



КАПИТАЛ БАНКА

ФИНАНСИСКА ИНОВАЦИЈА ■

ФИНАНСИСКИ ПЛАН НА БАНКАТА ЗА 2013 ГОДИНА

- БИЛАНС НА СОСТОЈБА
- БИЛАНС НА УСПЕХ



КАПИТАЛ БАНКА

ФИНАНСИСКА ИНОВАЦИЈА ■

	(MKD)												
Balance Sheet	Jan'13	Feb'13	Mart'13	April'13	Maj'13	Jun'13	Jul'13	Aug'13	Sep'13	Oct'13	Nov'13	Dec'13	Y 2013
Assets													
Cash and cash equivalents	404.191.916	412.145.319	420.116.306	411.301.059	407.784.313	434.436.375	433.800.166	438.755.352	442.870.466	465.399.651	476.679.992	483.500.729	483.500.729
<i>Cash and cash equivalents</i>	63.165.553	65.926.010	68.704.052	57.013.555	49.571.392	67.647.871	61.061.492	60.066.508	58.231.452	70.714.316	71.948.336	68.722.753	68.722.753
<i>Required reserve</i>	120.840.197	124.598.026	128.355.856	131.231.106	134.106.356	137.581.606	141.481.609	145.381.612	149.281.616	153.196.664	157.111.712	161.026.760	161.026.760
<i>Treasury Bills</i>	220.186.166	221.621.283	223.056.399	223.056.399	224.106.566	229.206.899	231.257.066	233.307.233	235.357.399	241.488.672	247.619.945	253.751.216	253.751.216
Loans and advances to customers	948.573.268	960.484.220	972.395.173	1.013.681.173	1.043.465.504	1.096.253.173	1.176.547.398	1.202.414.123	1.228.280.847	1.250.534.993	1.272.789.139	1.295.043.286	1.295.043.286
<i>Corporate</i>	707.169.228	717.420.061	727.670.895	764.573.895	793.976.895	838.379.895	915.359.228	937.911.061	960.462.895	983.679.681	1.006.896.467	1.030.113.253	1.030.113.253
<i>Impairment - corporate</i>	-35.752.130	-37.503.048	-39.253.966	-40.300.767	-41.347.568	-42.394.369	-43.574.787	-44.755.205	-45.935.623	-47.823.764	-49.711.905	-51.600.045	-51.600.045
<i>Retail</i>	293.295.889	297.396.222	301.496.556	307.647.056	309.795.887	319.948.056	325.073.473	330.198.890	335.324.306	337.299.789	339.275.272	341.250.756	341.250.756
<i>Impairment - retail</i>	-16.139.719	-16.829.015	-17.518.311	-18.239.010,082	-18.959.709	-19.680.409	-20.310.516	-20.940.623	-21.570.731	-22.620.713	-23.670.695	-24.720.677	-24.720.677
Loans and advances to banks													
Investment securities	8.702.917	8.702.917	8.702.917	8.702.917	8.702.917	7.832.607	7.832.603	7.832.603	7.832.603	7.832.603	7.832.603	7.832.603	7.832.603
<i>Government bills</i>	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575	99.330.575
Other assets	11.619.270	11.960.135	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000	12.301.000
Foreclosed assets	61.132.903	61.132.903	61.132.903	61.132.903	61.132.903	61.132.903	21.668.476	21.668.476	21.668.476	10.385.632	10.385.632	8.308.506	8.308.506
Intangible assets	18.365.112	18.219.038	18.072.963	17.975.580	17.878.197	17.780.815	17.780.815	20.563.916	20.563.916	20.563.916	20.563.916	23.721.492	23.721.492
Property and equipment	23.246.161	22.350.071	21.453.981	20.685.903	19.917.826	19.149.749	18.381.671	17.613.594	20.537.688	20.092.346	19.647.004	20.537.689	20.537.689
Total assets	1.575.162.122	1.594.325.178	1.613.505.818	1.645.111.111	1.670.513.235	1.748.217.197	1.787.642.704	1.820.479.639	1.853.385.572	1.886.440.717	1.919.529.862	1.950.575.881	1.950.575.881
Liabilities													
Deposits from banks			0										
Loans from banks			0										
Deposits from customers	1.198.152.236	1.219.553.981	1.240.955.725	1.274.716.389	1.302.278.885	1.320.643.215	1.355.453.246	1.390.263.277	1.425.073.306	1.459.949.985	1.494.826.664	1.529.703.342	1.529.703.342
<i>Corporate</i>	340.021.872	345.601.333	351.180.792	362.102.806	370.826.652	377.352.331	392.010.652	406.668.973	421.327.294	431.596.115	441.864.936	452.133.757	452.133.757
<i>Retail</i>	685.454.536	690.616.612	695.778.689	714.079.420	728.380.151	735.680.882	747.956.530	760.232.178	772.507.824	791.716.099	810.924.374	830.132.650	830.132.650
<i>Other financial entities</i>	172.675.828	183.336.036	193.996.244	198.534.163	203.072.082	207.610.002	215.486.064	223.362.126	231.238.187	236.637.770	242.037.353	247.436.935	247.436.935
Provisions	731.729	742.543	753.357	764.657	775.957	787.258	800.379	813.500	826.620	841.849	857.078	872.308	872.308
Borrowings (subordinated loan)	49.204.000	49.204.000	49.204.000	49.204.000	49.204.000	110.709.000	110.709.000	110.709.000	110.709.000	110.709.000	110.709.000	49.204.000	49.204.000
Other liabilities	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325	10.148.325
deposits interest	34.390.429	38.496.632	42.602.836	46.792.839	50.982.842	55.172.846	59.362.849	63.552.852	67.742.856	72.016.659	76.290.462	80.564.266	80.564.266
Total liabilities	1.292.626.719	1.318.145.481	1.343.664.243	1.381.626.210	1.413.390.009	1.497.460.644	1.536.473.799	1.575.486.954	1.614.500.107	1.653.665.818	1.692.831.529	1.670.492.241	1.670.492.241
Equity													
Share capital	856.295.260	856.295.260	856.295.260	856.295.260	856.295.260	856.295.260	856.295.260	856.295.260	856.295.260	856.295.259	856.295.259	856.295.259	856.295.259
Revaluation reserve	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745	637.745
Retained earnings/ (Accumulated loss)	-574.397.602	-580.753.308	-587.091.430	-593.448.104	-599.809.778	-606.176.453	-605.764.100	-611.940.320	-618.047.540	-624.158.106	-630.234.672	-576.849.365	-576.849.365
Total equity	282.535.403	276.179.697	269.841.575	263.484.901	257.123.227	250.756.552	251.168.905	244.992.685	238.885.465	232.774.899	226.698.333	280.083.640	280.083.640
Total liabilities and equity	1.575.162.122	1.594.325.178	1.613.505.818	1.645.111.111	1.670.513.235	1.748.217.196	1.787.642.704	1.820.479.639	1.853.385.572	1.886.440.717	1.919.529.862	1.950.575.881	1.950.575.881



(MKD)

Income Statement	Jan'13	Feb'13	Mart'13	April'13	Maj'13	Jun'13	Jul'13	Aug'13	Sep'13	Oct'13	Nov'13	Dec'13	Y 2013
Interest income													
<i>Retail</i>	1.966.203	2.059.548	2.120.374	2.130.887	2.135.887	2.140.887	2.180.067	2.223.067	2.266.067	2.280.246	2.310.246	2.340.246	26.153.724
<i>Corporate</i>	4.684.467	4.700.083	4.802.256	4.850.167	4.930.167	5.010.167	5.100.398	5.131.398	5.162.398	5.232.629	5.332.629	5.432.629	60.369.388
<i>Treasury Bills & Gov. Bonds & Gov. Bills</i>	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	1.106.584	13.279.011
<i>Mandatory reserve</i>	79.856	79.856	79.856	79.856	79.856	79.856	79.856	79.856	79.856	79.856	79.856	79.856	958.273
<i>Collection of written off interest</i>	408.126	408.126	408.126	408.126	408.126	408.126	408.126	408.126	408.126	408.126	408.126	408.126	4.897.514
Interest expense	-4.081.248	-4.101.258	-4.136.104	-4.190.003	-4.190.003	-4.190.003	-4.190.003	-4.190.003	-4.190.003	-4.233.803	-4.273.803	-4.313.803	-50.280.040
Net interest income/(expense)	4.163.990	4.252.939	4.381.092	4.385.617	4.470.617	4.555.617	4.685.028	4.759.028	4.833.028	4.873.638	4.963.638	5.053.638	55.377.870
Fee and commission													
Fee and commission income	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	1.280.579	15.366.946
Fee and commission expense	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-773.456	-9.281.474
Net fee and commission income/(expense)	507.123	507.123	507.123	507.123	507.123	507.123	507.123	507.123	507.123	507.123	507.123	507.123	6.085.472
Net income from other financial instruments carried at fair value	0	0	0	0	0	0	0	0	0	0	0	0	0
Trading income	0	0	0	0	0	0	0	0	0	0	0	0	0
Net foreign exchange gains/(losses)	590.359	590.359	590.359	590.359	590.359	590.359	590.359	590.359	590.359	590.359	590.359	590.359	7.084.308
Other operating income	26.624	26.624	26.624	26.624	26.624	26.624	6.687.197	26.624	26.624	26.624	26.624	26.624	6.980.066
Net impairment	-2.000.023	-2.375.257	-2.485.826	-2.508.904	-2.598.904	-2.688.904	-2.699.860	-2.701.860	-2.706.860	-2.750.817	-2.806.817	-2.862.817	-31.186.851
Personnel expenses	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-3.997.500	-47.970.000
Depreciation and amortisation	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-1.280.129	-15.361.546
Other expenses	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-4.079.865	-48.958.376
Total other expenses	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-9.357.494	-112.289.922
Profit/(loss) before income tax	-6.069.421	-6.355.706	-6.338.121	-6.356.674	-6.361.674	-6.366.674	412.353	-6.176.220	-6.107.220	-6.110.566	-6.076.566	-6.042.566	-67.949.057
Income tax expense			0	0	0								
Profit/(loss) for the period	-6.069.421	-6.355.706	-6.338.121	-6.356.674	-6.361.674	-6.366.674	412.353	-6.176.220	-6.107.220	-6.110.566	-6.076.566	-6.042.566	-67.949.057
additional loss from FCA												-2.077.126	-2.077.126
Profit/(loss) for the period with FCA loss	-6.069.421	-6.355.706	-6.338.121	-6.356.674	-6.361.674	-6.366.674	412.353	-6.176.220	-6.107.220	-6.110.566	-6.076.566	-8.119.692	-70.026.184