

BANKING SYSTEM INDICATORS

AS OF 30.09.2009

December, 2009

1. Balance sheet - Assets

No.	Assets	Large banks	Medium-size	Small-size banks	Total
			banks		
1	CASH AND BALANCES WITH NBRM	19,464	9,222	1,199	29,885
	Denar cash Foreign currency cash	9,687 1,717	4,420 805	889 108	14,996
	Gold and other precious metals	0	1	0	2,631
	Checks and bills of exchange	16	25	2	44
	Compulsory reserves requirement and compulsory deposits	8,043	3,971	199	12,213
2	FINANCIAL ASSEIS HELD FOR TRADING	783	421	0	1,203
	Denar securities and other financial instruments held for trading	523	132	0	655
	Foreign currency securities and other financial instruments held for trading	74	164	0	238
	FX indexed securities and other financial instruments held for trading	186	124	0	310
3	DERIVATIVES HELD FOR TRADING AT FAIR VALUE	16	0	0	16
4	Derivatives held for trading at fair value	16 0	0	0	16 0
5	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT AND EMBEDDED DERIVATIVES HELD FOR HEDGING	0	0	0	0
6	FINANCIAL ASSEIS HELD-TO-MATURITY	3,654	999	1,048	5,701
	Money market instruments held-to -maturity issued by the state	0	54	207	261
	Money market instruments held-to -maturity issued by the central bank	0	945	841	1,786
	Other debt instruments held-to-maturity issued by the state	3,348	0	0	3,348
	Other debt instruments held-to-maturity issued by banks and saving houses	306	0	0	306
7	FINANCIAL ASSEIS AVAILABLE FOR SALE Money market instruments available for sale issued by the state	9,377 1,690	5,412 1,748	1,910 249	16,700 3,687
	Money market instruments available for sale issued by the central bank	6,264	3,104	1,334	10,703
	Other debt instruments available for sale issued by the state	937	375	25	1,337
	Other debt instruments available for sale issued by banks and saving houses	306	0	0	306
	Equity instruments available for sale issued by nonfinancial institutions	4	38	9	51
	Equity instruments available for sale issued by banks and saving houses	8	26	253	287
	Equity instruments available for sale issued by other financial institutions	166 2	119	35 6	321
8	Equity instruments available for sale issued by nonresidents PLACEMENTS TO THE CENTRAL BANK	856	0	33	10 889
- 0	Deposits with the central bank	856	0	33	889
9	PLACEMENTS TO FINANCIAL INSTITUTIONS (NET)	22,352	7,521	4,197	34,071
	Accounts with domestic banks (net)	1,664	673	615	2,953
	Accounts with domestic banks	1,671	674	616	2,961
	Accumulated amortization and impairment (provisions) of accounts with				
	domestic banks	-6	-1	-1	-8
	Accounts with foreign banks (net)	19,606	5,817	1,195	26,617
	Accounts with foreign banks	19,608	5,819	1,196	26,623
	Accumulated amortization and impairment (provisions) of accounts with foreign banks	-2	-2	-1	-5
	Deposits with financial institutions-nonresidents (net)	36	76	2	114
	Deposits with financial institutions-nonresidents	36	76	2	114
	Loans to domestic banks (net)	0	20	2,300	2,320
	Loans to domestic banks	0	20	2,330	2,350
	Impairment (provisions) of loans to domestic banks	0	0	-30	-30
	Loans to saving houses (net)	972 977	30 30	0	1,002
	Loans to saving houses Accumulated amortization of loans to saving houses	0	0	0	0
	Impairment (provisions) of loans to saving houses	-5	0	0	-5
	Loans to insurance companies (net)	0	0	0	0
	Loans to insurance companies	0	0	0	0
$ldsymbol{ldsymbol{eta}}$	Accumulated amortization of loans to insurance companies	0	0	0	0
<u></u>	Impairment (provisions) of loans to insurance companies	0	0	0	0
-	Loans to pension funds (net) Loans to pension funds	0	0	0	0
—	Impairment (provisions) of loans to pension funds	0	0	0	0
	Loans to other financial institutions (net)	8	82	0	90
	Loans to other financial institutions	8	95	0	103
	Accumulated amortization of loans to other financial institutions	0	0	0	0
<u> </u>	Impairment (provisions) of loans to other financial institutions	0	-12	0	-13
	Loans to financial institutions - nonresidents (net) Loans to financial institutions - nonresidents	0	802	72	874
-	Loans to financial institutions - nonresidents Impairment (provisions) of loans to financial institutions - nonresidents	0	802 0	73 -1	875 -1
	Factoring and forfeiting receivables from financial institutions - nonresidents (net)	16	0	0	16
	Factoring and forfeiting receivables from financial institutions - nonresidents	17	0	0	17
	Accumulated amortization of factoring and forfeiting receivables from financial	0	0		
	institutions - nonresidents	U	U	0	0
	Impairment (provisions) of factoring and forfeiting receivables from financial	-1	0	0	-1
	institutions - nonresidents				
<u> </u>	Overdrafts of financial institutions - nonresidents (net)	0	0	0	0
<u> </u>	Overdrafts of financial institutions - nonresidents	0	0	0	0
-	Suspicious and contested claims from financial institutions (net) Suspicious and contested claims from financial institutions	51 77	21 24	13 119	86 220
	Impairment (provisions) of suspicious and contested claims from financial	-25	-3	-106	-134
			•		

Least to supplemental particulations 0,248 24,285 1,303 88,14						•
Learnet to confidenced intentionies	10	PLACEMENTS TO NONFINANCIAL ENTITIES (NET)	107,266	44,274	2,881	154,420
Experiment options of most to medium circle institutions -0.777 -4.72 -4.72 -4.73 -4.75			•			
Department (proceedings) of the search sources and process that the search sources and process to the sear		~			· · · · · · · · · · · · · · · · · · ·	91,546
Leaves to recover state 100		Accumulated amortization of loans to nonfinancial institutions	-69	-85		-158
Lancation sectors - Table						-3,246
Accordance americanism of learner to secure - state 0 0 0 0 0 0 0 0 0						
Department provisions of almost content, near 0 0 0 0 0 0 0 0 0						
Lean to mongroupir institutions are relational to the control of						
Learn to nonprofit statisticous serving boundwidth						
Department princings of potant in magnetic statisticum serving boundwided 2						
Department provisions of planes to mangeodic institutions are ring households 2,-27 0, 1,459 64,159 6						
Courts to homehodds 1,500						
Lecumbard contribution of futures to households						
Beguinnest injections of classes to households 187 144 5 348						62,584
Department provisions of ideas to households 180 181 18 181						-306
Receivables from payments under to backing guarantees of debt intraments and 10 13 0 39 18 Receivables from payments under to backing guarantees and payments and payments and payments and to backing guarantees of debt 13 3 5 0 0 9 18 Payments and the payments made to backing guarantees of debt 3 3 5 0 0 9 18 Payments and the payments and to backing guarantees of debt 3 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				-353		-581
Equivament of receivables from payments made to backing guarantees of debt 3 5 0 9 Bustraments and quarantees 7 0 1 0 0 0 Feerings and beforeign receivables from monificancial institutions (net) 9 61 0 0 0 Feerings and beforeign receivables from monificancial institutions (net) 0 0 0 0 0 0 Feerings and beforeign receivables from monificancial institutions (net) 0 0 0 0 0 0 0 0 0			16	13	0	29
Spatiments of controlled from polyments made to backing guarantees of debt Implications of seasons of seasons of the control of the contr		Receivables from payments made to backing guarantees of debt instruments and	10	10	0	20
Instruments and guarantees		guarantees	19	18	U	38
Positionesis and guaranteese		Impairment of receivables from payments made to backing guarantees of debt	2	-	0	0
Flactoring and depicture previously from configurated institutions 9 61 0 0 0 0 0 0 0 0 0		instruments and guarantees	-3	-5	U	-9
Department (provisions) of potential provisions (provisions) 1		Factoring and forfeiting receivables from nonfinancial institutions (net)	9	61	0	69
Pacements to nonfluncial intrinsions - nonresidents (net) 1		Factoring and forfeiting receivables from nonfinancial institutions	9	61	0	69
Proceedings to nonfluored institutions - nonestidents (net)		Accumulated amortization of factoring and forfeiting receivables from	0	0	0	0
Placements to confinencial institutions moresidents						
Requirement (reviewins) of placements to nonflanated institutions - nonreidents 0						
Parameter (provisions) of placements to nonfinancial institutions - nonresidents 0						_
Placements to households - nonresidents (net) 0 0 2 2 2 2 2 3 4 4 4 4 4 4 4 4 4	\vdash					_
Pacements to households - nonresidents	\vdash					
Recumulated amortization of placements to households - nonresidents 0 0 0 0 0 0 0 0 0	\vdash					
Department (provisions) of placements to louseholds - nonresidents						
Devertants of maneralisates 0						
Diversing to formers identified to 0 0 0 0 0 0 0 0 0	\vdash					
Supplicions and contested claims from nonflamacial entities (net) Supplicions and contested claims from nonflamacial entities Supplicions and contested claims from nonflamacial entities Supplicions and contested claims from nonflamacial 8,105 2,007 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701 10,86 700 701						
Supplement and connected claims from nonflanacial entities 1,0960 4,340 823 16,12	\vdash					5,211
Impairment figures visions of suspicious and contested claims from nonfinancial (
Group impairment for the retail credit proteins 8-85 -110 -6 9-88						-10,862
Comp Impairment for Individually significant exposures found not to be impaired 1 0 0 1.1						
11 ACCRIED NIBERS 30 43 436						
Foreign currency interest receivables from loans and placements 135 89 4 238	11		861	456	43	1,360
Exindexed interest receivables from loans and placements 312 1173 18 500 18 18 19 18 19 19 19 19		Denar interest receivables from loans and placements	333	172	19	524
Denar interest receivables from debt instruments		Foreign currency interest receivables from loans and placements	135	89	4	228
Foreign currency interest receivables as a result of debt instruments		FX indexed interest receivables from loans and placements	312	173	18	503
Extindeved interest receivables from debt instruments						
Interest receivables from other instruments						
Denar interest receivables as a result of deposits 12						
Foreign currency interest receivables 12						
Suspicious and contested claims of interest receivables 0						_
12						
Investments in associates		Suspicious and contested ciaims of interest receivables	0	-1	U	-1
Investments in subsidiaries	12	INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	154	0	0	154
Investments in subsidiaries		Investments in associates	123	0	0	123
13 OTHER ASSETS						
Fees and Commission receivables						
Suspicious and contested claims from fees and commissions 9 3 0 12						
Net internal relations			9			
Other assets			0	0	0	0
Account receivables and other receivables		Deferred tax assets	2	0	0	2
Deferred income, prepaid expenses and temporary accounts 176 286 37 498 14 PORECLOSURES 1,746 621 407 2,777. Foreclosures 1,746 621 407 2,777. Impairment of foreclosures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						149
1,746 621 407 2,77.		Account receivables and other receivables		274		
Foreclosures						498
Impairment of foreclosures	14					2,773
15 NTANGBLEASSEIS 298 377 78 753 Founding investments 0 0 0 1 1 Patents, licenses and concessions 123 131 21 275 Software 687 412 107 1,207 Other rights 7 141 2 150 Other items of intangible assets 28 3 4 355 Accumulated anortization of intangible assets -547 -310 -58 -916 16 FIXED ASSEIS (PROPERTY, PLANT AND EQUIPMENT) 3,959 2,882 961 7,800 Land 0 0 0 0 Buildings 3,473 2,086 820 6,377 Equipment 3,142 1,805 460 5,407 Other items of property, plant and equipment 392 116 90 598 Property, plant and equipment under construction 251 183 72 506 Accumulated amortization of fixed assets -3,299 -1,307 -481 -5,086 17 NON CURRENT ASSEIS HELD FOR SALE 0 0 58 58 17a Non current assets held for sale at cost 0 0 0 0 18 NET COMMISSION RELATIONS 31 2 -310 -339 Denar receivables from activities on behalf of and on account of others 5,199 -1,953 -829 -5,98 Foreign currency receivables from activities on behalf of and on account of others -2 -301 -1 -1 Operating income on behalf of and on account of others -2 -301 -1 -1 Operating income on behalf of and on account of others -2 -301 -1 -1 Operating income on behalf of and on account of others -2 -301 -1 -1 303 304 317 -2 -301 -1 -303 Accumulated anortization of intenses -2 -301 -1 -303 Operating income on behalf of and on account of others -2 -301 -1 -303 Operating expenses on behalf of and on account of others -2 -301 -1 -303 Operating expenses on behalf of and on account of others -2 -301 -1 -303 Operating income on behalf of and on account of others -2 -301 -1 -303 Operating income on behalf of and on account of others -2 -301 -1 -303 Operating income on behalf of and on account of others -2 -301 -1 -303 Operating						2,773
Founding investments	_	1 00				
Patents, licenses and concessions 123 131 21 275	15					
Software		0				
Other rights						1,207
Other items of intangible assets				+		150
Accumulated amortization of intangible assets -547 -310 -58 -916						
Land 0 0 0 0 0 0 0 0 0						-916
Land	16		2.050	2 992	061	
Buildings 3,473 2,086 820 6,37	10	FIAED ASSEAS (PROPERTY, PLAINT AND EQUIPMENT)	3,959	2,882	961	7,803
Equipment 3,142 1,805 460 5,40		Land	0	0	0	0
Equipment 3,142 1,805 460 5,40		Buildings	3,473	2,086	820	6,379
Other items of property, plant and equipment 392 116 90 598		Equipment	3,142	1,805	460	5,407
Property, plant and equipment under construction 251 183 72 506		· ·				598
Accumulated amortization of fixed assets -3,299 -1,307 -481 -5,08 17 NON CURRENT ASSEIS HELD FOR SALE 0 0 58 58 17a Non current assets held for sale at cost 0 0 0 58 58 17b Impairment of non current assets held for sale 0 0 0 0 18 NET COMMISSION RELATIONS -31 2 -310 -335 Denar receivables from activities on behalf of and on account of others 3,170 2,141 647 5,955 Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,066 Denar payables from activities on behalf of and on account of others 3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303 305 -307 -307 -307 -307 -1 -307 307 307 307 -307 -1 -307 308 307 307 307 -1 -307 308 307 307 307 307 307 308 307 307 307 307 307 308 307 307 307 307 309 307 307 307 307 300 307 307 307 307 300 307 307 307 300 307 307 307 300 307 307 307 300 307 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 307 300 307 300 307 307 300 307 3						
17 NON CURRENT ASSETS HELD FOR SALE 0 0 58 58 17a Non current assets held for sale at cost 0 0 0 58 58 17b Impairment of non current assets held for sale 0 33 33 2 -310 2 -310 2 -310 2 -310 2 -314 64 7 5,958 5,988 5,98 602 1	\vdash					
17a Non current assets held for sale at cost 0 0 58 58 17b Impairment of non current assets held for sale 0 0 0 0 18 NET COMMISSION RELATIONS -31 2 -310 -339 Denar receivables from activities on behalf of and on account of others 3,170 2,141 647 5,951 Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,06 Denar payables from activities on behalf of and on account of others -3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303	17					
17b Impairment of non current assets held for sale 0 0 0 0 18 NET COMMISSION RELATIONS -31 2 -310 -339 Denar receivables from activities on behalf of and on account of others 3,170 2,141 647 5,951 Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,06 Denar payables from activities on behalf of and on account of others -3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303						
18 NET COMMISSION RELATIONS -31 2 -310 -339 Denar receivables from activities on behalf of and on account of others 3,170 2,141 647 5,958 Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,06 Denar payables from activities on behalf of and on account of others -3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303		-				
Denar receivables from activities on behalf of and on account of others 3,170 2,141 647 5,951 Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,060 Denar payables from activities on behalf of and on account of others -3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income on behalf of and on account of others -2 -301 -1 Operating income of a count of others -2 -301 -1 Operating income of a count of others -2 -301 -1 Operating income of a count of others -2 -301 -1 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3 -3 Operating income of a count of others -3						-
Foreign currency receivables from activities on behalf of and on account of others 602 1 462 1,066 Denar payables from activities on behalf of and on account of others 3,199 -1,953 -829 -5,98 Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303	18					-339
Denar payables from activities on behalf of and on account of others -3,199 -1,953 -829 -5,98	آــــــا					5,958
Foreign currency payables from activities on behalf of and on account of others -602 0 -590 -1,19 Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303	\vdash					1,065
Operating expenses on behalf of and on account of others 0 114 1 115 Operating income on behalf of and on account of others -2 -301 -1 -303						-5,981
Operating income on behalf of and on account of others -2 -301 -1 -303						
	19					
						256,979

1.Balance sheet - Liabilities

DEPOSITS OF INANCIAL INSTITUTIONS	Total	Small-size banks	Medium- size banks	Large banks	Liabilities	No.
DEPOSITS OF FINANCIAL INSTITUTIONS Deposits of domestic banks 720 211 30 Deposits of saving houses 195 83 0 Deposits of insurance companies 1,900 2,133 57 Deposits of insurance companies 1,900 2,133 57 Deposits of other financial institutions 1,120 233 71 Deposits of other financial institutions 1,120 233 71 Deposits of financial institutions-nonresidents 2,225 4,213 311 Restricted deposits and other deposits of financial institutions 435 447 10 4 SIGHT DEPOSITS OF NONINANCIAL ENTITIES 48,956 15,461 2,631 Denar accounts and sight deposits of fonofinancial entities 1,577 30 87 Denar accounts and sight deposits of fonofinancial entities 1,577 30 87 Denar accounts and sight deposits of fonoseholds Denar accounts and sight deposits of fonuseholds 9,547 2,786 456 Denar accounts and sight deposits of fonuseholds 9,547 2,786 456 Foreign currency accounts and sight deposits of fonifinancial Foreign currency accounts and sight deposits of fonifinancial Foreign currency accounts and sight deposits of fonoseholds Foreign currency accounts and sight deposits of fonoseholds 15,689 4,027 527 Foreign currency accounts and sight deposits of fonoseholds Ponar sight deposits of inonifinancial entities Denar sight deposits of inonifinancial entities Denar sight deposits of inonifinancial entities Poneign currency accounts and sight deposits of fonoseholds Foreign currency accounts and sight deposits of fonoseholds Foreign currency accounts and sight deposits of fonoseholds Pone sight deposits of inonifinancial entities Denar sight deposits of inonifinancial entities Denar short term deposits of nonprofit institutions serving Denar short term deposits of nonprofit institutions serving Denar short term deposits of nonprofit institutions Pone short term deposits of nonprofit institutions Denar short term deposits of nonprofit institutions Pone short term deposits of	0	0	0	0		1
Deposits of domestic banks 720 211 30 Deposits of saving houses 195 83 0 Deposits of insurance companies 1,900 2,133 57 Deposits of pension funds 497 632 30 Deposits of other financial institutions 1,120 233 71 Deposits of other financial institutions 1,120 233 71 Deposits of pinancial institutions-nonresidents 2,225 4,213 311 Restricted deposits and other deposits of financial institutions 435 447 10 4 SIGHT DEPOSITS OF NONFINANCIAL ENTITIES 48,956 15,461 2,631 Denar accounts and sight deposits of nonfinancial entities 12,628 4,695 1,091 Denar accounts and sight deposits of of sector - state 1,577 30 87 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit institutions 908 265 44 Denar accounts and sight deposits of nonprofit 189 40 4 Foreign currency accounts and sight deposits of nonprofit 189 40 4 Foreign currency accounts and sight deposits of nonprofit 189 49 4 Foreign currency accounts and sight deposits of nonprofit 189 49 4 Foreign currency accounts and sight deposits of nonprofit 189 49 4 Denar sight deposits with FX clause of nonfinancial entities 0 0 0 Restricted sight deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions serving 482 208 29 Denar short term deposits of nonfinancial entities - nonresidents 15,889 2,806 9 Foreign currency short term deposits of nonfinancial entities - nonresidents 5,480 2,806 9 Foreign currency short term deposits of nonfinancial entities - 707 3,849 44 PX indexed short term deposits of nonprofit institutions serving 170 81 00 FX indexed short term deposits of nonprofit institutions serving 170 181 00 FX indexed	0	0	0	0	DERIVATIVES HELD FOR HEDGING	2
Deposits of saving houses 195 83 0 Deposits of insurance companies 1,900 2,133 57 Deposits of pension funds 497 632 30 Deposits of pension funds 497 632 30 Deposits of other financial institutions 1,120 233 71 Deposits of other financial institutions 2,225 4,213 311 Restricted deposits and other deposits of financial institutions 435 447 10 4 SIGHT DEPOSITS OF NONFINANCIAL ENTITIES 48,956 15,461 2,631 Denar accounts and sight deposits of nonfinancial entities 12,628 4,695 1,091 Denar accounts and sight deposits of nonfinancial entities 12,628 4,695 1,091 Denar accounts and sight deposits of nonfinancial entities 9,547 2,786 456 Denar accounts and sight deposits of nonresidents 9,547 2,786 456 Denar accounts and sight deposits of nonresidents 319 65 56 Denar accounts and sight deposits of nonresidents 319 65 56 Denar accounts and sight deposits of nonresidents 4,835 2,662 121 Foreign currency accounts and sight deposits of sector - state 14 0 0 Foreign currency accounts and sight deposits of nonprofit 189 49 4 Foreign currency accounts and sight deposits of nonresidents 981 497 219 Denar sight deposits with FX clause of nonfinancial entities 0 0 0 0 Restricted sight deposits and other deposits of nonresidents 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonprofit institutions 981 497 219 Denar short term deposits of nonfinancial entities 90 0 0 Pensign currency short term deposits of nonfinancial entities 90 0 0 Pensign currency short term deposits of nonfinancial entities 90 0 0 Pensign currency short term deposits of nonfinancial entities 90 0 0 Pensign currency short term	15,553	508	7,953	7,091	DEPOSITS OF FINANCIAL INSTITUTIONS	3
Deposits of insurance companies Deposits of pension funds Deposits of pension funds Deposits of pension funds Deposits of other financial institutions 1,120 Deposits of other financial institutions 1,120 Deposits of financial institutions 1,120 Deposits of financial institutions Restricted deposits and other deposits of financial institutions 435 447 10 4 SIGHT DEPOSITS OF NONFINANCIAL ENTITIES Denar accounts and sight deposits of nonfinancial entities Denar accounts and sight deposits of nonfinancial entities Denar accounts and sight deposits of pector - state Denar accounts and sight deposits of nonresidents Foreign currency accounts and sight deposits of nonfinancial Foreign currency accounts and sight deposits of nonresidents Poreign currency accounts and sight deposits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of nonresidents Event and the posits of the posits of nonresidents Event and the posits of nonfinancial entities Event and the p	960	30	211	720	Deposits of domestic banks	
Deposits of pension funds Deposits of other financial institutions Deposits of other financial institutions 1,120 233 71 Deposits of financial institutions Restricted deposits and other deposits of financial institutions 435 447 10 4 SIGHT DEPOSITS OF NONFINANCIAL ENTITIES Denar accounts and sight deposits of nonfinancial entities Denar accounts and sight deposits of foonprofit institutions Foreign currency accounts and sight deposits of foonprofit institutions Foreign currency accounts and sight deposits of nonprofit institutions Foreign currency accounts and sight deposits of foonprofit institutions Foreign currency accounts and sight deposits of foonseholds Foreign currency accounts and sight deposits of foonseholds Foreign currency accounts and sight deposits of foonseholds Foreign currency accounts and sight deposits of foonprofit institutions Restricted sight deposits and other deposits of nonprofit institutions Restricted sight deposits of Foonprofit institutions Restricted sight deposits of Foonprofit institutions serving Denar short term deposits of Foonprofit institutions Denar short term deposits of foonprofit institutions Denar short term deposits of foonprofit institutions Poreign currency short term deposits of foonprofit institutions Serving households Foreign currency short term deposits of foonprofit institutions Foreign currency short term deposits of nonprofit institutions Poreign currency short term deposits of nonprofit institutions Serving households Foreign currency sho	279	0	83	195	Deposits of saving houses	
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Foreign currency short term deposits of nonfinancial entities - nonresidents 707 3,849 44 FX indexed short term deposits of nonfinancial entities 5,619 1,414 381 FX indexed short term deposits of sector - state 0 7 0 FX indexed short term deposits of nonprofit institutions serving 179 81 0	29	0	0	29		
Foreign currency short term deposits of nonfinancial entities - nonresidents 707 3,849 44 FX indexed short term deposits of nonfinancial entities 5,619 1,414 381 FX indexed short term deposits of sector - state 0 7 0 FX indexed short term deposits of nonprofit institutions serving 179 81 0	46,811	480	9,867	36,464	Foreign currency short term deposits of households	
FX indexed short term deposits of nonfinancial entities 5,619 1,414 381 FX indexed short term deposits of sector - state 0 7 0 FX indexed short term deposits of nonprofit institutions serving 179 81 0	4,601	44	3,849	707		
FX indexed short term deposits of sector - state 0 7 0 FX indexed short term deposits of nonprofit institutions serving 179 81 0	7,414	381	1,414	5,619		
	7		7			
households	260	0	81	179	FX indexed short term deposits of nonprofit institutions serving households	
FX indexed short term deposits of households 0 76 0	76	0	76	0		
FX indexed short term deposits of nonfinancial entities -	49				FX indexed short term deposits of nonfinancial entities -	
nonresidents Restricted deposits of nonfinancial entities up to 1 year 1,612 964 28	2,604	20	064	1.610		

6	LONG TERM DEPOSITS OF NONFINANCIAL ENTITIES	12,812	5,882	477	19,171
	Denar long term deposits of nonfinancial entities	609	147	6	762
	Denar long term deposits of nonprofit institutions serving households	12	0	0	12
	Denar long term deposits of households	2,700	1,355	281	4,336
	Denar long term deposits of nonfinancial entities - nonresidents	0	4	0	4
	Foreign currency long term deposits of nonfinancial entities	0	165	7	173
	Foreign currency long term deposits of sector - state	0	0	0	0
	Foreign currency long term deposits of nonprofit institutions serving households	0	0	0	0
	Foreign currency long term deposits of households	6,332	3,207	94	9,632
	Foreign currency long term deposits of nonfinancial entities - nonresidents	13	104	0	117
	FX indexed long term deposits of nonfinancial entities	16	40	0	56
	FX indexed long term deposits of nonfinancial entities FX indexed long term deposits of sector - state	0	0	0	0
	Denar long term deposits with FX clause of nonprofit institutions serving households	52	0	0	52
	FX indexed long term deposits of households	0	5	0	5
	Restricted deposits of nonfinancial entities over 1 year	3,077	856	89	4,021
7	DEBT SECURITIES IN ISSUE	630	300	0	930
	Other debt securities in issue	630	300	0	930
8	BORROWINGS	4,525	7,106	1,323	12,954
	Borrowings from financial institutions	1,306	2,428	14	3,748
	Borrowings from sector - state	1,437	1,116	227	2,781
	Borrowings from other sectors - residents	0	22	0	22
	Borrowings from nonresidents	1,782	3,533	1,079	6,394
	Financial lease payables from financial institutions	0	0	3	3
	Financial lease payables from other sector -residents	0	6	0	6
9	LIABILITY COMPONENT OF HYBRID INSTRUMENTS	0	184	0	184
	Liability component of foreign currency hybrid instruments	0	184	0	184
10	SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES	4,454	979	0	5,433
	Foreign currency subordinated debt	4,346	979	0	5,325
	Cumulative preferred shares	108	0	0	108
11	INTEREST LIABILITIES	939	523	62	1,525
	Interest payables from borrowings	28	36	14	78
	Interest payables from sight deposits and current accounts	76	52	2	130
	Interest payables from term deposits	809	390	47	1,245
	Interest payables from hybrid instruments	0	9	0	9
	Interest payables from subordinated debt	14	30	0	44
-	Interest payables from other instruments	7	0	0	7
10	Interest payables from issued securities	6	7	0	13
12	OTHER LIABILITIES	1,514	779	129	2,422
-	Fee and Commission liabilities	1	1 120	4	6
	Accrued expenses, deferred income and temporary accounts	496	429	89	1,015
12	Other liabilities	1,017	348	36	1,401
13	PROVISIONS	727	98	13	838
1.1	Provisions CAPITAL AND DIVIDING	727	98	13	838
14	CAPITAL AND RESERVES	16,588	8,369	5,675	30,632
	Equity capital	8,746 5,002	7,058	5,270	21,074
1	Reserve fund	5,092	1,230	862 -272	7,184 3,237
	Datainad agminas / Agammlatad 1				3 / 3 /
	Retained earnings / Accumulated losses	2,693	816		
	Revaluation reserves	57	6	14	77
15	Š.				

2. Income statement

ın	millions	of denars

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No.		STATEMENT OF COMPREHENSIVE INCOME	Large banks	Medium-size banks	Small-size banks	Total
1	IN	TEREST INCOME	9,310	4,066	503	13,879
	П	Non-financial companies	4,228	1,809	126	6,164
	П	private	4,205	1,794	126	6,126
	П	public	23	15	0	38
	Ħ	State	281	114	47	442
	Ħ	central government	281	112	47	440
	T	local government	0	1	0	1
	Н	social insurance funds	0	0	0	0
	H	Non-profitable institutions serving households	4	1	0	6
	H	Financial institutions	579	273	184	1.037
	H	central bank	308	212	114	633
	Н	banks	214	49	71	334
	H		56	0	0	56
-	₽	saving houses				
	₽	insurance companies	0	0	0	0
	Н	pension funds	0	0	0	0
	L	other financial institutions	1	12	0	14
	L	Households	3,725	1,840	124	5,689
		self-employed individuals	8	418	2	428
		citizens	3,716	1,423	122	5,261
		Non-residents	63	29	9	102
		non-financial companies, non-residents	0	0	0	0
		state, non-residents	0	0	0	0
	П	non-profitable non financial institutions serving households, non-residents	0	0	0	0
		financial institutions, non-residents	63	29	9	101
	П	households, non-residents	0	0	0	0
	T	Net impairment of interest income	430	-2	12	440
2		TEREST EXPENSES	-4,265	-1,818	-122	-6,205
	П	Non-financial companies	-735	-414	-25	-1,174
	Ħ	private	-659	-368	-21	-1,048
	Ħ	public	-77	-46	-4	-126
	T	State	-29	-28	-1	-58
	H	central government	-29	-27	-1	-57
	H	local government	0	-1	0	-1
	H	social insurance funds	0	0	0	0
	Н	Non-profitable institutions serving households	-27	-13	-1	-42
	Н	Financial institutions	-371	-295	-12	-677
	Н	l ,				
-	Н	central bank	-1 -219	-1 -117	-1	-2
	Н	banks				-337
	H	saving houses	-4	-1	0	-6
	H	insurance companies	-73	-98	-3	-174
	L	pension funds	-20	-22	-2	-44
	L	other financial institutions	-53	-55	-5	-114
	L	Households	-2,784	-791	-60	-3,636
	L	self-employed individuals	-3	0	0	-3
	L	citizens	-2,782	-791	-60	-3,633
	Ĺ	Non-residents	-318	-277	-23	-618
	Γ	non-financial companies, non-residents	-44	-86	-4	-133
	Π	state, non-residents	-1	-1	0	-2
	П	non-profitable non financial institutions serving households, non-residents	0	0	0	0
	Г	financial institutions, non-residents	-261	-179	-19	-459
	Т	households, non-residents	-12	-10	-1	-23
3	N	ET INTEREST INCOME (1-2)	5,045	2,248	381	7,674
4	_	ET FEES AND COMMISSION INCOME	1,595	576	127	2,298
4	180	Fees and commission income	1,857	772	187	2,815
	⊢	Fees and commission income Fees and commission expenses	-261	-195	-60	-517

5	NET INCOME FROM ASSETS AND LIABILITIES HELD FOR TRADING	220	15	6	242
	Net income from assets and liabilities held for trading	22	8	0	30
	realized	8	8	0	16
	unrealized	13	1	0	14
	Net income from derivative instruments held for trading	18	0	0	18
	realized	3	0	0	3
	unrealized	16	0	0	16
	Dividend income from assets held for trading	1	0	0	1
	Net interest income from assets and liabilities held for trading	179	7	6	192
6	NET INCOME FROM FINANCIAL INTRUMENTS DESIGNATED AT FAIR VALUE	0	0	0	0
	Net income from financial assets and liabilities designated at fair value	0	0	0	0
	realized	0	0	0	0
	unrealized	0	0	0	0
	Net income from derivative instruments held for hedging	0	0	0	0
	realized	0	0	0	0
	unrealized		0	0	
		0			0
	net change of fair value of hedged item	0	0	0	0
	Dividend income from financial assets designated at fair value	0	0	0	0
7	NET (GAINS - LOSSES) FROM FOREIGN EXCHANGE RATE DIFFERENCES	324	177	17	519
	Realized	270	-452	21	-162
	Unrealized	20	626	-2	644
	Net income from FX activities	35	3	-2	36
8	OTHER OPERATING INCOME	776	227	76	1,080
U	Dividends and revenues based on capital investments	24	41	15	81
	Capital gain from sale of financial assets available for sale	1	0	0	2
	Capital gains realized from sales of assets Capital gains realized from sales of assets	22	13	0	35
	Reversal of provisions for off-balance sheet items	534	52	28	614
	Reversal of other provisions	0	0	0	0
	Other income	126	72	28	226
	Collected previously written-off loans and receivables	66	40	5	110
	Extraordinary income	3	9	0	12
9	NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS	-1,911	-1,005	-119	-3,035
	Impairment losses of financial assets	-5,793	-1,850	-399	-8,041
	losses due to impairment of financial assets - an individual basis	-4,855	-1,671	-387	-6,913
	losses due to impairment of financial assets - a group basis	-938	-179	-12	-1,129
	Reversal of impairment losses of financial assets	3,882	884	281	5,046
	reversal of impairment losses of financial assets - an individual basis	3,807	733	275	4,815
	reversal of impairment losses of financial assets - a group basis	74	151	6	231
	Unrecognized impairment	0	-39	-2	-40
10	IMPAIRMENT LOSSES OF NON-FINANCIAL ASSETS	0	-35	0	-36
	Losses due to impairment of non-financial assets	0	-35	0	-36
	Reversal of impairment losses of non-financial assets	0	0	0	0
11	EMLOYEES EXPENSES	-1.557	-1.089	-264	-2.910
12	DEPRECIATION	-414	-300	-59	-773
13	OTHER OPERATING EXPENSES	-2,161	-1,268	-39	-3,709
13	General and administrative expenses	-1,194	-1,208 -1,001	-225	-3,709
		-1,194 -449	-1,001	-225	
	Deposit insurance premiums				-595
	Capital losses realized from sales of assets	0	0	0	0
	Capital losses from sale of financial assets available for sale	0	0	0	0
	Provisions for off-balance sheet items	-372	-49	-25	-445
	Other provisions	-2	-8	0	-10
	Other expenses	-132	-72	-14	-219
	Extraordinary expenses	-12	-4	-4	-20
	CURRENT PROFIT/LOSS	1,917	-453	-116	1,348

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	171,527	66.7%	206,043	67.7%	16,588	54.2%	133,141	72.3%	119,516	70.0%	1,917	142.2%	80.0%
Medium-size banks	72,838	28.3%	84,864	27.9%	8,369	27.3%	46,260	25.1%	47,431	27.8%	-453	-33.6%	67.2%
Small- size banks	12,613	4.9%	13,413	4.4%	5,675	18.5%	4,819	2.6%	3,670	2.2%	-116	-8.6%	72.5%
Total	256,979	100.0%	304,321	100.0%	30,632	100.0%	184,220	100.0%	170,617	100.0%	1,348	100.0%	73.5%

^{*} The data refers to 30.06.2009.

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)	268,504	188,497	68,358	11,649
(C+D+E)/Total exposure to credit risk	8.2%	8.0%	8.2%	11.0%
E/Total exposure to credi risk	3.6%	3.6%	2.8%	8.0%
Allocated reserves for loan losses/(C+D+E)	81.5%	87.2%	63.8%	91.6%
net C+D+E/Own funds	23.8%	26.6%	27.8%	4.3%
E/Own funds	27.9%	33.4%	20.4%	19.2%
Impairment losses/Total exposure to credit risk	6.7%	7.0%	5.3%	10.1%
Impairment losses/Own funds	51.5%	64.0%	38.5%	24.1%
Nonperforming loans/Total loans (refers to loans to nonfinancial entities)	9.5%	9.2%	9.2%	22.4%

5. Capital adequacy indicators

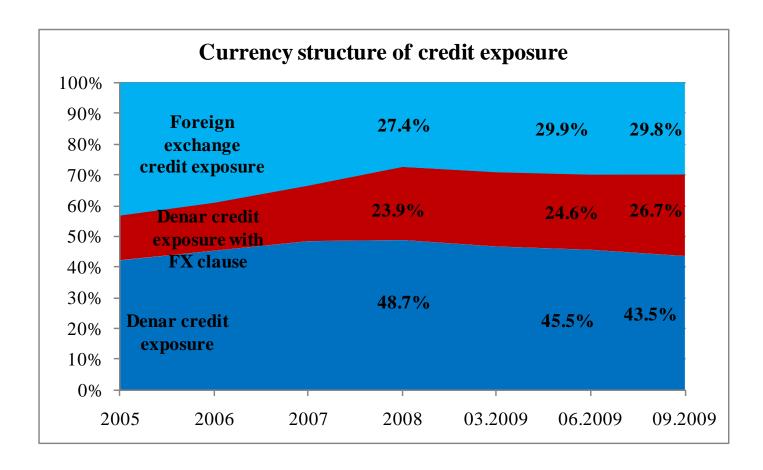
in millions of denars

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	20,527	147,720	140,199	7,521	13.9%	11.0%
Medium-size banks	9,417	54,209	52,322	1,887	17.4%	15.1%
Small -size banks	4,883	9,713	7,359	2,354	50.3%	50.3%
Total	34,827	211,641	199,879	11,762	16.5%	13.9%

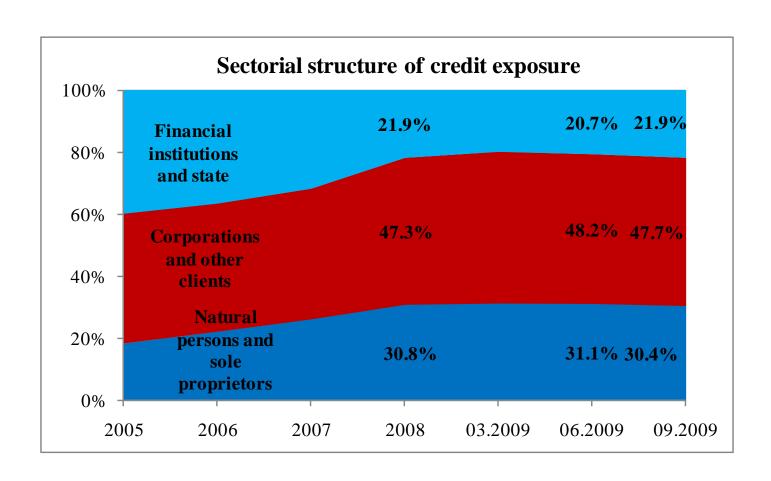
6. Profitability indicators

Indicator	Large banks	Medium-size banks	Small-size banks	Banking system
Return on average assets (ROAA)	1.8%	-0.5%	-0.2%	0.7%
Return on average capital (ROAE)	16.5%	-7.0%	-2.7%	6.0%
Cost-to-income ratio	55.9%	88.2%	104.9%	67.9%
Non-interest expenses/total regular income	59.8%	94.8%	115.9%	72.9%
Employee expenses/total regular income	23.2%	36.9%	48.2%	28.5%
Net provisions/net interest income	25.6%	45.1%	26.8%	31.5%
Net interest income/average assets	2.7%	2.9%	2.8%	2.7%
Net interest income/total regular income	65.5%	69.7%	64.6%	66.7%
Net interest income/non-interest expenses	109.5%	73.5%	55.7%	91.4%
Net profit/total regular income	28.6%	-15.3%	-21.2%	13.2%

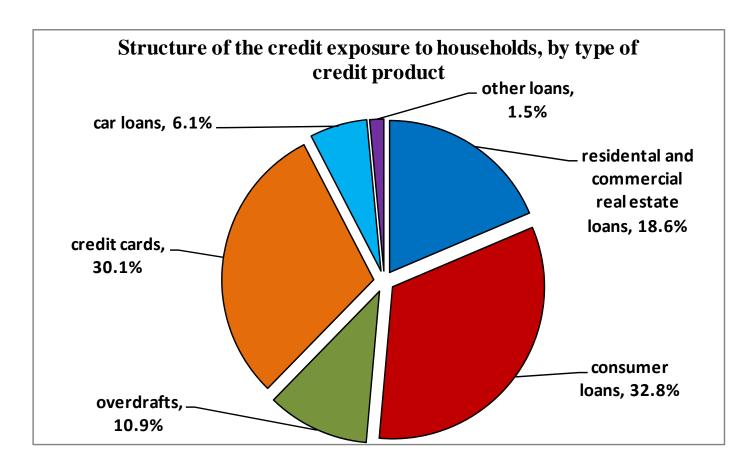
7. Currency structure of credit exposure



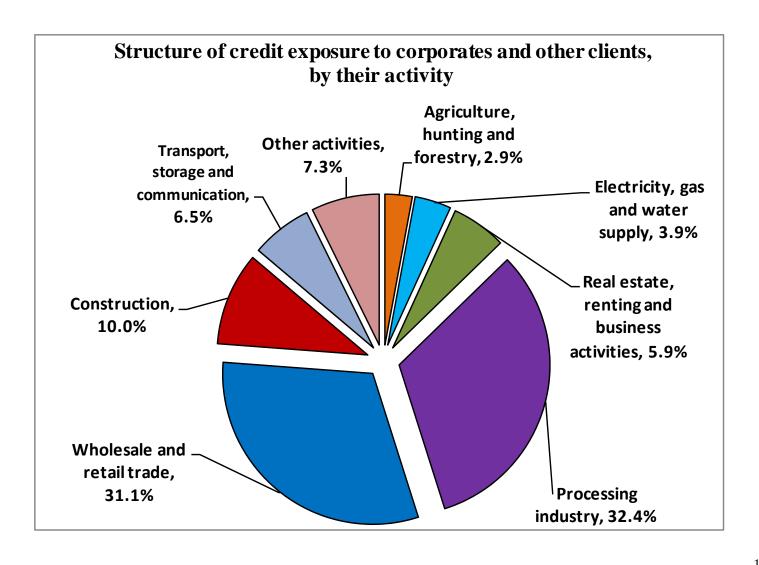
8. Sectorial structure of credit exposure



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 30.09.2009

	Large banks		Medium-size banks		Small-size banks				
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						

^{*} 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	30.09.2009
	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%	16.5%
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%	13.9%
Asset quality														
3	Nonperforming loans/Total loans*	14.9%	11.2%	10.3%	10.0%	9.1%	7.5%	7.2%	6.8%	6.5%	6.7%	7.5%	8.5%	9.3%
4	Nonperforming loans net of provisions/Own funds	2.0%	0.7%	-0.012	-0.01	-0.018	-0.05	-0.047	-5.1%	-5.4%	-6.2%	-2.6%	0.4%	1.2%
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%	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%	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%	0.7%
7	ROAE-Financial result/A verage 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%	6.0%
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%	62.3%
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%	64.1%
Liquidity risk														
10	Liquid assets/Total assets**	38.0%	37.7%	36.3%	37.1%	34.3%	34.7%	30.1%	28.6%	27.4%	22.9%	20.2%	20.5%	23.3%
10A	Highly liquid assets/Total assets**	15.0%	18.0%	17.9%	20.6%	18.8%	20.9%	18.1%	18.2%	16.9%	16.9%	15.9%	15.8%	17.8%
11	Liquid assets/Short-term liabilities***	55.0%	52.7%	50.7%	51.0%	47.4%	46.8%	40.9%	38.9%	36.0%	32.4%	29.2%	29.7%	33.8%
11A	Highly liquid assets/Short-term liabilities***	21.7%	25.2%	25.0%	28.3%	26.0%	28.2%	24.6%	24.7%	22.1%	24.0%	22.9%	22.8%	25.8%
	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%	11.1%

^{*} Data related to NPLs / gross loans-indicator are revised. Loans to financial and non-financial entites are included.

^{**} Liquid assets, highly liquid assets and total assets do not include placements with domestic banks.

^{***}Short-term liabilities do not include short-term liabilities with domestic banks.

^{*** *}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 Cazette of the Republic of Macedonia" no. 17/2008)