



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

BANKING SYSTEM INDICATORS

AS OF 30.09.2009

December, 2009

1. Balance sheet - Assets

in millions of denars					
No.	Assets	Large banks	Medium-size banks	Small-size banks	Total
1	CASH AND BALANCES WITH NBRM	19,464	9,222	1,199	29,885
	Denar cash	9,687	4,420	889	14,996
	Foreign currency cash	1,717	805	108	2,631
	Gold and other precious metals	0	1	0	1
	Checks and bills of exchange	16	25	2	44
	Compulsory reserves requirement and compulsory deposits	8,043	3,971	199	12,213
2	FINANCIAL ASSETS 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
	Derivatives held for trading at fair value	16	0	0	16
4	FINANCIAL ASSETS DESIGNATED AT FAIR VALUE THROUGH PROFIT AND	0	0	0	0
5	EMBEDDED DERIVATIVES HELD FOR HEDGING	0	0	0	0
6	FINANCIAL ASSETS 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 ASSETS AVAILABLE FOR SALE	9,377	5,412	1,910	16,700
	Money market instruments available for sale issued by the state	1,690	1,748	249	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	119	35	321
	Equity instruments available for sale issued by nonresidents	2	2	6	10
8	PLACEMENTS TO THE CENTRAL BANK	856	0	33	889
	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	30	0	1,002
	Loans to saving houses	977	30	0	1,007
	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
	Accumulated amortization of loans to insurance companies	0	0	0	0
	Impairment (provisions) of loans to insurance companies	0	0	0	0
	Loans to pension funds (net)	0	0	0	0
	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
	Impairment (provisions) of loans to other financial institutions	0	-12	0	-13
	Loans to financial institutions - nonresidents (net)	0	802	72	874
	Loans to financial institutions - nonresidents	0	802	73	875
	Impairment (provisions) of loans to financial institutions - nonresidents	0	0	-1	-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 institutions - nonresidents	0	0	0	0
	Impairment (provisions) of factoring and forfeiting receivables from financial institutions - nonresidents	-1	0	0	-1
	Overdrafts of financial institutions - nonresidents (net)	0	0	0	0
	Overdrafts of financial institutions - nonresidents	0	0	0	0
	Suspicious and contested claims from financial institutions (net)	51	21	13	86
	Suspicious and contested claims from financial institutions	77	24	119	220
	Impairment (provisions) of suspicious and contested claims from financial	-25	-3	-106	-134

10	PLACEMENTS TO NONFINANCIAL ENTITIES (NET)	107,266	44,274	2,881	154,420
	Loans to nonfinancial institutions (net)	62,454	24,385	1,303	88,142
	Loans to nonfinancial institutions	65,294	24,903	1,349	91,546
	Accumulated amortization of loans to nonfinancial institutions	-69	-85	-4	-158
	Impairment (provisions) of loans to nonfinancial institutions	-2,772	-432	-42	-3,246
	Loans to sector - state (net)	109	20	0	129
	Loans to sector - state	109	20	0	129
	Accumulated amortization of loans to sector - state	0	0	0	0
	Impairment (provisions) of loans to sector - state	0	0	0	0
	Loans to nonprofit institutions serving households (net)	67	14	1	81
	Loans to nonprofit institutions serving households	69	14	1	84
	Accumulated amortization of loans to nonprofit institutions serving households	0	0	0	0
	Impairment (provisions) of loans to nonprofit institutions serving households	-2	0	0	-2
	Loans to households (net)	42,673	17,566	1,459	61,698
	Loans to households	43,055	18,033	1,495	62,584
	Accumulated amortization of loans to households	-187	-114	-5	-306
	Impairment (provisions) of loans to households	-196	-353	-32	-581
	Receivables from payments made to backing guarantees of debt instruments and	16	13	0	29
	Receivables from payments made to backing guarantees of debt instruments and guarantees	19	18	0	38
	Impairment of receivables from payments made to backing guarantees of debt instruments and guarantees	-3	-5	0	-9
	Factoring and forfeiting receivables from nonfinancial institutions (net)	9	61	0	69
	Factoring and forfeiting receivables from nonfinancial institutions	9	61	0	69
	Accumulated amortization of factoring and forfeiting receivables from	0	0	0	0
	Impairment (provisions) of factoring and forfeiting receivables from nonfinancial	0	0	0	0
	Placements to nonfinancial institutions - nonresidents (net)	1	42	0	42
	Placements to nonfinancial institutions - nonresidents	1	42	0	42
	Accumulated amortization of placements to nonfinancial institutions -	0	0	0	0
	Impairment (provisions) of placements to nonfinancial institutions - nonresidents	0	0	0	0
	Placements to households - nonresidents (net)	0	0	2	2
	Placements to households - nonresidents	0	0	2	2
	Accumulated amortization of placements to households - nonresidents	0	0	0	0
	Impairment (provisions) of placements to households - nonresidents	0	0	0	0
	Overdrafts of nonresidents (net)	0	0	0	0
	Overdrafts of nonresidents	0	0	0	0
	Suspicious and contested claims from nonfinancial entities (net)	2,805	2,284	123	5,211
	Suspicious and contested claims from nonfinancial entities	10,960	4,340	823	16,124
	Impairment (provisions) of suspicious and contested claims from nonfinancial	-8,105	-2,057	-701	-10,862
	Group impairment for the retail credit portfolio	-865	-110	-6	-981
	Group impairment for individually significant exposures found not to be impaired	-1	0	0	-1
11	ACCRUED INTEREST	861	456	43	1,360
	Denar interest receivables from loans and placements	333	172	19	524
	Foreign currency interest receivables from loans and placements	135	89	4	228
	FX indexed interest receivables from loans and placements	312	173	18	503
	Denar interest receivables from debt instruments	32	11	1	45
	Foreign currency interest receivables as a result of debt instruments	0	5	0	5
	FX indexed interest receivables from debt instruments	26	4	1	31
	Interest receivables from other instruments	10	3	0	13
	Denar interest receivables as a result of deposits	0	0	0	0
	Foreign currency interest receivables from deposits	12	0	0	12
	Suspicious and contested claims of interest receivables	0	-1	0	-1
12	INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	154	0	0	154
	Investments in associates	123	0	0	123
	Investments in subsidiaries	31	0	0	31
13	OTHER ASSETS	773	690	109	1,572
	Fees and Commission receivables	49	53	16	117
	Suspicious and contested claims from fees and commissions	9	3	0	12
	Net internal relations	0	0	0	0
	Deferred tax assets	2	0	0	2
	Other assets	66	74	8	149
	Account receivables and other receivables	472	274	49	794
	Deferred income, prepaid expenses and temporary accounts	176	286	37	498
14	FORECLOSURES	1,746	621	407	2,773
	Foreclosures	1,746	621	407	2,773
	Impairment of foreclosures	0	0	0	0
15	INTANGIBLE ASSETS	298	377	78	753
	Founding investments	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	35
	Accumulated amortization of intangible assets	-547	-310	-58	-916
16	FIXED ASSETS (PROPERTY, PLANT AND EQUIPMENT)	3,959	2,882	961	7,803
	Land	0	0	0	0
	Buildings	3,473	2,086	820	6,379
	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	-5,087
17	NON CURRENT ASSETS HELD FOR SALE	0	0	58	58
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	5,958
	Foreign currency receivables from activities on behalf of and on account of others	602	1	462	1,065
	Denar payables from activities on behalf of and on account of others	-3,199	-1,953	-829	-5,981
	Foreign currency payables from activities on behalf of and on account of others	-602	0	-590	-1,193
	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
19	UNRECOGNIZED IMPAIRMENT	0	-39	-2	-40
20	TOTAL ASSETS	171,527	72,838	12,613	256,979

1. Balance sheet - Liabilities

No.	Liabilities	Large banks	Medium-size banks	Small-size banks	Total
1	INSTRUMENTS FOR TRADING AND FINANCIAL LIABILITIES DESIGNATED AT FAIR VALUE THROUGH PROFIT AND LOSS	0	0	0	0
2	DERIVATIVES HELD FOR HEDGING	0	0	0	0
3	DEPOSITS OF FINANCIAL INSTITUTIONS	7,091	7,953	508	15,553
	<i>Deposits of domestic banks</i>	720	211	30	960
	<i>Deposits of saving houses</i>	195	83	0	279
	<i>Deposits of insurance companies</i>	1,900	2,133	57	4,090
	<i>Deposits of pension funds</i>	497	632	30	1,159
	<i>Deposits of other financial institutions</i>	1,120	233	71	1,424
	<i>Deposits of financial institutions-nonresidents</i>	2,225	4,213	311	6,749
	<i>Restricted deposits and other deposits of financial institutions</i>	435	447	10	892
4	SIGHT DEPOSITS OF NONFINANCIAL ENTITIES	48,956	15,461	2,631	67,048
	<i>Denar accounts and sight deposits of nonfinancial entities</i>	12,628	4,695	1,091	18,415
	<i>Denar accounts and sight deposits of sector - state</i>	1,577	30	87	1,694
	<i>Denar accounts and sight deposits of nonprofit institutions</i>	908	265	44	1,218
	<i>Denar accounts and sight deposits of households</i>	9,547	2,786	456	12,789
	<i>Denar accounts and sight deposits of nonresidents</i>	319	65	56	440
	<i>Foreign currency accounts and sight deposits of nonfinancial</i>	4,835	2,662	121	7,619
	<i>Foreign currency accounts and sight deposits of sector - state</i>	14	0	0	14
	<i>Foreign currency accounts and sight deposits of nonprofit</i>	189	49	4	242
	<i>Foreign currency accounts and sight deposits of households</i>	15,689	4,027	527	20,244
	<i>Foreign currency accounts and sight deposits of nonresidents</i>	981	497	219	1,697
	<i>Denar sight deposits with FX clause of nonfinancial entities</i>	0	0	0	0
	<i>Restricted sight deposits and other deposits of nonfinancial</i>	2,267	385	25	2,677
5	SHORT TERM DEPOSITS OF NONFINANCIAL ENTITIES	71,374	24,916	1,711	98,000
	<i>Denar short term deposits of nonfinancial entities</i>	4,708	2,174	221	7,103
	<i>Denar short term deposits of sector - state</i>	152	122	0	273
	<i>Denar short term deposits of nonprofit institutions serving</i>	482	208	29	720
	<i>Denar short term deposits of households</i>	15,852	3,345	468	19,666
	<i>Denar short term deposits of nonfinancial entities - nonresidents</i>	81	2	0	84
	<i>Foreign currency short term deposits of nonfinancial entities</i>	5,489	2,806	9	8,303
	<i>Foreign currency short term deposits of nonprofit institutions serving households</i>	29	0	0	29
	<i>Foreign currency short term deposits of households</i>	36,464	9,867	480	46,811
	<i>Foreign currency short term deposits of nonfinancial entities - nonresidents</i>	707	3,849	44	4,601
	<i>FX indexed short term deposits of nonfinancial entities</i>	5,619	1,414	381	7,414
	<i>FX indexed short term deposits of sector - state</i>	0	7	0	7
	<i>FX indexed short term deposits of nonprofit institutions serving households</i>	179	81	0	260
	<i>FX indexed short term deposits of households</i>	0	76	0	76
	<i>FX indexed short term deposits of nonfinancial entities - nonresidents</i>	0	0	49	49
	<i>Restricted deposits of nonfinancial entities up to 1 year</i>	1,612	964	28	2,604

6	LONG TERM DEPOSITS OF NONFINANCIAL ENTITIES	12,812	5,882	477	19,171
	<i>Denar long term deposits of nonfinancial entities</i>	609	147	6	762
	<i>Denar long term deposits of nonprofit institutions serving households</i>	12	0	0	12
	<i>Denar long term deposits of households</i>	2,700	1,355	281	4,336
	<i>Denar long term deposits of nonfinancial entities - nonresidents</i>	0	4	0	4
	<i>Foreign currency long term deposits of nonfinancial entities</i>	0	165	7	173
	<i>Foreign currency long term deposits of sector - state</i>	0	0	0	0
	<i>Foreign currency long term deposits of nonprofit institutions serving households</i>	0	0	0	0
	<i>Foreign currency long term deposits of households</i>	6,332	3,207	94	9,632
	<i>Foreign currency long term deposits of nonfinancial entities - nonresidents</i>	13	104	0	117
	<i>FX indexed long term deposits of nonfinancial entities</i>	16	40	0	56
	<i>FX indexed long term deposits of sector - state</i>	0	0	0	0
	<i>Denar long term deposits with FX clause of nonprofit institutions serving households</i>	52	0	0	52
	<i>FX indexed long term deposits of households</i>	0	5	0	5
	<i>Restricted deposits of nonfinancial entities over 1 year</i>	3,077	856	89	4,021
7	DEBT SECURITIES IN ISSUE	630	300	0	930
	<i>Other debt securities in issue</i>	630	300	0	930
8	BORROWINGS	4,525	7,106	1,323	12,954
	<i>Borrowings from financial institutions</i>	1,306	2,428	14	3,748
	<i>Borrowings from sector - state</i>	1,437	1,116	227	2,781
	<i>Borrowings from other sectors - residents</i>	0	22	0	22
	<i>Borrowings from nonresidents</i>	1,782	3,533	1,079	6,394
	<i>Financial lease payables from financial institutions</i>	0	0	3	3
	<i>Financial lease payables from other sector - residents</i>	0	6	0	6
9	LIABILITY COMPONENT OF HYBRID INSTRUMENTS	0	184	0	184
	<i>Liability component of foreign currency hybrid instruments</i>	0	184	0	184
10	SUBORDINATED DEBT AND CUMULATIVE PREFERRED SHARES	4,454	979	0	5,433
	<i>Foreign currency subordinated debt</i>	4,346	979	0	5,325
	<i>Cumulative preferred shares</i>	108	0	0	108
11	INTEREST LIABILITIES	939	523	62	1,525
	<i>Interest payables from borrowings</i>	28	36	14	78
	<i>Interest payables from sight deposits and current accounts</i>	76	52	2	130
	<i>Interest payables from term deposits</i>	809	390	47	1,245
	<i>Interest payables from hybrid instruments</i>	0	9	0	9
	<i>Interest payables from subordinated debt</i>	14	30	0	44
	<i>Interest payables from other instruments</i>	7	0	0	7
	<i>Interest payables from issued securities</i>	6	7	0	13
12	OTHER LIABILITIES	1,514	779	129	2,422
	<i>Fee and Commission liabilities</i>	1	1	4	6
	<i>Accrued expenses, deferred income and temporary accounts</i>	496	429	89	1,015
	<i>Other liabilities</i>	1,017	348	36	1,401
13	PROVISIONS	727	98	13	838
	<i>Provisions</i>	727	98	13	838
14	CAPITAL AND RESERVES	16,588	8,369	5,675	30,632
	<i>Equity capital</i>	8,746	7,058	5,270	21,074
	<i>Reserve fund</i>	5,092	1,230	862	7,184
	<i>Retained earnings / Accumulated losses</i>	2,693	816	-272	3,237
	<i>Revaluation reserves</i>	57	6	14	77
	<i>Current loss</i>	0	-741	-199	-940
15	GROSS PROFIT	1,917	288	83	2,288
16	TOTAL LIABILITIES	171,527	72,838	12,613	256,979

2. Income statement

in millions of denars

No.	STATEMENT OF COMPREHENSIVE INCOME	Large banks	Medium-size banks	Small-size banks	Total
1	INTEREST INCOME	9,310	4,066	503	13,879
	<i>Non-financial companies</i>	4,228	1,809	126	6,164
	private	4,205	1,794	126	6,126
	public	23	15	0	38
	<i>State</i>	281	114	47	442
	central government	281	112	47	440
	local government	0	1	0	1
	social insurance funds	0	0	0	0
	<i>Non-profitable institutions serving households</i>	4	1	0	6
	<i>Financial institutions</i>	579	273	184	1,037
	central bank	308	212	114	633
	banks	214	49	71	334
	saving houses	56	0	0	56
	insurance companies	0	0	0	0
	pension funds	0	0	0	0
	other financial institutions	1	12	0	14
	<i>Households</i>	3,725	1,840	124	5,689
	self-employed individuals	8	418	2	428
	citizens	3,716	1,423	122	5,261
	<i>Non-residents</i>	63	29	9	102
	non-financial companies, non-residents	0	0	0	0
	state, non-residents	0	0	0	0
	non-profitable non financial institutions serving households, non-residents	0	0	0	0
	financial institutions, non-residents	63	29	9	101
	households, non-residents	0	0	0	0
	Net impairment of interest income	430	-2	12	440
2	INTEREST EXPENSES	-4,265	-1,818	-122	-6,205
	<i>Non-financial companies</i>	-735	-414	-25	-1,174
	private	-659	-368	-21	-1,048
	public	-77	-46	-4	-126
	<i>State</i>	-29	-28	-1	-58
	central government	-29	-27	-1	-57
	local government	0	-1	0	-1
	social insurance funds	0	0	0	0
	<i>Non-profitable institutions serving households</i>	-27	-13	-1	-42
	<i>Financial institutions</i>	-371	-295	-12	-677
	central bank	-1	-1	0	-2
	banks	-219	-117	-1	-337
	saving houses	-4	-1	0	-6
	insurance companies	-73	-98	-3	-174
	pension funds	-20	-22	-2	-44
	other financial institutions	-53	-55	-5	-114
	<i>Households</i>	-2,784	-791	-60	-3,636
	self-employed individuals	-3	0	0	-3
	citizens	-2,782	-791	-60	-3,633
	<i>Non-residents</i>	-318	-277	-23	-618
	non-financial companies, non-residents	-44	-86	-4	-133
	state, non-residents	-1	-1	0	-2
	non-profitable non financial institutions serving households, non-residents	0	0	0	0
	financial institutions, non-residents	-261	-179	-19	-459
	households, non-residents	-12	-10	-1	-23
3	NET INTEREST INCOME (1-2)	5,045	2,248	381	7,674
4	NET FEES AND COMMISSION INCOME	1,595	576	127	2,298
	<i>Fees and commission income</i>	1,857	772	187	2,815
	<i>Fees and commission expenses</i>	-261	-195	-60	-517

5	NET INCOME FROM ASSETS AND LIABILITIES HELD FOR TRADING	220	15	6	242
	<i>Net income from assets and liabilities held for trading</i>	22	8	0	30
	realized	8	8	0	16
	unrealized	13	1	0	14
	<i>Net income from derivative instruments held for trading</i>	18	0	0	18
	realized	3	0	0	3
	unrealized	16	0	0	16
	<i>Dividend income from assets held for trading</i>	1	0	0	1
	<i>Net interest income from assets and liabilities held for trading</i>	179	7	6	192
6	NET INCOME FROM FINANCIAL INSTRUMENTS DESIGNATED AT FAIR VALUE	0	0	0	0
	<i>Net income from financial assets and liabilities designated at fair value</i>	0	0	0	0
	realized	0	0	0	0
	unrealized	0	0	0	0
	<i>Net income from derivative instruments held for hedging</i>	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
	<i>Dividend income from financial assets designated at fair value</i>	0	0	0	0
7	NET (GAINS - LOSSES) FROM FOREIGN EXCHANGE RATE DIFFERENCES	324	177	17	519
	<i>Realized</i>	270	-452	21	-162
	<i>Unrealized</i>	20	626	-2	644
	<i>Net income from FX activities</i>	35	3	-2	36
8	OTHER OPERATING INCOME	776	227	76	1,080
	<i>Dividends and revenues based on capital investments</i>	24	41	15	81
	<i>Capital gain from sale of financial assets available for sale</i>	1	0	0	2
	<i>Capital gains realized from sales of assets</i>	22	13	0	35
	<i>Reversal of provisions for off-balance sheet items</i>	534	52	28	614
	<i>Reversal of other provisions</i>	0	0	0	0
	<i>Other income</i>	126	72	28	226
	<i>Collected previously written-off loans and receivables</i>	66	40	5	110
	<i>Extraordinary income</i>	3	9	0	12
9	NET IMPAIRMENT LOSSES (PROVISIONS) OF FINANCIAL ASSETS	-1,911	-1,005	-119	-3,035
	<i>Impairment losses of financial assets</i>	-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
	<i>Reversal of impairment losses of financial assets</i>	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
	<i>Unrecognized impairment</i>	0	-39	-2	-40
10	IMPAIRMENT LOSSES OF NON-FINANCIAL ASSETS	0	-35	0	-36
	<i>Losses due to impairment of non-financial assets</i>	0	-35	0	-36
	<i>Reversal of impairment losses of non-financial assets</i>	0	0	0	0
11	EMPLOYEES EXPENSES	-1,557	-1,089	-264	-2,910
12	DEPRECIATION	-414	-300	-59	-773
13	OTHER OPERATING EXPENSES	-2,161	-1,268	-280	-3,709
	<i>General and administrative expenses</i>	-1,194	-1,001	-225	-2,420
	<i>Deposit insurance premiums</i>	-449	-135	-12	-595
	<i>Capital losses realized from sales of assets</i>	0	0	0	0
	<i>Capital losses from sale of financial assets available for sale</i>	0	0	0	0
	<i>Provisions for off-balance sheet items</i>	-372	-49	-25	-445
	<i>Other provisions</i>	-2	-8	0	-10
	<i>Other expenses</i>	-132	-72	-14	-219
	<i>Extraordinary expenses</i>	-12	-4	-4	-20
14	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 credit 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

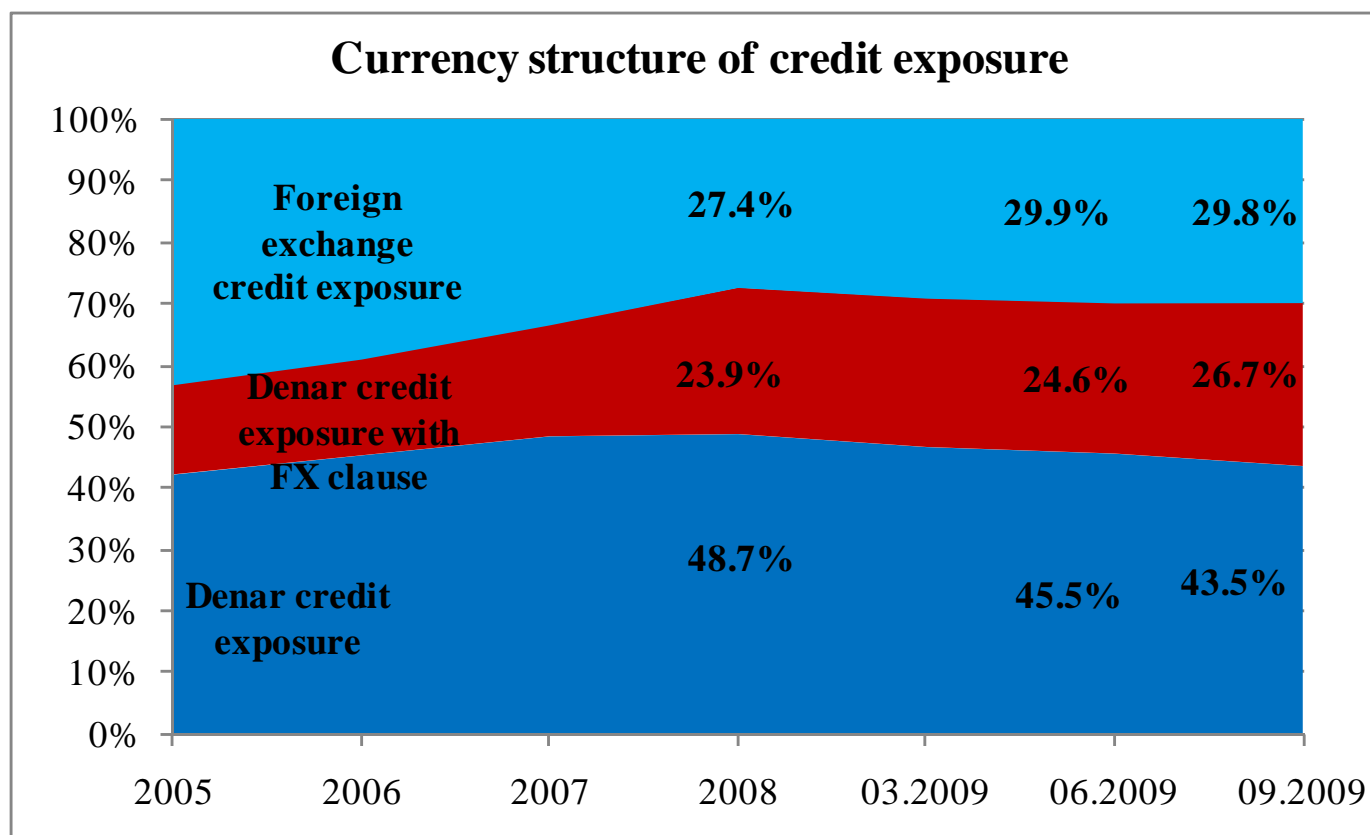
in millions of denars

Group	Own funds	Risk weighted assets	Credit risk weighted assets	Currency risk weighted assets	Capital Adequacy Ratio	Core capital/Credit risk weighted assets
<i>1</i>	<i>2</i>	<i>3=4+5</i>	<i>4</i>	<i>5</i>	<i>6=2/3</i>	<i>7</i>
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%

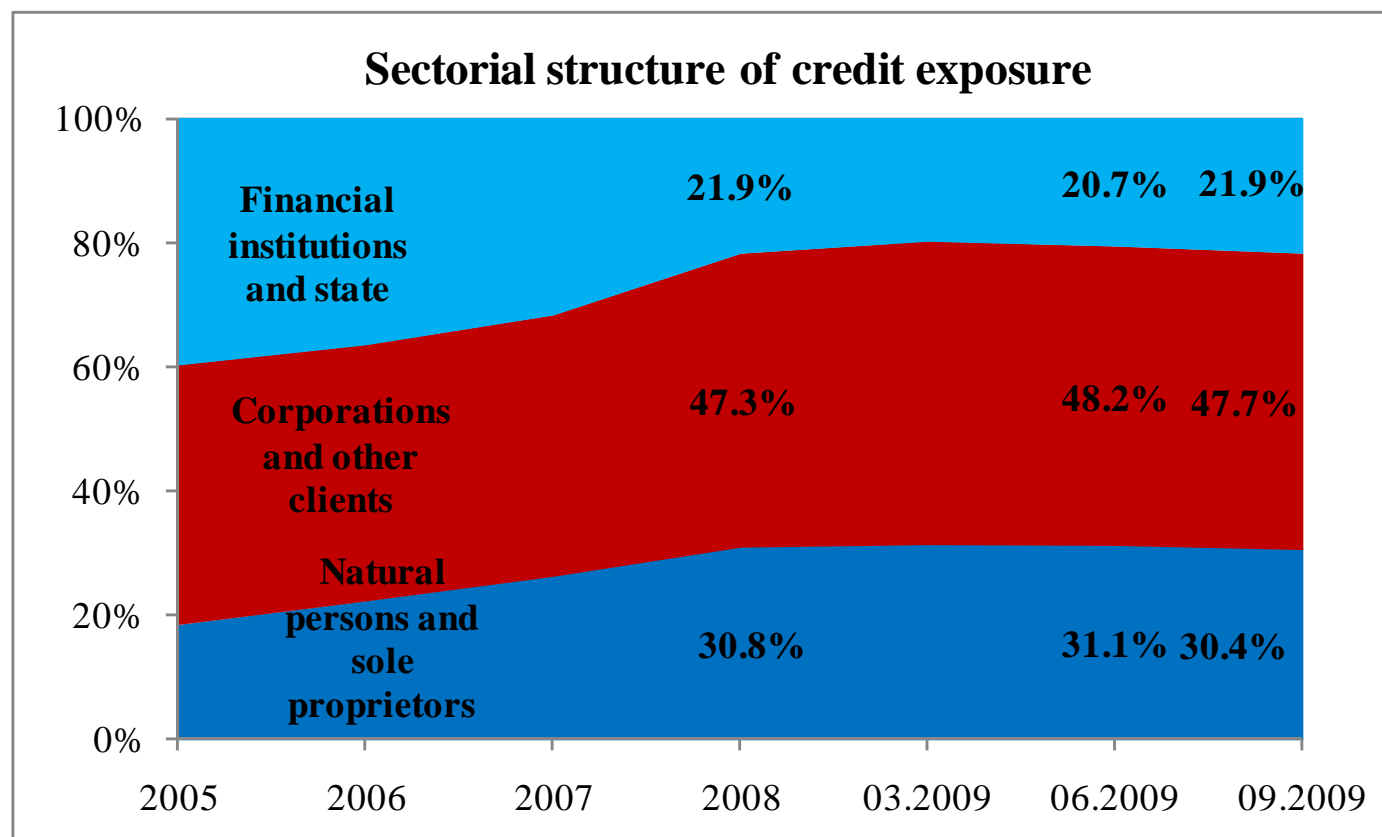
6. Profitability indicators

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%

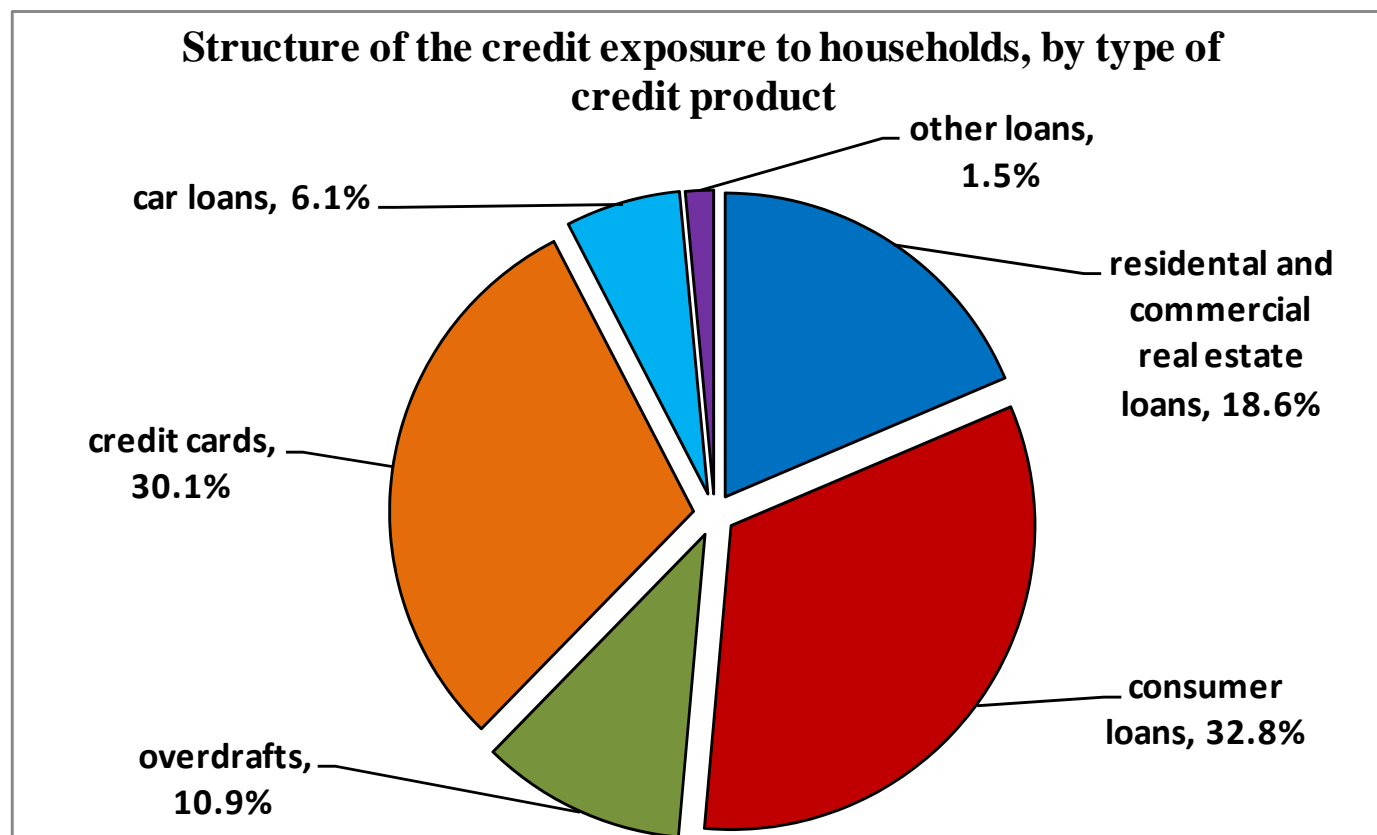
7.Currency structure of credit exposure



8.Sectorial structure of credit exposure

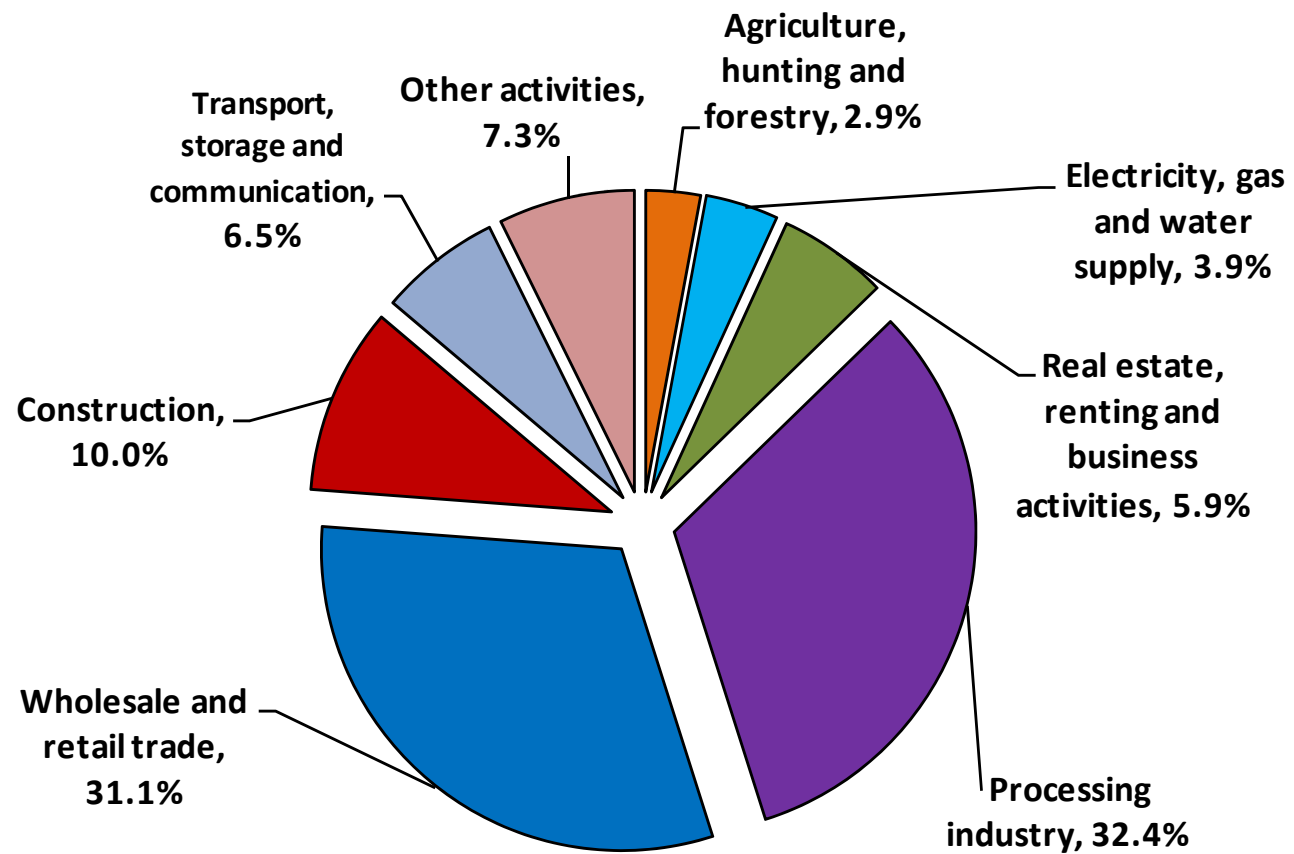


9. Structure of the credit exposure to households, by type of credit product



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

**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/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%	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 entities 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 Gazette of the Republic of Macedonia" no. 17/2008)