Collected previously written -off loans and receivables   39   29   4   73     Extraordinary income   3   9   0   12     Second   100   100   100   100     Second   100   100						
Other income         96         47         22         164           Collected previously written-off loans and receivables         39         29         4         73           Extraordinary income         3         9         0         12           NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIALASSETS         -1.101         -813         -91         -2.005           Impairment losses of financial assets         -4.108         -1.162         -294         -5.564           losses due to impairment of financial assets - an individual basis         -3.302         -1.012         -282         -4.595           losses due to impairment losses of financial assets - a group basis         -807         -150         -12         -969           Reversal of impairment losses of financial assets - an individual basis reversal of impairment losses of financial assets - an individual basis         3.002         614         207         3.822           reversal of impairment losses of financial assets - an individual basis         0         -279         -8         -286           Intercognized impairment losses of financial assets - an individual basis         0         -1         0         -1           Intercognized impairment losses of financial assets - an individual basis         0         -1         0         -1           Unrecognized impa	Release of provisions for off-balance sheet items	233	36	20	290	
Collected previously written -off loans and receivables   39   29   4   73     Extraordinary income   3   9   0   12     NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS   -1.101   -813   -91   -2.005     Impairment losses of financial assets   -4.108   -1.162   -294   -5.564     losses due to impairment of financial assets - a group basis   -807   -1.50   -12   -969     Reversal of impairment of financial assets - a group basis   -807   -1.50   -12   -969     reversal of impairment losses of financial assets - a group basis   3.008   627   211   3.846     reversal of impairment losses of financial assets - a group basis   3.002   614   207   3.822     reversal of impairment losses of financial assets - a group basis   6   14   4   24     Unrecognized impairment sold impairment losses of financial assets - a group basis   6   14   4   24     Unrecognized impairment of financial assets - a group basis   6   14   4   24     Unrecognized impairment of mon-financial assets - a group basis   6   1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairmen						
NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS   -1.101	Collected previously written -off loans and receivables	39	29	4	73	
Impairment losses of financial assets   A-108   A-1.62   A-294   A-5.564     Impairment losses due to impairment of financial assets - an individual basis   A-807   A-150   A-12   A-895     Impairment losses due to impairment of financial assets - a group basis   A-807   A-150   A-12   A-895     Impairment losses of financial assets - an individual basis   A-807   A-150   A-12   A-895     Impairment losses of financial assets - an individual basis   A-807   A-150   A-12   A-895     Impairment losses of financial assets - an individual basis   A-807   A-150   A-12   A-885     Impairment losses of financial assets - an individual basis   A-807   A-150   A-12   A-150     Impairment losses of financial assets - an individual basis   A-802   A-14   A-15     Impairment losses of financial assets - an individual basis   A-802   A-150   A-150     Impairment losses of financial assets - an individual basis   A-802   A-150   A-150     Impairment losses of financial assets - an individual basis   A-802   A-150     Impairment losses of financial assets - an individual basis   A-802   A-150     Impairment losses of financial assets - an individual basis   A-802   A-150     Impairment losses of financial assets - an individual basis   A-802   A-150     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802   A-1502     Impairment losses of financial assets - an individual basis   A-802     Impairment losses of financial assets - an individual basis   A-8	·					
losses due to impairment of financial assets - an individual basis   -3.302   -1.012   -282   -4.595     losses due to impairment of financial assets - a group basis   -807   -150   -12   -969     Reversal of impairment losses of financial assets - an individual basis   3.008   627   211   3.846     reversal of impairment losses of financial assets - an individual basis   3.002   614   207   3.822     reversal of impairment losses of financial assets - an individual basis   6   14   4   24     Unrecognized impairment   0   -279   -8   -286     Unrecognized impairment of mon-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     EMPLOYEE EXPENSES   -1.051   -725   -1711   -1.947     DEPRECIATION   -271   -193   -39   -503     OTHER OPERATING EXPENSES   -1.465   -864   -194   -2.523     General and administrative expenses   -791   -684   -153   -1.627     Deposit insurance premiums   -294   -88   -8   -390     Provisions of off-balance sheet items   -280   -35   -20   -335     Other expenses   -96   -48   -9   -153     Extraordinary expenses   -3   -4   -4   -111     Extraordinary expenses   -3   -4   -4   -111     Constituting the second content of the second content is a second content in the se	, , , , , , , , , , , , , , , , , , , ,					
Reversal of impairment losses of financial assets   3.008   627   211   3.846     reversal of impairment losses of financial assets - an individual basis   3.002   614   207   3.822     reversal of impairment losses of financial assets - a group basis   6   14   4   24     Unrecognized impairment   0   0   -279   -8   -286     IMPAIRMENT LOSSES OF NON-FINANCIAL ASSETS   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   0   -1   0   -1     Losses due to impairment of non-financial assets   -1.051   -725   -1711   -1.947     DEPRECIATION   -271   -1.93   -39   -503     OTHER OPERATING EXPENSES   -1.465   -864   -194   -2.523     General and administrative expenses   -791   -6.84   -1.53   -1.627     Deposit insurance premiums   -294   -8.8   -8   -3.90     Provisions of off-balance sheet items   -280   -35   -20   -3.35     Other expenses   -96   -48   -9   -1.53     Extraordinary expenses   -96   -48   -9   -1.53     Extraordinary expenses   -96   -48   -9   -1.53     Extraordinary expenses   -3   -4   -4   -111     Company to the content of the provisions   -3   -4   -4   -111     Company to the provisions   -4   -4   -111     Company to the provisions   -4   -4   -4   -4     Company to the provisions   -4   -4   -4     Company to the provisions   -4   -4     Company to the provisions   -4   -4     Company	losses due to impairment of financial assets - an individual basis	-3.302	-1.012	-282	-4.595	
reversal of impairment losses of financial assets - an individual basis   3.002   614   207   3.822   reversal of impairment losses of financial assets - a group basis   6   14   4   24   24   24   24   27   27   27						
Teversal of impairment losses of financial assets - a group basis   6						
MPAIRMENT LOSSES OF NON-FINANCIAL ASSETS   0	reversal of impairment losses of financial assets - a group basis	_		4		
Losses due to impairment of non-financial assets   0						
EMPLOYEE EXPENSES         -1.051         -725         -171         -1.947           DEPRECIATION         -271         -193         -39         -503           OTHER OPERATING EXPENSES         -1.465         -864         -194         -2.523           General and administrative expenses         -791         -684         -153         -1.627           Deposit insurance premiums         -294         -88         -8         -390           Provisions of off-balance sheet items         -280         -35         -20         -335           Other provisions         -2         -4         0         -6           Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11						
OTHER OPERATING EXPENSES         -1.465         -864         -194         -2.523           General and administrative expenses         -791         -684         -153         -1.627           Deposit insurance premiums         -294         -88         -8         -390           Provisions of off-balance sheet items         -280         -35         -20         -335           Other provisions         -2         -4         0         -6           Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11	EMPLOYEE EXPENSES	-1.051	-725	-171	-1.947	
General and administrative expenses         -791         -684         -153         -1,627           Deposit insurance premiums         -294         -88         -8         -390           Provisions of off-balance sheet items         -280         -35         -20         -335           Other provisions         -2         -4         0         -6           Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11						
Deposit insurance premiums         -294         -88         -8         -390           Provisions of off-balance sheet items         -280         -35         -20         -335           Other provisions         -2         -4         0         -6           Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11						
Other provisions         -2         -4         0         -6           Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11	Deposit insurance premiums	-294	-88	-8	-390	
Other expenses         -96         -48         -9         -153           Extraordinary expenses         -3         -4         -4         -11						
		-96			-153	
CURRENT PROFIT (LOSS) 1.229 -509 -74 646	Extraordinary expenses	3	_1	_1	11	

# 3. Basic Indicators

in millions of Denars

Group	Assets	%	Total balance and off-balance sheet assets	%	Equity and reserves	%	Deposits of nonfinancial entities	%	Gross loans to nonfinancial entities	%	Financial result	%	Share of foreign capital in total capital
Large banks	164,714	66.3%	198,444	67.7%	16,614	54.1%	127,697	72.3%	120,012	70.3%	1,229	190.2%	80.0%
Medium-size banks	70,893	28.5%	81,011	27.6%	8,382	27.3%	43,960	24.9%	47,099	27.6%	-509	-78.8%	67.2%
Small- size banks	12,737	5.1%	13,535	4.6%	5,739	18.7%	4,898	2.8%	3,587	2.1%	-74	-11.5%	72.5%
Total	248,345	100.0%	292,990	100.0%	30,735	100.0%	176,555	100.0%	170,698	100.0%	646	100.0%	73.5%

# 4. Credit exposure quality indicators

Indicator	Banking system	Large banks	Medium- size banks	Small-size banks
Total exposure to credit risk (in millions of denars)	263,252	183,047	67,918	12,287
(C+D+E)/Total exposure to credit risk	7.6%	7.4%	7.6%	10.5%
E/Total exposure to credi risk	3.4%	3.5%	2.4%	7.1%
Allocated reserves for loan losses/(C+D+E)	84.4%	92.7%	61.6%	88.5%
net C+D+E/Own funds	21.8%	23.1%	27.9%	5.0%
E/Own funds	25.6%	30.9%	17.9%	17.5%
Potential losses/Total exposure to credit risk	6.5%	6.8%	5.1%	9.3%
Potential losses/Own funds	49.4%	60.7%	38.3%	23.1%
Nonperforming loans/Total loans	8.5%	8.1%	8.5%	22.8%

# 5. Capital adequacy indicators

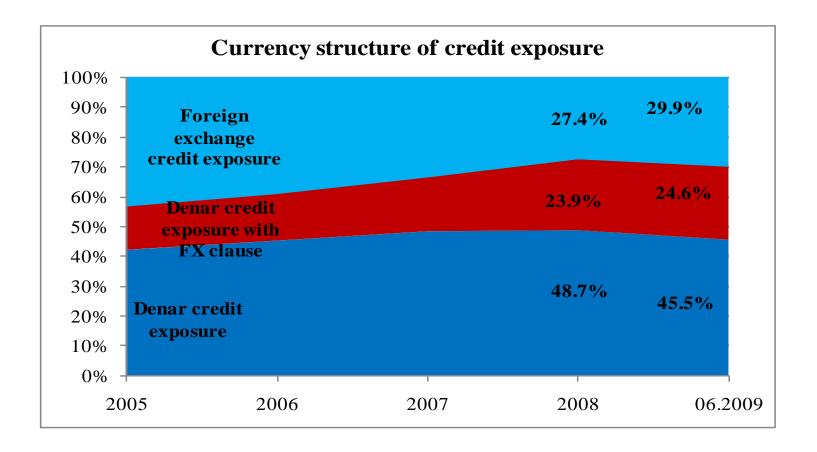
in millions of Denars

Group	Own funds	Risk weighted assets	Credit risk weighted assets	Currency risk weighted assets	Capital Adequacy Ratio	Core capital/Credit risk weighted assets
1	2	3=4+5	4	5	6=2/3	7
Large banks	20,603	147,320	139,502	7,818	14.0%	11.1%
Medium-size banks	9,001	53,370	52,235	1,135	16.9%	15.4%
Small -size banks	4,960	9,835	7,384	2,451	50.4%	50.4%
Total	34,564	210,525	199,121	11,404	16.4%	14.0%

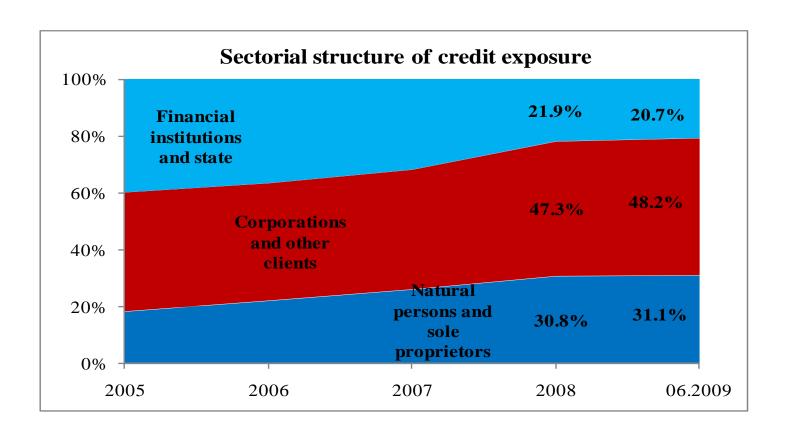
# 6. Profitability indicators

Indicator	Large banks	Medium-size banks	Small-size banks	Banking system
Return on average assets (ROAA)	1.5%	-1.4%	-1.2%	0.5%
Return on average capital (ROAE)	15.9%	-11.8%	-2.6%	4.3%
Cost-to-income ratio	54.5%	85.5%	95.0%	65.2%
Non-interest expenses/total regular income	57.8%	91.4%	104.5%	69.5%
Employee expenses/total regular income	20.6%	34.9%	40.6%	25.6%
Net provisions/net interest income	33.1%	56.4%	36.1%	39.9%
Net interest income/average assets	4.0%	4.0%	3.9%	4.0%
Net interest income/total regular income	65.0%	69.5%	59.8%	66.0%
Net interest income/non-interest expenses	112.6%	76.0%	57.2%	94.8%
Net profit/total regular income	24.0%	-24.5%	-17.5%	8.5%

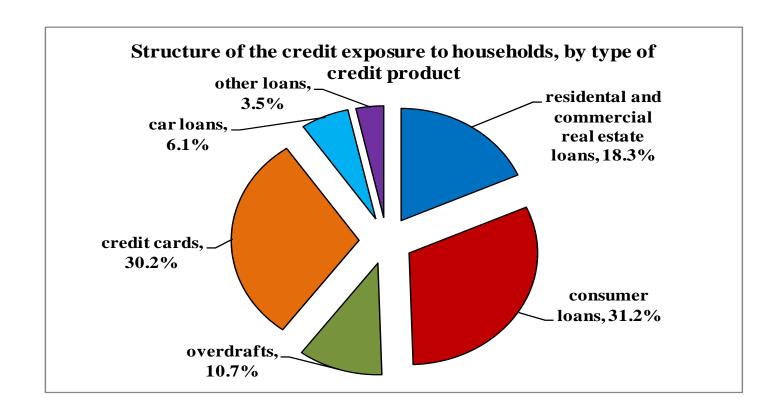
### 7. Currency structure of credit exposure



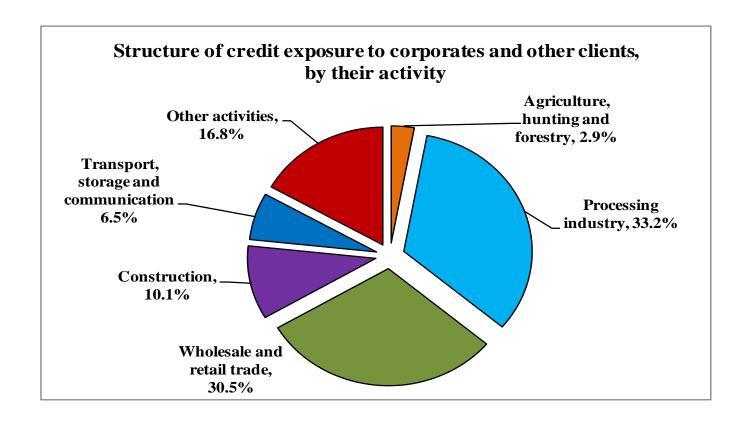
### 8. Sectorial structure of credit exposure



### 9.Structure of the credit exposure to households, by type of credit product



10. Structure of credit exposure to corporates and other clients, by their activity



# 11. Groups of banks

# Groups of banks as of 30.06.2009

	Large banks (assets over 15 billion denars)		Medium-size banks (assets between 4.5 - 15 billion denars)		Small-size banks (assets lower than 4.5 billion denars)
1	Komercijalna banka AD Skopje	1	Alfa banka AD Skopje	1	Centralna kooperativna banka AD Skopje
2	NLB Tutunska banka AD Skopje	2	Investbanka AD Skopje	2	Eurostandard banka AD Skopje
3	Stopanska banka AD Skopje	3	Izvozna i kreditna banka AD Skopje	3	Kapital banka AD Skopje
		4	Ohridska banka AD Ohrid	4	Macedonian Bank for Development Promotion AD Skopje
		5	Prokredit banka AD Skopje	5	Postenska banka AD Skopje
		6	Stopanska banka AD Bitola	6	Stater banka AD Kumanovo
		7	TTK banka AD Skopje	7	Ziraat banka AD Skopje
		8	UNI banka AD Skopje		

<sup>\*</sup> Banks are in alphabetical order

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

No.	Financial Soundness Indicators	31.12.2005	31.12.2006	31.03.2007	30.06.2007	30.09.2007	31.12.2007	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009
Capital adequacy													
1	Capital adequacy ratio	21.3%	18.3%	17.9%	18.0%	17.2%	17.0%	15.9%	15.6%	15.0%	16.2%	16.5%	16.4%
2	Tier I capital/RWA	21.6%	18.9%	18.3%	18.1%	17.3%	15.7%	14.7%	14.0%	13.6%	14.0%	14.1%	14.0%
	Asset quality												
3	Nonperforming loans/Total loans	15.0%	11.2%	10.3%	10.0%	9.1%	7.5%	7.2%	6.9%	6.6%	6.8%	7.5%	8.6%
4	Nonperforming loans net of provisions/Own funds	2.0%	0.7%	-1.2%	-1.0%	-1.8%	-5.0%	-4.7%	-5.1%	-5.4%	-6.2%	-2.6%	0.4%
5A	Total loans to residents/Total loans	98.4%	98.9%	99.0%	99.1%	98.9%	99.1%	99.2%	99.3%	99.3%	99.4%	99.9%	99.9%
5B	Total loans to nonresidents/Total loans	1.6%	1.1%	1.0%	0.9%	1.1%	0.9%	0.8%	0.7%	0.7%	0.6%	0.1%	0.1%
	Profitability												
6	ROAA-Financial result/Average assets	1.2%	1.8%	1.7%	2.4%	2.0%	1.8%	1.7%	2.2%	1.9%	1.4%	0.2%	0.5%
7	ROAE-Financial result/Average own funds	7.5%	12.3%	12.7%	18.3%	15.8%	15.2%	14.7%	19.1%	16.5%	12.5%	1.8%	4.3%
8	Net interest income/Gross income	53.8%	57.1%	59.1%	56.8%	57.0%	57.0%	57.7%	59.4%	59.6%	58.9%	63.1%	63.2%
9	Noninterest expenses/Gross income	68.1%	63.6%	59.2%	57.0%	57.4%	60.3%	60.9%	59.1%	60.2%	64.0%	64.3%	66.6%
	Liquidity risk												
10	Liquid assets/Total assets	37.6%	37.1%	35.8%	36.6%	33.8%	34.2%	29.7%	28.1%	25.8%	22.5%	19.8%	20.0%
10A	Highly liquid assets/Total assets*	15.6%	18.7%	18.6%	21.3%	19.5%	21.5%	18.8%	19.0%	16.9%	17.0%	15.9%	15.8%
11	Liquid assets/Short-term liabilities	67.9%	53.3%	50.2%	51.8%	48.1%	47.7%	41.7%	39.5%	36.5%	33.0%	29.4%	29.6%
11A	Highly liquid assets/Short-term liabilities**	23.6%	26.6%	26.4%	29.7%	27.4%	29.5%	26.0%	25.1%	23.4%	24.0%	22.9%	22.7%
	Sensitivity to market risk												
12	Net open FX position/Own funds	51.6%	47.1%	48.9%	44.6%	41.8%	38.2%	31.3%	29.9%	28.7%	25.1%	9.6%***	13.6%

st Highly liquid assets and total assets do not include placements with domestic banks.

<sup>\*\*</sup>Short-term liabilities do not include short-term deposits and borrowings from domestic banks.

<sup>\*\*\*</sup> Since 31.03.2009 the net open foreign exchange position has been calculated by using changed methodology according to the Decision on managing the currency risk ("Official Gazette of the Republic of Macedonia" no. 17/2008)