



BULGARIAN
NATIONAL BANK

MONETARY STATISTICS

September 2010

25 October 2010

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List of abbreviations

BNB	Bulgarian National Bank
CG	Central government
ECB	European Central Bank
EU	European Union
ESA'95	European System of Accounts, 1995
IAS	International Accounting Standards
ICs and PFs	Insurance corporations and pension funds
IMF	International Monetary Fund
LG	Local government
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MMFs	Money market funds
MU	Monetary Union
NPISHs	Non-profit Institutions Serving Households
NSI	National Statistical Institute
OECD	Organization for Economic Cooperation and Development
OFIAs	Other financial intermediaries, except insurance corporations and pension funds and auxiliaries
OMFIs	Other monetary financial institutions
SDDS	Special Data Dissemination Standard
SDR	Special Drawing Rights
SNA'93	System of National Accounts, 1993
SSFs	Social Security Funds

Legend

0	The indicator is less than 0.05 but more than nil.
-	The indicator is nil.
r	Revised data.

TABLES

Table 1

Short Monetary Survey		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
Exchange rate: BGN / USD 1		1.3568	1.3215	1.30189	1.36409	1.40042	1.44129	1.45102	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305
BGN / EUR 1		1.95683	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)		13,995,308	14,448,765	14,448,316	14,710,749	14,615,750	15,170,417	14,832,384	14,998,811	15,548,995	14,939,191	15,719,279	16,658,030	16,206,272
in BGN		-946,934	-1,126,047	-1,097,757	-66,611	-70,233	-129,200	-1,040	22,915	-227,542	-176,995	-172,924	-189,856	-84,027
in foreign currency		14,942,242	15,415,812	15,546,073	14,777,360	14,685,983	15,299,617	14,833,424	14,975,896	15,776,537	15,116,186	15,892,203	16,847,886	16,290,299
Foreign assets		31,911,755	32,192,071	32,395,987	33,309,249	32,262,570	32,552,269	32,401,884	31,997,698	31,736,281	31,510,827	31,710,008	32,070,734	32,947,214
in BGN		971,274	839,719	777,605	667,161	727,822	719,588	763,640	809,875	554,664	563,656	658,224	572,389	750,388
in foreign currency		30,940,481	31,352,352	31,618,382	32,642,088	31,534,928	31,832,681	31,638,244	31,187,823	31,181,617	30,947,171	31,051,784	31,498,345	32,196,826
Less: foreign liabilities		17,916,447	17,902,306	17,947,671	18,598,500	17,647,000	17,381,852	17,569,500	16,998,887	16,187,286	16,571,636	15,990,729	15,412,704	16,740,942
in BGN		1,918,208	1,965,766	1,875,362	733,772	798,055	848,788	764,680	786,960	782,206	740,651	831,148	762,245	834,415
in foreign currency		15,998,239	15,936,540	16,072,309	17,864,728	16,848,945	16,533,064	16,804,820	16,211,927	15,405,080	15,830,985	15,159,581	14,650,459	15,906,527
DOMESTIC ASSETS (NET)		46,508,820	46,400,591	46,621,960	47,422,934	47,328,196	47,923,053	48,264,125	48,063,131	47,950,916	49,149,405	48,835,421	48,861,741	49,087,592
DOMESTIC CREDIT		46,843,490	47,027,964	47,162,203	47,574,011	47,716,026	48,399,233	48,682,520	48,505,312	48,601,457	49,701,250	49,570,960	49,676,633	50,104,000
in BGN		18,079,091	18,109,126	18,314,949	18,439,869	18,239,441	18,952,113	19,047,972	18,815,724	18,544,591	19,352,684	19,174,810	19,289,099	19,229,572
in foreign currency		28,764,399	29,918,838	28,847,254	29,134,142	29,476,585	29,447,120	29,634,548	29,689,588	30,056,866	30,348,566	30,396,150	30,387,534	30,874,428
CLAIMS ON GENERAL GOVERNMENT		-4,309,215	-4,330,609	-4,444,299	-4,011,003	-3,727,537	-2,867,312	-2,679,007	-2,799,527	-2,750,761	-1,799,567	-1,929,327	-1,555,327	-1,835,949
in BGN		-3,439,726	-3,518,003	-3,514,743	-3,122,675	-3,112,128	-2,205,645	-2,008,141	-2,076,971	-2,252,749	-1,416,172	-1,508,879	-1,227,886	-1,311,527
in foreign currency		-869,489	-812,606	-929,556	-888,328	-615,409	-661,667	-670,866	-722,556	-498,012	-383,395	-420,448	-327,441	-524,422
CLAIMS ON NON-GOVERNMENT SECTOR		51,152,705	51,358,573	51,606,502	51,585,014	51,443,563	51,266,545	51,361,527	51,304,839	51,352,218	51,500,287	51,500,287	51,231,960	51,939,949
in BGN		21,518,817	21,627,129	21,829,692	21,562,544	21,351,569	21,157,758	21,056,113	20,892,695	20,797,340	20,768,856	20,683,689	20,516,985	20,541,099
in foreign currency		29,633,888	29,731,444	29,776,810	30,022,470	30,091,994	30,108,787	30,305,414	30,412,144	30,554,878	30,731,961	30,816,598	30,714,975	31,398,850
FIXED ASSETS		2,794,843	2,807,104	2,820,944	2,882,871	2,887,037	2,895,040	2,916,716	2,926,326	2,936,737	2,957,692	2,963,357	2,984,481	2,995,625
OTHER ITEMS (NET)		-3,129,513	-3,434,477	-3,361,187	-3,033,948	-3,274,867	-3,371,220	-3,335,111	-3,368,507	-3,587,278	-3,509,537	-3,698,896	-3,799,373	-4,012,033
in BGN		-2,540,635	-2,857,004	-2,780,344	-2,511,101	-2,561,733	-2,744,735	-2,711,317	-2,734,802	-2,960,792	-2,786,136 ^R	-2,954,808	-3,086,889	-3,218,233
in foreign currency		-588,878	-577,473	-580,843	-522,847	-713,134	-626,485	-623,794	-633,705	-626,486	-723,401 ^R	-744,088	-702,484	-793,800
BROAD MONEY M3		46,423,555	46,553,945	46,760,582	47,690,102	47,448,517	48,418,526	48,347,941	48,568,101	48,829,684	49,195,796	49,836,062	50,514,147	50,332,533
MONEY M1		17,686,287	17,365,053	17,738,417	18,124,990	17,686,813	18,251,950	17,394,107	17,592,480	17,743,527	18,068,518	18,535,566	19,050,147	19,051,642
Currency outside MFIs		6,924,925	6,839,710	6,778,393	7,114,909	6,754,856	6,717,435	6,664,012	6,632,144	6,663,223	6,761,694	6,962,373	7,118,590	7,076,769
Overnight deposits		10,761,362	10,525,343	10,960,024	11,010,081	10,931,957	11,534,515	10,730,095	10,960,336	11,080,304	11,306,824	11,573,193	11,932,157	11,974,873
in BGN		7,344,233	7,186,684	7,190,561	7,498,917	7,330,873	7,471,257	7,606,272	7,750,344	7,712,713	7,890,425	8,292,172	8,599,640	8,717,125
in foreign currency		3,417,129	3,338,659	3,769,463	3,511,164	3,601,084	4,063,258	3,123,823	3,209,992	3,367,591	3,416,399	3,281,021	3,332,517	3,257,748
MONEY M2 (M1 + QUASI-MONEY)		46,387,190	46,512,369	46,719,462	47,633,505	47,392,514	48,361,407	48,275,304	48,491,478	48,751,545	49,116,536	49,754,367	50,429,824	50,245,163
QUASI-MONEY		28,700,903	29,147,316	28,981,045	29,508,515	29,705,701	30,109,457	30,881,197	30,898,998	31,008,018	31,048,018	31,218,801	31,379,077	31,193,521
Deposits with agreed maturity up to 2 years		24,852,707	25,288,922	25,114,561	25,421,662	25,715,264	26,079,982	26,870,138	26,901,156	26,969,147	26,975,218	27,107,778	27,213,386	26,985,980
in BGN		9,764,655	9,981,037	10,046,606	10,198,144	10,392,970	10,794,580	11,032,093	11,231,399	11,219,626	11,351,688	11,529,093	11,616,372	11,538,223
in foreign currency		15,088,052	15,307,885	15,067,955	15,223,518	15,322,294	15,285,402	15,838,045	15,669,757	15,749,521	15,623,530	15,578,685	15,597,014	15,447,757
Deposits redeemable at notice up to 3 months		3,848,196	3,858,394	3,866,484	4,086,853	3,990,437	4,029,475	4,011,059	3,997,842	4,038,871	4,072,800	4,111,023	4,165,691	4,207,541
in BGN		1,860,929	1,873,583	1,903,076	2,044,031	1,993,281	2,026,390	2,016,606	1,996,674	2,010,156	2,027,305	2,072,529	2,124,269	2,148,925
in foreign currency		1,987,267	1,984,811	1,963,408	2,042,822	1,997,156	2,003,085	1,994,453	2,001,168	2,028,715	2,045,495	2,038,494	2,041,422	2,058,616
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		46,423,555	46,553,945	46,760,582	47,690,102	47,448,517	48,418,526	48,347,941	48,568,101	48,829,684	49,195,796	49,836,062	50,514,147	50,332,533
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)		36,365	41,576	41,120	56,597	56,237	57,119	72,637	76,623	78,139	79,260	81,695	84,323	87,370
in BGN		33,742	37,335	36,887	53,305	52,930	53,796	70,315	74,293	75,761	76,880	79,952	82,580	85,627
in foreign currency		2,623	4,241	4,233	3,292	3,307	3,323	2,322	2,330	2,378	2,380	1,743	1,743	1,743
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		14,080,573	14,136,411	14,309,694	14,443,581	14,495,195	14,674,944	14,748,568	14,493,841	14,670,227	14,892,800	14,718,638	15,005,624	14,961,331
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		1,219,417	1,204,363	1,128,607	1,117,811	1,119,109	1,108,271	1,110,548	1,107,050	1,134,249	1,137,881	1,140,099	1,130,739	1,122,609

Table 1

Short Monetary Survey		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
	BGN'000													
	in BGN	387,936	389,498	351,280	349,279	343,412	341,786	341,041	339,388	341,317	346,305	357,677	356,786	363,773
	in foreign currency	831,481	814,865	777,327	768,532	775,697	766,485	769,507	767,662	792,932	791,576	782,422	773,953	758,836
	Debt securities issued over 2 years	73,915	57,080	53,445	74,332	74,346	74,362	74,377	74,749	105,049	105,356	105,372	105,874	105,877
	in BGN	16,563	5,496	1,855	1,855	1,855	1,855	1,855	1,852	1,855	1,855	1,855	1,855	1,855
	in foreign currency	57,352	51,584	51,590	72,477	72,491	72,507	72,522	72,897	103,194	103,501	103,517	104,019	104,022
	Capital and reserves	12,787,241	12,874,968	13,127,642	13,251,438	13,301,740	13,492,311	13,563,643	13,312,042	13,430,929	13,649,563	13,473,167	13,769,011	13,732,845

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Loans		30,806,311	30,800,903	30,813,576	30,928,611	30,890,824	30,709,151	30,745,235	30,716,267	30,788,233	30,838,334	30,848,246	30,548,540	31,350,083
in BGN		7,950,964	7,958,152	7,954,959	7,853,567	7,764,526	7,643,045	7,589,747	7,529,812	7,505,802	7,515,763	7,503,837	7,377,557	7,484,281
in foreign currency		22,855,347	22,842,751	22,858,617	23,075,044	23,126,298	23,066,106	23,155,488	23,186,455	23,282,431	23,322,571	23,344,409	23,170,983	23,865,802
o/w EUR		22,090,461	22,082,268	22,111,760	22,301,298	22,341,755	22,267,790	22,367,139	22,387,746	22,420,083	22,451,081	22,481,369	22,323,240	23,062,021
Securities other than shares		278,922	270,256	277,082	252,489	251,817	250,172	249,252	248,745	248,949	248,888	240,579	236,084	231,901
in BGN		28,694	28,735	28,094	27,864	28,206	27,336	27,442	27,215	27,431	27,258	21,589	20,734	19,712
in foreign currency		250,228	241,521	248,988	224,625	223,611	222,836	221,810	221,530	221,518	226,630	218,990	215,350	212,189
o/w EUR		238,866	230,274	237,914	212,827	211,498	210,370	209,259	208,825	207,772	212,978	206,229	202,201	200,003
Shares and other equity		123,665	124,594	131,708	125,862	125,986	124,739	124,537	125,469	125,293	130,925	130,492	130,450	131,146
in BGN		123,665	124,594	131,708	125,862	125,986	124,739	124,537	125,469	125,293	130,925	130,492	130,450	131,146
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,056,313	1,125,855	1,125,752	1,120,376	1,092,879	1,123,967	1,166,598	1,150,255	1,130,394	1,194,140	1,205,487	1,234,897	1,205,301
Repos		24,495	28,634	26,527	24,706	24,090	27,409	70,491	64,488	62,787	63,043	62,936	63,307	20,172
in BGN		22,206	26,402	24,981	23,140	22,509	25,873	25,707	19,944	18,215	18,477	18,376	18,730	18,853
in foreign currency		2,289	2,232	1,546	1,566	1,581	1,536	44,784	44,544	44,572	44,566	44,560	44,577	1,319
o/w EUR		2,023	1,968	1,286	1,294	1,302	1,248	44,495	44,251	44,255	44,248	44,261	44,269	1,033
Loans		822,823	884,821	914,552	905,090	874,535	889,205	888,597	878,981	858,531	923,051	934,010	947,519	958,293
in BGN		185,424	235,532	265,506	264,637	239,949	230,990	232,226	214,791	204,575	225,169	221,523	225,911	240,900
in foreign currency		637,399	649,289	649,046	640,453	634,586	658,215	656,371	664,190	653,956	697,882	712,487	721,608	717,393
o/w EUR		637,261	649,089	648,729	640,098	634,382	658,045	656,089	664,024	652,431	696,361	711,015	720,043	716,038
Securities other than shares		80,188	79,702	43,634	48,261	48,528	58,973	58,059	55,945	58,460	55,523	54,945	55,632	57,259
in BGN		7,091	7,091	3,000	2,986	2,986	2,986	3,041	3,041	3,041	3,041	2,986	3,764	3,514
in foreign currency		73,097	72,611	40,634	45,275	45,542	55,987	55,018	52,904	55,419	52,482	51,959	51,868	53,745
o/w EUR		73,097	72,611	40,634	45,275	45,542	55,987	55,018	52,904	55,419	52,482	51,959	51,868	53,745
Shares and other equity		128,807	132,698	141,039	142,319	145,726	148,380	149,451	150,841	150,616	152,523	153,596	168,439	169,577
in BGN		127,766	131,690	140,055	141,284	144,080	146,752	147,791	149,150	148,868	150,791	151,943	166,756	167,971
in foreign currency		1,041	1,008	984	1,035	1,646	1,628	1,660	1,691	1,748	1,732	1,653	1,683	1,606
o/w EUR		-	-	-	-	587	530	562	594	566	569	571	574	576
Households and NPISHs		18,873,445	19,024,422	19,246,481	19,145,492	19,069,837	19,045,836	19,064,052	19,052,442	19,047,576	19,076,455	19,062,666	19,069,197	19,014,945
Repos		5,426	6,019	6,500	6,714	6,517	5,769	5,566	5,396	5,248	4,903	4,538	4,601	3,379
in BGN		5,426	6,019	6,500	6,714	6,517	5,769	5,566	5,396	5,248	4,903	4,538	4,601	3,379
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		18,868,019	19,018,403	19,239,981	19,138,778	19,063,320	19,040,067	19,058,486	19,047,046	19,042,328	19,071,552	19,058,128	19,064,596	19,011,566
in BGN		13,058,723	13,100,077	13,265,941	13,107,332	13,007,652	12,940,691	12,891,316	12,809,347	12,750,345	12,688,710	12,618,751	12,558,894	12,467,865
in foreign currency		5,809,296	5,918,326	5,974,040	6,031,446	6,055,668	6,099,376	6,167,170	6,237,699	6,291,983	6,382,842	6,439,377	6,505,702	6,543,701
o/w EUR		5,643,537	5,753,597	5,809,631	5,865,156	5,887,338	5,930,677	5,995,510	6,067,421	6,119,315	6,198,673	6,260,535	6,321,374	6,364,947
FIXED ASSETS		2,794,843	2,807,104	2,820,944	2,882,871	2,887,037	2,895,040	2,916,716	2,926,326	2,936,737	2,957,692	2,963,357	2,984,481	2,995,625
OTHER ITEMS (NET)		-3,129,513	-3,434,477	-3,361,187	-3,033,948	-3,274,867	-3,371,220	-3,335,111	-3,368,507	-3,587,278	-3,509,537	-3,698,896	-3,799,373	-4,012,033
Accounts between MFIs (net)		-55,937	-17,277	-18,816	18,898	32,938	-26,543	24,805	21,803	28,768	13,326	25,928	28,025	35,229
in BGN		-5,924	-123,506	-22,469	24,764	38,358	8,072	17,344	28,017	49,703	67,735	60,771	53,904	66,640
in foreign currency		-50,013	106,229	3,653	-5,866	-5,420	-34,615	7,461	-6,214	-20,935	-54,409	-34,843	-25,879	-31,411
o/w EUR		-39,344	106,461	10,941	-5,692	-5,122	-34,288	7,861	-5,890	-20,628	-53,984	-34,497	-25,552	-31,070
Other assets and liabilities (net)		-3,073,576	-3,417,200	-3,342,371	-3,052,846	-3,307,805	-3,344,677	-3,359,916	-3,390,310	-3,616,046	-3,522,863	-3,724,824	-3,827,398	-4,047,262
in BGN		-2,534,711	-2,733,498	-2,757,875	-2,535,865	-2,600,091	-2,752,807	-2,728,661	-2,762,819	-3,010,495	-2,853,871 ^R	-3,015,579	-3,150,793	-3,284,873
in foreign currency		-538,865	-683,702	-584,496	-516,981	-707,714	-591,870	-631,255	-627,491	-605,551	-668,992 ^R	-709,245	-676,605	-762,389
o/w EUR		-492,462	-607,901	-534,806	-486,111	-656,530	-559,811	-595,536	-589,229	-531,538	-628,671 ^R	-664,299	-628,745	-687,369

Table 1a

Detailed Monetary Survey		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BROAD MONEY M3		46,423,555	46,553,945	46,760,582	47,690,102	47,448,751	48,418,526	48,347,941	48,568,101	48,829,684	49,195,796	49,836,062	50,514,147	50,332,533
MONEY M1		17,686,287	17,365,053	17,738,417	18,124,990	17,686,813	18,251,950	17,394,107	17,592,480	17,743,527	18,068,518	18,535,566	19,050,747	19,051,642
Currency outside MFIs		6,924,925	6,839,710	6,778,393	7,114,909	6,754,856	6,717,435	6,664,012	6,632,144	6,663,223	6,761,694	6,962,373	7,118,590	7,076,769
Overnight deposits		10,761,362	10,525,343	10,960,024	11,010,081	10,931,957	11,534,515	10,730,095	10,960,336	11,080,304	11,306,824	11,573,193	11,932,157	11,974,873
in BGN		7,344,233	7,186,684	7,190,561	7,498,917	7,330,873	7,471,257	7,606,272	7,750,344	7,712,713	7,890,425	8,292,172	8,599,640	8,717,125
Local government and SSFs		770,977	720,727	810,869	820,636	812,208	896,490	917,723	1,313,207	1,193,996	1,411,635	1,521,330	1,611,004	1,612,086
Non-financial corporations		4,033,801	3,848,096	3,720,790	3,833,107	3,736,878 ^R	3,649,069 ^S	3,687,533 ^R	3,645,258 ^R	3,683,388 ^R	3,673,637 ^R	3,867,735 ^R	4,071,813	4,230,980
Financial corporations		250,993	323,336	369,532	359,980	321,422 ^R	381,278 ^R	512,025 ^R	332,888 ^R	389,794 ^R	320,470 ^R	382,591	360,566	351,176
Households and NPISHs		2,288,462	2,294,525	2,289,370	2,485,194	2,460,365	2,544,420	2,488,991	2,458,991 ^R	2,445,535 ^R	2,484,683 ^R	2,520,516 ^R	2,536,257	2,522,883
in foreign currency		3,417,129	3,338,659	3,769,463	3,511,164	3,601,084	4,063,258	3,123,823	3,209,992	3,367,591	3,416,399	3,281,021	3,332,517	3,257,748
Local government and SSFs		14,396	14,027	18,375	9,536	15,819	10,074	9,895	15,065	14,812	72,312	78,422	63,262	49,543
Non-financial corporations		2,295,413	2,216,604	2,298,252	2,113,705	2,193,590 ^R	2,366,391 ^R	2,240,983 ^R	2,229,303 ^R	2,352,764 ^R	2,498,547 ^R	2,337,942 ^R	2,406,677	2,350,188
Financial corporations		524,601	534,853	886,567	814,409	827,766 ^R	1,119,357 ^R	283,868 ^R	375,036 ^R	386,787 ^R	197,116 ^R	233,851	239,825	233,138
Households and NPISHs		582,719	573,175	566,269	573,514	563,909	567,436	589,077	590,588	613,228	648,424	630,806 ^R	622,753	624,879
o/w EUR		2,822,035	2,769,077	3,076,740	2,885,387	2,957,606	3,194,007	2,391,029	2,398,653	2,542,380	2,628,904	2,525,877	2,605,616	2,633,250
Local government and SSFs		14,316	13,952	18,296	9,452	14,753	8,977	8,746	13,925	13,580	71,076	77,191	62,007	48,410
Non-financial corporations		1,857,577	1,816,078	1,763,205	1,646,998	1,694,354 ^R	1,695,716 ^R	1,651,982 ^R	1,617,283 ^R	1,703,537 ^R	1,886,469 ^R	1,757,741 ^R	1,855,397	1,886,048
Financial corporations		485,950	480,232	841,567	768,847	796,184 ^R	1,036,126 ^R	255,912 ^R	292,077 ^R	342,158 ^R	157,909 ^R	186,880	189,724	195,099
Households and NPISHs		464,192	458,815	453,672	460,090	452,315	453,188	474,389	475,368	483,105	513,450	504,065 ^R	498,488	503,693
MONEY M2 (M1 + QUASI-MONEY)		46,387,190	46,512,369	46,719,462	47,633,505	47,392,514	48,361,407	48,275,304	48,491,478	48,751,545	49,116,536	49,754,367	50,429,824	50,245,163
QUASI-MONEY		28,700,903	29,147,316	28,981,045	29,508,515	29,705,701	30,109,457	30,881,197	30,898,998	31,008,018	31,048,018	31,218,801	31,379,077	31,193,521
Deposits with agreed maturity up to 2 years		24,852,707	25,288,922	25,114,561	25,421,662	25,715,264	26,079,982	26,870,138	26,901,156	26,969,147	26,975,218	27,107,778	27,213,386	26,985,980
in BGN		9,764,655	9,981,037	10,046,606	10,198,144	10,392,970	10,794,590	11,032,093	11,231,399	11,219,626	11,351,688	11,529,093	11,616,372	11,538,223
Local government and SSFs		816,421	803,365	774,194	726,862	728,661	720,135	716,533	705,771	721,771	722,517	723,098	699,805	687,776
Non-financial corporations		2,364,801	2,447,838	2,414,831	2,381,335	2,311,988	2,533,316	2,607,732	2,635,070 ^R	2,562,282 ^R	2,570,060 ^R	2,632,887 ^R	2,625,562	2,518,890
Financial corporations		962,874	1,004,910	1,005,728	1,030,526	1,090,384	1,143,749	1,229,742	1,352,610	1,334,028	1,329,734	1,306,429	1,317,479	1,278,236
Households and NPISHs		5,620,559	5,724,924	5,851,853	6,059,421	6,261,937	6,397,380	6,478,086	6,537,948 ^R	6,601,545 ^R	6,729,377 ^R	6,866,679 ^R	6,973,526	7,053,321
in foreign currency		15,088,052	15,307,885	15,067,955	15,223,518	15,322,294	15,285,402	15,838,045	15,669,757	15,749,521	15,623,530	15,578,685	15,597,014	15,447,757
Local government and SSFs		26,573	18,792	46,080	44,415	39,229	39,701	21,054	14,747	3,931	15,079	1,990	2,013	1,956
Non-financial corporations		3,412,581	3,472,292	3,505,515	3,382,649	3,105,532 ^R	3,067,259 ^R	3,072,688 ^R	3,035,817 ^R	2,932,458 ^R	2,857,057 ^R	2,916,757 ^R	2,797,402	2,819,654
Financial corporations		1,638,798	1,663,208	1,282,967	1,294,841	1,442,647 ^R	1,320,386 ^R	1,842,168 ^R	1,682,887 ^R	1,779,034 ^R	1,743,012 ^R	1,707,107	1,712,811	1,653,202
Households and NPISHs		10,010,100	10,153,593	10,233,393	10,501,613	10,734,886	10,858,056	10,902,135	10,936,306	11,034,098	11,008,382	10,952,831 ^R	11,084,788	10,972,945
o/w EUR		13,302,890	13,503,574	13,317,858	13,415,080	13,433,379	13,343,209	13,877,500	13,698,977	13,604,568	13,471,191	13,489,656	13,460,788	13,387,331
Local government and SSFs		24,522	17,961	45,935	44,263	39,073	39,541	20,893	14,584	3,754	14,902	1,213	1,214	1,215
Non-financial corporations		3,150,295	3,202,183	3,273,194	3,170,021	2,894,409 ^R	2,833,509 ^R	2,823,438 ^R	2,775,605 ^R	2,638,157 ^R	2,585,844 ^R	2,624,713 ^R	2,503,146	2,480,292
Financial corporations		1,628,264	1,650,704	1,270,815	1,280,631	1,411,282 ^R	1,288,689 ^R	1,812,113 ^R	1,667,469 ^R	1,760,543 ^R	1,722,370 ^R	1,684,722	1,694,320	1,633,754
Households and NPISHs		8,499,809	8,632,726	8,727,914	8,920,165	9,098,615	9,181,470	9,221,056	9,241,319	9,202,114	9,148,075	9,179,008 ^R	9,262,108	9,272,070
Deposits redeemable at notice up to 3 months		3,848,196	3,858,394	3,866,484	4,086,853	3,990,437	4,029,475	4,011,059	3,997,842	4,038,871	4,072,800	4,111,023	4,165,691	4,207,541
in BGN		1,860,929	1,873,583	1,903,076	2,044,031	1,993,281	2,026,390	2,016,606	1,996,674	2,010,156	2,027,305	2,072,529	2,124,269	2,148,925
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		37,948	38,595	40,555	36,734	36,237	39,752	49,720	40,657	47,409	44,162	66,705	86,279	73,948
Financial corporations		3,047	2,941	2,773	2,671	2,439	2,262	2,146	1,896	1,896	3,496	3,496	2,096	2,996
Households and NPISHs		1,819,934	1,832,047	1,859,748	2,004,626	1,954,605	1,984,376	1,964,740	1,954,121	1,960,851	1,979,647	2,002,328	2,035,894	2,071,981
in foreign currency		1,987,267	1,994,811	1,963,408	2,042,822	1,997,156	2,003,085	1,994,453	2,001,168	2,028,715	2,045,495	2,038,494	2,041,422	2,058,616

Table 1a

Detailed Monetary Survey													
BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	21,696	26,912	26,696	26,537	29,307	36,124	42,274	35,718	29,670	19,763	21,497	19,648	28,447
Financial corporations	4,837	4,837	4,802	4,802	4,854	4,854	4,854	4,854	4,717	4,629	4,629	2,967	3,886
Households and NPISHs	1,960,734	1,953,062	1,931,910	2,011,483	1,962,995	1,962,107	1,947,325	1,960,596	1,994,328	2,021,103	2,012,368	2,018,807	2,026,283
o/w EUR	1,664,682	1,665,895	1,654,039	1,710,631	1,663,012	1,660,779	1,652,112	1,652,622	1,652,878	1,664,677	1,672,550	1,661,331	1,683,506
Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	20,091	25,293	25,106	22,695	25,543	30,892	36,889	31,862	23,971	17,783	19,695	17,878	12,436
Financial corporations	4,837	4,837	4,802	4,802	4,854	4,854	4,854	4,854	4,717	4,629	4,629	2,967	3,886
Households and NPISHs	1,639,754	1,635,765	1,624,131	1,683,134	1,632,615	1,625,033	1,610,369	1,615,906	1,624,190	1,642,265	1,648,226	1,640,486	1,667,184
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	46,423,555	46,553,945	46,760,582	47,690,102	47,448,751	48,418,526	48,347,941	48,568,101	48,829,684	49,195,796	49,636,062	50,514,147	50,332,533
Marketable instruments (debt securities issued up to 2 years+ ¹)	36,365	41,576	41,120	56,597	56,237	57,119	72,637	76,623	78,139	79,260	81,695	84,323	87,370
MMFs shares/units + repos	33,742	37,335	36,887	53,305	52,930	53,796	70,315	74,293	75,761	76,880	79,952	82,580	85,627
in BGN	2,623	4,241	4,233	3,292	3,307	3,323	2,322	2,330	2,378	2,380	1,743	1,743	1,743
in foreign currency	2,090	3,714	3,714	2,747	2,747	2,747	1,742	1,743	1,743	1,743	1,743	1,743	1,743
o/w EUR	14,080,573	14,136,411	14,309,694	14,443,581	14,495,195	14,674,944	14,748,568	14,493,841	14,670,227	14,892,800	14,718,638	15,005,624	14,961,331
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	1,219,417	1,204,363	1,128,607	1,117,811	1,119,109	1,108,271	1,110,548	1,107,050	1,134,249	1,137,881	1,140,099	1,130,739	1,122,609
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	387,936	389,498	351,280	349,279	343,412	341,786	341,041	339,388	341,317	346,305	357,677	356,786	363,773
in BGN	831,481	814,865	777,327	768,532	775,697	766,485	769,507	767,662	792,932	791,576	782,422	773,953	758,836
in foreign currency	664,276	653,741	620,056	609,781	615,283	604,297	609,247	605,254	620,275	624,656	627,551	616,268	612,022
o/w EUR	73,915	57,080	53,445	74,332	74,346	74,362	74,377	74,749	105,049	105,356	105,372	105,874	105,877
DEBT SECURITIES ISSUED OVER 2 YEARS	16,563	5,496	1,855	1,855	1,855	1,855	1,855	1,852	1,855	1,855	1,855	1,855	1,855
in BGN	57,352	51,584	51,590	72,477	72,491	72,507	72,522	72,897	103,194	103,501	103,517	104,019	104,022
in foreign currency	57,352	51,584	51,590	72,477	72,491	72,507	72,522	72,897	103,194	103,501	103,517	104,019	104,022
o/w EUR	12,787,241	12,874,968	13,127,642	13,251,438	13,301,740	13,492,311	13,563,643	13,312,042	13,430,929	13,649,563	13,473,167	13,769,011	13,732,845
CAPITAL AND RESERVES	3,431,060	3,431,060	3,441,060	3,456,707	3,456,707	3,467,707	3,467,707	3,467,707	3,477,545	3,564,278	3,583,836	3,597,288	3,610,393
Funds contributed by owners	7,549,995	7,589,122	7,781,201	7,783,441	7,871,500	7,928,095	7,950,065	8,221,374	8,486,487	8,678,271	8,426,995	8,640,175	8,567,024
Reserves	1,806,186	1,854,786	1,905,381	2,011,290	1,973,533	2,096,509	2,145,871	1,622,961	1,466,897	1,407,014	1,462,336	1,531,548	1,555,428
Financial result													

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

³Including debt securities issued and MMFs's shares/units held by non-residents.

Preliminary data.

Source: BNB and other MFIs.

Table 2

BNB Analytical Reporting		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN/000														
Exchange rate: BGN / USD 1		1.33568	1.32151	1.30189	1.36409	1.40042	1.44129	1.45102	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305
BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS														
FOREIGN ASSETS (NET)		17,123,524	17,193,496	17,589,848	18,039,755	17,391,404	17,666,756	18,120,715	17,540,076	17,807,999	18,472,981	18,804,460	19,138,630	19,232,252
Foreign assets		22,941,323	23,384,167	23,882,423	23,875,459	23,110,039	22,321,749	22,599,945	22,127,552	22,382,996	22,255,454	22,734,095	22,895,479	23,525,505
Cash in foreign currency		24,266,409	24,803,265	25,297,960	25,295,325	24,538,102	23,834,298	23,965,519	23,557,545	23,912,573	23,801,163	24,180,451	24,426,222	24,992,733
o/w EUR		155,290	150,967	146,221	140,500	134,415	131,153	127,339	124,255	122,468	120,632	119,114	117,127	113,371
Deposits in BGN		153,795	149,646	145,097	139,167	133,363	130,404	125,874	122,815	121,112	118,739	117,399	115,571	111,433
in foreign currency		2,469,776	3,008,511	2,796,344	2,701,288	1,813,158	2,997,343	2,742,434	2,727,579	3,144,428	3,645,574	4,576,814	4,163,169	5,032,181
o/w EUR		2,469,776	3,008,511	2,796,344	2,701,288	1,813,158	2,997,343	2,742,434	2,727,579	3,144,428	3,645,574	4,576,814	4,163,169	5,032,181
Repos in BGN		2,376,690	2,902,809	2,633,350	2,502,630	1,700,235	2,881,075	2,694,039	2,717,587	3,135,187	3,508,539	4,513,656	4,097,476	4,969,668
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares in BGN		18,358,512	18,350,241	18,867,895	18,978,392	19,080,551	17,106,805	17,458,781	16,930,404	16,541,246	15,837,094	15,645,399	16,059,338	15,873,933
in foreign currency		18,358,512	18,350,241	18,867,895	18,978,392	19,080,551	17,106,805	17,458,781	16,930,404	16,541,246	15,837,094	15,645,399	16,059,338	15,873,933
o/w EUR		18,263,705	18,256,436	18,835,338	18,971,537	19,045,509	17,070,756	17,354,302	16,795,328	16,395,140	15,821,173	15,630,386	16,043,913	15,859,602
Shares and other equity in BGN		28,359	28,359	28,359	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193
in foreign currency		28,359	28,359	28,359	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193	28,193
o/w EUR		6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886	6,886
Monetary gold and SDR holdings ¹		3,085,370	3,127,369	3,313,514	3,282,399	3,348,201	3,474,839	3,487,272	3,645,532	3,964,778	4,055,989	3,719,763	3,940,888	3,846,221
Accrued interest receivable in BGN		169,102	137,818	145,627	164,553	133,584	95,965	121,500	101,582	111,460	113,681	91,168	117,507	98,834
in foreign currency		169,102	137,818	145,627	164,553	133,584	95,965	121,500	101,582	111,460	113,681	91,168	117,507	98,834
o/w EUR		163,464	131,456	143,293	163,961	132,744	95,674	120,897	100,632	111,017	113,004	90,151	117,061	98,089
Less: foreign liabilities		1,325,086	1,419,098	1,415,537	1,419,866	1,428,063	1,512,549	1,365,574	1,429,993	1,529,577	1,545,709	1,446,356	1,530,743	1,467,228
Deposits in BGN		32,339	135,612	134,712	117,750	97,686	162,943	19,288	73,231	97,984	105,180	52,814	108,606	104,230
in foreign currency		15,414	43,063	45,926	52,614	31,718	11,699	4,547	36,734	87,043	38,130	13,689	28,508	31,907
o/w EUR		16,925	92,549	88,786	65,136	65,968	151,244	14,741	36,497	10,941	67,050	39,125	80,098	72,323
Repos in BGN		16,925	92,549	88,786	65,136	65,968	151,244	14,741	36,497	10,941	67,050	39,125	80,098	72,323
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ² in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable in BGN		-	-	258	529	795	243	527	820	311	597	940	373	684
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,292,747	1,283,486	1,280,567	1,301,587	1,329,582	1,349,363	1,345,759	1,355,942	1,431,282	1,439,932	1,392,602	1,421,764	1,362,314

Table 2

BNB Analytical Reporting													
BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Financial corporations	119,000	80,000	65,000	-	36,000	87,000	107,000	205,000	197,000	190,000	190,000	190,000	169,000
Households and NPISHs	100	100	100	-	-	-	-	-	-	-	-	-	-
in foreign currency	179,937	179,935	179,937	207,318	229,147	229,555	221,829	158,422	240,566	239,483	239,204	245,193	244,866
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514
Financial corporations	158,423	158,421	158,423	185,804	207,633	208,041	200,315	136,908	219,052	217,969	217,690	223,679	223,352
Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	179,937	179,935	179,937	207,318	215,142	215,142	207,319	158,422	240,566	234,700	234,699	240,566	240,567
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514
Financial corporations	158,423	158,421	158,423	185,804	193,628	193,628	185,805	136,908	219,052	213,186	213,185	219,052	219,053
Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	3,594,308	3,645,161	3,858,997	3,822,714	3,889,429	4,026,823	4,077,192	3,836,736	4,103,543	4,156,236	3,919,405	4,137,801	4,070,620
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Capital and reserves	3,594,308	3,645,161	3,858,997	3,822,714	3,889,429	4,026,823	4,077,192	3,836,736	4,103,543	4,156,236	3,919,405	4,137,801	4,070,620
Funds contributed by owners	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Reserves	3,169,446	3,193,066	3,386,301	3,328,894	3,355,979	3,458,860	3,457,501	3,650,013	3,895,952	3,974,296	3,713,211	3,902,068	3,824,201
Financial result	404,862	432,095	452,696	473,820	513,450	547,963	599,691	166,723	187,591	161,940	186,194	215,733	226,419

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Table 3

Analytical Reporting of Other MFIs													
BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Exchange rate: BGN / USD 1	1.3568	1.32151	1.30189	1.36409	1.40042	1.44129	1.45102	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305
BGN / EUR 1	1.95683	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	48,795,567	49,007,933	49,119,288	49,925,589	50,051,887	51,021,267	50,948,513	51,022,167	51,180,434	51,415,989	51,860,061	52,369,376	52,219,484
FOREIGN ASSETS (NET)	-8,946,015	-9,094,402	-9,434,107	-9,164,710	-8,494,289	-7,151,332	-7,767,561	-7,128,741	-6,834,001	-7,316,263	-7,014,816	-6,237,449	-7,319,233
Foreign assets	7,645,346	7,388,806	7,098,027	8,013,924	7,724,648	8,717,971	8,436,365	8,440,153	7,823,708	7,709,664	7,529,557	7,644,512	7,954,481
Cash in foreign currency	504,734	482,217	493,628	557,943	513,042	524,023	530,183	490,538	531,252	568,895	616,578	611,430	585,047
o/w EUR	386,096	368,533	383,832	440,328	391,460	409,030	414,694	377,425	399,371	421,967	465,793	455,612	459,973
Deposits	5,442,233	5,401,004	5,129,892	5,914,657	5,597,517	6,557,798	6,232,699	6,210,657	5,558,784	5,368,615	4,974,778	5,005,061	5,384,025
in BGN	312,292	310,658	312,918	225,180	276,815	295,344	351,335	377,868	137,038	169,028	260,045	176,619	384,121
in foreign currency	5,129,941	5,090,346	4,816,974	5,689,477	5,320,702	6,262,454	5,881,364	5,832,789	5,421,746	5,199,587	4,714,733	4,828,442	4,993,904
o/w EUR	4,317,823	4,214,565	4,025,331	4,722,740	4,391,397	5,129,749	4,795,334	4,678,991	4,273,280	4,200,060	3,484,171	3,730,939	3,708,418
Repos	147	147	147	147	147	147	147	147	147	142	137	132	132
in BGN	147	147	147	147	147	147	147	147	147	142	137	132	132
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	587,164	574,029	583,166	587,297	584,803	580,965	591,208	600,747	595,181	616,675	736,891	799,677	775,109
in BGN	36,954	36,336	47,859	39,939	40,708	41,355	43,111	59,502	47,720	64,576	65,949	62,778	47,859
in foreign currency	548,210	537,693	535,307	547,358	544,095	539,610	548,097	541,245	549,461	552,099	670,942	736,899	727,250
o/w EUR	438,954	429,931	430,121	430,490	423,966	424,026	429,507	421,102	420,801	419,416	545,858	546,911	545,684
Securities other than shares	1,040,338	860,501	820,254	882,437	956,970	982,862	1,009,556	1,065,390	1,065,988	1,071,254	1,116,384	1,143,649	1,126,733
in BGN	619,881	492,578	416,681	401,895	410,152	382,742	369,047	372,358	371,759	329,910	332,093	332,860	318,276
in foreign currency	420,457	367,923	403,573	480,542	546,818	600,120	640,509	693,032	694,229	741,344	784,291	810,789	808,457
o/w EUR	329,450	280,721	320,178	396,152	460,820	504,384	552,490	610,441	610,127	657,000	703,980	729,196	733,391
Shares and other equity	70,730	70,908	70,940	71,443	72,169	72,176	72,572	72,674	72,356	84,083	84,789	84,563	83,435
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	70,730	70,908	70,940	71,443	72,169	72,176	72,572	72,674	72,356	84,083	84,789	84,563	83,435
o/w EUR	65,532	65,534	65,535	65,536	65,538	65,540	65,541	65,542	65,542	65,542	66,492	66,495	65,546
Less: foreign liabilities	16,591,361	16,483,208	16,532,134	17,178,634	16,218,937	15,869,303	16,203,926	15,568,894	14,657,709	15,025,927	14,544,373	13,881,961	15,273,714
Deposits	16,194,235	16,096,438	16,053,178	16,673,609	15,769,893	15,515,122	15,901,217	15,287,861	14,375,835	14,788,140	14,328,694	13,662,074	15,035,130
in BGN	1,896,819	1,922,236	1,829,129	677,329	788,050	828,773	751,779	741,845	678,772	684,060	798,913	715,059	780,802
in foreign currency	14,297,416	14,174,202	14,224,049	15,996,280	15,011,843	14,686,349	15,149,438	14,546,016	13,697,063	14,104,080	13,529,781	12,947,015	14,254,328
o/w EUR	13,897,553	13,787,431	13,824,060	15,554,285	14,574,552	14,283,299	14,737,773	14,128,097	13,265,919	13,644,817	13,069,661	12,486,790	13,787,140
Repos	312,408	316,945	409,288	423,779	363,332	288,433	216,915	195,203	188,026	141,861	119,659	123,725	139,373
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	312,408	316,945	409,288	423,779	363,332	288,433	216,915	195,203	188,026	141,861	119,659	123,725	139,373
o/w EUR	297,983	302,408	394,837	410,138	350,308	247,659	188,516	159,258	156,524	102,482	82,815	86,101	101,619
Securities ¹	84,718	69,825	69,668	81,246	85,712	85,748	85,794	85,830	93,848	95,926	96,020	96,162	99,211
in BGN	5,975	467	307	3,829	8,287	8,316	8,354	8,381	16,391	18,461	18,546	18,678	21,706
in foreign currency	78,743	69,358	69,361	77,417	77,425	77,432	77,440	77,449	77,457	77,465	77,474	77,484	77,505
o/w EUR	78,743	69,358	69,361	77,417	77,425	77,432	77,440	77,449	77,457	77,465	77,474	77,484	77,505
RESERVES IN THE BNB	5,378,449	5,479,588	5,610,416	5,830,345	5,493,292	5,546,050	5,959,817	5,490,290	5,478,226	5,755,855	6,082,238	5,959,502	6,122,230
Cash in levs	747,738	726,904	771,107	934,191	742,150	742,187	810,102	783,908	814,993	781,046	797,911	826,216	808,241
Deposits	4,630,711	4,752,684	4,839,309	4,896,154	4,751,142	4,803,863	5,149,715	4,706,382	4,663,233	4,974,809	5,284,327	5,133,286	5,313,989
in BGN	2,382,115	2,082,069	2,157,162	2,204,620	1,972,452	2,163,216	2,463,216	2,324,549	2,468,004	2,864,197	3,293,590	3,257,613	3,323,491
in foreign currency	2,248,596	2,670,615	2,682,147	2,691,534	2,778,690	2,486,112	2,686,499	2,382,033	2,195,229	2,110,612	1,990,737	1,875,673	1,990,498
o/w EUR	2,248,596	2,670,615	2,682,147	2,691,534	2,778,690	2,486,112	2,686,499	2,382,033	2,195,229	2,110,612	1,990,737	1,875,673	1,990,498
CLAIMS ON GENERAL GOVERNMENT	1,811,278	2,144,134	2,152,191	2,136,126	2,300,762	2,081,476	2,105,358	2,097,767	2,135,998	2,296,226	2,303,882	2,510,505	2,763,192
Central government (net)	1,576,738	1,907,830	1,904,274	1,879,341	2,041,429	1,842,126	1,837,476	1,874,259	2,016,199	2,016,199	2,033,029	2,235,820	2,495,825

Table 3

Analytical Reporting of Other MFIs													
BGN'000	09_2009	10_2009	11_2009	12_2009	01_2010	02_2010	03_2010	04_2010	05_2010	06_2010	07_2010	08_2010	09_2010
Claims	2,773,539	2,788,729	2,796,684	2,811,972	2,868,954	2,747,890	2,765,359	2,793,840	2,821,353	2,951,628	3,054,906	3,210,508	3,435,317
Government securities	2,773,502	2,788,703	2,796,656	2,811,953	2,868,931	2,747,845	2,765,282	2,793,720	2,821,217	2,895,403	2,915,680	3,039,488	3,211,945
in BGN	1,289,231	1,326,627	1,342,511	1,332,581	1,364,777	1,193,224	1,249,981	1,286,044	1,317,192	1,334,255	1,396,026	1,412,828	1,502,493
in foreign currency	1,485,271	1,462,076	1,454,145	1,479,372	1,504,154	1,554,621	1,515,301	1,507,676	1,504,025	1,561,148	1,519,654	1,626,660	1,709,452
o/w EUR	964,997	946,520	945,246	947,886	963,380	999,034	951,726	953,892	886,044	932,895	929,277	1,021,115	1,145,499
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	37	26	28	19	23	45	77	120	136	56,225	139,226	171,020	223,372
in BGN	35	25	27	18	20	20	21	20	32	56,120	139,121	168,789	219,243
in foreign currency	2	1	1	1	3	25	56	100	104	105	105	2,231	4,129
o/w EUR	2	1	1	1	3	25	56	100	104	105	105	2,231	4,129
Less: liabilities	1,196,801	880,899	892,410	932,631	827,525	923,681	923,233	956,364	947,094	935,429	1,021,877	974,688	939,492
Deposits	1,196,801	880,899	892,410	932,631	827,525	923,681	923,233	956,364	947,094	935,429	1,021,877	974,688	939,492
in BGN	710,098	466,434	382,780	428,117	405,904	436,463	410,496	451,805	441,865	446,650	463,687	506,140	539,418
in foreign currency	486,703	414,465	509,630	504,514	421,621	487,218	512,737	504,559	505,229	488,779	558,190	468,548	400,074
o/w EUR	467,539	397,695	492,574	488,405	407,108	473,359	499,073	489,724	489,538	473,414	544,448	454,219	386,510
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs	234,540	236,304	247,917	256,785	259,333	257,267	263,232	260,291	261,739	280,027	270,853	274,685	267,367
Securities other than shares	64,572	64,599	64,608	64,601	70,030	68,829	68,828	68,828	68,829	80,564	68,829	68,838	65,061
in BGN	4,793	4,820	4,829	4,822	4,822	3,621	3,621	3,621	3,622	3,623	3,623	3,624	3,619
in foreign currency	59,779	59,779	59,779	59,779	65,208	65,208	65,207	65,207	65,207	76,941	65,206	65,214	61,442
o/w EUR	59,779	59,779	59,779	59,779	65,208	65,208	65,207	65,207	65,207	76,941	65,206	65,214	61,442
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	169,968	171,705	183,309	192,184	189,303	188,438	194,404	191,463	192,910	199,463	202,024	205,847	202,306
in BGN	134,822	136,410	148,153	156,849	154,013	153,365	155,975	156,762	158,824	160,790	160,538	163,744	159,552
in foreign currency	35,146	35,295	35,156	35,335	35,290	35,073	38,429	34,701	34,086	38,673	41,486	42,103	42,754
o/w EUR	35,146	35,295	35,156	35,335	35,290	35,073	38,429	34,701	34,086	38,673	41,486	42,103	42,754
CLAIMS ON NON-GOVERNMENT SECTOR	51,073,526	51,279,394	51,527,323	51,505,835	51,364,384	51,187,366	51,282,348	51,225,660	51,273,039	51,421,638	51,421,108	51,152,781	51,860,770
Non-financial corporations	31,150,711	31,136,060	31,162,033	31,246,910	31,208,611	31,024,506	31,058,641	31,029,906	31,102,012	31,157,986	31,159,898	30,855,630	31,647,467
Repos	14,049	12,543	11,903	12,184	12,220	12,680	11,853	11,661	11,773	12,075	12,817	12,992	6,573
in BGN	8,858	8,837	8,948	9,158	9,158	9,577	8,740	8,530	8,522	8,819	9,654	9,588	3,478
in foreign currency	5,191	3,706	2,955	3,026	3,062	3,103	3,113	3,131	3,251	3,256	3,163	3,204	3,095
o/w EUR	5,191	3,706	2,955	3,026	3,062	3,103	3,113	3,131	3,251	3,256	3,163	3,204	3,095
Loans	30,806,311	30,800,903	30,813,576	30,928,611	30,890,824	30,709,151	30,745,235	30,716,267	30,788,233	30,838,334	30,848,246	30,548,540	31,350,083
in BGN	7,950,964	7,958,152	7,954,959	7,853,567	7,764,526	7,643,045	7,589,747	7,529,812	7,505,802	7,515,763	7,503,837	7,377,557	7,484,281
in foreign currency	22,855,347	22,842,751	22,858,617	23,075,044	23,126,298	23,066,106	23,155,488	23,186,455	23,282,431	23,322,571	23,344,409	23,170,983	23,865,802
o/w EUR	22,090,461	22,082,268	22,111,760	22,301,298	22,341,755	22,267,790	22,367,139	22,387,746	22,420,083	22,451,081	22,481,369	22,323,240	23,062,021
Securities other than shares	278,922	270,256	277,082	252,489	251,817	250,172	249,252	248,745	248,949	248,888	240,579	236,084	231,901
in BGN	28,694	28,735	28,094	27,864	28,206	27,336	27,442	27,215	27,431	22,258	21,589	20,734	19,712
in foreign currency	250,228	241,521	248,988	224,625	223,611	222,836	221,810	221,530	221,518	226,630	218,990	215,350	212,189
o/w EUR	238,866	230,274	237,914	212,827	211,498	210,370	209,259	208,825	207,772	212,978	206,229	202,201	200,003

Table 3

Analytical Reporting of Other MFIs		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
Shares and other equity		51,429	52,358	59,472	53,626	53,750	52,503	52,301	53,233	53,057	58,689	58,256	58,214	58,910
in BGN		51,429	52,358	59,472	53,626	53,750	52,503	52,301	53,233	53,057	58,689	58,256	58,214	58,910
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,049,370	1,118,912	1,118,809	1,113,433	1,085,936	1,117,024	1,159,655	1,143,312	1,123,451	1,187,197	1,198,544	1,227,954	1,198,358
Repos		24,495	28,634	26,527	24,706	22,090	27,409	70,491	64,488	62,787	63,043	62,936	63,307	20,172
in BGN		22,206	26,402	24,981	23,140	22,509	25,873	25,707	19,944	18,215	18,477	18,376	18,730	18,853
in foreign currency		2,289	2,232	1,546	1,566	1,581	1,536	44,784	44,544	44,572	44,566	44,560	44,577	1,319
o/w EUR		2,023	1,968	1,286	1,294	1,302	1,248	44,495	44,251	44,255	44,248	44,261	44,269	1,033
Loans		822,823	884,821	914,552	905,090	874,535	889,205	888,597	878,981	858,531	923,051	934,010	947,519	958,293
in BGN		185,424	235,532	265,506	264,637	239,949	230,990	232,226	214,791	204,575	225,169	221,523	225,911	240,900
in foreign currency		637,399	649,289	649,046	640,453	634,586	658,215	656,371	664,190	653,956	697,882	712,487	721,608	717,393
o/w EUR		637,261	649,089	648,729	640,098	634,382	658,045	656,089	664,024	652,431	696,361	711,015	720,043	716,038
Securities other than shares		80,188	79,702	43,634	48,261	48,528	58,973	58,059	55,945	58,460	55,523	54,945	55,632	57,259
in BGN		7,091	7,091	3,000	2,986	2,986	2,986	3,041	3,041	3,041	3,041	2,986	3,764	3,514
in foreign currency		73,097	72,611	40,634	45,275	45,542	55,987	55,018	52,904	55,419	52,482	51,959	51,868	53,745
o/w EUR		73,097	72,611	40,634	45,275	45,542	55,987	55,018	52,904	55,419	52,482	51,959	51,868	53,745
Shares and other equity		121,864	125,755	134,096	135,376	138,783	141,437	142,508	143,898	143,673	145,580	146,653	161,496	162,634
in BGN		120,823	124,747	133,112	134,341	137,137	139,809	140,848	142,207	141,925	143,848	145,000	159,813	161,028
in foreign currency		1,041	1,008	984	1,035	1,646	1,628	1,660	1,691	1,748	1,732	1,653	1,683	1,606
o/w EUR		-	-	-	-	587	530	562	594	566	569	571	574	576
Households and NPISHs		18,873,445	19,024,422	19,246,481	19,145,492	19,069,837	19,045,836	19,064,052	19,052,442	19,047,576	19,076,455	19,062,666	19,069,197	19,014,945
Repos		5,426	6,019	6,500	6,714	6,517	5,769	5,566	5,396	5,248	4,903	4,538	4,601	3,379
in BGN		5,426	6,019	6,500	6,714	6,517	5,769	5,566	5,396	5,248	4,903	4,538	4,601	3,379
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		18,868,019	19,018,403	19,239,981	19,138,778	19,063,320	19,040,067	19,058,486	19,047,046	19,042,328	19,071,552	19,058,128	19,064,596	19,011,566
in BGN		13,058,723	13,100,077	13,265,941	13,107,332	13,007,652	12,940,691	12,891,316	12,809,347	12,750,345	12,888,710	12,618,751	12,558,894	12,467,865
in foreign currency		5,809,296	5,918,326	5,974,040	6,031,446	6,055,668	6,099,376	6,167,170	6,237,699	6,291,983	6,382,842	6,439,377	6,505,702	6,543,701
o/w EUR		5,643,537	5,753,597	5,809,631	5,865,156	5,887,338	5,930,677	5,995,510	6,067,421	6,119,315	6,198,673	6,260,535	6,321,374	6,364,947
FIXED ASSETS		2,538,357	2,547,861	2,560,981	2,614,274	2,618,449	2,626,388	2,647,822	2,657,372	2,667,760	2,688,670	2,694,172	2,713,130	2,723,883
OTHER ITEMS (NET)		-3,060,028	-3,348,642	-3,297,516	-2,996,281	-3,230,711	-3,268,681	-3,279,271	-3,320,185	-3,540,588	-3,430,137	-3,626,523	-3,729,093	-3,931,358
Accounts between other MFIs (net)		-19,423	14,208	9,628	20,214	38,991	21,960	37,707	31,814	39,064	57,845	53,511	56,758	70,871
Claims on other MFIs		2,009,959	1,900,467	1,788,755	1,689,373	1,816,334	2,053,991	2,037,051	1,935,666	2,079,890	2,329,850	2,225,454	2,274,675	2,243,485
in BGN		1,470,577	1,376,967	1,303,939	1,212,689	1,214,081	1,419,153	1,262,984	1,290,422	1,333,863	1,476,618	1,397,172	1,427,896	1,375,863
in foreign currency		539,382	523,500	484,816	476,684	602,253	634,838	774,067	645,244	746,027	853,232	828,282	846,779	867,622
o/w EUR		401,787	411,436	360,938	372,409	476,044	510,958	640,738	510,350	537,456	646,501	676,012	697,037	749,614
Less: liabilities to other MFIs		2,029,382	1,886,259	1,779,127	1,669,159	1,777,343	2,032,031	1,999,344	1,903,852	2,040,826	2,272,005	2,171,943	2,217,917	2,172,614
in BGN		1,465,413	1,373,560	1,297,963	1,186,612	1,169,667	1,404,390	1,234,171	1,257,375	1,276,952	1,403,320	1,333,862	1,365,891	1,300,572
in foreign currency		563,969	512,699	481,164	482,547	607,676	627,641	765,173	646,477	763,874	868,685	838,081	852,026	872,042
o/w EUR		415,705	400,403	349,998	378,098	481,169	503,434	631,444	511,259	554,996	661,529	685,465	701,957	753,692
Other (net)		-3,040,605	-3,362,850	-3,307,144	-3,016,495	-3,269,702	-3,290,641	-3,316,978	-3,351,999	-3,579,652	-3,487,982	-3,680,034	-3,785,851	-4,002,229
Other unclassified assets		1,457,831	1,489,126	1,512,356	1,500,302	1,473,581	1,561,568	1,662,579	1,737,662	1,918,810	1,873,623	1,830,161	1,889,575	1,876,841
in BGN		771,940	778,281	769,884	756,261	784,422	794,012	890,897	933,609	1,028,076	971,632	933,368	955,302	930,252
in foreign currency		685,891	710,845	742,472	744,041	689,159	767,556	771,682	804,053	890,734	901,991	896,793	934,273	946,589
o/w EUR		596,436	627,107	656,770	650,779	608,730	673,943	681,991	700,292	770,506	793,900	809,356	849,502	856,053
Less: other unclassified liabilities		4,498,436	4,851,976	4,819,500	4,516,797	4,743,283	4,852,209	4,979,557	5,089,661	5,498,462	5,361,605	5,510,195	5,675,426	5,879,070
in BGN		3,273,916	3,457,975	3,492,319	3,257,039	3,347,637	3,511,996	3,584,215	3,660,177	4,003,501	3,792,126 ^F	3,905,186	4,065,413	4,171,235
in foreign currency		1,224,520	1,394,001	1,327,181	1,259,758	1,395,646	1,340,213	1,395,342	1,429,484	1,494,961	1,569,479 ^F	1,605,009	1,610,013	1,707,835

Table 3

Analytical Reporting of Other MFIs		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
	o/w EUR	1,088,041	1,233,814	1,191,186	1,135,286	1,263,798	1,214,349	1,269,613	1,287,157	1,300,567	1,421,276 ^R	1,472,722	1,477,306	1,542,183
LIABILITIES														
Liabilities to the BNB		48,795,567	49,007,933	49,119,288	49,925,589	50,051,887	51,021,267	50,948,513	51,022,167	51,180,434	51,415,989	51,860,061	52,369,376	52,219,484
in BGN		255	255	255	255	255	255	255	255	255	255	255	255	255
in foreign currency		255	255	255	255	255	255	255	255	255	255	255	255	255
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY														
DEPOSITS														
Overnight deposits		38,309,047	38,516,428	38,668,336	39,304,467	39,445,866	40,372,891	40,276,882	40,364,807	40,613,495	40,679,170	41,060,573	41,501,298	41,328,518
in BGN		38,272,682	38,474,852	38,627,216	39,247,870	39,389,629	40,315,772	40,204,245	40,288,184	40,535,356	40,599,910	40,978,878	41,416,975	41,241,148
in foreign currency		10,354,816	10,071,571	10,375,208	10,426,673	10,427,075	11,000,870	10,129,877	10,225,608	10,437,904	10,452,375	10,660,281	10,928,091	10,916,493
Local government and SSFs		7,003,148	6,819,499	6,721,375	6,947,608	6,838,041	6,950,025	7,018,716	7,041,572	7,076,691	7,052,977	7,397,551	7,615,203	7,685,263
Non-financial corporations		431,926	364,341	345,312	297,091	320,053	376,204	454,872	611,273	559,337	575,380	627,700	627,510	580,930
Financial corporations		4,033,801	3,848,096	3,720,790	3,833,107	3,736,878 ^R	3,649,069 ^R	3,687,533 ^R	3,645,258 ^R	3,683,388 ^R	3,673,637 ^R	3,867,735 ^R	4,071,813	4,230,980
Households and NPIs		248,959	312,537	365,903	332,216	320,745 ^R	380,332 ^R	387,320 ^R	326,050 ^R	388,431 ^R	319,277 ^R	381,600	379,623	350,470
in foreign currency		2,288,462	2,294,525	2,289,370	2,485,194	2,460,365	2,544,420	2,488,991	2,458,991 ^R	2,445,535 ^R	2,484,683 ^R	2,520,516 ^R	2,536,257	2,522,883
Local government and SSFs		3,351,668	3,252,072	3,653,833	3,479,065	3,589,034	4,050,845	3,111,161	3,184,036	3,361,213	3,399,398	3,262,730	3,312,888	3,231,230
Non-financial corporations		14,396	14,027	18,375	9,536	15,819	10,074	9,895	15,065	14,812	72,312	78,422	63,262	49,543
Financial corporations		2,233,002	2,146,558	2,221,400	2,100,490	2,184,501 ^R	2,356,989 ^R	2,230,382 ^R	2,221,191 ^R	2,352,680 ^R	2,488,947 ^R	2,327,009 ^R	2,389,080	2,325,674
Households and NPIs		521,551	518,312	847,789	795,525	824,805 ^R	1,116,346 ^R	281,807 ^R	357,192 ^R	380,493 ^R	189,715 ^R	226,493	237,793	231,134
o/w EUR		582,719	573,175	566,269	573,514	563,909	567,436	589,077	590,588	613,228	648,424	630,806 ^R	622,753	624,879
Local government and SSFs		2,757,794	2,696,739	2,975,147	2,867,996	2,946,652	3,182,723	2,379,505	2,377,820	2,541,545	2,612,681	2,508,320	2,586,741	2,607,433
Non-financial corporations		14,316	13,952	18,296	9,452	14,753	8,977	8,746	13,925	13,580	71,076	77,191	62,007	48,410
Financial corporations		1,795,166	1,746,032	1,686,353	1,633,783	1,685,265 ^R	1,686,314 ^R	1,641,381 ^R	1,609,171 ^R	1,703,453 ^R	1,876,869 ^R	1,746,808 ^R	1,837,800	1,861,534
Households and NPIs		484,120	477,940	816,826	764,671	794,319 ^R	1,034,244 ^R	254,989 ^R	279,356 ^R	341,407 ^R	151,286 ^R	180,256	188,446	193,796
Deposits with agreed maturity up to 2 years		464,192	458,815	453,672	460,090	452,315	453,188	474,389	475,368	483,105	513,450	504,065 ^R	498,488	503,693
in BGN		24,069,670	24,544,887	24,385,524	24,734,344	24,972,117	25,285,427	26,063,309	26,064,734	26,058,581	26,074,735	26,207,574	26,323,193	26,117,114
Local government and SSFs		9,161,555	9,416,937	9,497,506	9,718,144	9,878,970	10,229,580	10,447,093	10,553,399	10,549,626	10,690,688	10,868,093	10,971,372	10,914,223
Non-financial corporations		332,421	319,365	290,194	246,882	250,661	229,135	238,533	232,771	248,771	251,517	252,098	244,805	232,776
Financial corporations		2,364,801	2,447,838	2,414,831	2,381,335	2,311,988	2,533,316	2,607,732	2,635,070 ^R	2,562,282 ^R	2,570,060 ^R	2,632,887 ^R	2,625,562	2,518,890
Households and NPIs		843,874	924,910	940,728	1,030,526	1,054,384	1,056,749	1,122,742	1,147,610	1,137,028	1,139,734	1,116,429	1,127,479	1,109,236
in foreign currency		5,620,459	5,724,824	5,851,753	6,059,421	6,261,937	6,397,380	6,478,086	6,537,948 ^R	6,601,545 ^R	6,729,377 ^R	6,866,679 ^R	6,973,526	7,053,321
Local government and SSFs		14,908,115	15,127,950	14,888,018	15,016,200	15,093,147	15,055,847	15,616,216	15,511,335	15,508,955	15,384,047	15,339,481	15,351,821	15,202,891
Non-financial corporations		26,573	18,792	46,080	44,415	39,229	39,701	21,054	14,747	3,931	15,079	1,990	2,013	1,956
Financial corporations		3,391,067	3,450,778	3,484,001	3,361,135	3,084,018 ^R	3,045,745 ^R	3,051,174 ^R	3,014,303 ^R	2,910,944 ^R	2,835,543 ^R	2,895,243 ^R	2,775,888	2,798,140
Households and NPIs		1,480,375	1,504,787	1,124,544	1,109,037	1,235,014 ^R	1,112,345 ^R	1,641,853 ^R	1,545,979 ^R	1,559,982 ^R	1,525,043 ^R	1,489,417	1,489,132	1,429,850
in foreign currency		10,010,100	10,153,593	10,233,393	10,501,613	10,734,886	10,858,056	10,902,135	10,936,306	11,034,098	11,008,382	10,952,831 ^R	11,084,788	10,972,945
Local government and SSFs		13,122,953	13,323,639	13,137,921	13,207,762	13,218,237	13,128,067	13,670,181	13,540,555	13,364,002	13,236,491	13,254,957	13,220,222	13,146,764
Non-financial corporations		24,522	17,961	45,935	44,263	39,073	39,541	20,893	14,584	3,754	14,902	1,213	1,214	1,215
Financial corporations		3,128,781	3,180,669	3,251,680	3,148,507	2,862,895 ^R	2,811,995 ^R	2,801,924 ^R	2,754,091 ^R	2,616,643 ^R	2,564,330 ^R	2,603,199 ^R	2,481,632	2,458,778
Households and NPIs		1,469,841	1,492,283	1,112,392	1,094,827	1,217,654 ^R	1,095,061 ^R	1,626,308 ^R	1,530,561 ^R	1,541,491 ^R	1,509,184 ^R	1,471,537	1,475,268	1,414,701
Deposits redeemable at notice up to 3 months		8,499,809	8,632,726	8,727,914	8,920,165	9,098,615	9,181,470	9,221,056	9,241,319	9,202,114	9,148,075	9,179,008 ^R	9,262,108	9,272,070
in BGN		3,848,196	3,858,394	3,866,484	4,086,853	3,990,437	4,029,475	4,011,059	3,997,842	4,038,871	4,072,800	4,111,023	4,165,691	4,207,541
Local government and SSFs		1,860,929	1,873,583	1,903,076	2,044,031	1,993,281	2,026,390	2,016,606	1,996,674	2,010,156	2,027,305	2,072,529	2,124,269	2,148,925
Non-financial corporations		37,948	38,595	40,555	36,734	36,237	39,752	49,720	40,657	47,409	44,162	66,705	86,279	73,948
Financial corporations		3,047	2,941	2,773	2,671	2,439	2,262	2,146	1,896	1,896	3,496	3,496	2,096	2,996

Table 3

Analytical Reporting of Other MFIs													
BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Households and NPISHs in foreign currency	1,819,934	1,832,047	1,859,748	2,004,626	1,954,605	1,984,376	1,964,740	1,954,121	1,960,851	1,979,647	2,002,328	2,035,894	2,071,981
Local government and SSFs	1,987,267	1,984,811	1,963,408	2,042,822	1,997,156	2,003,085	1,994,453	2,001,168	2,028,715	2,045,495	2,038,494	2,041,422	2,058,616
Non-financial corporations	21,696	26,912	26,696	26,537	29,307	36,124	42,274	35,718	29,670	19,763	21,497	19,648	28,447
Financial corporations	4,837	4,837	4,802	4,802	4,854	4,854	4,854	4,854	4,717	4,629	4,629	2,967	3,886
Households and NPISHs	1,960,734	1,953,062	1,931,910	2,011,483	1,962,995	1,982,107	1,947,325	1,960,596	1,994,328	2,021,103	2,012,368	2,018,807	2,026,283
o/w EUR	1,664,682	1,665,895	1,654,039	1,710,631	1,663,012	1,660,779	1,652,112	1,652,622	1,652,878	1,664,677	1,672,550	1,661,331	1,683,506
Local government and SSFs	20,091	25,293	25,106	22,695	25,543	30,892	36,889	31,862	23,971	17,783	19,695	17,878	12,436
Non-financial corporations	4,837	4,837	4,802	4,802	4,854	4,854	4,854	4,854	4,717	4,629	4,629	2,967	3,886
Financial corporations	1,639,754	1,635,765	1,624,131	1,683,134	1,632,615	1,625,033	1,610,369	1,615,906	1,624,190	1,642,265	1,648,226	1,640,486	1,667,184
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	36,365	41,576	41,120	56,597	56,237	57,119	72,637	76,623	78,139	79,260	81,695	84,323	87,370
in BGN	33,742	37,335	36,887	53,305	52,930	53,796	70,315	74,293	75,761	76,880	79,952	82,580	85,627
in foreign currency	2,623	4,241	4,233	3,292	3,307	3,323	2,322	2,330	2,378	2,380	1,743	1,743	1,743
o/w EUR	2,090	3,714	3,714	2,747	2,747	2,747	1,742	1,743	1,743	1,743	1,743	1,743	1,743
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	10,486,265	10,491,250	10,450,697	10,620,867	10,605,766	10,648,121	10,671,376	10,657,105	10,566,684	10,736,564	10,799,233	10,867,823	10,890,711
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	1,219,417	1,204,363	1,128,607	1,117,811	1,119,109	1,108,271	1,110,548	1,107,050	1,134,249	1,137,881	1,140,099	1,130,739	1,122,609
in BGN	387,936	389,498	351,280	349,279	343,412	341,786	341,041	339,388	341,317	346,305	357,677	356,786	363,773
in foreign currency	831,481	814,865	777,327	768,532	775,697	766,485	769,507	767,662	792,932	791,576	782,422	773,953	758,836
o/w EUR	664,276	653,741	620,056	609,781	615,283	604,297	609,247	605,254	620,275	624,656	627,551	616,268	612,022
Debt securities issued over 2 years	73,915	57,080	53,445	74,332	74,346	74,362	74,377	74,749	105,049	105,356	105,372	105,874	105,877
in BGN	16,563	5,496	1,855	1,855	1,855	1,855	1,855	1,852	1,855	1,855	1,855	1,855	1,855
in foreign currency	57,352	51,584	51,590	72,477	72,491	72,507	72,522	72,897	103,194	103,501	103,517	104,019	104,022
o/w EUR	57,352	51,584	51,590	72,477	72,491	72,507	72,522	72,897	103,194	103,501	103,517	104,019	104,022
Capital and reserves	9,192,933	9,229,807	9,268,645	9,428,724	9,412,311	9,465,488	9,486,451	9,475,306	9,327,386	9,493,327	9,553,762	9,631,210	9,662,225
Funds contributed by owners	3,411,060	3,411,060	3,421,060	3,436,707	3,436,707	3,447,707	3,447,707	3,447,707	3,457,545	3,544,278	3,563,836	3,577,288	3,590,393
Reserves	4,380,549	4,396,056	4,394,900	4,454,547	4,515,521	4,469,235	4,492,564	4,571,361	4,590,535	4,703,975	4,713,784	4,738,107	4,742,823
Financial result	1,401,324	1,422,691	1,452,685	1,537,470	1,460,083	1,548,546	1,546,180	1,456,238	1,279,306	1,245,074	1,276,142	1,315,815	1,329,009

¹Including debt securities issued and MMFs shares/units held by non-residents.
Preliminary data.

Source: other MFIs.

Table 4

Foreign Assets and Liabilities of the BNB		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		-	-	258	529	795	243	527	820	311	597	940	373	684
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	258	529	795	243	527	820	311	597	940	373	684
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,292,747	1,283,486	1,280,567	1,301,587	1,329,582	1,349,363	1,345,759	1,355,942	1,431,282	1,439,932	1,392,602	1,421,764	1,362,314
Liabilities to non-resident governments		32,339	135,612	134,712	117,750	97,686	162,943	19,288	73,231	97,984	105,180	52,814	108,606	104,230
Deposits		32,339	135,612	134,712	117,750	97,686	162,943	19,288	73,231	97,984	105,180	52,814	108,606	104,230
Overnight deposits		32,339	135,612	134,712	117,750	97,686	162,943	19,288	73,231	97,984	105,180	52,814	108,606	104,230
in BGN		15,414	43,063	45,926	52,614	31,718	11,699	4,547	36,734	87,043	38,130	13,689	28,508	31,907
in foreign currency		16,925	92,549	88,786	65,136	65,968	151,244	14,741	36,497	10,941	67,050	39,125	80,098	72,323
o/w EUR		16,925	92,549	88,786	65,136	65,968	151,244	14,741	36,497	10,941	67,050	39,125	80,098	72,323
Deposits with agreed maturity		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 5

Loans to Non-financial Corporations, Households and NPISHs		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
Exchange rate: BGN / USD 1		1.33568	1.32151	1.30189	1.36409	1.40042	1.44129	1.45102	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305
BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LOANS TO NON-FINANCIAL CORPORATIONS		30,806,311	30,800,903	30,813,576	30,928,611	30,890,824	30,709,151	30,745,235	30,716,267	30,788,233	30,838,334	30,848,246	30,548,540	31,350,083
Overdraft		9,395,719	9,372,824	9,328,366	9,272,673	9,255,961	9,064,010	9,077,224	9,030,106	9,075,382	9,134,768	9,086,538	8,821,431	8,912,519
in BGN		3,559,268	3,511,262	3,506,602	3,484,476	3,455,165	3,386,167	3,392,606	3,340,598	3,351,201	3,362,271	3,335,654	3,171,256	3,260,414
in foreign currency		5,836,451	5,861,562	5,821,764	5,788,197	5,800,796	5,677,843	5,684,618	5,689,508	5,720,181	5,772,497	5,750,884	5,644,175	5,652,105
o/w EUR		5,549,863	5,574,198	5,548,916	5,498,610	5,504,328	5,376,916	5,387,561	5,389,939	5,401,069	5,436,604	5,427,093	5,316,083	5,337,426
Loans		21,410,592	21,428,079	21,485,210	21,655,938	21,634,863	21,643,863	21,668,011	21,686,161	21,712,851	21,703,566	21,761,708	21,727,109	22,437,564
Regular		19,709,166	19,534,516	19,460,949	19,482,158	19,233,367	19,065,951	19,029,575	18,738,236	18,503,966	18,350,613	18,161,863	17,986,328	18,543,504
Loans with maturity up to 1 year		1,168,493	1,221,059	1,240,132	1,144,674	1,141,191	1,084,399	977,896	916,049	924,195	938,931	1,011,069	995,376	1,049,230
in BGN		431,214	511,227	518,010	481,162	444,466	413,104	387,378	378,636	355,967	363,934	382,222	422,737	424,925
in foreign currency		737,279	709,832	722,122	663,512	696,725	671,295	590,518	537,413	568,228	574,997	628,847	572,639	624,305
o/w EUR		715,755	686,040	701,122	645,331	690,144	663,252	581,864	524,730	547,696	560,388	591,108	553,742	610,690
Loans with maturity over 1 up to 5 years		8,782,696	8,586,776	8,202,539	8,234,284	8,007,734	7,864,816	7,858,286	7,530,682	7,344,777	7,224,926	6,981,045	6,825,717	6,905,615
in BGN		1,503,909	1,459,910	1,441,514	1,407,457	1,377,727	1,342,430	1,300,470	1,286,377	1,256,808	1,246,258	1,245,459	1,222,504	1,237,745
in foreign currency		7,278,787	7,126,866	6,761,025	6,826,827	6,630,007	6,522,386	6,557,816	6,244,305	6,087,969	5,978,668	5,735,586	5,603,213	5,667,870
o/w EUR		6,900,734	6,752,603	6,571,420	6,689,019	6,484,431	6,381,371	6,418,307	6,103,048	5,941,067	5,828,102	5,597,696	5,464,194	5,529,247
Loans with maturity over 5 years		9,757,977	9,726,681	10,018,278	10,103,200	10,084,442	10,116,736	10,193,393	10,291,505	10,234,994	10,186,756	10,169,749	10,165,235	10,588,659
in BGN		1,996,424	1,971,128	1,947,099	1,902,299	1,845,491	1,832,062	1,807,218	1,785,186	1,767,261	1,766,979	1,740,880	1,745,257	1,733,568
in foreign currency		7,761,553	7,755,553	8,071,179	8,200,901	8,238,951	8,284,674	8,386,173	8,506,319	8,467,733	8,419,777	8,428,869	8,419,978	8,855,091
o/w EUR		7,696,766	7,691,983	7,818,932	7,885,576	7,918,185	7,952,192	8,059,213	8,178,324	8,115,537	8,062,445	8,075,882	8,534,581	
Bad and restructured ¹		1,701,426	1,893,563	2,024,261	2,173,780	2,401,496	2,579,190	2,638,436	2,947,925	3,208,885	3,352,953	3,599,845	3,740,781	3,894,060
in BGN		460,149	504,625	541,734	578,173	641,677	669,282	702,075	739,015	774,565	776,321	799,622	809,803	827,629
in foreign currency		1,241,277	1,388,938	1,482,527	1,595,607	1,759,819	1,909,908	1,936,361	2,208,910	2,434,320	2,576,632	2,800,223	2,930,978	3,066,431
o/w EUR		1,227,343	1,377,444	1,471,370	1,582,762	1,744,667	1,894,059	1,920,194	2,191,705	2,414,714	2,558,775	2,783,027	2,913,339	3,050,077
LOANS TO HOUSEHOLDS AND NPISHS		18,868,019	19,018,403	19,239,981	19,138,778	19,063,320	19,040,067	19,058,486	19,047,046	19,027,328	19,071,552	19,059,128	19,064,596	19,011,566
Overdraft		2,082,354	2,066,544	2,039,035	2,015,873	2,001,435	1,982,165	1,971,290	1,965,127	1,972,566	1,954,468	1,919,910	1,904,085	1,890,114
in BGN		1,824,201	1,812,860	1,787,571	1,766,050	1,752,928	1,735,180	1,731,054	1,716,443	1,719,641	1,703,386	1,671,392	1,656,891	1,648,410
in foreign currency		258,153	253,684	251,464	249,823	248,507	246,985	240,236	248,684	252,925	251,082	248,518	241,194	241,704
o/w EUR		253,221	248,733	246,799	245,096	243,416	241,856	235,295	243,636	245,161	242,254	240,566	240,668	235,856
Consumer loans		7,563,328	7,656,146	7,874,302	7,772,572	7,711,765	7,688,200	7,689,555	7,668,130	7,645,800	7,655,897	7,663,596	7,655,620	7,602,768
Regular		6,840,161	6,851,984	6,926,176	6,819,645	6,710,198	6,643,295	6,601,121	6,559,413	6,486,603	6,469,250	6,432,836	6,401,973	6,366,258
Loans with maturity up to 1 year		18,136	17,033	17,436	15,460	13,980	12,514	12,289	12,018	12,248	13,422	13,505	14,179	14,831
in BGN		12,240	11,980	11,782	11,280	10,503	9,796	9,500	9,338	8,965	9,770	9,770	10,372	10,398
in foreign currency		5,896	5,053	5,654	4,180	3,477	2,718	2,789	2,680	3,283	4,038	3,735	3,807	4,433
o/w EUR		5,697	4,914	5,504	4,031	3,321	2,584	2,656	2,564	3,154	3,918	3,621	3,697	4,365
Loans with maturity over 1 up to 5 years		1,203,138	1,209,076	1,218,847	1,177,878	1,140,602	1,114,865	1,095,535	1,077,477	1,054,626	1,059,572	1,045,971	1,031,008	1,015,160
in BGN		1,100,908	1,106,578	1,116,393	1,076,907	1,040,493	1,013,040	990,886	970,242	946,664	947,655	931,638	916,272	901,023
in foreign currency		102,230	102,498	102,454	100,971	100,109	101,825	104,649	107,235	107,962	111,917	114,333	114,736	114,137
o/w EUR		101,716	101,907	101,930	100,466	99,607	100,658	103,448	106,019	106,692	110,667	113,160	114,186	113,613
Loans with maturity over 5 years		5,618,887	5,625,875	5,689,893	5,626,307	5,555,616	5,515,916	5,493,297	5,469,918	5,419,729	5,396,256	5,373,360	5,356,786	5,336,267
in BGN		4,701,280	4,705,231	4,782,538	4,718,050	4,652,734	4,607,009	4,565,960	4,524,691	4,466,082	4,419,211	4,384,640	4,352,330	4,320,563
in foreign currency		917,607	920,644	907,355	908,257	902,882	908,907	927,337	945,227	953,647	977,045	988,720	1,004,456	1,015,704
o/w EUR		882,231	886,296	874,219	874,980	869,640	876,927	895,019	914,107	923,104	945,570	958,755	973,886	986,353
Bad and restructured ¹		723,167	804,162	948,126	952,927	1,001,567	1,044,905	1,088,434	1,108,717	1,159,197	1,186,647	1,230,760	1,253,647	1,236,510
in BGN		647,135	713,156	833,447	827,754	865,818	901,694	938,452	955,801	996,750	1,020,670	1,057,728	1,076,200	1,058,548
in foreign currency		76,032	91,006	114,679	125,173	135,749	143,211	149,982	152,916	162,447	165,977	173,032	177,447	177,962

Table 5

Loans to Non-financial Corporations, Households and NPISHs		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
	BGN'000													
	o/w EUR	72,309	86,637	109,452	119,588	129,937	136,805	143,362	146,033	154,929	157,244	164,059	166,968	167,772
Loans for house purchase		8,218,168	8,300,488	8,346,818	8,393,558	8,408,167	8,450,502	8,485,514	8,509,453	8,524,480	8,556,073	8,566,479	8,594,729	8,604,795
Regular		7,642,131	7,636,246	7,535,866	7,523,871	7,459,977	7,465,307	7,461,339	7,436,746	7,398,481	7,403,342	7,374,224	7,369,896	7,350,039
Loans with maturity up to 1 year		3,012	2,779	2,818	2,785	2,735	2,329	2,132	381	283	214	170	431	375
in BGN		824	1,065	1,101	1,051	1,008	677	490	335	230	149	110	73	46
in foreign currency		2,188	1,714	1,717	1,734	1,727	1,652	1,642	46	53	65	60	358	329
o/w EUR		2,188	1,714	1,717	1,734	1,727	1,652	1,642	46	53	65	60	358	329
Loans with maturity over 1 up to 5 years		87,742	86,075	82,491	79,841	77,923	75,818	72,825	70,904	68,126	66,658	64,531	63,021	61,748
in BGN		41,087	39,379	38,084	36,051	35,237	33,680	31,160	28,501	26,785	26,029	24,657	23,356	22,266
in foreign currency		46,655	46,696	44,407	43,790	42,686	42,138	41,665	42,403	41,341	40,629	39,874	39,665	39,482
o/w EUR		46,358	46,422	44,148	43,533	42,435	41,897	41,416	42,149	41,090	40,413	39,325	39,109	38,969
Loans with maturity over 5 years		7,551,377	7,547,392	7,450,557	7,441,245	7,379,319	7,387,160	7,386,382	7,365,461	7,330,072	7,336,470	7,309,523	7,306,444	7,287,916
in BGN		3,754,937	3,703,402	3,644,519	3,610,705	3,567,105	3,560,287	3,529,519	3,498,940	3,460,180	3,427,298	3,392,305	3,361,945	3,334,177
in foreign currency		3,796,440	3,843,990	3,806,038	3,830,540	3,812,214	3,826,893	3,856,863	3,866,521	3,869,892	3,909,172	3,917,218	3,944,499	3,963,199
o/w EUR		3,691,847	3,741,217	3,705,089	3,730,974	3,714,117	3,729,701	3,758,339	3,770,607	3,774,613	3,811,363	3,823,751	3,848,007	3,861,337
Bad and restructured ¹		576,037	664,242	810,952	869,687	948,190	985,195	1,024,175	1,072,707	1,125,999	1,152,731	1,192,255	1,224,833	1,254,756
in BGN		319,614	361,068	421,356	451,580	488,134	508,317	531,339	551,136	577,661	593,723	608,369	623,181	636,999
in foreign currency		256,423	303,174	389,596	418,107	460,056	476,878	492,836	521,571	548,338	559,008	583,886	601,652	617,757
o/w EUR		244,828	290,360	374,485	400,394	439,231	454,615	469,120	495,555	520,231	525,129	548,967	564,351	578,981
Other loans		1,004,169	995,225	979,826	956,775	941,953	919,200	912,127	904,336	899,482	905,114	908,143	910,162	913,889
Regular		892,200	873,186	858,161	811,581	785,505	763,568	748,381	736,166	725,360	730,909	730,060	730,345	735,155
Loans with maturity up to 1 year		85,224	82,732	83,596	75,625	64,644	56,847	54,307	52,282	48,068	48,885	50,937	55,898	63,810
in BGN		67,153	65,808	65,412	57,921	47,843	41,199	39,207	37,514	34,137	34,691	37,720	43,883	47,538
in foreign currency		18,071	16,924	18,184	17,704	16,801	15,648	15,100	14,768	13,931	14,194	13,217	12,015	16,272
o/w EUR		18,071	16,924	18,184	17,704	16,801	15,648	15,100	14,768	13,931	14,194	13,217	12,015	16,272
Loans with maturity over 1 up to 5 years		376,129	361,566	345,426	322,211	308,894	299,839	291,721	284,652	278,624	281,612	280,894	278,319	272,497
in BGN		251,525	239,947	226,672	208,846	198,630	190,089	183,869	176,993	172,905	169,643	166,762	163,109	157,501
in foreign currency		124,604	121,619	118,754	113,365	110,284	107,852	107,852	107,659	105,719	111,969	114,132	115,210	114,996
o/w EUR		121,794	118,843	115,970	110,519	107,603	107,280	105,635	105,688	105,586	111,840	114,016	115,096	114,896
Loans with maturity over 5 years		430,847	428,888	429,139	413,745	411,967	406,882	402,353	399,232	398,668	400,412	398,229	396,128	398,848
in BGN		255,690	252,436	250,228	237,509	234,683	229,008	224,415	220,908	217,941	214,686	210,297	205,385	205,487
in foreign currency		175,157	176,452	178,911	176,236	177,284	177,874	177,938	178,324	180,727	185,726	187,932	190,743	193,361
o/w EUR		173,555	174,874	177,407	175,199	176,229	176,761	176,815	177,200	179,682	184,663	186,925	189,175	191,872
Bad and restructured ¹		111,969	122,039	121,665	145,194	156,448	155,632	163,746	168,170	174,122	174,205	178,083	179,817	178,734
in BGN		82,129	87,167	86,838	103,628	112,536	110,735	115,465	118,505	122,404	122,185	123,363	125,897	124,369
in foreign currency		29,840	34,872	34,827	41,566	43,912	44,897	48,281	49,665	51,718	52,020	54,720	53,920	54,365
o/w EUR		29,722	34,756	34,727	40,938	43,274	44,293	47,663	49,049	51,089	51,353	54,113	53,858	54,332

¹The indicator is aggregated from the information, reported by the banks under the requirements of BNB Ordinance No. 9 of 03.04.2008 on the evaluation and classification of risk exposures of banks and the allocation of specific provisions for credit risk. First, it includes the "non-performing exposures" as per Article 10 of the Ordinance (over 90 days past-due exposures), second, exposures classified as a "loss", as per Article 11 (over 180 days past-due exposures), third, the "restructured risk exposures" as per Article 13 of the Ordinance. Preliminary data.

Source: other MFIs.

Table 6

Memorandum to the Analytical Reporting of the BNB

BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Depreciation	57,138	58,286	59,590	60,971	62,688	64,866	66,538	68,140	69,810	71,273	72,668	74,337	75,822
Derivatives with a negative fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN'000	09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
Exchange rate: BGN / USD 1	1.33568	1.32151	1.30189	1.36409	1.40042	1.44129	1.45102	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
OTHER ASSETS, of which													
Accrued interest - total	593,755	634,246	672,922	674,066	646,135	678,183	686,871	723,578	779,045	793,967	796,657	830,476	839,825
in BGN	257,536	274,164	290,395	284,905	290,396	296,330	289,004	298,338	318,319	319,223	309,823	317,617	322,249
in foreign currency	336,219	360,082	382,527	389,161	355,739	381,853	397,867	425,240	460,726	474,744	486,834	512,859	517,576
o/w EUR	311,596	332,066	354,570	359,479	337,197	360,939	375,039	397,112	427,279	436,293	461,710	485,447	487,779
o/w Accrued interest on deposits	5,191	5,211	6,666	7,878	5,373	5,437	6,102	5,386	9,971	5,495	4,454	5,196	4,357
in BGN	3,079	2,531	2,484	2,841	3,252	3,576	4,191	2,879	2,565	2,531	2,973	3,249	3,089
in foreign currency	2,112	2,680	4,182	5,037	2,121	1,861	1,911	2,507	7,406	2,964	1,481	1,947	1,268
o/w EUR	1,794	2,442	3,937	4,807	1,897	1,646	1,676	2,277	7,013	2,679	1,244	1,684	1,005
o/w Accrued interest on loans	499,862	535,158	563,003	550,544	592,409	621,898	624,222	651,261	690,116	697,211	725,124	752,364	755,477
in BGN	228,737	242,684	254,720	244,645	263,164	274,356	267,390	272,481	285,275	283,882	288,794	296,550	299,917
in foreign currency	271,125	292,474	308,283	305,899	329,245	347,542	356,832	378,780	404,841	413,329	436,330	455,814	455,560
o/w EUR	257,171	276,527	295,126	294,362	315,189	334,397	343,415	362,265	388,384	395,473	417,377	435,984	436,024
o/w Accrued interest on securities other than shares	83,917	90,038	102,478	113,358	46,643	48,286	54,845	64,927	76,761	88,534	61,690	69,119	76,341
in BGN	25,488	28,528	32,560	35,861	23,507	17,648	17,051	22,472	30,182	32,501	17,620	17,247	19,170
in foreign currency	58,429	61,510	69,918	77,497	23,136	30,638	37,794	42,455	46,579	56,033	44,070	51,872	57,171
o/w EUR	49,278	49,732	55,403	59,905	19,437	23,898	28,645	31,110	30,125	35,960	40,591	44,825	47,529
Derivatives with a positive fair value	108,913	102,317	104,674	89,219	107,538	113,995	105,350	109,123	173,384	167,709	112,544	131,142	110,140
in BGN	23,718	21,616	21,283	15,895	28,690	31,171	28,736	31,726	80,400	68,048	36,784	44,852	35,777
in foreign currency	85,195	80,701	83,391	73,324	78,848	82,824	76,614	77,397	92,984	99,661	75,760	86,290	74,363
o/w EUR	81,003	77,323	78,941	66,653	71,764	78,859	73,458	74,510	88,855	95,866	72,503	83,745	69,126
OTHER LIABILITIES, of which													
Accrued interest - total	571,679	597,768	630,563	467,034	490,010	534,356	552,765	576,747	608,910	588,311	599,973	607,337	605,864
in BGN	238,541	237,467	247,848	161,745	179,909	199,931	212,671	222,121	238,118	233,151	247,686	259,282	263,985
in foreign currency	333,138	360,301	382,715	305,289	310,101	334,425	340,094	354,626	370,792	355,160	352,287	348,055	341,879
o/w EUR	301,865	328,838	350,404	277,525	279,450	302,057	305,991	318,634	332,571	317,854	318,560	314,549	311,095
o/w Accrued interest on overnight deposits	40,649	27,924	29,453	6,172	8,005	9,674	11,517	11,622	13,916	14,059	16,167	18,077	19,707
in BGN	33,870	19,816	20,352	2,233	3,497	4,970	6,630	6,608	8,193	8,363	10,030	11,477	12,715
in foreign currency	6,779	8,108	9,101	3,939	4,508	4,704	4,887	5,014	5,723	5,696	6,137	6,600	6,992
o/w EUR	5,887	7,154	8,013	3,716	4,207	4,324	4,431	4,490	5,068	5,250	5,655	6,067	6,449
o/w Accrued interest on deposits with agreed maturity	441,362	456,158	473,815	442,035	466,760	498,705	505,463	516,633	536,152	514,191	518,004	513,780	499,891
in BGN	168,779	178,055	182,549	159,045	170,625	184,117	191,489	196,115	205,764	200,199	208,383	214,339	212,851
in foreign currency	272,583	278,103	291,266	282,990	296,135	314,588	313,974	320,518	330,388	313,992	309,621	299,441	287,040
o/w EUR	249,242	253,433	266,473	256,342	267,467	284,332	282,681	288,202	296,954	281,891	280,993	271,981	262,460
o/w Accrued interest on deposits redeemable at notice	73,262	81,979	91,760	755	10,419	19,627	28,675	38,033	47,505	50,331	59,001	67,314	77,194
in BGN	34,794	38,838	43,844	241	5,197	9,915	14,372	19,004	23,647	24,285	28,769	32,747	37,923
in foreign currency	38,468	43,141	47,916	514	5,222	9,712	14,303	19,029	23,858	26,046	30,232	34,567	39,271
o/w EUR	33,572	37,738	42,050	377	4,437	8,301	12,270	16,310	20,318	22,004	25,857	29,339	33,669
o/w Accrued interest on debt securities issued	4,572	4,333	5,325	4,207	3,259	4,054	4,097	5,429	5,253	3,565	2,041	2,982	3,486
in BGN	997	591	878	173	501	796	56	223	395	55	227	398	53
in foreign currency	3,575	3,742	4,447	4,034	2,758	3,258	4,041	5,206	4,858	3,510	1,814	2,584	3,433

Table 7

Memorandum to the Analytical Reporting of Other MFIs		09.2009	10.2009	11.2009	12.2009	01.2010	02.2010	03.2010	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010
BGN'000														
	o/w EUR	3,376	3,445	4,060	3,521	2,130	3,179	3,873	4,949	4,483	3,040	1,814	2,584	3,433
	Provisions	1,910,382	2,029,357	2,154,717	2,129,449	2,205,437	2,285,982	2,386,064	2,450,514	2,530,302	2,585,518	2,685,523	2,796,552	2,859,982
	Depreciation	1,002,478	1,017,647	1,032,532	1,007,763	1,026,061	1,042,711	1,059,865	1,077,434	1,093,240	1,111,490	1,125,178	1,140,992	1,158,232
	Derivatives with a negative fair value	101,564	90,766	102,970	98,117	110,626	122,183	124,953	124,010	162,147	206,164	187,347	214,006	241,185
	in BGN	24,195	18,940	21,315	9,130	10,716	17,528	13,164	12,144	83,766	38,722	37,379	86,974	66,113
	in foreign currency	77,369	71,826	81,655	88,987	99,910	104,655	111,789	111,866	78,381	167,442	149,968	127,032	175,072
	o/w EUR	64,116	61,166	71,589	80,809	91,701	95,888	103,811	102,394	65,209	151,471	144,738	122,164	169,149

Preliminary data.

Source: other MFIs.

Table 8

Monthly Sectoral Survey of the BNB as of September 2010

BGN'000

	Total												
	Resident sector				Other resident sectors					Non-resident sector			
	General government		Financial corporations		Other resident sectors	Financial corporations		Households and NPISHs	Countries and institutions of the EU			Rest of the world	Not allocated
	Other MFIs	CG	SSFs		Non-financial corporations	OFIAs	ICs and PFs	Households and NPISHs		MU	Non-MU		
ASSETS	79,682			79,539	72,596	6,943	6,943		21,505,757	18,915,088	2,590,669	1,047,184	4,107,021
1. Cash (in foreign currency)													113,371
o/w EUR													111,433
2. SDR holdings													111,433
3. Reserve position in the IMF													75,539
4. Monetary gold									1,444,954		1,444,954		963,377
5. Deposits									4,268,403	3,271,873	996,530	763,778	
5.1. Overnight									3,146,838	2,150,308	996,530	763,778	
in BGN													
in foreign currency									3,146,838	2,150,308	996,530	763,778	
o/w EUR									3,893,961	2,150,283	996,495	747,183	
5.2. With agreed maturity									1,121,565	1,121,565			
in BGN													
in foreign currency									1,121,565	1,121,565			
o/w EUR									1,075,707	1,075,707			
5.3. Redeemable at notice													
in BGN													
in foreign currency													
o/w EUR													
6. Repos													
in BGN													
in foreign currency													
o/w EUR													
7. Loans													
up to 1 year													
in BGN													
in foreign currency													
o/w EUR													
over 1 and up to 5 years													
in BGN													
in foreign currency													
o/w EUR													
over 5 years													
in BGN													
in foreign currency													
o/w EUR													
8. Securities other than shares									15,873,933	15,541,979	148,531	183,423	
up to 1 year									5,279,883	5,272,732	7,151		
in BGN													
in foreign currency									5,279,883	5,272,732	7,151		
o/w EUR									5,272,732	5,272,732			
over 1 and up to 2 years									1,472,925	1,472,925			
in BGN													
in foreign currency									1,472,925	1,472,925			
o/w EUR									1,472,925	1,472,925			
over 2 years									9,121,125	8,937,702	141,380	183,423	
in BGN													
in foreign currency									9,121,125	8,937,702	141,380	183,423	
o/w EUR									9,113,945	8,930,522	141,380	183,423	
9. Shares and other equity									28,193	6,886		21,307	
in BGN									28,193	6,886		21,307	
in foreign currency									28,193	6,886		21,307	
o/w EUR									6,886	6,886			

(continued)

Monthly Sectoral Survey of the BNB as of September 2010

BGN000

	Resident sector										Non-resident sector					Not allocated		
	Total										Countries and institutions of the EU						Rest of the world	
	Other MFIs			General government			Other resident sectors				MU		Non-MU					
10. Fixed assets (in levs)	271,742	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	271,742
11. Other assets	1,494,824	503	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,396,180
in BGN	43,400	503	143	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42,897
in foreign currency	1,451,424	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,353,283
o/w EUR	98,239	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	150
LIABILITIES	26,739,644	11,876,574	5,349,376	6,086,056	4,599,624	1,486,432	441,142	46,076	395,066	395,066	104,264	34	104,230	1,363,103	13,395,703	7,885,010		
12. Currency in circulation	7,885,010	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13. Deposits	11,979,993	11,875,763	5,349,376	6,085,297	4,599,141	1,486,156	441,090	46,028	395,062	395,062	104,230	-	104,230	1,363,103	7,885,010		-	
13.1. Overnight	7,492,572	7,388,342	5,349,376	2,011,742	980,586	1,031,156	27,224	24,514	2,710	2,710	104,230	-	104,230	1,363,103	7,492,572		-	
in BGN	4,825,664	4,793,757	3,331,887	1,461,764	430,008	1,031,156	706	706	706	706	31,907	-	31,907	1,363,103	4,825,664		-	
in foreign currency	2,666,908	2,594,585	2,017,489	550,578	550,578	-	26,518	24,514	2,004	2,004	72,323	-	72,323	1,363,103	2,666,908		-	
o/w EUR	2,648,207	2,575,884	2,017,489	552,578	552,578	-	25,817	24,514	1,303	1,303	72,323	-	72,323	1,363,103	2,648,207		-	
13.2. With agreed maturity	4,487,421	4,487,421	-	4,073,555	3,618,555	455,000	413,866	21,514	392,352	392,352	-	-	-	-	-	-	-	-
up to 2 years	4,487,421	4,487,421	-	4,073,555	3,618,555	455,000	413,866	21,514	392,352	392,352	-	-	-	-	-	-	-	-
in BGN	2,851,008	2,851,008	-	2,662,008	2,227,008	455,000	169,000	-	169,000	169,000	-	-	-	-	-	-	-	-
in foreign currency	1,636,413	1,636,413	-	1,391,547	1,391,547	-	244,866	21,514	223,352	223,352	-	-	-	-	-	-	-	-
o/w EUR	1,578,684	1,578,684	-	1,338,117	1,338,117	-	240,567	21,514	219,053	219,053	-	-	-	-	-	-	-	-
over 2 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
up to 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Repos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. SDR allocation	1,362,314	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17. Capital and reserves	4,070,620	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.1. Funds contributed by owners	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.2. Reserves	3,824,201	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17.3. Financial result	226,419	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18. Other liabilities	1,441,707	811	-	759	483	276	52	48	4	4	823	34	34	789	1,440,073	789	1,440,073	
in BGN	87,290	578	-	576	300	276	50	2	2	2	105	34	34	105	86,607	105	86,607	
in foreign currency	1,354,417	233	-	183	183	183	50	48	2	2	718	34	34	684	1,353,466	684	1,353,466	
o/w EUR	1,389	228	-	178	178	178	50	48	2	2	34	34	34	1,127	1,389	1,127	1,389	

Source: BNB.

Table 9

Monthly Sectoral Survey of other MFIs as of September 2010

	BGN'000																				
	Resident sector										Non-resident sector										
	Monetary financial institutions					General government					Other resident sectors					Countries and institutions of the EU		Rest of the world	Not allocated		
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporations	Financial corporations	ICs and PFS	Households and NPIs/SHs	MU	Non-MU	Financial corporations	OFIAs	ICs and PFS	Households and NPIs/SHs						
ASSETS	76,484,374	64,489,706	7,709,056	5,315,378	2,393,678	3,835,802	3,552,386	283,406	10	52,944,848	32,419,076	1,235,254	1,188,121	47,133	19,290,518	7,619,824	6,975,879	5,877,328	998,551	743,945	4,374,844
1. Cash	1,393,288	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,393,288
in BGN	808,241	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	808,241
in foreign currency	585,047	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	585,047
o/w EUR	459,973	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	459,973
2. Deposits	12,000,463	6,616,438	5,313,989	1,302,449	-	-	-	-	-	-	-	-	-	-	-	5,384,025	5,194,079	4,671,477	522,602	189,946	-
2.1. Overnight	9,108,305	5,881,467	5,313,920	567,547	-	-	-	-	-	-	-	-	-	-	-	3,226,838	3,071,234	2,899,591	171,643	155,604	-
in BGN	3,755,501	3,593,871	3,323,422	270,449	-	-	-	-	-	-	-	-	-	-	-	161,630	161,630	161,530	100	-	-
in foreign currency	5,352,804	2,287,596	1,990,498	297,098	-	-	-	-	-	-	-	-	-	-	-	3,065,208	2,909,604	2,738,061	171,543	155,604	-
o/w EUR	4,796,998	2,253,851	1,990,498	263,353	-	-	-	-	-	-	-	-	-	-	-	2,543,147	2,537,228	2,423,666	113,572	5,919	-
2.2. With agreed maturity	2,892,158	734,971	734,971	69	734,902	-	-	-	-	-	-	-	-	-	-	2,157,187	2,122,845	1,771,886	350,959	34,342	-
in BGN	628,653	406,162	406,162	69	406,093	-	-	-	-	-	-	-	-	-	-	222,491	222,491	213,191	9,300	-	-
in foreign currency	2,263,505	328,809	328,809	-	328,809	-	-	-	-	-	-	-	-	-	-	1,934,696	1,900,354	1,568,695	341,659	34,342	-
o/w EUR	1,446,075	280,804	280,804	-	280,804	-	-	-	-	-	-	-	-	-	-	1,165,271	1,165,253	1,056,489	108,764	18	-
2.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Repos	343,073	342,941	312,817	-	312,817	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	229,432	229,300	203,590	-	203,590	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	113,641	113,641	109,227	-	109,227	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	75,663	75,663	72,968	-	72,968	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Loans	52,998,902	52,223,793	478,173	425,678	223,372	202,306	202,306	202,306	51,319,942	31,350,083	958,293	958,208	85	19,011,566	775,109	393,375	293,768	99,607	381,734	-	-
up to 1 year	12,794,632	12,645,698	23,482	107,424	90,299	17,125	17,125	17,125	12,514,792	10,149,527	366,287	366,242	45	1,998,978	148,934	105,208	103,736	1,472	43,726	-	-
in BGN	5,706,890	5,661,846	12	101,596	15,426	15,426	15,426	15,426	5,560,238	3,743,160	90,291	90,257	34	1,726,787	45,044	18,621	18,309	312	26,423	-	-
in foreign currency	7,087,742	6,983,852	23,470	5,828	4,129	1,699	1,699	1,699	6,954,554	6,406,367	275,996	275,985	11	272,191	103,890	86,587	85,427	1,160	17,303	-	-
o/w EUR	6,741,194	6,648,010	23,470	5,691	4,129	1,699	1,699	1,699	6,618,712	6,077,906	274,641	274,630	11	266,165	93,184	86,449	85,357	1,092	6,736	-	-
over 1 and up to 5 years	10,725,240	10,651,040	56,691	145,006	133,073	11,933	11,933	11,933	10,449,343	8,558,460	283,252	283,252	40	1,607,591	74,200	31,812	12,383	19,429	42,388	-	-
in BGN	3,063,055	3,062,229	52,000	143,606	133,073	10,533	10,533	10,533	2,866,623	1,487,084	95,965	95,965	40	1,283,574	826	355	246	109	471	-	-
in foreign currency	7,662,185	7,588,811	4,691	4,691	1,400	1,400	1,400	1,400	7,582,720	7,071,376	187,327	187,287	40	324,017	73,374	31,457	12,137	19,320	41,917	-	-
o/w EUR	7,509,682	7,442,050	4,691	4,691	1,400	1,400	1,400	1,400	7,435,959	6,927,118	187,327	187,287	40	321,514	67,632	26,824	7,504	19,320	40,808	-	-
over 5 years	29,479,030	28,927,055	398,000	173,248	173,248	173,248	173,248	173,248	28,355,807	12,642,096	308,714	308,714	15,404,997	15,404,997	551,975	256,355	177,649	78,706	295,620	-	-
in BGN	12,299,767	12,297,778	398,000	133,593	133,593	133,593	133,593	133,593	11,766,785	2,254,037	54,644	54,644	18,404,997	18,404,997	9,457,504	1,989	1,179	452	388	-	-
in foreign currency	17,179,263	16,629,277	-	39,655	39,655	39,655	39,655	39,655	16,589,022	10,388,059	254,070	254,070	-	-	5,947,493	549,986	254,724	176,470	295,262	-	-
o/w EUR	16,512,858	16,127,990	-	39,655	39,655	39,655	39,655	39,655	16,088,335	10,056,997	254,070	254,070	-	-	5,777,268	384,868	248,921	170,667	135,947	-	-
5. Securities other than shares	4,833,996	3,707,263	141,097	3,277,006	3,211,945	65,061	65,061	65,061	289,160	231,901	57,259	57,259	-	-	1,126,733	1,060,341	715,126	345,215	66,392	-	-
up to 1 year	376,773	83,919	-	83,919	83,919	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	83,919	83,919	-	83,919	83,919	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	292,854	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	292,854	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 1 and up to 2 years	239,061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	239,061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	239,061	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 2 years	1,800,465	1,482,189	141,097	3,193,087	3,128,026	65,061	65,061	65,061	289,160	231,901	57,259	57,259	-	-	-	-	-	-	-	-	-
in BGN	2,417,697	2,141,155	104,327	1,770,894	1,709,452	61,442	61,442	61,442	2,326	19,712	3,514	3,514	-	-	-	-	-	-	-	-	-
in foreign currency	1,766,492	1,565,016	104,327	1,414,599	1,414,599	61,442	61,442	61,442	265,934	212,189	53,745	53,745	-	-	-	-	-	-	-	-	-
o/w EUR	313,928	230,493	8,949	8,949	8,949	8,949	8,949	8,949	221,544	58,910	162,634	138,864	23,770	23,770	83,435	13,714	8,411	5,303	69,721	-	-
in BGN	228,887	228,887	8,949	8,949	8,949	8,949	8,949	8,949	219,938	58,910	161,028	137,258	23,770	23,770	83,435	13,714	8,411	5,303	69,721	-	-
in foreign currency	66,122	576	-	-	-	-	-	-	576	576	576	576	-	-	-	-	-	-	-	-	-
o/w EUR	66,122	576	-	-	-	-	-	-	576	576	576	576	-	-	-	-	-	-	-	-	-

(continued)

Monthly Sectoral Survey of other MFIs as of September 2010

BGN'000

	Total															
	Resident sector			General government				Other resident sectors			Non-resident sector			Not allocated		
	Monetary financial institutions			CG		LG		SSFs		Financial corporations			Countries and institutions of the EU		Rest of the world	
	BNB	Other MFIs								Non-financial corporations	OFIAs	Households and NPISHs	MU	Non-MU		
7. Fixed assets (in levs)	2,723,883	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,723,883
8. Other assets	1,876,841	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,876,841
in BGN	930,252	693,459	1,388	151,582	1,388	150,193	133,118	117,069	16,039	10,840,078	771,009	36,896	29,173	7,723	275,573	250,390
in foreign currency	946,589	675,319	35,016	116,566	1,388	115,178	84,544	69,485	15,049	492,349	263,611	31,864	24,148	7,716	196,874	21,815
o/w EUR	856,053	632,904	1	29,390	1	35,015	48,574	47,584	990	591,729	507,998	5,022	5,025	7	78,699	228,575
LIABILITIES	76,484,374	49,676,918	2,373,509	3,345	2,370,164	1,894,220	1,023,068	868,071	3,081	45,409,189	14,044,336	3,531,512	1,780,555	1,750,957	27,833,341	15,728,728
9. Deposits	60,043,509	45,008,379	1,705,130	255	1,704,875	1,805,249	939,492	864,914	843	41,498,000	12,215,335	3,337,312	1,741,784	1,595,528	25,945,353	15,035,130
1. Overnight	15,027,004	11,691,838	579,632	255	579,377	826,166	195,713	629,890	563	10,265,020	6,566,654	581,604	402,807	178,797	3,147,762	3,335,166
in BGN	8,395,231	8,073,254	238,752	255	238,497	730,169	149,239	580,852	78	7,104,333	4,230,980	350,470	243,178	107,292	2,522,883	321,977
in foreign currency	6,631,773	3,618,584	340,880	340,880	340,880	96,017	46,474	49,038	505	3,181,687	2,325,674	231,134	159,629	71,505	624,979	3,013,189
o/w EUR	5,899,330	2,962,003	311,470	112,548	311,470	91,510	43,100	47,941	469	2,559,023	1,861,534	193,796	139,526	54,270	503,693	2,936,327
9.2. With agreed maturity	40,898,804	29,109,000	1,125,498	-	1,125,498	979,063	743,779	235,024	260	27,004,439	5,556,286	2,748,826	1,333,839	1,414,987	18,699,327	11,589,804
up to 2 years	34,560,058	27,430,054	661,721	-	661,721	885,951	651,219	234,472	260	25,882,382	5,317,030	2,539,086	1,232,515	1,215,571	18,026,266	7,130,004
in BGN	11,982,488	11,582,858	359,944	-	359,944	541,467	308,691	232,516	260	10,681,447	2,518,980	1,109,236	345,562	763,674	7,053,321	3,993,630
in foreign currency	22,577,570	15,847,196	301,777	-	301,777	344,484	342,528	1,956	15,900,935	2,798,140	1,428,850	977,953	451,897	10,972,945	6,730,374	
o/w EUR	20,130,649	13,728,335	249,096	-	249,096	333,690	332,475	1,215	13,145,549	2,458,778	1,414,701	967,742	446,959	9,272,070	6,402,314	
over 2 years	6,138,746	1,678,946	463,777	-	463,777	93,112	92,560	552	1,122,057	239,256	209,740	10,324	199,416	673,061	4,459,800	3,891,228
in BGN	5,206,784	783,626	13,718	-	13,718	82,040	81,488	552	758,836	162,182	128,888	7,997	18,891	469,766	4,423,158	3,662,551
in foreign currency	5,008,365	636,675	13,718	-	13,718	10,935	10,935	-	6,202,222	115,035	126,925	7,899	18,626	370,444	4,371,690	3,843,943
9.3. Redeemable at notice	4,317,701	4,207,541	-	-	-	-	-	-	-	4,207,541	102,395	6,882	5,138	1,744	4,098,264	110,160
up to 3 months	4,317,701	4,207,541	-	-	-	-	-	-	-	4,207,541	102,395	6,882	5,138	1,744	4,098,264	110,160
in BGN	2,171,478	2,148,925	-	-	-	-	-	-	-	2,148,925	73,948	2,996	2,400	596	2,071,981	22,553
in foreign currency	2,146,223	2,058,616	-	-	-	-	-	-	-	2,058,616	28,447	3,886	2,738	1,148	2,026,283	87,607
o/w EUR	1,760,315	1,683,506	-	-	-	-	-	-	-	1,683,506	12,436	3,886	2,738	1,148	1,667,184	76,809
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Marketable instruments (debt securities issued up to 2 years- MMFs shares/units + repos)	899,570	660,986	467,739	-	467,739	-	-	-	-	193,247	74,134	102,397	8,931	93,466	16,716	238,584
in BGN	361,260	339,554	252,072	-	252,072	-	-	-	-	87,482	55,279	17,237	5,437	11,800	14,966	21,706
in foreign currency	538,310	321,432	215,667	-	215,667	-	-	-	-	105,765	18,855	85,160	3,494	81,666	1,750	216,878
o/w EUR	464,297	285,173	179,408	-	179,408	-	-	-	-	105,765	18,855	85,160	3,494	81,666	1,750	179,124
11. Capital and reserves	9,662,225	5,879,070	4,007,553	-	4,007,553	-	-	-	-	1,120,538	734,079	40,112	19,309	20,803	346,347	314,187
11.1. Funds contributed by owners	3,590,393	4,742,823	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2. Reserves	1,329,009	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3. Financial result	5,879,070	4,007,553	200,640	3,090	197,550	88,971	83,576	3,157	2,238	3,171,942	91,803	29,840	61,963	1,871,272	455,014	
12. Other liabilities	4,171,235	2,766,345	160,970	3,087	157,883	87,253	82,055	2,960	2,238	2,918,122	976,649	51,571	10,430	41,141	1,490,002	79,578
in BGN	1,707,855	1,241,208	39,670	3	39,667	1,718	1,521	197	1,199,820	778,318	40,232	19,410	20,822	381,270	375,436	
in foreign currency	1,542,183	1,157,314	35,112	3	35,109	1,664	1,467	197	1,120,538	734,079	40,112	19,309	20,803	346,347	314,187	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Preliminary data.

Source: other MFIs.

Table 10

MONETARY AGGREGATES – ECB PRESENTATION

BGN'000
M3

	M1										M2				M3		
	Currency outside MFIs					Overnight deposits					QUASI-MONEY				Marketable instruments		
	in BGN		in foreign currency			in BGN		in foreign currency			in BGN		in foreign currency		(debt securities issued up to 2 years + MMFs shares/units + repos)		
	Stocks																
09.2009	6,924,925	7,344,233	3,417,129	10,761,362	17,686,287	9,764,655	15,068,052	24,852,707	1,860,929	1,987,267	3,848,196	28,700,903	46,387,190	33,742	2,623	36,365	46,423,555
10.2009	6,839,710	7,186,684	3,338,659	10,525,343	17,365,053	9,981,037	15,307,885	25,288,922	1,873,583	1,984,811	3,858,394	29,147,316	46,512,369	37,335	4,241	41,576	46,553,945
11.2009	6,778,393	7,190,561	3,769,463	10,960,024	17,738,417	10,046,606	15,067,955	25,114,561	1,903,076	1,963,408	3,866,484	28,981,045	46,719,462	36,887	4,233	41,120	46,760,582
12.2009	7,114,909	7,498,917	3,511,164	11,010,081	18,124,990	10,198,144	15,223,518	25,421,662	2,044,031	2,042,822	4,086,853	29,508,515	47,633,505	53,305	3,292	56,597	47,690,102
01.2010	6,754,856	7,330,873	3,601,084	10,931,957	17,686,813	10,392,970	15,222,294	25,715,284	1,993,281	1,997,166	3,990,437	29,705,701	47,392,514	52,930	3,307	56,237	47,448,751
02.2010	6,717,435	7,471,257	4,063,258	11,534,515	18,251,950	10,794,580	15,285,402	26,079,982	2,026,390	2,003,085	4,029,475	30,109,457	48,361,407	53,796	3,323	57,119	48,418,526
03.2010	6,664,012	7,606,272	3,123,823	10,730,095	17,394,107	11,032,093	15,838,045	26,870,138	2,016,606	1,994,453	4,011,059	30,881,197	48,275,304	70,315	2,322	72,637	48,347,941
04.2010	6,632,144	7,750,344	3,209,992	10,960,336	17,592,480	11,231,399	15,669,757	26,901,156	1,996,674	2,001,168	3,997,842	30,898,998	48,491,478	74,293	2,330	76,623	48,568,101
05.2010	6,663,223	7,712,713	3,367,591	11,080,304	17,743,527	11,219,626	15,749,521	26,969,147	2,010,156	2,028,715	4,038,871	31,008,018	48,751,545	75,761	2,378	78,139	48,829,684
06.2010	6,761,694	7,890,425	3,416,399	11,306,824	18,068,518	11,351,688	15,623,530	26,975,218	2,027,305	2,045,495	4,072,800	31,048,018	49,116,536	76,880	2,380	79,260	49,195,796
07.2010	6,962,373	8,292,172	3,281,021	11,573,193	18,535,566	11,529,093	15,578,685	27,107,778	2,072,529	2,038,494	4,111,023	31,218,801	49,754,367	79,952	1,743	81,695	49,836,062
08.2010	7,118,590	8,599,640	3,332,517	11,932,157	19,050,747	11,616,372	15,597,014	27,213,386	2,124,269	2,041,422	4,165,691	31,379,077	50,429,824	82,580	1,743	84,323	50,514,147
09.2010	7,076,769	8,717,125	3,257,748	11,974,873	19,051,642	11,538,223	15,447,757	26,985,980	2,148,925	2,058,616	4,207,541	31,193,521	50,245,163	85,627	1,743	87,370	50,332,533
	Transactions																
09.2009	-160,799	-128,873	121,831	-7,042	-167,841	142,653	366,702	509,355	1,143	-36,797	-35,654	473,701	305,860	-759	-481	-1,240	304,620
10.2009	-85,215	-157,549	-72,953	-230,502	-315,717	216,387	236,778	453,165	12,654	241	12,895	466,060	150,343	-417	1,624	1,207	151,550
11.2009	-61,317	3,876	439,946	443,822	382,505	65,569	-213,114	-147,545	29,491	-16,686	12,805	-134,740	247,765	-448	-	-448	247,317
12.2009	336,516	309,933	-287,662	22,271	358,787	215,683	76,386	292,069	140,955	65,536	206,491	498,560	857,347	16,418	-966	15,452	872,799
01.2010	-360,053	-168,231	73,016	-95,215	-455,268	190,015	47,889	237,904	-50,750	-54,663	-105,413	132,491	-322,777	-375	-	-375	-323,152
02.2010	-37,421	140,376	442,738	583,114	545,693	401,971	-83,584	318,387	33,109	-2,256	30,853	349,240	894,933	866	-	866	895,799
03.2010	-53,423	135,015	-943,731	-808,716	-862,139	237,513	539,761	777,274	-9,785	-10,914	-20,699	756,575	-105,564	16,519	-1,005	15,514	-90,050
04.2010	-31,868	144,327	76,601	220,928	189,060	203,565	-194,698	8,867	-19,937	3,092	-16,845	-7,978	181,082	3,978	1	3,979	185,061
05.2010	31,079	-37,659	94,111	56,452	87,531	-11,773	-75,779	-8,552	13,480	527	14,007	-73,545	13,986	1,468	-	1,468	15,454
06.2010	98,471	177,705	44,754	222,459	320,930	132,062	-136,566	-4,504	17,149	14,635	31,784	27,280	348,210	1,119	-	1,119	349,329
07.2010	200,679	401,738	-91,146	310,592	511,271	171,816	76,738	248,554	45,223	14,158	59,381	307,935	819,206	3,072	-600	2,472	821,678
08.2010	156,217	307,471	31,629	339,100	495,317	87,279	-37,544	49,735	51,740	-6,909	44,831	94,566	589,883	2,628	-	2,628	592,511
09.2010	-41,821	117,474	-27,206	90,268	48,447	-55,730	17,811	-37,919	2,492	28,053	30,545	-7,374	41,073	3,047	-	3,047	44,120

* Identical with Currency in circulation indicator of the ECB.

Preliminary data.

Source: BNB and other MFIs.

METHODOLOGICAL NOTES

I. General Methodological Notes

1. Methodological Conceptions and Rules of Monetary Statistics Organization

Monetary statistics is collected and compiled according to the international statistical standards and covers, to a great extent, the rules of international financial statistics. The most important standards include:

- ✓ European System of Accounts (ESA'95) and System of National Accounts (SNA'93);¹
- ✓ Regulation (EC) No 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (EC/2001/13) and Money and Banking Statistics Compilation Guide, ECB, 1998;
- ✓ Money and Banking Statistics Sector Manual: Guidance for the Statistical Classification of Customers, ECB, 1998;
- ✓ Monetary and Financial Statistics Manual, IMF, 2000.

Bulgaria is a subscriber to the Special Data Dissemination Standard (SDDS) developed by the IMF (see the National Summary Data Page on the BNB website: *Statistics Section, Data Dissemination Standards*).

Main Rules:

- a) Accounting rules – the accounting rules followed by monetary financial institutions are presented in the International Accounting Standards/International Financial Reporting Standards (IAS/IFRS).²
- b) Reporting rules:
 - ✓ Valuation of assets and liabilities – all financial assets and liabilities are reported at market or close to market price. Financial instruments, however, as currency in circulation, deposits, capital and reserves, cash and loans are reported at nominal value.
 - ✓ Revaluation of foreign currency positions – exchange rates as of end of the period are applied.
 - ✓ Reporting of loans and provisions – for the purposes of statistics loans are shown on a gross basis until their writing off. Accrued provisions are classified under *Other liabilities*.
 - ✓ Definition of the reporting period – the reporting period finishes on the last calendar day and if it coincides with a holiday, on the last business day of the month.
- c) Economic territory and residency – the economic territory of the country consists of the geographic territory administrated by the government; within this territory, persons, goods and capital circulate freely. The economic territory includes the airspace, territorial waters, and continental shelf lying in international waters over which the country has exclusive rights. Also it includes territorial enclaves, i.e. geographic territories situated in the rest of the world and used, under international treaties or agreements between states, by general government

¹ European System of Accounts - an international framework of accounts for a systematic and detailed description of the country's economy, its components, as well as its relationships with other economies developed by Eurostat. ESA'95 is fully compatible with SNA'93 (a joint paper of the IMF, UN, OECD, the European Commission and the World Bank). ESA'95 focuses primarily on conditions and data necessary for the EU.

² Unified national accounting standards harmonized with the international standards, valid until end-2002. After that the International Accounting Standards/International Financial Reporting Standards came into effect.

agencies of the country (embassies, consulates, military bases, scientific bases, etc.), and any free zones.

Residents of the country are defined as institutional units which have a center of economic interest³ within the economic territory of the country; their residence is on the same territory and they manage a significant output in which they participate or intend to participate.

Branches of resident credit institutions abroad with a center of economic interest on the territory of another country are treated as non-residents. Branches of foreign credit institutions licensed to operate in the country are residents and are included in money-creating sector (see *Sector Table*).

Borderline cases of residency:

- 1) Bulgarian diplomatic, consular, commercial and other representations, as well as their members and staff, and all Bulgarian citizens working for them who are staying abroad by an appointment of the Bulgarian government, regular servicemen on long-term commission abroad and civil persons from the Ministry of Defence employed in missions, headquarters and bodies of international organizations, as well as the members of their families are deemed residents. The foreign ones are classified as residents of their native countries.
- 2) The following persons are classified as resident units:
 - ✓ Bulgarian citizens staying abroad for education purposes, irrespective of the length of their stay;
 - ✓ Bulgarian citizens staying abroad for medical treatment, irrespective of the length of their stay.

The concept of residency is consistent with the Bulgarian Foreign Exchange Law, ESA'95, and IMF Balance of Payments Manual, 5th edition.

- d) Sector distribution – ESA'95 standards of sector classification of institutional units are followed. The main sectors by residency include: *Resident Sector* (S.1) and *Rest of the World* (S.2). The Resident Sector is divided into monetary financial sector, general government sector and non-government sector. Monetary financial sector covers the BNB (S.121) and other monetary financial institutions (S.122); *general government sector* (S.13) consists of three subsectors: central government (S.1311), local government (S.1313) and social security funds (S.1314); *non-government sector* includes non-financial public corporations (S.11001), non-financial private corporations (S.11002+S.11003), other financial intermediaries and auxiliaries except insurance corporations and pension funds (S.123 and S.124), insurance corporations and pension funds (S.125), households (S.14) and non-profit institutions serving households (S.15). *Non-resident Sector* is divided into *European Union* and *Third countries and international organisations*. European union comprises Monetary Union (MU) and Non-MU, according to the participation of the EU countries in the Monetary Union.
- e) Instrumental categories – in the Monetary Survey and Analytical Reporting, indicators are defined in conformity with ECB Regulation No. 13, the Monetary and Financial Statistics Manual of the IMF in accordance with ESA'95 and SNA'93. Definitions of most of the instruments are given in the corresponding tables in Specific Methodological Notes.

³ An institutional unit has a center of economic interest within a country when there exists some location - dwellings, place of production or other premises, which the unit engages or intends to engage in economic activities and transactions for an indefinite period of time or for a definite but longer period of time (according to ESA'95 the period is a year or more).

- f) Foreign currency distribution – all indicators and instruments are in levs and foreign currency, including euro of the forex component.
- g) Maturity structure – for the purposes of statistics financial assets and liabilities are presented according to the original term to maturity (Regulation No. 13 of the ECB and SNA'93).

2. Reporting Agents

Monetary financial institutions (MFIs) residing on the territory of the Republic of Bulgaria. These are the BNB and other MFIs. Other MFIs include all credit institutions, including foreign banks' branches, as well as money market funds⁴ registered in Bulgaria. Of all credit institutions, 24 are banks licensed to conduct bank operations in Bulgaria and abroad and six are foreign banks' branches. The number of money market funds is five.

Resident monetary financial institutions (MFI) are included in the MFI list of EU accession countries. This list is maintained by the ECB on the website <http://www.ecb.int>.

3. Basic Framework of Monetary Statistics

Reporting agents submit reports pursuant to Article 42 of the Law on the Bulgarian National Bank and to Article 69 of the Law on Credit Institutions.

Data is collected electronically *via* BNB's virtual network with the other MFIs .

Monetary statistics framework includes two levels of data compilation and presentation:

On the first level, the accounting data received from individual reporting agents is aggregated in analytical reporting containing comprehensive balance sheet data on the BNB and other MFIs. Analytical reporting of the BNB and analytical reporting of other MFIs aims to provide data classified by residency, sector and instrument.

On the second level, data from analytical reporting is consolidated into a monetary survey. The monetary survey is the main form of monetary statistics and contains a lot of important indicators necessary for macroeconomic analysis. It reveals the mechanism of multiplying the monetary base into aggregate money supply serving transactions in the national economy. Its structure is built so as to facilitate the analysis of broad money and its sources. The monetary survey is accompanied by a detailed presentation of the main elements (by sector and instrument).

4. Principles of Data Processing

- ✓ Aggregation – summing up data by balance of all institutional units within a sector or subsector, or of all assets and liabilities in the framework of a particular indicator. For sectors and subsectors, data on financial assets and liabilities is aggregated in instruments (i.e. loans classified by sector of debtor and deposits classified by sector of creditor). Further aggregation is used to combine the instruments into indicators.
- ✓ Consolidation – it refers to elimination of stocks and flows that occur between institutional units, residents of the country, where they are grouped. The institutional units consisting of head office and branches report consolidated data through elimination of claims and obligations between them. (This rule does not apply to consolidation of data between a head office and non-resident branches.) Further consolidation is made in the monetary survey between MFIs.
- ✓ Netting – a general principle set in the international statistical standards is that data should be collected and compiled on a gross basis. Despite this fact, some categories of data in the

⁴ Included in the scope since February 2007.

monetary survey are also presented in net form due to their use for analytical needs. In the monetary survey and analytical reporting, the following items are presented in net form: foreign assets, claims on the central government, other items; while gross claims on and gross liabilities to non-residents, central government and other unclassified assets and liabilities are also shown.

5. Policy of Revisions and Statistical Processing

Revisions of published data are made in the following cases:

- error in data;
- change in accounting or statistical standard.

Revisions are marked by the sign **r** and an explanatory text. In case of change in the standard, historical data is also revised starting from the moment of occurrence of the event or change in the standard.

Upon occurrence or creation of prerequisites for publishing a new indicator – sector, instrument, etc. – historical time series are constructed by using statistical methods as of the moment of indicator occurrence (where appropriate conditions exist).

6. Publications

Monthly data is as of the end of the reporting period and is published before the end of the month following the reporting period according to the Statistical Data Release Calendar (available on the BNB website – <http://www.bnb.bg>). Monthly statistical data is also included in periodical publications of the central bank: annual and semiannual reports of the BNB, monthly bulletins. Publications are available on paper and on the website of the BNB.

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS
Money-creating sector	Central bank	A financial corporation whose principal function is to issue currency, to maintain the internal and external value of the national currency and to hold the international reserves of the country.
	Other monetary financial institutions	Financial corporations, except those classified in the central bank sub-sector, which are principally engaged in financial intermediation and whose business is to receive deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, and, for their own account, to grant loans and/or to make investments in securities. These are: a) credit institutions - banks and electronic money institutions, and b) money market funds. Money market funds are collective investment undertakings of which the units are, in terms of liquidity, close substitutes for deposits and which primarily invest in money market instruments and/or in MMF shares/units and/or other transferable debt instruments with a residual maturity of up to and including one year and/or in bank deposits and/or which pursue a rate of return that approaches the interest rates of money market instruments.
Money-holding sector	Other financial intermediaries and auxiliaries, except insurance corporations and pension funds	1. Financial corporations, which are principally engaged in financial intermediation by incurring liabilities in forms other than a) currency, deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, b) insurance and pension reserves. Here are included investment funds, corporations specializing in lending, leasing corporations, financial houses, loan offices, etc. 2. Financial corporations – auxiliaries, which are closely connected with financial intermediation but are not financial intermediaries. Here are included stock exchanges, exchange bureaux, consultants, brokers, etc.
	Insurance corporations and pension funds	Financial corporations, which are principally engaged in financial intermediation as the consequence of taking insurance and pension risks (and which incur liabilities in the form of insurance and pension reserves).

⁵ Institutional sectors in Bulgaria's monetary statistics totally meet ECB requirements under strict consistency with ESA'95.

	SECTORS IN BULGARIA'S MONETARY STATISTICS	DEFINITIONS
Money-holding sector	Non-financial corporations	Non-financial corporations, which are market producers, and whose main activity is the production of goods and non-financial services.
	Households	Individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and non-financial and financial services (market producers). The sector includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use. The sector also includes sole proprietorship and partnership without independent legal status which are market producers.
	Non-profit institutions, serving households (NPISHs)	Non-profit institutions which are separate legal entities, whose main activity is connected with servicing, supporting and assisting households. Their principal resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general government sector ⁶ and from property income. Here are included trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sports clubs.

⁶ NPISHs controlled and mainly financed by General government are classified in the general government sector.

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS
Money-neutral sector	Central government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system. These are ministries, institutions and other central agencies, non-budget funds and administrative departments of the state whose competence extends normally over the whole economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by central government and whose competence extends over the whole economic territory.
	Local government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system locally. This is the local administration, whose competence extends to the economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by local government bodies and whose competence is restricted to the economic territory of the local government.
	Social security funds	Central and local institutional units whose main activity is to provide social benefits and which fulfill each of the following two criteria: 1) by law or by regulation certain groups of population are obliged to participate in the scheme or to pay contributions; 2) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer.
Non-resident sector	European Union	All non-resident units ⁷ which are engaged in transactions with resident institutional units, or have other economic links with resident units. This sector's accounts provide an overall view of the economic relationships linking the national economy with the rest of the world. The sector includes such institutional units, which are physically located on the territory of the country. It is divided into two sub-sectors: <i>The European Union</i> and <i>Third countries and international organizations</i> . The European Union is divided into Monetary Union and EU member states non-participating in the Monetary Union, including EU institutions.
	Third countries and international organisations	
		S2 Rest of the world
		S13 General government

⁷ Including institutions of the European Union and international organisations.

II. Specific Methodological Notes

The monetary statistics is presented in dynamics in a monetary survey, analytical reporting of the BNB and analytical reporting of other MFIs, and in some additional tables which contain more detailed information. The principle of the organization of all tables is the following: the data is broken down by sector, indicator, national and foreign currency, including euro, instrument and maturity, while the indicators on the asset side are grouped by sector and instrument and on the liability side – by instrument and degree of callability.

Simultaneously monthly sectoral surveys of the BNB and other MFIs are compiled and published. These are static tables presenting the relevant assets and liabilities indicators in a way which allows identification of the sector affiliation of the balance sheets items.

Monetary statistics (dynamic or static) is compiled on the basis of the monthly reporting of the BNB and other MFIs.

In order to preserve the confidentiality⁸ and prevent disclosure of individual information about a given reporting agent, some indicators are presented on a more aggregated level.

Tables 1, 1^a, 2 and 3: Monetary Survey and Analytical Reporting

The structure of the monetary survey may be expressed by the following mathematical identity:

$$\text{net foreign assets} + \text{net domestic assets} = \text{broad money} + \text{long-term liabilities}$$

Net domestic assets include domestic credit, fixed assets and other items (net).

The analytical reporting of the BNB and other MFIs follow the format of the monetary survey.

Indicators

*Net Foreign Assets*⁹ – a balance between gross foreign assets and liabilities of the Monetary financial sector. Gross foreign assets are reported by instrument and include Bulgaria's international reserves and other foreign assets of the BNB and other MFIs. Gross foreign liabilities reflect liabilities of the MFIs to the foreign sector. A split of gross foreign assets and liabilities of the BNB is made in Table 4: Foreign Assets and Liabilities of the BNB.

Domestic credit – incorporates credit to the consolidated general government sector and non-government sector.

Credit to the consolidated general government sector includes net claims on the central government and gross claims on local government, and social security funds. Credit to the non-government sector includes gross claims on non-financial corporations, financial corporations, households and NPISHs.

Fixed assets – movable or immovable non-financial assets which monetary financial institutions intend to use over a period longer than one year in their main activity.

Other items (net) – consolidates all components of the balance sheets of the BNB and other MFIs which are not included in the instruments displayed above. They include relations between other MFIs (net), relations between the BNB and other MFIs (net) and other assets and liabilities (net). Accrued and overdue interest, derivatives, depreciation, provisions, as well as assets and liabilities which are not included elsewhere are part of the *Other assets and liabilities (net)* item (a part of them is presented in Tables 6 and 7 "Memoranda to the

⁸ Article 25 of the Law on Statistics.

⁹ Monetary gold, special drawing rights holdings/allocation, claims on interest and interest liabilities in Net foreign assets are specific items for the BNB only.

Analytical Reporting of the BNB and other MFIs”). The balance on the *Relations between the MFIs (net)* item reflects the float as a result of netting of claims and liabilities between MFIs.

Broad money (money supply) comprises liabilities with money character of MFIs to the resident sector with the exception of the liabilities to the central government and the Monetary financial sector (money-holding sectors: see *Sector Table*). Monetary aggregate instruments are grouped by liquidity and are presented by currency and sector.

The following monetary aggregates are used: M1, M2, and M3. The M1 monetary aggregate, commonly referred to as narrow money, includes the most liquid instruments used in settlements (currency outside MFIs and overnight deposits in national and foreign currency). The M2 monetary aggregate comprises quasi-money and the M1 monetary aggregate. Quasi-money comprises deposits with agreed maturity of up to two years and deposits redeemable at notice of up to three months (including savings deposits). The least liquid financial instruments include repos, shares/units of MMFs and debt securities issued up to two years, also called marketable instruments. They are denominated in national and foreign currency and together with M2 form the broadest monetary aggregate, M3, commonly referred to as money supply (broad money).

Long-term liabilities and monetary financial institutions – include liabilities of monetary financial institutions with maturity of over two years or with a notice of over three months, as well as capital and reserves. Capital and reserves comprise the statutory fund of the banking system reserves and financial result.

Main Indicators

Assets side:

1. *Repos* – funds extended under agreements for reverse repurchases of securities where one of the parties receives funds against securities sold under a firm commitment to purchase the same or similar securities at a particular price on a fixed future date.
2. *Loans* – financial assets arising to provide borrowers with funds, goods or services. Loan terms (fixed by the creditor or negotiated) are set in a non-transferable document. A loan is an unconditional debt which shall be repaid upon maturity and shall generate income in the form of interest (see Table 5). Margin deposits¹⁰ made by the reporting agents are also included in the *Financial corporations* sector.
3. *Securities other than shares* – includes securities other than shares and other equity which give the holder the unconditional right to fixed income or contractually determined income in the form of coupon payments and/or stated fixed sum at a stated date or dates starting from the issue date till the date set as maturity/redemption date. These securities do not grant the holder any ownership rights and interest over the issuing company. Also included are instruments with the same characteristics but with options for conversion into shares or other forms of ownership. The *Securities other than shares* indicator covers various types of bonds and other debt securities of bond nature (which can be discount or promissory notes accepted by other MFIs or other commercial paper, used as a form of short-term investments). Compensatory instruments held by credit institutions are also included in the Non-financial Public Enterprises sector.¹¹

¹⁰ Deposits made under derivative contracts. They are used as cash collateral, remain in the ownership of the depositor and are repayable when the contract is closed out.

¹¹ Compensatory instruments include compensatory bills and housing compensatory bills issued under the Law on Compensation of the Owners of Nationalized Properties and registered compensatory bills issued under the Law on the Restitution of Ownership and the Use of Agricultural Lands. These instruments are issued by the government and are freely transferable. Pursuant to the Law on Public Offering of Securities, these are referred to as securities.

4. *Shares and other equity* – holdings of securities which represent property rights in corporations. These securities generally entitle the holders to a share in the profit of corporations and to a share in their own funds in the event of liquidation. MMFs shares/units are also included here.

Liabilities side:

1. *Currency outside MFIs* is currency into circulation less other MFIs' vault cash.
2. *Deposits* are funds accepted by monetary financial institutions payable at sight, without any notice, at notice or under other preliminary agreed payment conditions. Deposits are agreed upon between the parties by negotiating the terms of keeping deposit accounts, interest amount (if the agreement provides for interest accrual), terms of payment and sanctions for the parties in case of failure to perform their obligations. These are liabilities of the financial institution.
 - ✓ *Overnight deposits* include deposits without agreed maturity and which are immediately convertible into currency or transferable on demand through banker's order or by cheque without significant restrictions or penalties. One-day deposits are also included in this item.
 - ✓ *Deposits with agreed maturity* are not immediately available as they have an agreed term prior to withdrawal. These deposits cannot be used in settlements and are not convertible into currency without any significant restrictions or penalties. They are broken down by maturity: up to two years and over two years. These include loans received with the exception of those from the IMF.
 - ✓ *Deposits redeemable at notice* include savings deposits and other deposits redeemable at notice. Savings deposits are non-transferable deposits without specified maturity used for safekeeping of funds of households against issuance of a personal savings book or analogous document. These include lending for house purchase, children's deposits and other deposits. Other deposits redeemable at notice are non-transferable deposits without specified maturity which cannot be converted into cash without any notice. Their conversion into cash is not possible or they can be converted into cash prior to the term of the notice but by imposing a sanction. Non-transferable deposits with specified maturity which can be converted into cash prior to maturity only at notice are also included here.
 - ✓ *Repos* include cash received against securities sold by monetary financial institution under a firm commitment to purchase the same (or similar) securities at a particular price on a fixed future date.
 - ✓ *Money market funds shares/units* include shares/unit issued by money market funds.
 - ✓ *Debt securities issued* include securities other than shares and other equity issued by credit institutions, generally traded in the secondary market, that do not grant the holder any ownership rights over the issuer. Non-marketable instruments issued (which have not been initially placed through a stock exchange or other official marketplace) and subsequently becoming marketable also belong to this item.

Table 4: Foreign Assets and Liabilities of the BNB

The table displays claims and liabilities of the BNB to non-residents forming the positions of foreign assets and liabilities.

Instruments

BNB Foreign Assets:

Central bank's foreign claims are divided into two groups according to their liquidity - international reserves and other foreign assets:

1. *International foreign exchange reserves* include the most liquid foreign assets. Under a currency board (introduced on 1 July 1997) international foreign exchange reserves shall be equal to the assets of the Issue Department included in the BNB consolidated balance sheet (described in Article 28, para. 3 of the Law on the BNB).

International forex reserves are divided into three sub-sectors: non-resident banks, non-resident governments and other non-residents including the following indicators:

- ✓ Cash – banknotes and coins held in freely convertible foreign currency;
- ✓ SDR holdings¹²;
- ✓ Monetary gold consisting of gold bullion in standard form in vault and monetary gold deposited with foreign banks. From 01.07.1997 up to 31.01.2005, pursuant to Art. 28, para.3, item 6 of the Law on BNB, the stock of monetary gold is valued at BGN 500 per troy ounce or market value if lower. From 01.02.2005 onwards, monetary gold is valued at market value.
- ✓ Deposits – funds in freely convertible currency held by the BNB on accounts with foreign central banks graded by degree of liquidity (overnight deposits, deposits with agreed maturity, deposits redeemable at notice);
- ✓ Repos include funds received in the BNB against a sale of securities with a commitment of reverse repurchase of the same or similar securities at a particular price on a fixed future date;
- ✓ Securities other than shares – debt instruments held by the BNB, issued by non-resident banks, financial institutions and governments, whereof liabilities are assigned one of the two highest ratings by two internationally recognized credit rating agencies, and which are payable in freely convertible currencies with the exception of debt instruments given or received as collateral;
- ✓ Reserve position in the IMF – Bulgaria's unconditional right to draw funds from the IMF. This indicator reflects the payment of forex component in Bulgaria's quota and indicates the balance between the quota and the cash of IMF in national currency¹³.
- ✓ Interest receivable includes claims on accrued interest. The specificity associated with the currency board suggests that interest receivables and interest payable are reported as part of the International reserves, correspondingly as part of Bulgaria's

¹² Special Drawing Rights are reserve assets established by the IMF to supplement its member countries' official reserves. The value of SDR is set on the basis of a basket of reference currencies (euro, British pound, US dollar and Japanese yen).

¹³ Reserve position can be raised to the amount of funds in national currency used by the IMF in transactions with other member countries.

foreign liabilities. Therefore, they are not reported as part of *Other assets* and *Other liabilities* as in other reporting units.

2. *Other foreign assets* include less liquid claims on non-residents which after the introduction of the currency board are reported as part of assets of the Banking Department. This position is divided into two sectors (non-resident governments and other non-residents) and includes the following instruments:

- ✓ Securities other than shares – debt securities which are not included in international reserves;
- ✓ Shares and other equity represent capital investment in international financial institutions (e.g. BIS, Basel); MMFs shares/units are also included here – these holdings of securities give the owner the right of a share in the capital of a money market fund.

Foreign Liabilities of the BNB

Foreign liabilities of the BNB reflect the central bank's liabilities to the non-resident sector grouped into non-resident banks, governments and other non-residents. Following the introduction of the currency board, foreign liabilities are comprised only of Bulgaria's liabilities to the IMF and include the following instruments:

- ✓ Loans – interest-bearing credits with a fixed term received from IMF common funds;
- ✓ Accrued interest payable – this item includes interest payable to the IMF
- ✓ SDR allocations¹⁴.

Table 5: Loans to Non-financial Corporations, Households and NPISHs

This table reveals information on loans (their residual value) by type, currency and sector granted by credit institutions. Loans are reported under the *Claims on non-government sector* item in the monetary survey and analytical reporting.

Types of Loans

1. By maturity

- ✓ Short-term loans – loans with an original maturity of one year or less, including overdraft.
- ✓ Loans with maturity of over one to five years – loans with an original maturity exceeding one year but less than five years.
- ✓ Loans with maturity of over five years – loans with an original maturity exceeding five years.

2. By quality

- ✓ Regular loans – loans classified as “standard exposures”, as per Article 8 and “watch exposures”, according to Article 9 (excluding restructured loans) as per Ordinance No. 9 of BNB¹⁵.
- ✓ Bad and restructured loans¹⁶ – in accordance with the ECB¹⁷ statistical requirements, the BNB collects data on loans, which are restructured or impaired/repayment is overdue. Data on the total amount of balance sheet loans exposures, which are classified as “non-

¹⁴ Long-term liability to the IMF, counterpart of the Special Drawing Rights.

¹⁵ Ordinance 9 of the BNB of 3 April 2008 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk.

¹⁶ Until 30 June 2006 the indicator includes overdue principal, which is not paid.

¹⁷ Regulation (EC) No 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13) and Regulation (EC) No 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18).

performing exposures” (Article 10), “loss” (Article 11) and “restructured loans” according to Article 13 (regardless of the group they are classified in) as per Ordinance No. 9 of BNB¹⁵, are collected. For the purpose of monetary statistics detailed data on the classified risk exposures according to their past due periods are not collected. In accordance with the international practice, reporting of monetary statistics differs from supervisory reporting, including the reporting of loans, which are restructured or impaired/repayment is overdue.

Therefore, the aggregated data on loans which are restructured and impaired/repayment is overdue, neither represent the total classified risk exposures, nor the share of non-performing exposures (past due more than 90 days). Source of information regarding classified risk exposures is the supervisory data of the BNB.

3. *By purpose*

- ✓ Consumer loans – these are loans extended to households. Consumer loans are used to buy goods and services for personal use by households.
- ✓ Loans for house purchase – these are loans made to households against security (mortgage, guarantee, etc.) to finance real estate construction or purchase of homes. Also included are loans for home improvements.
- ✓ Other loans include loans extended to households for business purposes, training, etc. These are loans made to physical persons with commercial, production or other purposes (e.g. financial leasing, agricultural loans, etc.)

4. *By manner of disbursement*

- ✓ Overdraft – overdrafts are loans made by credit institutions when funds on customer current accounts are insufficient to meet ordered payments. Payment is automatic upon receipt of funds on current accounts. Included are both overdrafts with pre-agreed interest terms and amounts and without pre-agreed terms.
- ✓ Loans, other than overdraft (see item 1).

Tables 6 and 7: Memoranda to the Analytical Reporting of the BNB and Other MFIs

The memoranda show accrued interest and interest arrears on claims and liabilities by type of instrument, derivatives as well as all adjusting balance sheet items employed in accounting practices (i.e. depreciation and provisions).

Data in the table is as of December 2001 since when there is available information.

Description of Items

Accrued interest is interest receivable/payable accrued that has not matured, recorded on a current accrual basis. According to the analytical reporting this interest is recorded in the *Other liabilities* item in the monetary survey. A specificity of the BNB analytical reporting is that interest accrued on international reserves and IMF loans is recorded in the *Foreign assets* item, correspondingly the *Foreign liabilities* item.

Interest arrears are interest accrued that has not been collected at maturity. Subject to reporting are only balance sheet reported items.

Provisions include allocated provisions for impairment loss (currently the specific provisions on assets), as well as provisions recognized as liabilities in accordance with IAS and Bulgaria’s effective legislation. For statistical purposes, assets subject to provisioning are

stated on a gross basis and the allocated provisions are included in the *Other liabilities* item. (See General Methodological Notes)

Depreciation represents a kind of adjustment to depreciable long-term tangible and intangible assets. In the published information, long-term assets are reported on a gross basis and accrued depreciation is recorded in the *Other liabilities* item.

Derivatives include the gross fair value of all derivatives held by monetary financial institutions and reported in the balance sheet.

Tables 8 and 9: Monthly Sectoral Survey of the BNB and Other MFIs

Monthly sectoral surveys show on a gross basis the claims and liabilities of other MFIs and of the BNB so that asset and liability balance sheet items can be identified by sector. Tables are static and contain information on end-of-month balances. Presented data is in compliance with the main principles of sectoral classification and aggregation of instruments into indicators.

1. Sectoral classification – the main principles set out in ESA'95 have been complied with. All items that are not classified by sector as well as MFIs' own claims and liabilities are reported in a separate column as not allocated.
2. Financial indicators – the scope and content of the indicators are described underneath respective tables. Some items are more aggregated in comparison with monetary survey and analytical reporting, where a part of the instruments in the liability side is presented with additional breakdowns according to their inclusion in the monetary aggregates.

Specific Features of Monthly Sectoral Survey of the BNB

For the purposes of the table, BNB foreign claims are grouped by sector where foreign assets, included in international reserves, and other foreign assets of the central bank are presented together. Cash in foreign currency, Special Drawing Rights holdings and monetary gold are represented in column *Not allocated*. Foreign assets grouped according to their liquidity as international reserves or other foreign assets are represented in table 4: BNB Foreign Assets and Liabilities.

Tables 10 and 11: Monetary Aggregates and Their Counterparts – ECB Presentation

The tables present monetary aggregates and their counterparts according to the European Central Bank format.

Besides stocks at the end of the reference period, tables also include data about real transactions.

A real transaction is a creation, purchase, sale or liquidation of a financial asset or liability. It can be calculated by taking the difference between stock positions at the end-period reporting dates and then removing all changes which are not consequence of real transactions. These are reclassifications by sector and instrument, adjustments of reporting errors, price revaluation of securities, write-downs and write-offs of loans, exchange rate adjustments.

Real transaction = Stock position at the end of the reporting period – Stock position at the end of the previous reporting period – Exchange rate adjustments – Other revaluations (Write-downs/write-offs of loans, price revaluation of securities).