



BULGARIAN
NATIONAL BANK

INTEREST RATE STATISTICS

October 2009

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Used conventions

n – preliminary data

0 – zero or negligible

co – statistically processed data

p – revised data

- – nil

X – time series break

Methodological notes to the interest rate statistics and detailed database are available under "Interest Rate Statistics" in the "Statistics" section of the BNB's website.

TABLES

INTERBANK MARKET INDICES¹

	BIR ²	Leonia	Eonia ³	Sofibid								Sofibor								Euribor ³					
				over-night	spot week	1 month	2 months	3 months	6 months	12 months	over-night	spot week	1 month	2 months	3 months	6 months	12 months	1 month	3 months	6 months	12 months				
2008	X	5.38	5.72	3.82		5.32	5.58	6.18	6.30	6.40	6.62	7.16		5.89	6.48	7.22	7.44	7.69	8.05	8.94		4.83	5.11	5.18	5.25
	XI	5.72	5.77	3.15		5.34	5.57	6.24	6.43	6.55	6.81	7.23		5.86	6.39	7.36	7.63	7.89	8.31	9.16		3.84	4.24	4.29	4.35
	XII	5.77	5.17	2.49		4.96	5.27	5.99	6.20	6.34	6.65	7.28		5.41	6.07	7.07	7.47	7.74	8.25	9.24		2.99	3.29	3.37	3.45
2009	I	5.17	3.92	1.81		3.60	3.98	4.96	5.35	5.67	6.34	7.21		4.19	4.93	6.21	6.64	7.03	7.92	9.31		2.14	2.46	2.54	2.62
	II	3.92	3.49	1.26		3.13	3.43	4.35	4.79	5.22	6.06	7.12		3.70	4.32	5.63	6.06	6.61	7.74	9.31		1.63	1.94	2.03	2.14
	III	3.49	3.53	1.06		3.24	3.46	4.27	4.76	5.15	6.07	7.21		3.80	4.29	5.64	6.11	6.58	7.86	9.53		1.27	1.64	1.77	1.91
	IV	3.53	2.27	0.84		2.05	2.43	3.62	4.22	4.56	5.78	7.19		2.56	3.40	4.97	5.60	6.05	7.47	9.64		1.01	1.42	1.61	1.77
	V	2.27	2.35	0.78		2.04	2.34	3.51	3.99	4.44	5.67	7.16		2.49	3.15	4.80	5.44	5.98	7.40	9.71		0.88	1.28	1.48	1.64
	VI	2.35	2.24	0.70		2.00	2.28	3.51	4.01	4.42	5.58	7.21		2.43	3.01	4.75	5.39	5.94	7.32	9.74		0.91	1.23	1.44	1.61
	VII	2.24	1.71	0.36		1.49	1.82	3.06	3.64	4.11	5.43	7.19		1.96	2.67	4.40	5.12	5.69	7.23	9.71		0.61	0.98	1.21	1.41
	VIII	1.71	1.57	0.35		1.33	1.60	2.67	3.22	3.73	4.89	6.97		1.78	2.39	4.08	4.67	5.30	6.64	9.39		0.51	0.86	1.12	1.33
	IX	1.57	1.46	0.36		1.19	1.46	2.45	3.05	3.51	4.70	6.87		1.70	2.19	3.87	4.45	5.11	6.44	9.27		0.46	0.77	1.04	1.26
	X	1.46	0.61	0.36		0.50	0.82	1.89	2.68	3.09	4.32	6.67		0.95	1.56	3.30	4.13	4.84	6.16	9.27		0.43	0.74	1.02	1.24

¹ Monthly values are calculated as a simple average of daily values.

² Since 1 February 2005, according to Resolution of the BNB Governing Council, the BIR equals the simple average of the daily values of LEONIA (LEv OverNight Index Average, a reference rate of all overnight unsecured lending transactions in the interbank market) for the business days of the preceding month (base period).

³ Source: ECB.

YIELD ON GOVERNMENT SECURITIES

	Yield on BGN-denominated interest-bearing government securities on the primary market ¹					Yield on BGN-denominated interest-bearing government securities on the secondary market ²					Long-term interest rate ⁴	
	2 years	3 years	5 years	7 years ³	10 years	2 years	3 years	5 years	7 years ³	10 years		
annual effective yield												
2008	X	-	-	6.88	-	6.12	-	5.11	6.62	-	6.44	5.17
	XI	-	-	-	-	7.19	-	-	-	-	7.94	6.00
	XII	-	-	-	-	7.36	-	3.38	4.09	-	7.68	7.76
2009	I	-	-	-	-	7.21	-	-	4.40	6.17	7.23	7.14
	II	-	-	6.35	-	-	-	-	6.17	4.67	7.19	7.09
	III	-	-	-	-	-	-	-	4.45	4.70	6.73	7.73
	IV	-	-	-	-	7.11	-	-	4.45	-	7.06	7.24
	V	-	-	5.74	-	7.47	-	-	5.88	4.74	7.07	7.08
	VI	-	-	6.87	-	-	-	-	5.44	-	7.48	7.30
	VII	-	-	6.23	-	7.99	-	-	5.07	-	4.28	7.56
	VIII	-	-	-	-	-	-	-	5.33	5.71	7.50	7.77
	IX	-	-	-	-	7.27	-	-	4.88	5.72	7.06	7.45
	X	-	-	4.37	-	7.25	-	3.19	4.79	3.21	6.70	7.08

¹ Source: Fiscal services department, BNB.

² The average weighted effective yield achieved on the secondary market during the reporting period. The yield is calculated using the ISMA formula at ACT/365 day count convention.

³ Government securities with maturity of seven years also include issues of seven years and three months.

⁴ LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance (*Central Government* sector) and denominated in national currency. The ISMA formula at ACT/365 day count convention is used.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO NON-FINANCIAL CORPORATIONS SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Loans other than overdraft													
		in BGN						in EUR							
		up to 1 million EUR			over 1 million EUR			up to 1 million EUR			over 1 million EUR				
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years
annual effective interest rate															
2008	X	10.90	11.38	10.95	9.57	10.48	9.92	-	9.25	9.62	11.46	10.08	9.09	7.76	8.19
	XI	10.94	11.65	10.75	10.17	10.25	-	-	9.34	9.31	12.08	9.96	9.22	12.44	12.39
	XII	11.18	11.83	10.35	9.88	10.93	-	-	8.31	9.41	10.68	9.69	7.56	-	10.15
2009	I	10.48	12.06	9.84	8.30	9.82	-	-	8.32	9.50	11.59	9.00	8.02	-	-
	II	10.17	11.60	10.25	11.08	8.34	-	-	9.00	9.33	13.95	9.85	8.89	-	8.84
	III	10.97	11.39	9.86	9.79	10.98	10.28	8.30	8.97	9.01	12.69	11.61	8.82	12.52	-
	IV	10.82	11.34	8.37	10.41	9.85	-	8.30	8.68	10.05	12.22	11.87	8.04	14.93	-
	V	9.90	11.25	8.51	8.78	9.29	-	8.30	8.66	10.01	13.12	10.93	7.89	14.01	-
	VI	10.87	11.02	8.19	9.60	11.31	-	8.30	8.70	9.76	11.03	12.54	8.37	9.38	-
	VII	10.44	10.89	7.96	9.80	10.31	-	8.30	9.26	10.49	11.84	11.07	8.75	9.94	8.27
	VIII	10.25	11.07	9.29	8.38	8.95	-	-	9.48	9.94	10.80	9.27	8.82	16.08	12.68
	IX	9.75	10.85	8.40	10.11	8.32	-	-	8.73	9.66	9.29	14.82	8.40	-	9.27
	X	8.75	10.68	8.04	9.12	7.49	-	8.30	8.22	9.97	5.86	11.24	7.62	-	9.38
volumes in million BGN															
2008	X	228.0	109.4	1.9	1.4	111.3	4.0	-	771.3	223.8	2.2	6.2	532.7	3.5	2.9
	XI	149.8	73.6	1.1	0.6	74.6	-	-	376.1	139.1	1.2	3.9	223.1	6.8	2.2
	XII	205.7	58.1	0.9	0.8	145.9	-	-	505.2	173.8	2.2	3.0	308.7	-	17.5
2009	I	99.3	30.0	0.1	0.5	68.7	-	-	584.0	108.7	2.7	2.0	470.5	-	-
	II	92.3	50.9	1.5	0.1	39.7	-	-	785.2	173.5	1.9	1.3	594.9	-	13.7
	III	160.8	63.7	3.0	2.3	79.2	6.7	6.0	878.6	284.7	4.5	1.5	572.3	15.6	-
	IV	99.0	68.4	2.0	0.5	26.1	-	2.0	632.7	177.7	2.6	4.3	445.5	2.7	-
	V	147.8	48.1	1.5	0.3	96.0	-	2.0	658.2	124.4	2.9	1.1	493.3	36.5	-
	VI	117.6	85.4	4.5	0.6	23.1	-	4.0	671.0	149.4	1.6	1.5	516.6	2.0	-
	VII	202.1	98.8	12.4	1.3	89.4	-	0.2	514.3	142.5	5.0	2.2	340.6	4.7	19.3
	VIII	154.0	94.8	1.6	1.7	55.9	-	-	411.9	128.2	0.7	0.7	263.7	16.5	2.2
	IX	170.3	95.8	1.5	0.9	72.1	-	-	586.2	147.9	0.9	0.5	433.1	-	3.8
	X	201.7	78.9	1.3	0.2	120.7	-	0.6	604.5	150.4	2.3	1.8	446.1	-	3.8

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO NON-FINANCIAL CORPORATIONS SECTOR

	Overdraft ¹		Loans other than overdraft								
	in BGN	in EUR	in BGN	in EUR			in EUR	in EUR			
				up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years	
annual effective interest rate											
2008	X	10.24	7.63	11.01	10.78	11.02	11.09	8.82	8.71	8.94	8.72
	XI	10.36	6.96	11.49	11.01	11.35	11.80	8.35	8.25	8.48	8.24
	XII	10.36	6.57	11.58	11.09	11.43	11.88	7.86	7.72	7.95	7.78
2009	I	10.53	5.99	11.29	10.69	11.14	11.59	7.40	7.25	7.51	7.31
	II	9.95	5.98	11.05	10.63	10.91	11.28	7.30	7.07	7.48	7.15
	III	9.76	6.01	11.10	10.72	10.92	11.33	7.39	7.35	7.61	7.16
	IV	9.59	6.15	11.02	10.64	10.84	11.26	7.41	7.51	7.61	7.19
	V	9.60	6.29	10.90	10.72	10.73	11.07	7.52	7.91	7.70	7.30
	VI	9.71	6.31	10.96	11.13	10.77	11.07	7.66	8.49	7.88	7.36
	VII	9.66	6.33	10.84	10.41	10.83	10.95	7.69	8.75	7.93	7.36
	VIII	9.67	6.52	10.79	10.47	10.76	10.87	7.85	9.09	8.15	7.46
	IX	9.59	6.56	10.68	10.49	10.64	10.75	7.84	8.93	8.15	7.45
	X	9.50	6.73	10.51	9.65	10.62	10.66	7.89	8.72	8.24	7.50
volumes in million BGN											
2008	X	3607.6	5474.3	4611.9	786.5	1812.2	2013.1	14900.8	1173.7	7080.4	6646.7
	XI	3676.0	5412.7	4572.2	744.3	1818.0	2009.9	15091.7	1181.6	7091.0	6819.1
	XII	3580.8	5512.6	4467.0	668.7	1797.5	2000.7	15174.3	1162.1	7134.8	6877.4
2009	I	3664.9	5548.7	4371.3	592.6	1754.5	2024.2	15197.5	1158.4	7103.8	6935.3
	II	3653.0	5517.3	4303.9	566.3	1707.0	2030.7	15088.7	1020.3	7142.8	6925.7
	III	3589.8	5526.3	4226.6	478.8	1689.7	2058.1	15194.7	953.4	7182.8	7058.5
	IV	3716.4	5527.0	4140.5	445.7	1641.5	2053.4	15316.0	884.3	7247.7	7184.0
	V	3666.1	5478.9	4096.8	437.2	1590.7	2068.9	15209.2	807.1	7117.1	7284.9
	VI	3638.8	5388.7	3989.3	408.2	1554.8	2026.3	15159.2	740.2	7019.8	7399.2
	VII	3500.4	5433.2	4008.5	437.8	1536.9	2033.9	15126.0	732.8	6953.2	7439.9
	VIII	3458.9	5430.8	3977.2	439.7	1523.3	2014.2	15079.3	683.4	6938.4	7457.6
	IX	3441.8	5345.9	3937.5	437.2	1503.9	1996.4	15318.4	720.9	6900.7	7696.8
	X	3384.7	5332.5	3948.3	517.2	1459.9	1971.1	15134.3	689.7	6752.6	7692.0

¹ For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO HOUSEHOLDS¹ SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Consumer loans								Loans for house purchases									
		in BGN				in EUR				in BGN					in EUR				
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years
annual effective interest rate																			
2008	X	12.07	12.08	11.03	10.58	10.12	10.11	10.83	10.39	9.49	9.51	6.81	-	6.80	8.33	8.32	11.11	-	7.61
	XI	12.41	12.42	10.49	10.40	10.66	10.67	10.66	10.43	10.48	10.48	-	-	9.08	8.91	8.90	8.42	12.00	9.30
	XII	12.41	12.45	11.38	8.33	11.03	10.95	12.01	14.09	10.23	10.23	-	-	-	8.59	8.55	9.84	14.21	14.28
2009	I	12.42	12.43	12.28	10.08	11.30	11.31	10.47	12.39	10.49	10.49	-	-	-	8.60	8.55	5.54	-	14.20
	II	12.50	12.51	13.51	9.23	11.39	11.32	15.83	14.27	9.95	9.95	-	-	-	8.23	8.08	11.03	-	14.82
	III	12.27	12.28	12.58	9.59	11.46	11.44	10.71	12.95	9.65	9.65	-	-	-	9.08	9.08	5.54	-	11.67
	IV	12.92	12.94	12.56	9.31	11.80	11.56	14.78	14.08	9.81	9.83	-	8.84	6.70	8.21	8.10	-	16.65	12.82
	V	13.96	13.98	11.23	8.52	11.90	11.90	-	11.61	10.39	10.39	-	-	-	8.16	8.14	-	14.36	14.82
	VI	14.22	14.23	11.21	11.01	11.64	11.64	10.43	14.00	10.39	10.42	-	-	7.31	8.51	8.51	6.70	6.70	14.82
	VII	14.15	14.16	14.02	11.35	11.72	11.65	11.69	14.52	10.52	10.52	-	-	-	8.74	8.72	10.59	7.85	11.43
	VIII	13.96	13.96	13.32	10.88	11.65	11.63	10.47	14.21	10.13	10.14	-	-	7.23	9.04	9.04	9.49	-	10.36
	IX	13.96	13.97	12.37	10.03	11.40	11.38	10.29	13.75	10.48	10.48	9.92	-	-	8.73	8.72	7.81	-	11.10
	X	13.67	13.68	13.73	9.71	11.16	11.16	10.49	9.60	10.19	10.19	-	-	-	8.34	8.33	10.14	-	-
volumes in million BGN																			
2008	X	264.0	262.2	0.7	1.1	75.5	73.9	0.4	1.1	63.6	63.1	0.3	-	0.2	176.9	175.6	0.6	-	0.7
	XI	117.6	116.8	0.4	0.3	41.5	40.0	0.3	1.1	40.9	40.9	-	-	0.1	126.4	125.2	0.5	0.1	0.6
	XII	75.8	74.9	0.3	0.6	45.1	43.4	0.7	1.0	34.3	34.3	-	-	-	124.7	123.1	0.8	0.1	0.7
2009	I	64.0	63.6	0.1	0.3	49.0	47.7	1.0	0.2	15.6	15.6	-	-	-	51.0	50.4	0.1	-	0.5
	II	87.0	86.4	0.3	0.3	27.0	26.5	0.2	0.4	15.9	15.9	-	-	-	51.0	49.5	0.7	-	0.9
	III	129.4	128.6	0.3	0.4	27.0	26.6	0.0	0.4	30.8	30.8	-	-	-	139.3	138.7	0.1	-	0.5
	IV	138.5	137.8	0.3	0.4	26.3	24.1	1.4	0.8	33.1	32.5	-	0.5	0.1	68.0	66.8	-	0.5	0.7
	V	115.7	115.1	0.3	0.3	22.2	22.0	-	0.2	22.9	22.9	-	-	-	49.4	49.3	-	0.1	0.0
	VI	145.6	145.1	0.3	0.2	31.0	30.7	0.1	0.2	32.4	32.1	-	-	0.3	74.1	73.8	0.2	0.1	0.1
	VII	138.3	137.7	0.3	0.2	28.7	27.6	0.3	0.7	35.8	35.8	-	-	-	73.8	73.0	0.2	0.1	0.4
	VIII	107.6	107.1	0.3	0.2	25.0	24.6	0.2	0.3	30.0	30.0	-	-	0.1	49.8	49.4	0.4	-	0.1
	IX	104.3	103.9	0.3	0.1	24.0	23.2	0.3	0.4	31.1	31.0	0.1	-	-	58.1	57.5	0.3	-	0.3
	X	106.1	105.7	0.3	0.2	23.9	23.8	0.0	0.0	34.1	34.1	-	-	-	70.4	70.1	0.2	-	-

¹ The Households sector also includes the NPISHs sector.

(continue)

(continued)

**INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO *HOUSEHOLDS*¹ SECTOR
BY PERIOD OF INITIAL RATE FIXATION**

		Other loans								
		in BGN				in EUR				
		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		
annual effective interest rate										
2008	X	12.61	12.62	10.48	-	10.90	10.91	7.23	-	-
	XI	13.22	13.23	9.10	-	10.04	10.04	-	-	-
	XII	12.32	12.35	10.42	-	10.52	10.52	-	-	-
2009	I	13.32	13.35	9.92	-	11.96	11.96	13.24	-	-
	II	13.84	13.94	9.79	-	12.10	12.10	-	-	-
	III	12.74	13.29	9.63	8.30	12.03	12.03	-	-	-
	IV	13.55	13.57	8.30	-	11.28	11.28	-	-	-
	V	12.98	12.99	-	11.02	12.08	12.08	-	-	-
	VI	12.51	12.61	7.76	12.68	8.45	8.45	-	-	-
	VII	11.90	11.98	7.76	-	10.85	10.86	8.03	-	-
	VIII	12.33	12.39	7.89	6.70	12.24	12.28	9.25	-	-
	IX	12.67	12.67	-	-	10.10	10.10	-	10.84	-
	X	12.69	12.70	11.98	-	10.11	10.10	12.13	-	-
volumes in million BGN										
2008	X	32.8	32.7	0.1	-	36.3	36.1	0.1	-	-
	XI	13.3	13.3	0.0	-	19.9	19.9	-	-	-
	XII	11.7	11.6	0.1	-	17.8	17.8	-	-	-
2009	I	7.1	7.0	0.1	-	10.5	10.5	0.0	-	-
	II	12.5	12.2	0.3	-	14.0	14.0	-	-	-
	III	19.2	17.0	0.2	2.0	20.6	20.6	-	-	-
	IV	15.5	15.5	0.0	-	9.0	9.0	-	-	-
	V	13.8	13.8	-	0.0	9.3	9.3	-	-	-
	VI	16.0	15.6	0.3	0.0	19.6	19.6	-	-	-
	VII	25.8	25.3	0.5	-	13.4	13.4	0.0	-	-
	VIII	26.8	26.5	0.2	0.1	16.0	15.8	0.2	-	-
	IX	21.8	21.8	-	-	12.9	12.8	-	0.1	-
	X	16.4	16.3	0.1	-	9.6	9.6	0.0	-	-

¹ The *Households* sector also includes the *NPISHs* sector.

APRC¹ ON NEW BUSINESS ON LOANS TO *HOUSEHOLDS* SECTOR

		APRC ¹			
		Consumer loans		For house purchases	
		in BGN	in EUR	in BGN	in EUR
annual effective interest rate					
2008	X	12.84	10.86	10.36	9.09
	XI	13.31	11.52	11.13	9.54
	XII	13.56	11.96	10.74	9.24
2009	I	13.61	12.37	11.25	9.27
	II	13.72	12.32	10.63	8.98
	III	13.44	12.20	10.38	9.84
	IV	14.02	12.60	10.51	8.90
	V	15.01	12.73	11.01	8.95
	VI	15.31	12.42	11.24	9.26
	VII	15.20	12.45	11.43	9.46
	VIII	15.25	12.40	10.96	9.79
	IX	15.26	12.14	11.28	9.65
	X	14.94	12.03	11.03	9.09

¹ APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this indicator is available on the BNB's website ([www.bnb.bg/Statistics/Interest rate statistics/](http://www.bnb.bg/Statistics/Interest%20rate%20statistics/))

Annual percentage rate of charge on new business on loans to *Households* sector by original maturity).

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS¹ SECTOR

	Overdraft ²		Consumer loans								
	in BGN	in EUR	in BGN			in EUR			up to 1 year	over 1 and up to 5 years	over 5 years
			up to 1 year	over 1 and up to 5 years	over 5 years						
annual effective interest rate											
2008	X	13.37	9.93	11.94	13.45	12.90	11.65	9.93	8.45	10.25	9.91
	XI	13.58	9.73	12.31	14.01	13.29	12.02	10.12	8.35	10.52	10.09
	XII	13.64	9.51	12.38	14.34	13.43	12.08	10.06	8.06	10.68	10.01
2009	I	13.71	9.33	12.34	14.51	13.36	12.04	10.04	7.80	10.58	9.99
	II	13.70	9.53	12.18	14.47	13.14	11.91	10.07	7.74	10.71	10.01
	III	14.00	9.85	12.15	14.32	13.11	11.89	10.19	8.28	10.83	10.13
	IV	14.62	9.97	12.24	14.47	13.19	11.99	10.28	8.52	10.96	10.22
	V	14.77	10.12	12.22	14.58	13.15	11.98	10.32	9.33	11.15	10.23
	VI	14.88	10.15	12.31	14.42	13.24	12.07	10.45	8.30	11.25	10.37
	VII	15.38	10.14	12.31	14.63	13.26	12.07	10.42	9.40	11.11	10.35
	VIII	15.38	10.24	12.31	15.30	13.25	12.07	10.48	9.75	11.27	10.39
	IX	15.41	10.30	12.26	15.68	13.22	12.03	10.49	9.84	11.33	10.39
	X	15.44	10.38	12.28	15.72	13.30	12.03	10.46	10.61	11.36	10.35
volumes in million BGN											
2008	X	1600.8	246.3	6161.9	22.7	1391.1	4748.1	804.3	5.6	81.9	716.8
	XI	1622.8	258.9	6124.3	20.6	1364.1	4739.6	826.3	6.0	87.7	732.6
	XII	1638.0	262.9	6036.2	18.9	1320.8	4696.5	849.4	6.0	88.7	754.7
2009	I	1659.0	264.0	5944.9	17.4	1281.6	4646.0	866.2	6.0	89.4	770.8
	II	1652.7	252.9	5881.5	15.9	1247.0	4618.6	870.6	5.7	90.4	774.5
	III	1689.6	257.5	5907.6	14.8	1227.5	4665.3	889.4	6.2	91.6	791.6
	IV	1686.1	256.9	5873.7	14.1	1204.9	4654.8	901.2	6.4	94.5	800.3
	V	1707.5	256.3	5817.7	13.1	1176.7	4627.9	907.0	6.1	93.9	807.0
	VI	1724.5	254.1	5750.7	13.6	1150.5	4586.6	914.3	6.8	94.3	813.1
	VII	1676.9	245.3	5706.4	13.3	1128.9	4564.3	919.7	4.9	95.6	819.1
	VIII	1670.3	242.4	5637.1	12.2	1098.9	4526.0	922.7	5.1	96.8	820.8
	IX	1676.2	243.7	5814.4	12.2	1100.9	4701.3	989.6	5.7	101.7	882.2
	X	1657.8	236.1	5823.8	12.0	1106.6	4705.2	993.1	4.9	101.9	886.3

¹ The *Households* sector also includes the *NPISHs* sector.

² For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

(continue)

(continued)

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS¹ SECTOR

		Loans for house purchases									Other loans						
		in BGN			in EUR			in BGN			in EUR						
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years				
annual effective interest rate																	
2008	X	9.18	11.40	10.92	9.15	7.99	10.10	8.91	7.97	12.77	11.88	13.70	11.82	10.23	9.77	10.38	10.16
	XI	9.74	11.80	11.27	9.72	8.18	9.79	9.11	8.17	12.90	11.96	13.78	12.10	9.97	9.04	10.22	9.92
	XII	9.84	11.95	11.35	9.81	8.10	10.46	8.95	8.08	12.98	11.88	13.91	12.15	9.69	8.26	10.25	9.46
2009	I	9.78	11.77	11.28	9.76	7.96	10.45	8.84	7.94	12.88	11.36	13.93	12.03	9.47	7.59	10.16	9.17
	II	9.61	11.36	11.18	9.59	7.74	10.44	8.79	7.72	12.88	11.56	13.99	11.89	9.71	7.84	10.39	9.42
	III	9.62	11.08	11.24	9.60	7.88	13.58	8.72	7.87	12.94	11.88	14.09	11.86	9.78	7.26	10.68	9.36
	IV	9.63	11.16	11.27	9.61	8.11	13.78	8.87	8.10	13.02	12.12	14.17	11.88	9.86	7.26	10.75	9.44
	V	9.57	10.55	11.21	9.55	8.11	13.87	9.02	8.10	12.88	12.89	13.98	11.59	9.77	7.28	10.56	9.41
	VI	9.66	11.77	11.29	9.64	8.22	13.88	8.84	8.21	12.78	12.78	13.74	11.65	10.10	9.94	10.55	9.73
	VII	9.63	12.02	11.28	9.61	8.19	13.04	8.88	8.18	12.74	12.68	13.68	11.66	10.17	10.85	10.54	9.76
	VIII	9.60	12.24	11.26	9.58	8.19	13.06	8.89	8.18	12.58	12.03	13.64	11.63	10.06	10.11	10.52	9.71
	IX	9.59	13.02	11.27	9.57	8.22	13.05	8.92	8.21	12.45	11.88	13.55	11.53	9.96	10.31	10.44	9.59
	X	9.51	13.28	11.25	9.49	8.22	14.38	8.92	8.21	12.40	11.70	13.51	11.54	9.99	10.24	10.45	9.66
volumes in million BGN																	
2008	X	3880.7	1.2	57.1	3822.4	3395.0	4.0	58.7	3332.2	754.3	107.8	375.6	270.9	317.2	25.8	140.9	150.5
	XI	3878.6	1.2	54.2	3823.1	3487.7	3.4	58.9	3425.4	739.7	105.5	364.2	270.0	326.1	28.0	141.4	156.7
	XII	3854.6	1.0	52.8	3800.8	3582.9	3.6	58.2	3521.0	709.2	95.4	350.4	263.3	331.2	29.4	142.5	159.3
2009	I	3812.6	0.7	50.6	3761.3	3595.0	3.6	56.3	3535.1	682.5	87.8	335.0	259.7	326.9	27.0	143.3	156.6
	II	3783.7	0.6	48.4	3734.7	3594.5	3.5	55.5	3535.5	657.1	83.6	321.7	251.8	332.5	26.6	142.5	163.3
	III	4017.5	0.5	50.3	3966.7	3635.8	2.8	52.4	3580.5	641.0	76.1	311.0	253.9	328.4	23.4	142.7	162.3
	IV	3986.8	0.4	48.8	3937.6	3646.6	2.3	50.2	3594.0	628.6	72.4	303.5	252.7	326.5	21.6	140.1	164.8
	V	3950.6	0.4	46.9	3903.3	3644.2	2.2	49.2	3592.8	612.7	70.5	292.6	249.5	319.2	19.5	136.9	162.9
	VI	3888.8	0.5	44.6	3843.8	3670.4	2.2	48.7	3619.5	589.2	66.5	282.5	240.2	324.0	17.7	143.1	163.2
	VII	3850.9	0.6	42.6	3807.7	3669.0	2.2	45.0	3621.7	581.5	69.8	274.3	237.4	323.3	20.2	140.0	163.0
	VIII	3799.1	0.8	41.4	3756.9	3655.2	2.2	43.3	3609.7	578.6	68.2	261.6	248.8	308.8	18.1	124.1	166.5
	IX	3796.8	0.8	41.1	3754.9	3740.4	2.2	46.4	3691.8	576.3	69.1	251.5	255.7	313.4	18.1	121.8	173.6
	X	3743.8	1.1	39.4	3703.4	3789.4	1.7	46.4	3741.2	560.6	68.2	239.9	252.4	310.6	16.9	118.8	174.9

¹ The Households sector also includes the NPISHs sector.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF NON-FINANCIAL CORPORATIONS SECTOR

		Deposits with agreed maturity													
		in BGN							in EUR						
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		
		annual effective interest rate													
2008	X	5.71	5.54	6.83	6.44	7.24	8.00	5.09	5.07	4.74	5.45	5.79	7.46	5.27	8.84
	XI	6.25	6.02	6.93	7.54	8.34	8.32	4.64	5.24	4.92	5.57	7.15	6.24	6.39	3.15
	XII	6.63	6.50	7.42	7.57	8.68	8.71	0.39	4.77	4.48	5.07	4.21	6.06	5.84	2.37
2009	I	6.59	6.24	7.83	6.34	9.28	9.78	3.31	5.10	4.70	5.79	5.80	5.91	3.26	3.32
	II	5.80	5.69	5.84	6.04	8.23	9.60	1.15	4.59	4.23	5.89	3.36	6.80	6.66	0.80
	III	6.00	5.36	5.99	8.04	9.69	9.90	2.59	4.13	3.41	5.80	5.26	6.00	2.98	0.61
	IV	5.79	4.96	6.64	7.19	8.95	9.77	5.50	4.28	4.12	4.70	6.05	5.90	2.60	0.12
	V	5.69	5.05	7.31	7.01	9.46	9.96	1.32	4.83	4.23	5.80	5.77	5.97	3.93	5.69
	VI	6.69	5.94	8.39	7.74	8.34	10.09	7.62	4.39	3.91	5.68	5.10	6.15	6.16	2.24
	VII	6.36	5.62	8.14	6.95	8.96	10.05	0.82	4.40	3.73	5.61	4.99	6.57	6.39	1.84
	VIII	6.58	6.17	7.17	7.13	9.34	9.97	6.34	4.24	3.61	5.33	5.73	6.41	-	4.71
	IX	5.74	4.85	6.92	6.11	9.19	7.65	0.54	4.38	3.52	5.11	6.01	6.43	6.75	1.12
	X	5.97	5.43	6.65	6.97	8.31	9.04	6.85	4.49	3.68	5.13	6.73	6.49	5.77	1.97
		volumes in million BGN													
2008	X	2087.4	1709.7	253.9	27.4	12.1	7.2	77.1	935.9	696.8	136.7	42.0	37.5	7.1	15.8
	XI	1743.3	1371.5	105.9	61.8	131.1	3.2	69.7	907.7	661.7	129.6	58.8	42.7	12.7	2.2
	XII	2253.5	1804.5	231.6	91.7	83.4	6.0	36.2	1137.3	685.8	258.3	37.1	136.6	3.1	16.3
2009	I	1686.8	1339.2	235.0	24.2	74.3	5.6	8.5	1315.1	808.8	333.6	31.8	125.6	2.1	13.3
	II	1299.5	871.9	314.4	78.1	24.5	6.0	4.7	1011.8	720.7	233.1	37.9	13.9	0.0	6.3
	III	1068.7	657.1	254.2	82.4	38.8	32.7	3.6	794.3	531.4	181.0	51.5	23.9	0.6	5.9
	IV	1087.8	704.3	231.2	40.8	70.6	29.2	11.7	979.5	681.3	220.3	33.8	24.5	1.0	18.6
	V	917.8	692.9	149.1	24.4	38.0	10.0	3.5	952.3	597.1	217.2	33.5	93.5	1.7	9.3
	VI	1278.6	862.4	215.1	88.3	66.0	14.4	32.4	920.7	641.4	190.5	59.0	22.1	0.4	7.4
	VII	1155.0	800.1	252.2	44.7	46.5	6.3	5.2	1583.2	984.3	390.9	147.8	51.4	0.1	8.8
	VIII	891.6	620.8	174.2	37.4	41.9	6.2	11.1	1148.1	753.4	288.9	68.9	28.0	-	8.8
	IX	856.7	519.8	219.1	54.3	59.7	0.0	3.8	1359.6	828.6	261.8	74.0	153.6	39.3	2.4
	X	1175.4	724.8	287.7	132.2	17.9	3.1	9.7	1145.6	607.9	431.4	58.0	44.4	2.8	0.9

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF NON-FINANCIAL CORPORATIONS SECTOR

	Overnight deposits ¹		Deposits with agreed maturity														Deposits redeemable at notice ¹						
	in BGN	in EUR	in BGN							in EUR							in BGN		in EUR				
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months					
annual effective interest rate																							
2008	X	0.78	0.64	5.39	4.87	6.35	5.76	6.74	4.81	3.99	4.95	4.22	4.97	4.92	6.00	5.49	4.45	3.87	3.87	-	3.14	3.14	-
	XI	0.85	0.63	5.66	5.03	6.43	6.49	7.25	4.34	3.89	5.08	4.30	5.22	5.21	6.12	5.89	4.45	4.01	4.01	-	2.94	2.94	-
	XII	0.72	0.60	5.98	5.42	6.86	6.87	7.62	4.61	1.90	5.03	4.10	5.18	5.37	6.16	5.86	4.08	4.02	4.02	-	2.79	2.79	-
2009	I	0.55	0.52	5.95	4.73	7.50	6.87	7.89	4.73	2.76	5.09	4.09	5.46	5.51	6.22	5.30	4.30	4.24	4.24	-	2.36	2.36	-
	II	0.58	0.52	5.83	4.56	7.49	6.80	7.95	4.76	2.63	4.96	3.83	5.67	5.16	6.38	5.15	4.17	4.16	4.16	-	1.87	1.87	-
	III	0.53	0.55	5.91	4.65	6.98	6.97	8.22	6.43	2.72	5.05	3.54	6.02	5.79	6.40	5.23	4.25	4.11	4.11	-	1.95	1.95	-
	IV	0.55	0.48	5.76	4.43	6.55	6.95	8.24	6.36	2.86	5.02	3.97	5.55	6.01	6.39	5.15	3.57	4.08	4.08	-	2.15	2.15	-
	V	0.55	0.47	5.82	4.56	6.52	7.21	8.29	5.88	3.02	5.08	4.09	5.43	5.89	6.28	5.17	3.86	4.12	4.12	-	1.84	1.84	-
	VI	0.55	0.44	6.05	4.81	6.59	7.52	8.38	6.58	4.60	5.01	4.01	5.45	5.42	6.51	5.15	3.87	4.01	4.01	-	1.83	1.83	-
	VII	0.56	0.47	6.00	4.72	6.57	7.45	8.28	6.61	4.64	5.10	4.14	5.52	5.29	6.55	5.13	3.90	4.06	4.06	-	1.77	1.77	-
	VIII	0.54	0.47	6.17	4.57	6.65	7.60	8.31	9.22	4.88	5.17	4.13	5.43	5.44	6.56	6.17	4.06	3.89	3.89	-	1.76	1.76	-
	IX	0.54	0.52	5.99	4.33	6.51	7.20	8.31	9.17	5.00	5.14	3.98	5.25	5.56	6.55	6.59	3.85	4.18	4.18	-	2.05	2.05	-
	X	0.58	0.44	6.05	4.26	6.71	7.01	8.20	9.22	5.20	5.26	4.14	5.31	5.62	6.55	6.60	3.80	4.00	4.00	-	2.08	2.08	-
volumes in million BGN																							
2008	X	4404.1	2276.5	2634.4	1406.7	518.6	206.7	291.8	73.1	137.5	2304.3	891.0	289.8	289.8	674.8	22.5	136.5	33.9	33.9	-	74.8	74.8	-
	XI	4315.7	2113.2	2465.1	1240.1	445.8	232.8	350.9	55.6	139.9	2390.9	922.6	333.6	317.8	656.5	32.4	127.9	30.9	30.9	-	33.1	33.1	-
	XII	4963.6	2014.4	2814.9	1487.0	537.2	256.2	376.0	57.5	101.0	2683.3	990.4	483.3	285.3	752.8	34.7	136.6	39.3	39.3	-	10.1	10.1	-
2009	I	4552.5	1871.7	2535.8	1205.2	521.0	262.6	398.8	57.5	90.7	2797.5	1040.7	650.6	198.0	732.6	35.6	140.0	42.6	42.6	-	15.9	15.9	-
	II	4178.1	1809.3	2738.3	1354.5	566.4	312.9	366.1	56.8	81.7	2784.6	1122.2	653.1	218.1	612.2	34.8	144.1	48.4	48.4	-	17.5	17.5	-
	III	4195.4	1816.5	2706.7	1258.6	589.7	345.4	349.2	83.8	80.0	2558.8	969.6	596.9	209.9	618.3	24.7	139.3	46.9	46.9	-	19.3	19.3	-
	IV	3978.7	1612.8	2742.6	1255.9	582.3	362.1	379.7	85.2	77.2	2784.5	1110.0	655.3	220.3	609.8	24.8	164.4	39.3	39.3	-	29.0	29.0	-
	V	4033.7	1627.1	2640.4	1226.7	578.4	299.7	383.4	74.5	77.6	2782.8	1092.5	659.2	245.5	652.3	24.2	109.2	46.7	46.7	-	25.9	25.9	-
	VI	4164.2	1719.9	2542.2	1152.7	586.9	254.5	359.2	89.2	99.7	2895.1	1197.1	661.3	269.1	629.3	23.6	114.7	38.5	38.5	-	37.8	37.8	-
	VII	3943.1	1724.3	2563.8	1154.7	585.8	279.2	356.8	89.2	98.2	3019.9	1202.3	660.5	357.0	661.0	22.9	116.2	39.1	39.1	-	45.5	45.5	-
	VIII	4085.4	1687.2	2409.6	962.8	637.6	292.7	354.2	63.6	98.7	3013.4	1069.2	737.6	396.0	676.6	16.1	117.9	33.1	33.1	-	31.7	31.7	-
	IX	4033.8	1795.2	2461.1	986.8	650.9	292.7	378.5	56.0	96.3	3249.0	1135.8	702.7	443.3	797.9	49.1	120.2	37.9	37.9	-	20.1	20.1	-
	X	3848.1	1746.0	2550.0	953.9	685.3	382.6	372.0	54.0	102.2	3294.8	1029.0	833.9	454.4	812.3	51.1	114.1	38.6	38.6	-	25.3	25.3	-

¹ For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF HOUSEHOLDS¹ SECTOR

		Deposits with agreed maturity													
		in BGN							in EUR						
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		
annual effective interest rate															
2008	X	6.28	4.49	6.88	7.74	7.21	5.85	6.66	4.90	3.48	5.32	5.65	6.43	6.34	6.22
	XI	7.09	5.30	7.63	8.62	7.36	7.68	7.12	5.53	4.14	5.82	6.75	6.64	5.33	4.95
	XII	8.03	7.18	8.47	8.75	7.88	8.42	7.16	6.10	4.62	6.60	6.98	6.88	5.49	3.57
2009	I	8.14	6.45	8.73	8.55	8.35	6.90	7.54	6.30	4.60	6.97	6.42	6.69	4.88	5.65
	II	7.71	5.83	8.27	8.46	8.17	6.24	7.59	5.91	4.53	6.25	6.53	6.87	4.55	5.74
	III	7.81	5.65	8.19	8.81	8.45	7.22	8.36	6.07	4.68	6.34	6.97	6.68	4.45	5.62
	IV	8.11	6.19	8.39	8.77	8.87	7.29	8.04	6.42	4.88	6.73	6.98	7.20	4.73	4.99
	V	8.23	6.22	8.84	8.75	8.75	7.54	7.93	6.73	4.91	7.35	6.87	7.22	6.29	5.81
	VI	8.15	6.50	8.66	8.68	8.39	7.65	8.57	6.52	5.00	7.07	6.96	6.47	6.38	5.12
	VII	7.99	6.43	8.56	8.61	7.93	8.60	8.49	6.34	4.92	6.84	6.76	6.44	5.99	4.12
	VIII	8.20	6.70	8.64	8.86	7.91	8.14	8.39	6.63	4.84	7.16	6.90	6.52	5.94	4.80
	IX	7.95	6.25	8.30	8.73	7.91	7.71	8.07	6.51	4.79	6.94	7.01	6.28	5.91	4.66
	X	7.88	6.04	8.01	8.52	8.37	7.93	7.77	6.44	4.58	6.70	6.94	6.49	6.42	5.29
volumes in million BGN															
2008	X	626.3	212.7	190.0	123.5	92.2	1.8	6.1	1115.4	399.9	343.7	182.5	165.2	8.9	15.2
	XI	641.3	214.2	185.3	171.2	61.2	2.8	6.7	992.3	341.5	319.0	209.2	112.4	4.2	6.0
	XII	1050.7	351.5	417.6	184.1	83.7	5.4	8.4	1300.2	363.1	593.9	206.8	118.7	4.3	13.5
2009	I	954.7	210.1	518.0	116.8	92.5	12.5	4.8	1163.5	273.4	625.4	139.5	109.9	6.7	8.7
	II	758.4	162.4	399.0	94.3	83.9	15.2	3.5	970.0	237.5	508.8	110.7	100.4	9.0	3.6
	III	911.4	193.1	382.2	220.2	91.3	18.7	5.8	1340.0	316.7	658.8	245.5	103.5	8.5	7.0
	IV	995.2	196.0	367.6	295.5	117.1	15.0	3.9	1420.5	311.6	595.7	354.3	148.4	5.2	5.3
	V	832.5	178.5	315.9	238.7	93.5	1.3	4.6	1236.7	242.2	547.4	306.7	134.0	1.0	5.5
	VI	913.1	197.6	333.8	230.1	145.7	2.6	3.3	1422.1	298.0	613.2	293.3	211.0	3.2	3.4
	VII	895.2	192.8	341.4	182.0	173.4	1.2	4.3	1430.3	290.2	599.3	241.2	293.1	1.8	4.9
	VIII	959.1	176.9	363.9	229.5	182.5	2.9	3.3	1383.0	211.9	678.8	224.1	264.0	1.7	2.5
	IX	879.0	153.9	367.3	180.1	174.3	1.6	1.8	1376.6	193.5	707.9	202.8	268.6	1.9	1.9
	X	849.8	133.8	361.1	186.8	161.4	4.6	2.3	1374.3	167.0	628.7	294.8	272.7	5.7	5.3

¹ The Households sector also includes the NPISHs sector.

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF HOUSEHOLDS¹ SECTOR

	Overnight deposits ²		Deposits with agreed maturity													Deposits redeemable at notice ²							
	in BGN	in EUR	in BGN							in EUR						in BGN		in EUR					
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months					
annual effective interest rate																							
2008	X	0.89	0.50	5.37	3.75	5.60	5.68	6.14	6.32	6.85	4.40	3.11	4.28	4.46	5.21	5.06	5.64	3.63	3.63	-	3.08	3.08	-
	XI	0.91	0.47	5.60	3.95	5.85	6.43	6.20	6.30	6.90	4.63	3.39	4.51	4.91	5.33	5.08	5.69	3.78	3.78	-	3.26	3.26	-
	XII	0.91	0.49	6.03	4.79	6.53	7.02	6.03	6.45	6.88	4.91	3.64	5.00	5.33	5.47	5.11	5.65	3.70	3.70	-	3.34	3.34	-
2009	I	0.99	0.57	6.39	4.50	7.41	7.30	6.20	6.67	6.96	5.19	3.70	5.63	5.53	5.59	5.15	5.73	3.77	3.77	-	3.40	3.40	-
	II	1.01	0.59	6.54	4.33	7.59	7.49	6.34	6.97	6.97	5.27	3.59	5.74	5.69	5.71	5.23	5.72	3.72	3.72	-	3.37	3.37	-
	III	1.05	0.59	6.76	4.45	7.63	7.86	6.55	7.46	7.02	5.40	3.74	5.77	6.03	5.79	5.32	5.74	3.78	3.78	-	3.40	3.40	-
	IV	1.08	0.58	6.89	4.67	7.43	8.06	6.85	7.59	7.07	5.52	3.86	5.73	6.29	5.91	5.37	5.76	3.73	3.73	-	3.42	3.42	-
	V	1.06	0.57	6.99	4.65	7.58	8.04	7.07	7.45	7.08	5.67	3.91	6.01	6.34	6.03	5.36	5.77	3.76	3.76	-	3.43	3.43	-
	VI	1.06	0.56	7.09	4.78	7.67	8.03	7.23	7.40	7.13	5.79	4.02	6.21	6.36	6.09	5.47	5.79	3.70	3.70	-	3.42	3.42	-
	VII	0.96	0.48	7.17	4.88	7.74	8.07	7.32	7.22	7.15	5.87	4.04	6.30	6.42	6.17	5.42	5.80	3.67	3.67	-	3.42	3.42	-
	VIII	0.97	0.50	7.24	4.99	7.70	8.17	7.41	7.07	7.15	5.92	4.04	6.24	6.51	6.25	5.46	5.82	3.67	3.67	-	3.43	3.43	-
	IX	0.96	0.50	7.28	4.83	7.68	8.26	7.52	7.19	7.13	5.95	3.89	6.30	6.55	6.30	5.45	5.85	3.60	3.60	-	3.35	3.35	-
	X	0.94	0.51	7.30	4.87	7.64	8.19	7.62	7.31	7.15	6.01	3.92	6.33	6.53	6.34	5.50	5.86	3.62	3.62	-	3.36	3.36	-
volumes in million BGN																							
2008	X	2514.7	756.3	4457.4	1220.8	921.5	507.2	1445.4	87.2	275.3	7175.9	1756.6	1716.3	993.5	1983.3	181.8	544.4	2118.1	2118.1	-	2017.1	2017.1	-
	XI	2518.2	675.4	4537.9	1207.4	948.4	636.1	1386.6	87.1	272.3	7220.0	1723.6	1710.7	1109.4	1966.3	176.4	533.6	2113.6	2113.6	-	1986.4	1986.4	-
	XII	2655.7	630.7	4925.2	1283.6	1201.4	769.2	1327.2	83.9	259.9	7575.1	1703.5	2030.7	1197.4	1947.4	169.0	527.0	2088.5	2088.5	-	1946.4	1946.4	-
2009	I	2472.8	575.2	5208.1	1189.8	1507.5	846.2	1318.6	90.6	255.4	7839.3	1668.6	2313.6	1253.4	1918.0	167.9	517.8	2021.1	2021.1	-	1840.4	1840.4	-
	II	2497.2	544.7	5359.6	1136.1	1674.0	884.5	1314.3	100.0	250.7	7932.3	1634.2	2476.2	1271.8	1892.4	169.9	487.8	1986.6	1986.6	-	1809.4	1809.4	-
	III	2392.1	536.0	5441.3	1072.0	1663.9	1038.1	1310.9	112.9	243.6	8069.9	1602.6	2546.3	1401.9	1862.9	172.5	483.7	1935.2	1935.2	-	1794.8	1794.8	-
	IV	2466.4	503.2	5493.8	1057.1	1517.1	1222.5	1341.7	116.0	239.4	8179.3	1565.1	2503.8	1590.4	1871.9	172.9	475.3	1937.1	1937.1	-	1761.8	1761.8	-
	V	2341.1	497.0	5481.9	1026.3	1471.1	1279.5	1360.2	110.5	234.4	8307.1	1525.0	2564.4	1697.4	1884.4	167.2	468.6	1899.4	1899.4	-	1750.6	1750.6	-
	VI	2335.5	499.6	5568.2	1016.8	1466.6	1343.8	1415.2	100.4	225.4	8437.5	1507.9	2590.7	1776.6	1946.4	159.8	456.1	1858.3	1858.3	-	1722.9	1722.9	-
	VII	2357.1	483.2	5646.9	1002.9	1498.3	1352.6	1484.0	88.8	220.3	8665.0	1481.7	2700.4	1806.2	2083.3	148.6	444.8	1830.3	1830.3	-	1695.6	1695.6	-
	VIII	2328.1	469.2	5751.0	982.7	1566.9	1352.6	1556.9	77.0	214.8	8809.7	1369.9	2853.0	1813.3	2205.9	131.9	435.7	1823.7	1823.7	-	1666.6	1666.6	-
	IX	2288.5	464.2	5831.0	954.5	1613.1	1334.1	1648.2	70.6	210.5	8925.3	1345.4	2920.0	1765.7	2346.1	122.6	425.5	1819.9	1819.9	-	1639.8	1639.8	-
	X	2294.5	458.8	5931.9	926.7	1677.3	1321.4	1728.0	71.4	207.1	9049.2	1258.0	3020.0	1757.8	2484.6	112.2	416.4	1832.0	1832.0	-	1635.8	1635.8	-

¹ The Households sector also includes the NPISHs sector.

² For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.