



NATIONAL BANK OF THE REPUBLIC OF MACEDONIA

BANKING SYSTEM INDICATORS

AS OF 30.06.2007

September, 2007

1. Balance sheet

in million of Denars

| ASSETS | Large banks | % | Medium banks | % | Small banks | % | Total | % |
|--|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|
| CASH AND BALANCE WITH NBRM | 6,842 | 5.2% | 3,343 | 6.3% | 1,015 | 6.7% | 11,201 | 5.6% |
| Denar cash | 5,721 | 83.6% | 2,616 | 78.3% | 875 | 86.2% | 9,212 | 82.2% |
| Foreign currency cash | 1,117 | 16.3% | 725 | 21.7% | 139 | 13.7% | 1,982 | 17.7% |
| Precious metals and other kind of cash | 4 | 0.1% | 2 | 0.0% | 1 | 0.1% | 7 | 0.1% |
| SECURITIES REDISCOUNTED BY NBRM | 8,858 | 6.8% | 4,808 | 9.1% | 1,432 | 9.5% | 15,099 | 7.6% |
| DEBT SECURITIES | 11,693 | 8.9% | 3,505 | 6.6% | 1,682 | 11.2% | 16,880 | 8.5% |
| Checks and bills of exchange | 39 | 0.3% | 55 | 1.6% | 15 | 0.9% | 110 | 0.7% |
| Government securities denar nominated | 5,431 | 46.5% | 51 | 1.4% | 196 | 11.6% | 5,678 | 33.6% |
| Other debt securities | 6,222 | 53.2% | 3,399 | 97.0% | 1,471 | 87.5% | 11,092 | 65.7% |
| PLACEMENTS TO OTHER BANKS | 31,187 | 23.8% | 10,919 | 20.6% | 5,361 | 35.6% | 47,467 | 23.8% |
| Accounts with domestic banks | 4,991 | 16.0% | 2,033 | 18.6% | 496 | 9.3% | 7,521 | 15.8% |
| Accounts with foreign banks | 25,530 | 81.9% | 8,539 | 78.2% | 2,422 | 45.2% | 36,491 | 76.9% |
| Short-term loans and other claims on domestic banks and other financial institutions | 31 | 0.1% | 8 | 0.1% | 383 | 7.1% | 422 | 0.9% |
| Short-term loans and other claims on foreign and domestic banks in foreign currency | 114 | 0.4% | 335 | 3.1% | 336 | 6.3% | 785 | 1.6% |
| Long-term loans and other claims on domestic banks and other financial institutions | 444 | 1.4% | 2 | 0.0% | 828 | 15.4% | 1,274 | 2.7% |
| Long-term loans and other claims on foreign banks and other financial institutions | 0 | 0.0% | - | 0.0% | 741 | 13.8% | 742 | 1.6% |
| Non-performing loans on banks | 77 | 0.2% | 1 | 0.0% | 155 | 2.9% | 233 | 0.5% |
| LOANS TO CLIENTS | 65,099 | 49.7% | 25,952 | 49.0% | 3,017 | 20.1% | 94,068 | 47.3% |
| Enterprises | 40,420 | 62.1% | 15,765 | 60.7% | 1,545 | 51.2% | 57,729 | 61.4% |
| Other customers | 301 | 0.5% | 34 | 0.1% | 5 | 0.2% | 340 | 0.3% |
| Households | 24,590 | 37.8% | 10,291 | 39.7% | 1,626 | 53.9% | 36,508 | 38.8% |
| Non-performing loans to clients | 8,160 | 12.5% | 1,299 | 5.0% | 1,038 | 34.4% | 10,497 | 11.2% |
| Reserves for potential loan losses | (8,373) | -12.9% | (1,437) | -5.5% | (1,198) | -39.7% | (11,007) | -11.7% |
| ACCRUED INTEREST AND OTHER ASSETS | 3,094 | 2.4% | 1,907 | 3.6% | 620 | 4.1% | 5,620 | 2.8% |
| Accrued interest | 611 | 19.8% | 299 | 15.7% | 54 | 8.7% | 965 | 17.2% |
| Non-accrual interest and other claims | 3,897 | 126.0% | 252 | 13.2% | 331 | 53.5% | 4,481 | 79.7% |
| Reserves for potential losses for interest | (3,918) | -126.7% | (264) | -13.9% | (334) | -53.9% | (4,517) | -80.4% |
| Other claims | 532 | 17.2% | 815 | 42.8% | 37 | 5.9% | 1,384 | 24.6% |
| Foreclosures | 1,946 | 62.9% | 709 | 37.2% | 709 | 114.4% | 3,364 | 59.9% |
| Net commission relations | (113) | -3.7% | (6) | -0.3% | (227) | -36.6% | (346) | -6.2% |
| Other assets | 139 | 4.5% | 101 | 5.3% | 50 | 8.0% | 289 | 5.2% |
| SECURITIES INVESTMENTS | 630 | 0.5% | 301 | 0.6% | 465 | 3.1% | 1,396 | 0.7% |
| Securities in foreign currency available for sale | - | 0.0% | - | 0.0% | - | 0.0% | - | 0.0% |
| Securities in foreign currency held up to maturity | 160 | 25.4% | 2 | 0.7% | 73 | 15.7% | 235 | 16.8% |
| Equity investments in domestic currency | 470 | 74.6% | 299 | 99.3% | 390 | 83.8% | 1,159 | 83.0% |
| Reserves for purchased owned shares | - | 0.0% | - | 0.0% | 2 | 0.5% | 2 | 0.2% |
| FIXED ASSETS | 3,695 | 2.8% | 2,188 | 4.1% | 1,475 | 9.8% | 7,358 | 3.7% |
| Buildings | 3,238 | 87.6% | 1,543 | 70.5% | 1,380 | 93.5% | 6,161 | 83.7% |
| Equipment | 2,663 | 72.1% | 974 | 44.5% | 619 | 41.9% | 4,256 | 57.8% |
| Intangible investments | 224 | 6.1% | 183 | 8.4% | 51 | 3.5% | 458 | 6.3% |
| Other means of operation | 147 | 4.0% | 17 | 0.8% | 18 | 1.2% | 182 | 2.5% |
| Means of operation in preparation | 148 | 4.0% | 264 | 12.1% | 52 | 3.5% | 464 | 6.3% |
| Correction of value of fixed assets | (2,726) | -73.8% | (793) | -36.3% | (644) | -43.6% | (4,163) | -56.6% |
| Non-allocated reserves for potential losses | - | 0.0% | (1) | 0.0% | (23) | -0.2% | (24) | 0.0% |
| TOTAL ASSETS | 131,098 | 100.0% | 52,923 | 100.0% | 15,043 | 100.0% | 199,065 | 100.0% |

in millions of Denars

| LIABILITIES | Large banks | % | Medium banks | % | Small banks | % | Total | % |
|--|----------------|---------------|---------------|---------------|---------------|---------------|----------------|---------------|
| DEPOSITS OF BANKS | 1,951 | 1.5% | 2,131 | 4.0% | 353 | 2.3% | 4,435 | 2.2% |
| Denar sight deposits | 148 | 7.6% | 3 | 0.1% | 23 | 6.6% | 174 | 3.9% |
| Foreign currency sight deposits of domestic | 307 | 15.7% | 145 | 6.8% | 5 | 1.4% | 457 | 10.3% |
| Foreign currency sight deposits of foreign banks | 242 | 12.4% | 264 | 12.4% | 80 | 22.6% | 586 | 13.2% |
| Short-term denar deposits | 979 | 50.2% | 864 | 40.6% | 106 | 30.0% | 1,950 | 44.0% |
| Short-term foreign currency deposits | 274 | 14.1% | 855 | 40.1% | - | 0.0% | 1,129 | 25.5% |
| Long-term denar deposits | 0 | 0.0% | 1 | 0.0% | 139 | 39.4% | 140 | 3.1% |
| SIGHT DEPOSITS | 45,398 | 34.6% | 13,499 | 25.5% | 3,899 | 25.9% | 62,796 | 31.5% |
| Denar sight deposits of enterprises | 9,846 | 21.7% | 3,271 | 24.2% | 706 | 18.1% | 13,824 | 22.0% |
| Denar sight deposits of public sector | 449 | 1.0% | 140 | 1.0% | 300 | 7.7% | 888 | 1.4% |
| Denar sight deposits of other customers | 1,553 | 3.4% | 494 | 3.7% | 235 | 6.0% | 2,283 | 3.6% |
| Denar sight deposits of citizens | 9,009 | 19.8% | 2,727 | 20.2% | 1,214 | 31.1% | 12,950 | 20.6% |
| Restricted denar deposits | 254 | 0.6% | 336 | 2.5% | 6 | 0.2% | 595 | 1.0% |
| Foreign currency sight deposits of enterprises | 7,401 | 16.3% | 1,909 | 14.2% | 490 | 12.6% | 9,799 | 15.6% |
| Foreign currency sight deposits of citizens | 16,446 | 36.2% | 4,494 | 33.3% | 901 | 23.1% | 21,842 | 34.8% |
| Restricted foreign currency deposits | 440 | 1.0% | 127 | 0.9% | 48 | 1.2% | 615 | 1.0% |
| SHORT TERM DEPOSITS UP TO 1 YEAR | 55,752 | 42.5% | 17,906 | 33.8% | 1,541 | 10.2% | 75,199 | 37.8% |
| Denar short term deposits of enterprises | 13,307 | 23.9% | 5,283 | 29.5% | 207 | 13.5% | 18,798 | 25.0% |
| Denar short term deposits of public sector | 508 | 0.9% | 6 | 0.0% | 17 | 1.1% | 531 | 0.7% |
| Denar short term deposits of other customers | 527 | 0.9% | 110 | 0.6% | 25 | 1.6% | 662 | 0.8% |
| Denar short term deposits of citizens | 14,055 | 25.2% | 4,800 | 26.8% | 891 | 57.8% | 19,745 | 26.3% |
| Foreign currency short term deposits of | 6,875 | 12.4% | 2,635 | 14.7% | 9 | 0.6% | 9,518 | 12.7% |
| Foreign currency short term deposits of other | 1,680 | 3.0% | 800 | 4.5% | 90 | 5.8% | 2,571 | 3.4% |
| Foreign currency short term deposits of citizens | 18,800 | 33.7% | 4,272 | 23.9% | 302 | 19.6% | 23,374 | 31.1% |
| SHORT TERM BORROWINGS UP TO 1 YEAR AND ISSUED DEBT SECURITIES | 1,944 | 1.5% | 193 | 0.4% | 7 | 0.0% | 2,144 | 1.1% |
| Short-term denar borrowings of domestic banks | 61 | 3.1% | 193 | 100.0% | 7 | 100.0% | 261 | 12.2% |
| Short-term borrowings of foreign banks | 1,882 | 96.8% | - | 0.0% | - | 0.0% | 1,882 | 87.7% |
| Short-term denar borrowings of other customers | - | 0.0% | - | 0.0% | - | 0.0% | - | 0.0% |
| Short-term denar borrowings of other customers | 1 | 0.1% | - | 0.0% | - | 0.0% | 1 | 0.1% |
| OTHER LIABILITIES | 1,750 | 1.3% | 1,121 | 2.1% | 205 | 1.4% | 3,077 | 1.5% |
| Payable interest | 394 | 22.5% | 220 | 19.6% | 43 | 21.1% | 657 | 21.4% |
| Other liabilities in denars | 489 | 28.0% | 650 | 58.0% | 132 | 64.3% | 1,271 | 41.3% |
| Other liabilities in FX | 534 | 30.5% | 114 | 10.1% | 15 | 7.3% | 663 | 21.6% |
| Temporary accounts | 332 | 19.0% | 138 | 12.3% | 15 | 7.3% | 485 | 15.7% |
| LONG TERM DEPOSITS OVER 1 YEAR | 2,234 | 1.7% | 3,379 | 6.4% | 1,437 | 9.6% | 7,051 | 3.5% |
| Denar long term deposits of enterprises | 285 | 12.7% | 214 | 6.3% | 686 | 47.7% | 1,184 | 16.8% |
| Denar long term deposits of public sector | - | 0.0% | 50 | 1.5% | - | 0.0% | 50 | 0.7% |
| Denar long term deposits of other customers | 127 | 5.7% | 239 | 7.1% | 175 | 12.2% | 541 | 7.7% |
| Denar long term deposits of citizens | 709 | 31.7% | 1,012 | 30.0% | 346 | 24.0% | 2,067 | 29.3% |
| Foreign currency long term deposits of legal | 0 | 0.0% | 6 | 0.2% | - | 0.0% | 7 | 0.1% |
| Foreign currency long term deposits of other | 248 | 11.1% | 19 | 0.6% | 1 | 0.1% | 268 | 3.8% |
| Foreign currency long term deposits of citizens | 866 | 38.8% | 1,838 | 54.3% | 229 | 16.0% | 2,933 | 41.6% |
| LONG TERM BORROWINGS OVER 1 YEAR | 8,787 | 6.7% | 5,588 | 10.6% | 1,612 | 10.7% | 15,988 | 8.0% |
| Long term borrowings of NBRM | 1,059 | 12.1% | 1,053 | 18.9% | 18 | 1.1% | 2,131 | 13.3% |
| Long term denar borrowings of domestic banks | 638 | 7.3% | 459 | 8.2% | 5 | 0.3% | 1,102 | 6.9% |
| Long term foreign currency borrowings of | 283 | 3.2% | 1,058 | 18.9% | 2 | 0.1% | 1,343 | 8.4% |
| Long term borrowings of foreign banks | 4,369 | 49.7% | 1,833 | 32.8% | 1,492 | 92.6% | 7,694 | 48.1% |
| Long term borrowings of other customers | 429 | 4.9% | 573 | 10.3% | 82 | 5.1% | 1,084 | 6.8% |
| Long term borrowings of enterprises | - | 0.0% | 459 | 8.2% | - | 0.0% | 459 | 2.9% |
| Long term borrowings of other customers | 0 | 0.0% | - | 0.0% | 12 | 0.8% | 12 | 0.1% |
| Assumed long term foreign currency borrowings | 2,009 | 22.8% | 153 | 2.7% | - | 0.0% | 2,162 | 13.5% |
| LIABILITIES | 657 | 0.5% | 87 | 0.2% | 19 | 0.1% | 763 | 0.4% |
| OWNED FUNDS | 11,183 | 8.5% | 8,314 | 15.7% | 5,826 | 38.7% | 25,322 | 12.7% |
| Equity capital | 7,718 | 69.0% | 6,764 | 81.4% | 5,218 | 89.6% | 19,700 | 77.8% |
| Reserve fund | 2,604 | 23.3% | 1,330 | 16.0% | 406 | 7.0% | 4,340 | 17.2% |
| Revaluation reserves | 142 | 1.3% | 200 | 2.4% | 5 | 0.1% | 348 | 1.4% |
| Unallocated profit from previous years | 717 | 6.4% | 542 | 6.5% | 13 | 0.2% | 1,272 | 5.0% |
| Other funds | 1 | 0.0% | - | 0.0% | 410 | 7.0% | 411 | 1.6% |
| Loss | - | 0.0% | (491) | -5.9% | (185) | -3.2% | (677) | -2.7% |
| Current loss* | - | 0.0% | (30) | -0.4% | (41) | -0.7% | (71) | -0.3% |
| Current profit** | 1,441 | 1.1% | 705 | 1.3% | 145 | 1.0% | 2,291 | 1.2% |
| TOTAL LIABILITIES | 131,098 | 100.0% | 52,923 | 100.0% | 15,043 | 100.0% | 199,065 | 100.0% |

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

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

2. Income statement

in millions of Denars

| INCOME STATEMENT | Large banks | % | Medium banks | % | Small banks | % | Total | % |
|--|----------------|---------------|----------------|---------------|--------------|---------------|----------------|---------------|
| INTEREST INCOME | 3,852 | 100.0% | 1,788 | 100.0% | 338 | 100.0% | 5,979 | 100.0% |
| Banks | 345 | 9.0% | 250 | 14.0% | 87 | 25.7% | 682 | 11.4% |
| Enterprises | 1,535 | 39.8% | 763 | 42.7% | 70 | 20.6% | 2,368 | 39.6% |
| Citizens | 1,211 | 31.4% | 635 | 35.5% | 101 | 29.8% | 1,946 | 32.6% |
| Other | 812 | 21.1% | 174 | 9.7% | 92 | 27.3% | 1,078 | 18.0% |
| Reversed interest | (51) | -1.3% | (34) | -1.9% | (12) | -3.4% | (96) | -1.6% |
| INTEREST EXPENSE | (1,518) | 100.0% | (652) | 100.0% | (91) | 100.0% | (2,261) | 100.0% |
| Banks | (345) | 22.8% | (108) | 16.6% | (5) | 5.2% | (459) | 20.3% |
| Enterprises | (379) | 25.0% | (170) | 26.2% | (4) | 4.8% | (554) | 24.5% |
| Citizens | (736) | 48.4% | (275) | 42.2% | (51) | 56.2% | (1,061) | 46.9% |
| Other | (58) | 3.8% | (98) | 15.0% | (31) | 33.8% | (186) | 8.2% |
| NET INTEREST INCOME | 2,334 | 100.0% | 1,136 | 100.0% | 248 | 100.0% | 3,718 | 100.0% |
| NET PROVISIONS | (736) | 100.0% | (237) | 100.0% | (135) | 100.0% | (1,108) | 100.0% |
| Provisions | (951) | 129.3% | (288) | 121.5% | (154) | 114.1% | (1,393) | 125.8% |
| Recovery, regarding provisions | 216 | -29.3% | 51 | -21.5% | 43 | -31.5% | 309 | -27.9% |
| Nonallocated provisions for potential losses | - | 0.0% | (0) | 0.0% | (23) | 17.4% | (24) | 2.1% |
| NET INTEREST INCOME AFTER PROVISIONS | 1,599 | 100.0% | 899 | 100.0% | 113 | 100.0% | 2,610 | 100.0% |
| NET FEES AND COMMISSION INCOME | 1,145 | 100.0% | 416 | 100.0% | 161 | 100.0% | 1,722 | 100.0% |
| Fees and commission income | 1,298 | 113.3% | 507 | 122.0% | 202 | 125.6% | 2,007 | 116.6% |
| Fees and commission expenses | (153) | -13.3% | (91) | -22.0% | (41) | -25.6% | (285) | -16.6% |
| DIVIDENDS | 8 | 100.0% | 19 | 100.0% | 3 | 100.0% | 31 | 100.0% |
| NET INCOME, REGARDING THE SECURITIES | 21 | 100.0% | 1 | 100.0% | 0 | 100.0% | 22 | 100.0% |
| NET CAPITAL INCOME | (9) | 100.0% | 288 | 100.0% | (5) | 100.0% | 273 | 100.0% |
| NET FX INCOME | 188 | 100.0% | 84 | 100.0% | 7 | 100.0% | 279 | 100.0% |
| OTHER INCOME | 383 | 100.0% | 144 | 100.0% | 206 | 100.0% | 733 | 100.0% |
| Other income | 92 | 23.9% | 30 | 20.8% | 90 | 43.6% | 212 | 28.9% |
| Extraordinary income | 291 | 76.1% | 114 | 79.2% | 116 | 56.4% | 522 | 71.1% |
| OPERATING EXPENSES | (1,818) | 100.0% | (1,056) | 100.0% | (361) | 100.0% | (3,236) | 100.0% |
| Salary | (789) | 43.4% | (478) | 45.3% | (175) | 48.5% | (1,443) | 44.6% |
| Depreciation | (258) | 14.2% | (108) | 10.2% | (35) | 9.8% | (401) | 12.4% |
| Material expenses | (128) | 7.0% | (68) | 6.5% | (33) | 9.0% | (229) | 7.1% |
| Services | (338) | 18.6% | (273) | 25.8% | (88) | 24.4% | (699) | 21.6% |
| Business trip expenses | (18) | 1.0% | (12) | 1.1% | (5) | 1.2% | (35) | 1.1% |
| Representation expenses | (93) | 5.1% | (60) | 5.7% | (13) | 3.6% | (166) | 5.1% |
| Deposit insurance premiums | (193) | 10.7% | (57) | 5.4% | (12) | 3.5% | (263) | 8.1% |
| OTHER EXPENSES | (76) | 100.0% | (119) | 100.0% | (20) | 100.0% | (215) | 100.0% |
| Other expenses | (74) | 97.5% | (117) | 98.3% | (19) | 94.8% | (210) | 97.7% |
| Extraordinary expenses | (2) | 2.5% | (2) | 1.7% | (1) | 5.2% | (5) | 2.3% |
| GROSS INCOME / LOSS | 1,441 | 100.0% | 675 | 100.0% | 104 | 100.0% | 2,220 | 100.0% |

3. Basic Indicators

in millions of Denars

| Group | Assets | % | Total balance and off-balance sheet asset | % | Capital | % | Deposits | % | Net Loans | % | Financial result | % | ROAA | ROAE | Share of foreign capital to total capital |
|--------------|----------------|---------------|---|---------------|---------------|---------------|----------------|---------------|---------------|---------------|------------------|----------------|-------------|--------------|---|
| Large banks | 131,098 | 65.9% | 157,933 | 68.1% | 10,918 | 44.9% | 103,384 | 71.3% | 65,099 | 69.2% | 1,441 | 64.92% | 2.3% | 27.4% | 78.6% |
| Medium bank | 52,923 | 26.6% | 57,964 | 25.0% | 7,976 | 32.8% | 34,784 | 24.0% | 25,952 | 27.6% | 675 | 30.40% | 2.8% | 16.9% | 56.8% |
| Small banks | 15,043 | 7.6% | 15,852 | 6.8% | 5,402 | 22.2% | 6,877 | 4.7% | 3,017 | 3.2% | 104 | 4.68% | 1.4% | 3.6% | 50.6% |
| Total | 199,065 | 100.0% | 231,749 | 100.0% | 24,296 | 100.0% | 145,045 | 100.0% | 94,068 | 100.0% | 2,220 | 100.00% | 2.4% | 18.3% | 63.0% |

4. Capital adequacy indicators

in millions of Denars

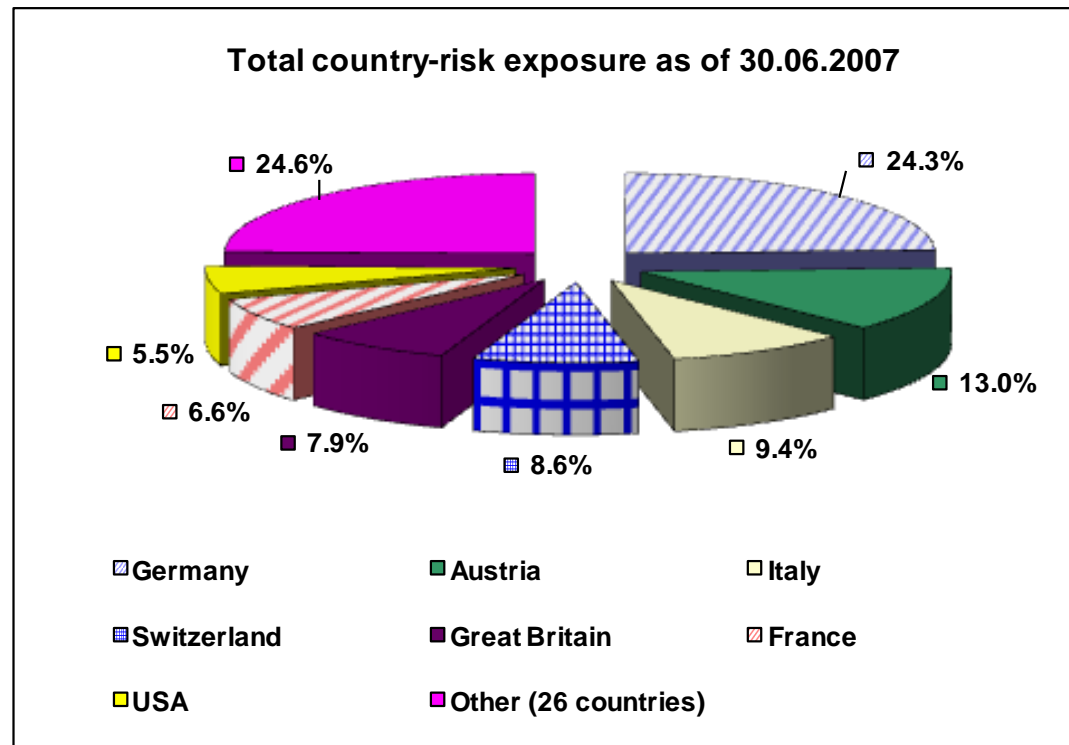
| Group | Guarantee capital | Risk weighted assets | Aggregate open foreign exchange position | Capital adequacy ratio |
|--------------|-------------------|----------------------|--|------------------------|
| 1 | 2 | 3 | 4 | 5=2/(3+4) |
| Large banks | 13,487 | 97,995 | 10,030 | 12.5% |
| Medium bank | 8,682 | 34,808 | 2,121 | 23.5% |
| Small banks | 5,433 | 8,101 | 500 | 63.2% |
| Total | 27,602 | 140,904 | 12,651 | 18.0% |

5. Credit portfolio indicators

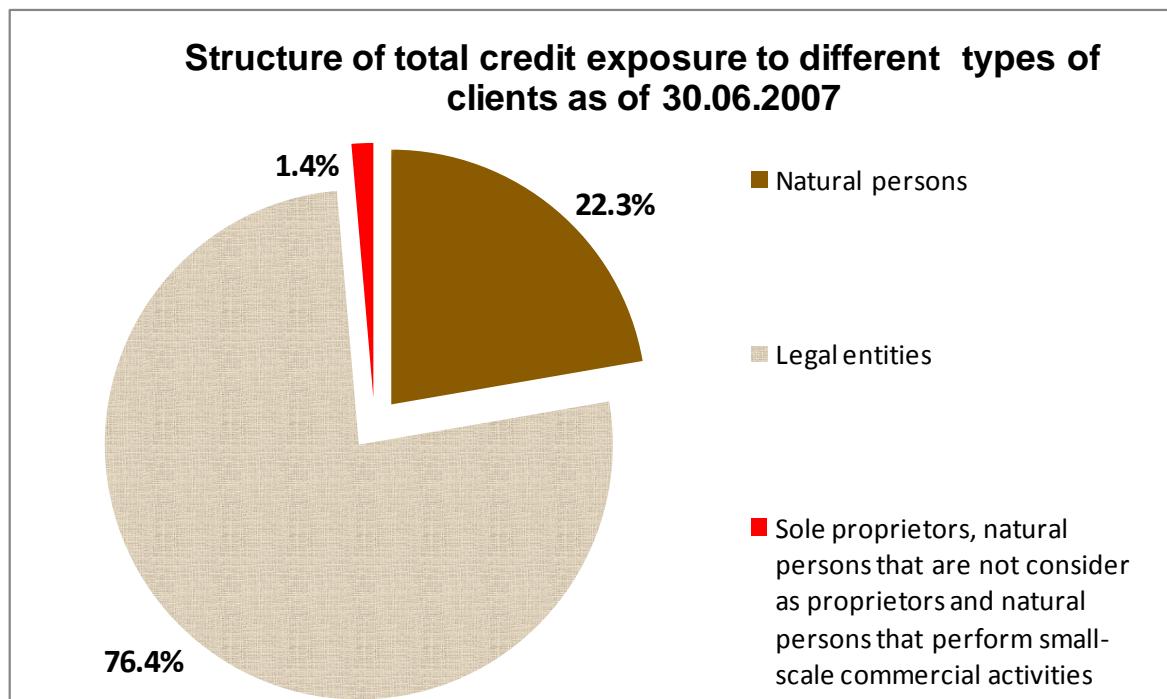
in millions of Denars

| Group | Total credit exposure | Credit exposure in risk categories C,D,E | Credit exposure in risk category E | Loan Loss Provisions | Credit exposure in risk categories C,D,E/ Total credit exposure | Credit exposure in risk category E/ Total credit exposure | Loan Loss Provisions/ Total credit exposure | Credit exposure in risk category C,D,E/ Guarantee capital | Credit exposure in risk categories C,D,E (net) | Net credit exposure in risk categories C,D,E / Guarantee capital |
|--------------|-----------------------|--|------------------------------------|----------------------|---|---|---|---|--|--|
| Large banks | 147,614 | 10,046 | 4,757 | 9,461 | 6.8% | 3.2% | 6.4% | 74.5% | 3,312 | 24.6% |
| Medium bank | 50,929 | 2,136 | 519 | 1,808 | 4.2% | 1.0% | 3.6% | 24.6% | 1,023 | 11.8% |
| Small banks | 13,781 | 1,467 | 1,066 | 1,329 | 10.6% | 7.7% | 9.6% | 27.0% | 246 | 4.5% |
| Total | 212,324 | 13,649 | 6,342 | 12,598 | 6.4% | 3.0% | 5.9% | 49.4% | 4,581 | 16.6% |

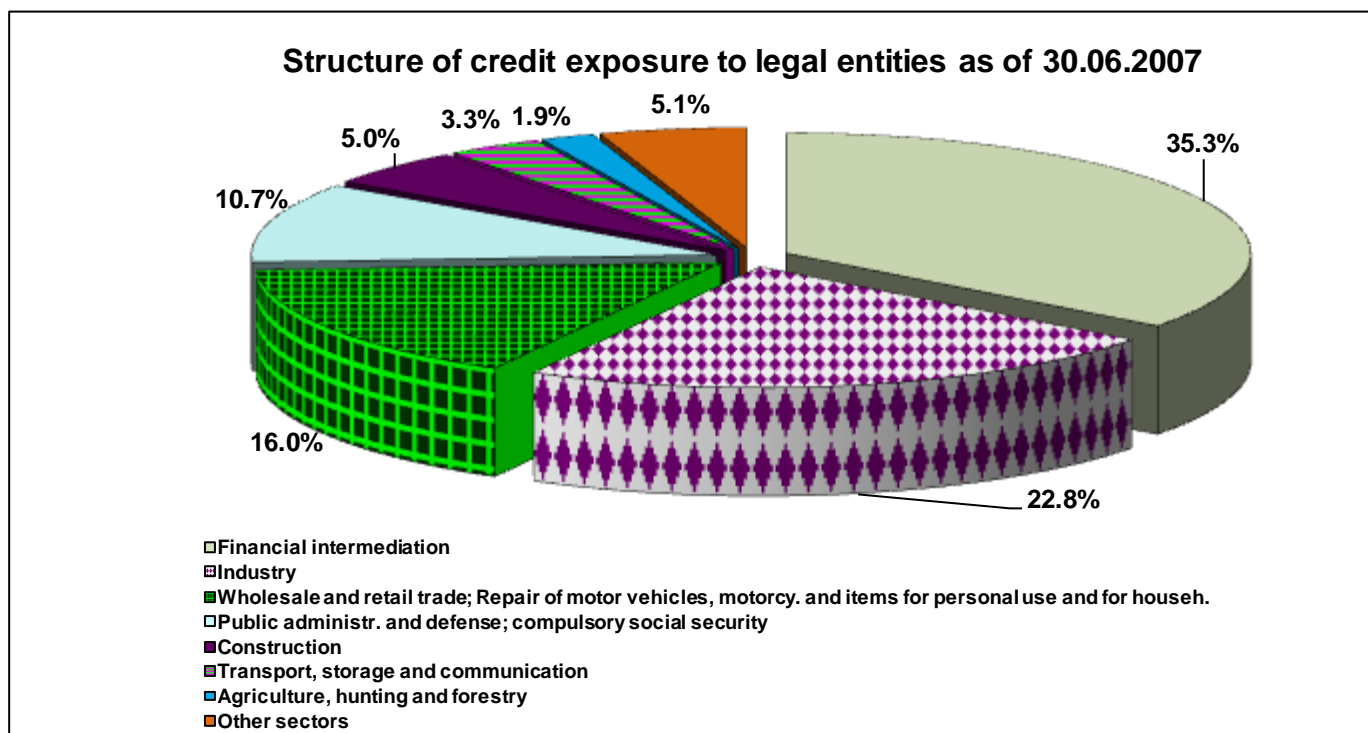
6. Country risk exposure



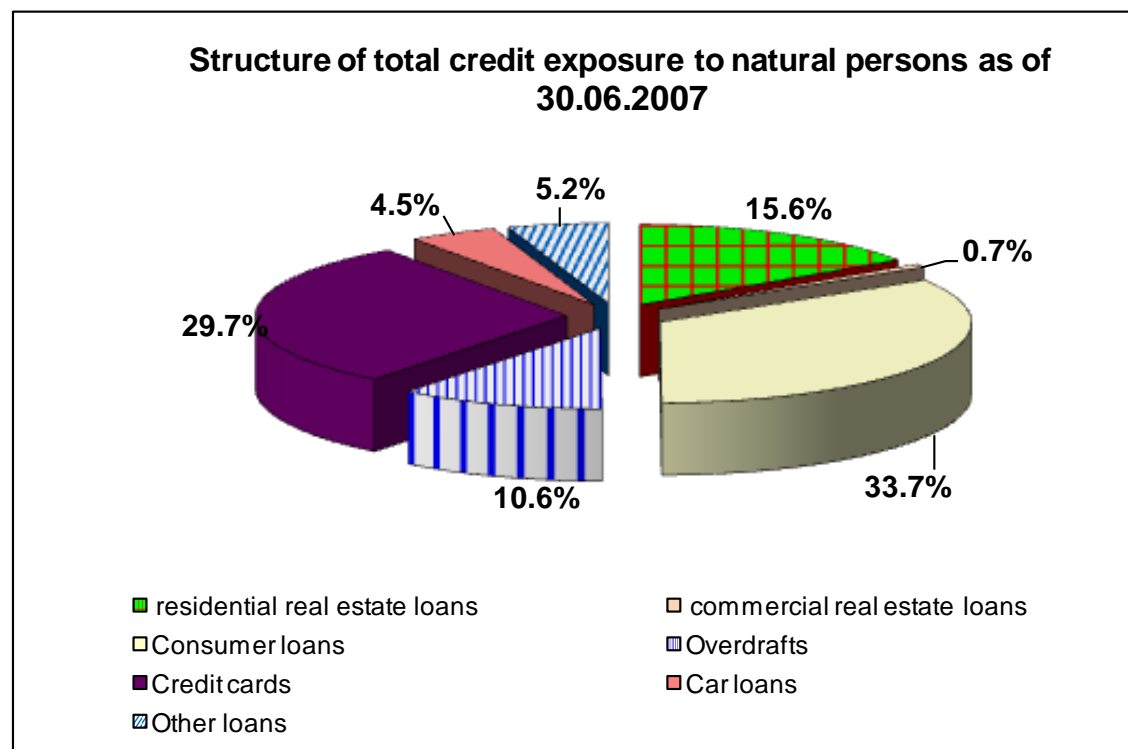
7. Total credit exposure to different types of clients



8. Total credit exposure to legal entities



9. Total credit exposure to natural persons



10. Groups of banks

Groups of banks as of 30.06.2007

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

* Banks are in alphabetical order

11. Financial Soundness Indicators

| No. | Financial Soundness Indicators | 30.06.2007 | 31.12.2006 |
|-----------------------------------|---|------------|------------|
| Capital adequacy | | | |
| 1 | Capital adequacy ratio | 18.0% | 18.3% |
| 2 | Tier I capital/RWA | 18.1% | 18.9% |
| Asset quality | | | |
| 3 | Nonperforming loans/Total loans | 10.0% | 11.2% |
| 4 | Nonperforming loans net of provisions/Capital | -1.0% | 0.7% |
| 5A | Total loans to residents/Total loans | 99.1% | 98.9% |
| 5B | Total loans to nonresidents/Total loans | 0.9% | 1.1% |
| Profitability | | | |
| 6 | ROAA-Financial result/Average assets | 2.4% | 1.8% |
| 7 | ROAE-Financial result/Average own funds | 18.3% | 12.3% |
| 8 | Net interest income/Gross income | 56.8% | 57.1% |
| 9 | Noninterest expenses/Gross income | 53.8% | 63.6% |
| Liquidity risk | | | |
| 10 | Liquid assets/Total assets | 36.6% | 37.1% |
| 10A | Highly liquid assets/Total assets | 20.3% | 17.7% |
| 11 | Liquid assets/Short-term liabilities | 51.8% | 53.5% |
| 11A | Highly liquid assets/Short-term liabilities | 28.7% | 25.6% |
| Sensitivity to market risk | | | |
| 12 | Open position in FX/Guarantee capital | 45.8% | 44.3% |