



BULGARIAN
NATIONAL BANK

MONETARY STATISTICS

April 2011

26 May 2011

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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		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN'000														
	Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	1,107,050	1,134,253	1,137,917	1,140,203	1,130,897	1,122,609	1,116,954	1,147,432	1,167,518	1,176,670	1,171,192	1,155,984	1,108,383
	in BGN	339,388	341,321	346,334	357,755	356,902	363,773	366,559	366,841	400,452	426,576	419,503	402,802	397,995
	in foreign currency	767,662	792,932	791,583	782,448	773,995	758,836	750,395	780,591	767,066	750,094	751,689	753,182	710,388
	Debt securities issued over 2 years	74,749	105,049	105,356	105,372	105,874	105,877	107,807	106,256	105,457	112,667	112,752	96,974	112,571
	in BGN	1,852	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	2,005	2,005	2,005
	in foreign currency	72,897	103,194	103,501	103,517	104,019	104,022	105,952	104,401	103,602	110,812	110,747	94,969	110,566
	Capital and reserves	13,312,042	13,430,929	13,649,563	13,473,167	13,769,011	13,732,845	13,787,280	14,045,790	14,306,325	14,126,577	14,275,687	14,258,772	14,153,425

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	SDR allocation	1,355,942	1,431,282	1,439,932	1,392,602	1,421,764	1,362,314	1,355,221	1,402,491	1,385,521	1,362,955	1,358,558	1,333,364	1,302,240
	DOMESTIC ASSETS (NET)	48,063,131	47,950,916	49,149,405	48,835,421	48,861,741	49,087,592	49,391,271	49,742,109	49,233,928	49,725,736	49,971,428	50,459,712	50,666,599
	DOMESTIC CREDIT	48,505,312	48,601,457	49,701,250	49,570,960	49,676,633	50,104,000	50,376,013	50,699,022	50,021,718	50,743,361	51,126,143	51,441,998	51,717,241
	CLAIMS ON GENERAL GOVERNMENT	-2,799,527	-2,750,761	-1,799,567	-1,929,327	-1,555,327	-1,835,949	-1,646,855	-1,539,434	-2,258,658	-1,644,311	-1,155,526	-882,496	-911,781
	Central government (net)	-3,059,818	-3,012,500	-2,079,594	-2,200,180	-1,830,012	-2,103,317	-1,914,434	-1,811,862	-2,552,830	-1,942,291	-1,457,949	-1,187,647	-1,206,389
	Claims	2,793,840	2,821,353	2,951,628	3,054,906	3,210,508	3,435,317	3,406,402	3,488,946	3,598,074	3,591,569	3,707,163	3,748,866	3,677,772
	Government securities	2,793,720	2,821,217	2,895,403	2,915,680	3,039,488	3,211,945	3,168,945	3,234,836	3,320,685	3,314,188	3,429,770	3,470,390	3,399,107
	in BGN	1,286,044	1,317,192	1,334,255	1,396,026	1,412,828	1,502,493	1,513,204	1,517,787	1,564,107	1,468,439	1,480,761	1,517,340	1,562,448
	in foreign currency	1,507,676	1,504,025	1,561,148	1,519,654	1,626,660	1,709,452	1,655,741	1,717,049	1,756,578	1,845,749	1,949,009	1,953,050	1,836,659
	o/w EUR	953,892	886,044	932,895	929,277	1,021,115	1,145,499	1,099,417	1,125,280	1,180,190	1,295,379	1,403,997	1,424,220	1,331,113
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	120	136	56,225	139,226	171,020	223,372	237,457	254,110	277,389	277,381	277,393	278,476	278,665
	in BGN	20	32	56,120	139,121	168,789	219,243	235,751	254,038	276,772	276,775	276,777	276,777	276,676
	in foreign currency	100	104	105	105	105	4,129	1,706	72	617	606	616	1,699	1,989
	o/w EUR	100	104	105	105	105	4,129	1,706	72	617	606	616	1,699	1,989
	Less: liabilities	5,853,658	5,833,853	5,031,222	5,255,086	5,040,520	5,538,633	5,320,836	5,300,808	6,150,904	5,533,860	5,165,112	4,936,513	4,884,161
	Deposits	5,853,658	5,833,853	5,031,222	5,255,086	5,040,520	5,538,633	5,320,836	5,300,808	6,150,904	5,533,860	5,165,112	4,936,513	4,884,161
	in BGN	3,523,418	3,732,419	2,970,960	3,208,187	2,976,871	3,196,434	3,006,108	2,973,343	3,742,120	3,317,874	3,464,715	3,415,357	3,908,820
	in foreign currency	2,330,240	2,101,434	2,060,262	2,046,899	2,063,649	2,342,199	2,314,728	2,327,465	2,408,784	2,215,986	1,700,397	1,521,156	975,341
	o/w EUR	2,175,454	1,938,042	1,896,751	1,959,556	1,972,541	2,257,205	2,232,389	2,237,886	2,321,489	2,182,121	1,666,944	1,487,029	942,939
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	260,291	261,739	280,027	270,853	274,685	267,367	267,579	272,428	294,172	297,980	302,423	305,151	294,608
	Securities other than shares	68,828	68,829	80,564	68,829	68,838	65,061	65,066	65,067	65,062	65,064	68,291	68,291	68,293
	in BGN	3,621	3,622	3,623	3,623	3,624	3,619	3,624	3,625	3,620	3,622	3,622	3,622	3,624
	in foreign currency	65,207	65,207	76,941	65,206	65,214	61,442	61,442	61,442	61,442	61,442	64,669	64,669	64,669
	o/w EUR	65,207	65,207	76,941	65,206	65,214	61,442	61,442	61,442	61,442	61,442	64,669	64,669	64,669
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	191,463	192,910	199,463	202,024	205,847	202,306	202,513	207,361	229,110	232,916	234,132	236,860	226,315
	in BGN	156,762	158,824	160,790	160,538	163,744	159,552	162,331	167,386	188,364	192,263	191,761	194,934	185,302
	in foreign currency	34,701	34,086	38,673	41,486	42,103	42,754	40,182	39,975	40,746	40,653	42,371	41,926	41,013
	o/w EUR	34,701	34,086	38,673	41,486	42,103	42,754	40,182	39,975	40,746	40,653	42,371	41,926	41,013
	CLAIMS ON NON-GOVERNMENT SECTOR	51,304,839	51,352,218	51,500,817	51,500,287	51,231,960	51,939,949	52,022,868	52,238,456	52,280,376	52,387,672	52,281,669	52,324,494	52,629,022
	Non-financial corporations	31,102,142	31,174,248	31,229,134	31,232,134	30,927,866	31,719,703	31,833,490	31,966,442	32,087,329	32,182,079	32,083,334	32,118,667	32,370,867
	Repos	11,661	11,773	12,075	12,817	12,792	6,573	15,917	15,805	27,144	28,205	24,232	25,278	24,383
	in BGN	8,530	8,522	8,819	9,654	9,588	3,478	3,476	3,265	14,630	15,727	11,762	12,875	12,035
	in foreign currency	3,131	3,251	3,256	3,163	3,204	3,095	12,441	12,514	12,478	12,478	12,470	12,403	12,348
	o/w EUR	1,662	1,662	1,662	1,662	1,662	1,662	11,030	11,035	11,041	11,050	11,056	11,026	11,032
	Loans	30,716,267	30,788,233	30,837,246	30,848,246	30,548,540	31,350,083	31,485,168	31,596,177	31,677,783	31,775,675	31,626,966	31,660,410	31,883,753
	in BGN	7,529,812	7,505,802	7,515,763	7,503,837	7,377,557	7,484,281	7,465,894	7,452,766	7,574,666	7,620,266	7,611,754	7,528,288	7,444,706

Table 1a

Detailed Monetary Survey		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
in foreign currency		23,186,455	23,282,431	23,321,483	23,344,409	23,170,983	23,865,802	24,019,274	24,143,411	24,103,117	24,155,409	24,015,212	24,132,122	24,439,047
o/w EUR		22,387,746	22,420,083	22,449,993	22,481,369	22,323,240	23,062,021	23,193,972	23,305,761	23,282,958	23,343,663	23,225,836	23,352,364	23,754,555
Securities other than shares		248,745	248,949	248,888	240,579	236,084	231,901	200,989	220,855	225,620	226,278	259,821	260,114	287,983
in BGN		27,215	27,431	22,258	21,589	20,734	19,712	18,248	18,208	13,084	13,871	13,826	12,626	42,653
in foreign currency		221,530	221,518	226,630	218,990	215,350	212,189	182,741	202,647	212,536	212,407	245,995	247,488	245,330
o/w EUR		208,825	207,772	212,978	206,229	202,201	200,003	179,212	198,885	208,854	208,836	242,461	244,046	242,040
Shares and other equity		125,469	125,293	130,925	130,492	130,450	131,146	131,416	133,605	156,782	151,921	172,315	172,865	174,748
in BGN		125,469	125,293	130,925	130,492	130,450	131,146	131,416	133,605	156,782	151,921	172,315	172,865	174,748
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,150,255	1,130,394	1,194,140	1,205,487	1,234,897	1,205,301	1,203,911	1,242,528	1,205,995	1,280,967	1,279,073	1,278,170	1,331,509
Repos		64,488	62,787	63,043	62,936	63,307	20,172	19,603	22,717	22,516	22,691	26,026	32,842	38,548
in BGN		19,944	18,215	18,477	18,376	18,730	18,853	18,894	22,717	22,516	22,691	26,026	27,542	36,201
in foreign currency		44,544	44,572	44,566	44,560	44,577	1,319	709	-	-	-	-	5,300	2,347
o/w EUR		44,251	44,255	44,248	44,261	44,269	1,033	427	-	-	-	-	5,300	2,347
Loans		878,981	858,531	923,051	934,010	947,519	958,293	932,321	941,192	880,989	947,609	940,168	942,754	937,270
in BGN		214,791	204,575	225,169	221,523	225,911	240,900	232,132	238,613	238,937	320,317	317,855	317,156	307,835
in foreign currency		664,190	653,956	697,882	712,487	721,608	717,393	700,189	702,579	642,052	627,292	622,313	625,598	629,435
o/w EUR		664,024	652,431	696,361	711,015	720,043	716,038	698,857	700,600	641,414	627,088	622,073	625,092	629,155
Securities other than shares		55,945	58,460	55,523	54,945	55,632	57,259	70,065	96,411	90,220	89,751	89,200	84,365	84,686
in BGN		3,041	3,041	3,041	2,986	3,764	3,514	3,514	3,514	3,461	3,461	3,264	-	-
in foreign currency		52,904	55,419	52,482	51,959	51,868	53,745	66,551	92,897	86,759	86,290	85,936	84,365	84,686
o/w EUR		52,904	55,419	52,482	51,959	51,868	53,745	66,551	92,897	86,759	86,290	85,936	84,365	84,686
Shares and other equity		150,841	150,616	152,523	153,596	168,439	169,577	181,922	182,208	212,270	220,916	223,679	218,209	271,005
in BGN		149,150	148,868	150,791	151,943	166,756	167,971	180,336	180,563	210,632	219,280	221,993	216,575	269,406
in foreign currency		1,691	1,748	1,732	1,653	1,683	1,606	1,586	1,645	1,638	1,636	1,686	1,634	1,599
o/w EUR		594	566	569	571	574	576	578	581	584	586	619	591	594
Households and NPISHs		19,052,442	19,047,576	19,077,543	19,062,666	19,069,197	19,014,945	18,985,467	19,029,486	18,987,052	18,924,626	18,919,262	18,927,657	18,926,646
Repos		5,396	5,248	4,903	4,538	4,601	3,379	4,250	3,778	3,169	4,077	5,137	5,309	16,840
in BGN		5,396	5,248	4,903	4,538	4,601	3,379	4,250	3,778	2,583	3,491	4,551	4,723	16,254
in foreign currency		-	-	-	-	-	-	-	-	586	586	586	586	586
o/w EUR		-	-	-	-	-	-	-	-	586	586	586	586	586
Loans		19,047,046	19,042,328	19,072,640	19,058,128	19,064,596	19,011,566	18,981,217	19,025,708	18,983,883	18,920,549	18,914,125	18,922,348	18,909,806
in BGN		12,809,347	12,750,345	12,688,710	12,618,751	12,558,894	12,467,865	12,404,345	12,337,637	12,211,926	12,130,164	12,073,290	12,012,376	11,937,389
in foreign currency		6,237,699	6,291,983	6,383,930	6,439,377	6,505,702	6,543,701	6,576,872	6,688,071	6,771,957	6,790,385	6,840,835	6,909,972	6,972,417
o/w EUR		6,067,421	6,119,315	6,199,761	6,260,535	6,321,374	6,364,947	6,403,778	6,505,666	6,584,155	6,610,991	6,662,193	6,733,765	6,796,620
FIXED ASSETS		2,926,326	2,936,737	2,957,692	2,963,357	2,984,481	2,985,625	3,032,338	3,052,133	3,061,765	3,081,474	3,095,331	3,113,366	3,144,175
OTHER ITEMS (NET)		-3,368,507	-3,587,278	-3,509,537	-3,698,896	-3,799,373	-4,012,033	-4,017,080	-4,009,046	-3,849,555	-4,099,099	-4,250,046	-4,095,652	-4,194,817
Accounts between MFIs (net)		21,803	28,768	13,326	25,928	28,025	35,229	52,417	47,237	108,385	62,856	16,278	-2,290	34,590
in BGN		28,017	49,703	67,735	60,771	53,904	66,640	54,644	63,404	77,583	60,567	71,755	73,855	49,864
in foreign currency		-6,214	-20,935	-54,409	-34,843	-25,879	-31,411	-2,227	-16,167	30,802	2,289	-55,477	-76,145	-15,274
o/w EUR		-5,890	-20,628	-53,984	-34,497	-25,552	-31,070	-1,948	-15,903	31,108	2,594	-55,494	-75,714	-14,966
Other assets and liabilities (net)		-3,390,310	-3,616,046	-3,522,863	-3,724,824	-3,827,398	-4,047,262	-4,069,497	-4,056,283	-3,957,940	-4,161,955	-4,266,324	-4,093,362	-4,229,407
in BGN		-2,762,819	-3,010,495	-2,853,871	-3,015,579	-3,150,793	-3,284,873	-3,357,606	-3,394,957	-3,303,005	-3,408,541	-3,536,254	-3,428,237	-3,532,666
in foreign currency		-627,491	-605,551	-668,992	-709,245	-676,605	-762,389	-711,891	-661,326	-654,935	-753,414	-730,070	-665,125	-696,741
o/w EUR		-589,229	-531,538	-628,671	-664,299	-628,745	-687,369	-671,796	-619,062	-633,720	-729,378	-691,348	-642,742	-669,069
BROAD MONEY M3		48,568,101	48,829,680	49,195,760	49,835,958	50,513,989	50,332,533	50,393,900	50,965,777	50,740,945	50,937,829	51,414,828	51,946,596	52,444,469
MONEY M1		17,592,480	17,743,527	18,068,518	18,535,566	19,050,747	19,051,642	18,878,340	19,069,330	18,387,052	18,042,807	18,349,164	18,244,784	18,387,756

Table 1a

Detailed Monetary Survey		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Currency outside MFIs		6,632,144	6,663,223	6,761,694	6,962,373	7,118,590	7,076,769	7,022,664	6,953,066	7,356,650	6,943,365	6,856,612	6,823,053	6,858,430
Overnight deposits		10,960,336	11,080,304	11,306,824	11,573,193	11,932,157	11,974,873	11,855,676	12,116,264	11,030,402	11,099,442	11,492,552	11,421,731	11,529,326
in BGN		7,750,344	7,712,713	7,890,425	8,292,172	8,599,640	8,717,125	8,631,681	8,730,612	7,818,137	7,872,339	8,066,061	7,996,643	8,151,740
Local government and SSFs		1,313,207	1,193,996	1,411,635	1,521,330	1,611,004	1,612,086	1,502,592	1,542,903	644,996	746,978	899,003	831,693	909,872
Non-financial corporations		3,645,258	3,683,388	3,673,523	3,867,735	4,071,813	4,230,980	4,102,719	4,134,318	4,019,059	4,020,125	3,969,161	4,014,548	4,017,803
Financial corporations		332,888	389,794	320,470	382,591	380,566	351,176	438,005	464,109	464,971	494,715	567,466	483,165	497,237
Households and NPISHs		2,458,991	2,445,535	2,484,797	2,520,516	2,536,257	2,522,883	2,588,365	2,675,370	2,689,973	2,610,521	2,630,431	2,667,237	2,726,828
in foreign currency		3,209,992	3,367,591	3,416,399	3,281,021	3,332,517	3,257,748	3,223,995	3,385,652	3,212,265	3,227,103	3,426,491	3,425,088	3,377,586
Local government and SSFs		15,065	14,812	72,312	78,422	63,262	49,543	37,825	21,059	29,857	7,686	9,477	9,100	15,545
Non-financial corporations		2,229,303	2,352,764	2,498,547	2,337,942	2,406,677	2,350,188	2,245,076	2,417,401	2,267,320	2,365,203	2,497,294	2,482,088	2,438,982
Financial corporations		375,036	386,787	197,116	233,851	239,825	233,138	321,478	318,242	279,091	220,896	301,031	319,571	295,251
Households and NPISHs		590,588	613,228	648,424	630,806	622,753	624,879	619,616	628,950	635,997	633,378	618,689	614,329	627,808
o/w EUR		2,398,653	2,542,380	2,628,904	2,525,877	2,605,616	2,633,250	2,543,568	2,625,269	2,491,588	2,477,369	2,619,706	2,629,209	2,653,201
Local government and SSFs		13,925	13,580	71,076	77,191	62,007	48,410	36,761	19,924	29,784	6,603	8,404	8,055	14,552
Non-financial corporations		1,617,283	1,703,537	1,886,469	1,757,741	1,855,397	1,886,048	1,751,609	1,847,138	1,696,085	1,762,443	1,841,712	1,874,692	1,890,895
Financial corporations		292,077	342,158	157,909	186,880	189,724	195,099	256,609	255,603	253,975	195,258	273,519	249,970	235,476
Households and NPISHs		475,368	483,105	513,450	504,065	498,488	503,693	498,589	502,604	511,744	513,065	496,071	486,492	512,278
MONEY M2 (M1 + QUASI-MONEY)		48,491,478	48,751,541	49,116,500	49,754,263	50,429,666	50,245,163	50,304,032	50,875,512	50,668,614	50,864,744	51,340,472	51,867,217	52,177,392
QUASI-MONEY		30,898,998	31,008,014	31,047,982	31,218,697	31,378,919	31,193,521	31,425,692	31,806,182	32,281,562	32,821,937	32,991,308	33,622,433	33,789,636
Deposits with agreed maturity up to 2 years		26,842,770	26,913,497	26,922,365	27,063,974	27,172,859	26,987,849	27,221,074	27,585,440	27,840,364	28,378,475	28,504,125	29,049,970	29,125,520
in BGN		11,199,864	11,189,652	11,323,277	11,504,763	11,593,710	11,538,223	11,709,361	11,921,514	11,949,302	12,369,762	12,479,705	12,873,501	13,151,559
Local government and SSFs		705,771	721,771	722,517	723,098	699,805	687,776	665,314	657,040	271,492	293,561	185,464	189,157	194,282
Non-financial corporations		2,635,070	2,562,282	2,570,060	2,632,887	2,625,562	2,518,890	2,586,658	2,606,393	2,566,787	2,701,916	2,727,401	2,766,532	2,959,718
Financial corporations		1,352,610	1,334,028	1,329,734	1,317,479	1,278,326	1,289,563	1,310,327	1,310,327	1,464,533	1,497,174	1,551,964	1,812,141	1,868,215
Households and NPISHs		6,506,413	6,571,571	6,700,966	6,842,349	6,950,864	7,063,321	7,167,826	7,347,754	7,646,490	7,877,111	8,014,876	8,105,671	8,129,344
in foreign currency		15,642,906	15,723,845	15,599,088	15,559,211	15,579,149	15,449,626	15,511,713	15,663,926	15,891,062	16,008,713	16,024,420	16,176,469	15,973,961
Local government and SSFs		14,747	3,931	15,079	1,990	2,013	1,956	1,972	1,409	2,089	1,697	3,276	18,275	18,362
Non-financial corporations		3,035,817	2,932,458	2,857,057	2,916,757	2,797,402	2,819,654	2,904,111	2,797,092	2,942,406	2,993,403	2,790,930	2,913,247	2,830,558
Financial corporations		1,682,887	1,779,034	1,743,012	1,707,107	1,712,811	1,653,202	1,594,356	1,648,091	1,635,678	1,646,654	1,858,520	1,863,621	1,801,916
Households and NPISHs		10,909,455	11,008,422	10,983,940	10,933,357	11,066,923	10,974,814	11,011,274	11,217,334	11,310,889	11,366,959	11,371,694	11,381,326	11,323,125
o/w EUR		13,678,171	13,585,270	13,452,813	13,475,142	13,447,909	13,389,200	13,431,004	13,464,645	13,746,645	13,849,231	13,929,036	13,999,060	13,842,259
Local government and SSFs		14,584	3,754	14,902	1,213	1,214	1,215	1,239	1,241	1,926	1,538	3,119	18,122	18,123
Non-financial corporations		2,775,605	2,638,157	2,585,844	2,624,713	2,503,146	2,480,292	2,536,647	2,433,223	2,596,527	2,585,745	2,439,460	2,462,835	2,369,428
Financial corporations		1,667,469	1,760,543	1,722,370	1,684,722	1,694,320	1,633,754	1,575,458	1,628,499	1,616,483	1,630,299	1,843,019	1,847,803	1,787,513
Households and NPISHs		9,220,513	9,182,816	9,129,697	9,164,494	9,249,229	9,273,939	9,317,660	9,531,709	9,631,649	9,631,649	9,643,438	9,670,300	9,667,195
Deposits redeemable at notice up to 3 months		4,056,228	4,094,517	4,125,617	4,154,723	4,206,060	4,205,672	4,204,618	4,220,742	4,441,198	4,443,462	4,487,183	4,572,463	4,664,116
in BGN		2,028,209	2,040,126	2,055,687	2,096,781	2,146,815	2,148,925	2,142,343	2,154,702	2,309,260	2,290,845	2,302,875	2,357,457	2,411,256
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		40,657	47,409	44,162	66,705	86,279	73,948	43,993	37,209	40,018	48,692	51,249	59,902	63,109
Financial corporations		1,896	1,896	3,496	3,496	2,096	2,996	3,076	3,136	3,317	3,317	4,017	1,377	1,597
Households and NPISHs		1,985,656	1,990,821	2,008,029	2,026,580	2,058,440	2,071,981	2,095,274	2,114,357	2,265,925	2,238,836	2,247,609	2,296,178	2,346,550
in foreign currency		2,028,019	2,054,391	2,069,930	2,057,942	2,059,245	2,066,747	2,062,275	2,066,040	2,131,938	2,152,617	2,184,308	2,215,006	2,252,860
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		35,718	29,670	19,763	21,497	19,648	28,447	36,776	29,695	16,601	40,775	37,925	38,748	39,031
Financial corporations		4,854	4,717	4,629	4,629	2,967	3,886	5,326	2,225	2,737	2,733	2,731	1,739	1,857
Households and NPISHs		1,987,447	2,020,004	2,045,538	2,031,816	2,036,630	2,024,414	2,020,173	2,034,120	2,112,600	2,109,109	2,143,652	2,174,519	2,211,972
o/w EUR		1,673,428	1,672,176	1,683,048	1,687,039	1,674,169	1,681,637	1,687,281	1,663,342	1,745,968	1,746,740	1,775,258	1,809,629	1,856,040
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		31,862	23,971	17,783	19,695	17,878	12,436	21,002	12,910	14,937	13,439	10,847	9,891	11,365

Table 1a

Detailed Monetary Survey		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN'000														
Financial corporations		4,854	4,717	4,629	4,629	2,967	3,886	5,185	2,075	2,590	2,590	2,590	1,739	1,857
Households and NPISHs		1,636,712	1,643,488	1,660,636	1,662,715	1,653,324	1,665,315	1,661,094	1,648,357	1,728,441	1,730,711	1,761,821	1,797,999	1,842,818
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		48,568,101	48,829,680	49,195,760	49,835,958	50,513,989	50,332,533	50,393,900	50,965,777	50,740,945	50,937,829	51,414,828	51,946,596	52,244,469
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)		76,623	78,139	79,260	81,695	84,323	87,370	89,868	90,265	72,331	73,085	74,356	79,379	67,077
in BGN		74,293	75,761	76,880	79,952	82,580	85,627	88,125	88,522	70,588	69,484	66,436	71,459	59,157
in foreign currency		2,330	2,378	2,380	1,743	1,743	1,743	1,743	1,743	1,743	3,601	7,920	7,920	7,920
o/w EUR		1,743	1,743	1,743	1,743	1,743	1,743	1,743	1,743	1,743	3,601	7,920	7,920	7,920
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		14,493,841	14,670,231	14,892,836	14,718,742	15,005,782	14,961,331	15,012,041	15,299,478	15,579,300	15,415,914	15,559,631	15,511,730	15,374,379
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS		1,107,050	1,134,253	1,137,917	1,140,203	1,130,897	1,122,609	1,116,954	1,147,432	1,167,518	1,176,670	1,171,192	1,155,984	1,108,383
in BGN		339,388	341,321	346,334	357,755	356,902	363,773	366,559	366,841	400,452	426,576	419,503	402,802	397,995
in foreign currency		767,662	792,932	791,583	782,448	773,995	758,836	750,395	780,591	767,066	750,094	751,689	753,182	710,388
o/w EUR		605,254	620,275	624,663	627,576	616,309	612,022	606,779	613,931	618,685	607,205	610,482	613,400	608,429
DEBT SECURITIES ISSUED OVER 2 YEARS		74,749	105,049	105,356	105,372	105,874	105,877	107,807	106,256	105,457	112,667	112,752	96,974	112,571
in BGN		1,852	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	2,005	2,005	2,005
in foreign currency		72,897	103,194	103,501	103,517	104,019	104,022	105,952	104,401	103,602	110,812	110,747	94,969	110,566
o/w EUR		72,897	103,194	103,501	103,517	104,019	104,022	105,952	104,401	103,602	110,812	110,747	94,969	110,566
CAPITAL AND RESERVES		13,312,042	13,430,929	13,649,563	13,473,167	13,769,011	13,732,845	13,787,280	14,045,790	14,306,325	14,126,577	14,275,687	14,258,772	14,153,425
Funds contributed by owners		3,467,707	3,477,545	3,564,278	3,583,836	3,597,288	3,610,393	3,622,593	3,632,193	3,656,848	3,656,848	3,656,848	3,656,848	3,656,848
Reserves		8,221,374	8,486,487	8,678,271	8,426,995	8,640,175	8,567,024	8,566,135	8,723,016	8,886,844	8,732,273	8,843,835	8,785,268	8,972,739
Financial result		1,622,961	1,466,897	1,407,014	1,462,336	1,531,548	1,555,428	1,598,552	1,690,581	1,762,633	1,737,456	1,775,004	1,816,656	1,523,838

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

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

Source: BNB and other MFIs.

Table 2

BNB Analytical Reporting													
BGN'000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
o/w EUR	20,833	835	16,223	17,557	18,875	25,817	31,594	38,181	41,267	42,353	44,601	41,405	41,283
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	8,112	84	9,600	10,933	17,597	24,514	30,116	36,623	40,602	41,111	43,991	40,708	40,037
Financial corporations	12,721	751	6,623	6,624	1,278	1,303	1,478	1,558	665	1,242	610	697	1,246
Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years in BGN	836,422	910,566	900,483	900,204	890,193	868,866	848,581	848,859	493,763	562,501	719,023	928,910	909,729
Social security funds	678,000	670,000	661,000	661,000	645,000	624,000	594,000	594,000	239,000	302,000	218,000	428,000	409,000
Non-financial corporations	473,000	473,000	471,000	471,000	455,000	455,000	453,000	456,000	102,000	118,000	-	-	-
Financial corporations	205,000	197,000	190,000	190,000	190,000	169,000	141,000	138,000	137,000	184,000	218,000	428,000	409,000
Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	158,422	240,566	239,483	239,204	245,193	244,866	254,581	254,859	254,763	260,501	501,023	500,910	500,729
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	136,908	219,052	217,969	217,690	223,679	223,352	233,067	233,345	233,249	238,987	479,509	479,396	479,215
Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	158,422	240,566	234,700	234,699	240,566	240,567	250,347	250,345	250,345	256,214	496,781	496,780	496,780
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	136,908	219,052	213,186	213,185	219,052	219,053	228,833	228,831	228,831	234,700	475,267	475,266	475,266
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	3,836,736	4,103,543	4,156,236	3,919,405	4,137,801	4,070,620	4,086,415	4,262,107	4,303,312	4,071,345	4,192,697	4,150,624	4,009,771
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	3,836,736	4,103,543	4,156,236	3,919,405	4,137,801	4,070,620	4,086,415	4,262,107	4,303,312	4,071,345	4,192,697	4,150,624	4,009,771
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	3,650,013	3,895,952	3,974,296	3,713,211	3,902,068	3,824,201	3,825,215	3,982,905	4,014,600	3,758,897	3,864,748	3,803,927	3,915,845
Financial result	166,723	187,591	161,940	186,194	215,733	226,419	241,200	259,202	268,712	292,448	307,949	326,697	73,926

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Table 3

Analytical Reporting of Other MFIs													
BGN000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Claims	2,793,840	2,821,353	2,951,628	3,054,906	3,210,508	3,435,317	3,406,402	3,488,946	3,598,074	3,591,569	3,707,163	3,748,866	3,677,772
Government securities	2,793,720	2,821,217	2,895,403	2,915,680	3,039,488	3,211,945	3,168,945	3,234,836	3,320,685	3,314,188	3,429,770	3,470,390	3,399,107
in BGN	1,286,044	1,317,192	1,334,255	1,396,026	1,412,828	1,502,493	1,513,204	1,517,787	1,564,107	1,488,439	1,480,761	1,517,340	1,562,448
in foreign currency	1,507,676	1,504,025	1,561,148	1,519,654	1,626,660	1,709,452	1,655,741	1,717,049	1,756,578	1,845,749	1,949,009	1,953,050	1,836,659
o/w EUR	953,892	886,044	932,895	929,277	1,021,115	1,145,499	1,099,417	1,125,280	1,180,190	1,295,379	1,403,997	1,424,220	1,331,113
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	120	136	56,225	139,226	171,020	223,372	237,457	254,110	277,389	277,381	277,393	278,476	278,665
in BGN	20	32	56,120	139,121	168,789	219,243	235,751	254,038	276,772	276,775	276,777	276,777	276,676
in foreign currency	100	104	105	105	2,231	4,129	1,706	72	617	606	616	1,699	1,989
o/w EUR	100	104	105	105	2,231	4,129	1,706	72	617	606	616	1,699	1,989
Less: liabilities	956,364	947,094	935,429	1,021,877	974,688	939,492	945,246	1,073,151	869,401	859,421	887,403	888,992	854,824
Deposits	956,364	947,094	935,429	1,021,877	974,688	939,492	945,246	1,073,151	869,401	859,421	887,403	888,992	854,824
in BGN	451,805	441,865	446,650	463,687	506,140	539,418	569,886	665,791	566,687	571,800	582,247	580,357	553,593
in foreign currency	504,559	505,229	488,779	558,190	468,548	400,074	375,360	407,360	302,714	287,621	305,156	308,635	301,231
o/w EUR	489,724	489,538	473,414	544,448	454,219	386,510	360,437	391,956	285,860	272,228	289,943	294,175	287,735
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs	260,291	261,739	280,027	270,853	274,685	267,367	267,579	272,428	294,172	297,980	302,423	305,151	294,608
Securities other than shares	68,828	68,829	80,564	68,829	68,838	65,061	65,066	65,067	65,062	65,064	68,291	68,291	68,293
in BGN	3,621	3,622	3,623	3,623	3,624	3,619	3,624	3,625	3,620	3,622	3,622	3,622	3,624
in foreign currency	65,207	65,207	76,941	65,206	65,214	61,442	61,442	61,442	61,442	61,442	64,669	64,669	64,669
o/w EUR	65,207	65,207	76,941	65,206	65,214	61,442	61,442	61,442	61,442	61,442	64,669	64,669	64,669
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	191,463	192,910	199,463	202,024	205,847	202,306	202,513	207,361	229,110	232,916	234,132	236,860	226,315
in BGN	156,762	158,824	160,790	160,538	163,744	159,552	162,331	167,386	188,364	192,263	191,761	194,934	185,302
in foreign currency	34,701	34,086	38,673	41,486	42,103	42,754	40,182	39,975	40,746	40,653	42,371	41,926	41,013
o/w EUR	34,701	34,086	38,673	41,486	42,103	42,754	40,182	39,975	40,746	40,653	42,371	41,926	41,013
CLAIMS ON NON-GOVERNMENT SECTOR	51,225,660	51,273,039	51,421,638	51,421,108	51,152,781	51,860,770	51,946,313	52,161,901	52,203,821	52,311,117	52,204,934	52,247,759	52,552,287
Non-financial corporations	31,029,906	31,102,012	31,156,898	31,159,898	30,855,630	31,647,467	31,763,276	31,896,228	32,017,115	32,111,865	32,012,940	32,048,273	32,300,473
Repos	11,661	11,773	12,075	12,817	12,792	6,573	15,917	15,805	27,144	28,205	24,232	25,278	24,383
in BGN	8,530	8,522	8,819	9,654	9,588	3,478	3,476	3,265	14,630	15,727	11,762	12,875	12,035
in foreign currency	3,131	3,251	3,256	3,163	3,204	3,095	12,441	12,540	12,514	12,478	12,470	12,403	12,348
o/w EUR	1,662	1,662	1,662	1,662	1,662	1,662	11,030	11,035	11,041	11,050	11,056	11,026	11,032
Loans	30,716,267	30,788,233	30,837,246	30,848,246	30,548,540	31,350,083	31,485,168	31,596,177	31,677,783	31,775,675	31,626,966	31,660,410	31,883,753
in BGN	7,529,812	7,505,802	7,515,763	7,503,837	7,377,557	7,484,281	7,465,894	7,452,766	7,574,666	7,620,266	7,611,754	7,528,288	7,444,706
in foreign currency	23,186,455	23,282,431	23,321,483	23,344,409	23,170,983	23,865,802	24,019,274	24,143,411	24,103,117	24,155,409	24,015,212	24,132,122	24,439,047
o/w EUR	22,387,746	22,420,083	22,449,993	22,481,369	22,323,240	23,062,021	23,193,972	23,305,761	23,282,958	23,343,663	23,225,836	23,352,364	23,754,555
Securities other than shares	248,745	248,949	248,888	240,579	236,084	231,901	200,989	220,855	225,620	226,278	259,821	260,114	287,983
in BGN	27,215	27,431	22,258	21,589	20,734	19,712	18,248	18,208	13,084	13,871	13,826	12,626	42,653
in foreign currency	221,530	221,518	226,630	218,990	215,350	212,189	182,741	202,647	212,536	212,407	245,995	247,488	245,330
o/w EUR	208,825	207,772	212,978	206,229	202,201	200,003	179,212	198,885	208,854	208,836	242,461	244,046	242,040

Table 3

Analytical Reporting of Other MFIs		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN000														
Shares and other equity		53,233	53,057	58,689	58,256	58,214	58,910	61,202	63,391	86,568	81,707	101,921	102,471	104,354
in BGN		53,233	53,057	58,689	58,256	58,214	58,910	61,202	63,391	86,568	81,707	101,921	102,471	104,354
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,143,312	1,123,451	1,187,197	1,198,544	1,227,964	1,198,358	1,197,570	1,236,187	1,199,654	1,274,626	1,272,732	1,271,829	1,325,168
Repos		64,488	62,787	63,043	62,936	63,307	20,172	19,603	22,717	22,516	22,691	26,026	32,842	38,548
in BGN		19,944	18,215	18,477	18,376	18,730	18,853	18,894	22,717	22,516	22,691	26,026	27,542	36,201
in foreign currency		44,544	44,572	44,566	44,560	44,577	1,319	709	-	-	-	-	5,300	2,347
o/w EUR		44,251	44,255	44,248	44,261	44,269	1,033	427	-	-	-	-	5,300	2,347
Loans		878,981	858,531	923,051	934,010	947,519	958,293	932,321	941,192	880,989	947,609	940,168	942,754	937,270
in BGN		214,791	204,575	225,169	225,523	225,911	240,900	232,132	238,613	238,937	320,317	317,855	317,156	307,835
in foreign currency		664,190	653,956	697,882	712,487	721,608	717,393	700,189	702,579	642,052	627,292	622,313	625,598	629,435
o/w EUR		664,024	652,431	696,361	711,015	720,043	716,038	698,857	700,600	641,414	627,088	620,073	625,092	629,155
Securities other than shares		55,945	58,460	55,523	54,945	55,632	57,259	70,065	96,411	90,220	89,751	89,200	84,365	84,686
in BGN		3,041	3,041	3,041	2,986	3,764	3,514	3,514	3,514	3,461	3,461	3,264	-	-
in foreign currency		52,904	55,419	52,482	51,959	51,868	53,745	66,551	92,897	86,759	86,290	85,936	84,365	84,686
o/w EUR		52,904	55,419	52,482	51,959	51,868	53,745	66,551	92,897	86,759	86,290	85,936	84,365	84,686
Shares and other equity		143,898	143,673	145,580	146,653	161,496	162,634	175,581	175,867	205,929	214,575	217,338	211,868	264,664
in BGN		142,207	141,925	143,848	145,000	159,813	161,028	173,995	174,222	204,291	212,939	215,652	210,234	263,065
in foreign currency		1,691	1,748	1,732	1,653	1,683	1,606	1,586	1,645	1,638	1,636	1,686	1,634	1,599
o/w EUR		594	566	569	571	574	576	578	581	584	586	619	591	594
Households and NPISHs		19,052,442	19,047,576	19,077,543	19,062,666	19,069,197	19,014,945	18,985,467	19,029,486	18,987,052	18,924,626	18,919,262	18,927,657	18,926,646
Repos		5,396	5,248	4,903	4,538	4,601	3,379	4,250	3,778	3,169	4,077	5,137	5,309	16,840
in BGN		5,396	5,248	4,903	4,538	4,601	3,379	4,250	3,778	2,583	3,491	4,551	4,723	16,254
in foreign currency		-	-	-	-	-	-	-	-	586	586	586	586	586
o/w EUR		-	-	-	-	-	-	-	-	586	586	586	586	586
Loans		19,047,046	19,042,328	19,072,640	19,058,128	19,064,596	19,011,566	18,981,217	19,025,708	18,983,883	18,920,549	18,914,125	18,922,348	18,909,806
in BGN		12,809,347	12,750,345	12,688,710	12,618,751	12,558,894	12,467,865	12,404,345	12,337,637	12,211,926	12,130,164	12,073,290	12,012,376	11,937,389
in foreign currency		6,237,699	6,291,983	6,383,930	6,439,377	6,505,702	6,543,701	6,576,872	6,688,071	6,771,957	6,790,385	6,840,835	6,909,972	6,972,417
o/w EUR		6,067,421	6,119,315	6,199,761	6,260,535	6,321,374	6,364,947	6,403,778	6,505,666	6,584,155	6,610,991	6,662,193	6,733,761	6,796,620
FIXED ASSETS		2,657,376	2,667,760	2,688,670	2,694,172	2,713,130	2,723,883	2,760,095	2,779,366	2,796,525	2,806,294	2,820,235	2,838,271	2,868,525
OTHER ITEMS (NET)		-3,320,185	-3,540,588	-3,430,137	-3,626,523	-3,729,093	-3,931,358	-3,973,254	-3,951,432	-3,854,856	-4,037,262	-4,178,407	-4,036,056	-4,120,005
Accounts between other MFIs (net)		31,814	39,064	57,845	53,511	56,758	70,871	51,570	63,283	48,966	72,338	34,486	-316	53,762
Claims on other MFIs		1,935,666	2,079,890	2,329,850	2,225,454	2,274,675	2,243,485	2,207,732	2,292,900	2,792,353	2,230,641	2,356,992	2,505,788	2,534,406
in BGN		1,290,422	1,333,863	1,476,618	1,397,172	1,427,896	1,375,863	1,352,299	1,457,593	1,659,259	1,266,548	1,366,591	1,506,584	1,267,207
in foreign currency		645,244	746,027	853,232	828,282	846,779	867,622	855,433	835,307	1,133,094	964,093	990,401	999,204	1,267,199
o/w EUR		510,350	537,456	646,501	676,012	697,937	749,613	748,672	681,567	858,743	822,589	775,587	818,530	1,085,795
Less: liabilities to other MFIs		1,903,852	2,040,826	2,272,005	2,171,943	2,217,917	2,172,614	2,156,162	2,229,617	2,743,387	2,158,303	2,322,506	2,506,104	2,480,644
in BGN		1,257,375	1,276,952	1,403,320	1,333,862	1,365,891	1,300,572	1,263,790	1,381,813	1,581,717	1,195,636	1,286,829	1,424,282	1,206,620
in foreign currency		646,477	763,874	868,685	838,081	852,026	872,042	892,372	847,804	1,161,670	982,667	1,035,677	1,081,822	1,274,024
o/w EUR		511,259	554,996	661,529	685,465	701,957	753,692	785,332	693,800	887,013	820,858	820,880	900,717	1,092,312
Other (net)		-3,351,999	-3,579,652	-3,487,982	-3,680,034	-3,785,851	-4,002,229	-4,024,824	-4,014,715	-3,903,822	-4,109,600	-4,212,893	-4,035,740	-4,173,767
Other unclassified assets		1,737,662	1,918,810	1,873,623	1,830,161	1,889,575	1,876,841	1,907,480	1,978,619	1,944,920	1,940,110	1,982,809	2,180,561	2,276,840
in BGN		933,609	1,028,076	971,632	933,368	953,302	930,252	931,214	946,018	913,992	979,701	1,006,883	1,142,614	1,195,835
in foreign currency		804,053	890,734	901,991	896,793	934,273	946,589	976,266	1,032,601	1,030,928	960,409	975,926	1,037,947	1,081,005
o/w EUR		700,292	770,506	793,900	809,356	849,502	856,053	887,202	912,455	906,697	847,450	872,967	912,569	957,748
Less: other unclassified liabilities		5,089,661	5,498,462	5,361,605	5,510,195	5,675,426	5,879,070	5,932,304	5,993,334	5,848,742	6,049,710	6,195,702	6,216,301	6,450,607
in BGN		3,660,177	4,003,501	3,792,126	3,905,186	4,065,413	4,171,235	4,244,988	4,301,494	4,165,403	4,337,620	4,491,680	4,515,138	4,674,352
in foreign currency		1,429,484	1,494,961	1,569,479	1,605,009	1,610,013	1,707,835	1,687,316	1,691,840	1,683,339	1,712,090	1,704,022	1,701,163	1,776,255

Table 3

Analytical Reporting of Other MFIs		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN000														
Non-financial corporations		35,718	29,670	19,763	21,497	19,648	28,447	36,776	29,695	16,601	40,775	37,925	38,748	39,031
Financial corporations		4,854	4,717	4,629	4,629	2,967	3,886	5,326	2,225	2,737	2,733	2,731	1,739	1,857
Households and NPIISHs		1,987,447	2,020,004	2,045,538	2,031,816	2,036,630	2,024,414	2,020,173	2,034,120	2,112,600	2,109,109	2,143,652	2,174,519	2,211,972
o/w EUR		1,673,428	1,672,176	1,683,048	1,687,039	1,674,169	1,681,637	1,687,281	1,663,342	1,745,968	1,746,740	1,775,258	1,809,629	1,856,040
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		31,862	23,971	17,783	19,695	17,878	12,436	21,002	12,910	14,937	13,439	10,847	9,891	11,365
Financial corporations		4,854	4,717	4,629	4,629	2,967	3,886	5,185	2,075	2,590	2,590	2,590	1,739	1,857
Households and NPIISHs		1,636,712	1,643,488	1,660,636	1,662,715	1,653,324	1,665,315	1,661,094	1,648,357	1,728,441	1,730,711	1,761,821	1,797,999	1,842,818
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)														
in BGN		76,623	78,139	79,260	81,695	84,323	87,370	89,868	90,265	72,331	73,085	74,356	79,379	67,077
in foreign currency		74,293	75,761	76,880	79,952	82,580	85,627	88,125	88,522	70,588	69,484	66,436	71,459	59,157
o/w EUR		2,330	2,378	2,380	1,743	1,743	1,743	1,743	1,743	1,743	3,601	7,920	7,920	7,920
o/w EUR		1,743	1,743	1,743	1,743	1,743	1,743	1,743	1,743	1,743	3,601	7,920	7,920	7,920
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY														
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		10,657,105	10,566,688	10,736,600	10,799,337	10,867,981	10,890,711	10,925,626	11,037,371	11,275,988	11,344,569	11,366,934	11,361,106	11,364,608
in BGN		1,107,050	1,134,253	1,137,917	1,140,203	1,130,897	1,122,609	1,116,954	1,147,432	1,167,518	1,176,670	1,171,192	1,155,984	1,108,383
in foreign currency		339,388	341,321	346,334	357,755	356,902	363,773	366,559	366,841	400,452	426,576	419,503	402,802	397,995
o/w EUR		767,662	792,932	791,583	782,448	773,995	758,836	750,395	780,591	767,066	750,094	751,689	753,182	710,388
Debt securities issued over 2 years		605,254	620,275	624,663	627,576	616,309	612,022	606,779	613,931	618,685	607,205	610,482	613,400	608,429
in BGN		74,749	105,049	105,356	105,372	105,874	105,877	107,807	106,256	105,457	112,667	112,752	96,974	112,571
in foreign currency		1,852	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	2,005	2,005	2,005
o/w EUR		72,897	103,194	103,501	103,517	104,019	104,022	105,952	104,401	103,602	110,812	110,747	94,969	110,566
Capital and reserves		9,475,306	9,327,386	9,493,327	9,553,762	9,631,210	9,662,225	9,700,865	9,783,683	10,003,013	10,055,232	10,082,990	10,108,148	10,143,654
Funds contributed by owners		3,447,707	3,457,545	3,544,278	3,563,836	3,577,288	3,590,393	3,602,593	3,612,193	3,636,848	3,636,848	3,636,848	3,636,848	3,636,848
Reserves		4,571,361	4,590,535	4,703,975	4,713,784	4,738,107	4,742,823	4,740,920	4,740,111	4,872,244	4,973,376	4,979,087	4,981,341	5,056,894
Financial result		1,456,238	1,279,306	1,245,074	1,276,142	1,315,815	1,329,009	1,357,352	1,431,379	1,493,921	1,445,008	1,467,055	1,489,959	1,449,912

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													
BGN/000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Exchange rate: BGN / USD 1	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305	1.41144	1.50472	1.47276	1.42845	1.41378	1.37667	1.31617
Exchange rate: 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
FOREIGN ASSETS OF THE BNB	23,557,545	23,912,573	23,801,163	24,180,451	24,426,222	24,992,733	24,524,698	24,862,067	25,409,706	23,937,106	24,143,558	23,907,941	23,431,909
International reserves	23,529,352	23,884,380	23,772,970	24,152,258	24,398,029	24,964,540	24,496,505	24,833,874	25,380,134	23,907,534	24,113,986	23,878,369	23,402,337
Cash in foreign currency	124,255	122,468	120,632	119,114	117,127	113,371	111,136	108,894	108,048	105,842	103,696	102,161	99,339
o/w EUR	122,815	121,112	118,739	117,399	115,571	111,433	109,481	106,733	105,823	103,984	102,017	100,166	97,725
SDR holdings	1,355,956	1,431,308	1,439,958	1,392,627	1,421,803	1,362,351	1,355,259	1,402,545	1,385,574	1,363,007	1,358,626	1,333,432	1,302,306
Monetary gold	2,214,591	2,454,318	2,536,295	2,250,021	2,440,355	2,408,331	2,424,735	2,649,091	2,669,419	2,450,589	2,556,605	2,524,732	2,587,775
Monetary gold in BNB treasure	885,810	981,672	1,014,712	900,082	976,203	963,377	969,938	1,059,685	1,067,806	980,271	1,022,679	1,009,915	1,035,131
Monetary gold deposited with non-residents	1,328,781	1,472,646	1,521,583	1,349,939	1,464,152	1,444,954	1,454,797	1,589,406	1,601,613	1,470,318	1,533,926	1,514,817	1,552,644
Claims on non-resident banks	6,151,952	6,707,786	7,286,918	8,218,604	7,794,738	8,430,973	7,168,979	7,297,332	7,679,814	7,476,526	8,135,071	7,940,636	7,970,545
Reserve position in the IMF	74,985	79,152	79,736	77,115	78,730	75,539	75,245	77,870	76,928	75,775	75,531	74,130	72,496
Deposits	2,727,579	3,144,428	3,645,574	4,576,814	4,163,169	5,032,181	3,659,567	3,801,603	4,190,615	4,205,544	4,617,383	4,328,793	4,057,355
Overnight deposits	1,604,525	2,711,939	3,227,878	1,606,385	3,077,199	3,910,616	1,734,917	3,256,970	2,316,034	3,912,169	3,707,922	4,211,443	2,136,282
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,604,525	2,711,939	3,227,878	1,606,385	3,077,199	3,910,616	1,734,917	3,256,970	2,316,034	3,912,169	3,707,922	4,211,443	2,136,282
o/w EUR	1,594,533	2,708,816	3,215,164	1,591,267	3,060,864	3,893,961	1,722,658	3,244,458	2,303,464	3,896,699	3,692,418	4,197,000	2,122,106
Deposits with agreed maturity	1,123,054	432,489	417,696	2,970,429	1,085,970	1,121,565	1,924,650	544,633	1,874,581	293,375	909,461	117,350	1,921,073
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,123,054	432,489	417,696	2,970,429	1,085,970	1,121,565	1,924,650	544,633	1,874,581	293,375	909,461	117,350	1,921,073
o/w EUR	1,123,054	426,371	293,375	2,922,389	1,036,612	1,075,707	1,872,427	488,958	1,820,089	293,375	909,461	117,350	1,921,073
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	3,349,388	3,484,206	3,561,608	3,564,675	3,552,839	3,323,253	3,434,167	3,417,859	3,412,271	3,195,207	3,442,157	3,537,713	3,840,694
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,349,388	3,484,206	3,561,608	3,564,675	3,552,839	3,323,253	3,434,167	3,417,859	3,412,271	3,195,207	3,442,157	3,537,713	3,840,694
o/w EUR	3,307,529	3,438,939	3,553,638	3,557,153	3,545,111	3,316,073	3,427,088	3,410,313	3,404,894	3,188,040	3,435,061	3,530,801	3,834,090
Claims on non-resident governments	12,827,299	12,304,342	11,714,394	11,570,061	11,996,413	12,288,250	13,093,059	13,023,638	13,181,816	12,184,213	11,630,233	11,580,176	11,231,774
Securities other than shares	12,827,299	12,304,342	11,714,394	11,570,061	11,996,413	12,288,250	13,093,059	13,023,638	13,181,816	12,184,213	11,630,233	11,580,176	11,231,774
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	12,827,299	12,304,342	11,714,394	11,570,061	11,996,413	12,288,250	13,093,059	13,023,638	13,181,816	12,184,213	11,630,233	11,580,176	11,231,774
o/w EUR	12,794,082	12,203,503	11,706,443	11,562,570	11,988,716	12,281,099	13,093,059	13,021,485	13,181,816	12,184,213	11,630,233	11,578,847	11,230,478
Claims on other non-residents	753,717	752,698	561,092	510,663	510,086	262,430	261,700	261,855	261,511	260,829	260,361	308,552	127,223
Securities other than shares	753,717	752,698	561,092	510,663	510,086	262,430	261,700	261,855	261,511	260,829	260,361	308,552	127,223
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	753,717	752,698	561,092	510,663	510,086	262,430	261,700	261,855	261,511	260,829	260,361	308,552	127,223
o/w EUR	753,717	752,698	561,092	510,663	510,086	262,430	261,700	261,855	261,511	260,829	260,361	308,552	127,223
Accrued interest receivable	101,582	111,460	113,681	91,168	117,507	98,834	81,637	90,519	93,952	66,528	69,394	88,680	83,375
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	101,582	111,460	113,681	91,168	117,507	98,834	81,637	90,519	93,952	66,528	69,394	88,680	83,375
o/w EUR	100,632	111,017	113,004	90,151	117,061	98,089	80,450	90,038	93,085	65,245	68,924	87,728	81,881

Table 4

Foreign Assets and Liabilities of the BNB													
BGN'000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Liabilities to the IMF	1,355,942	1,431,282	1,439,932	1,392,602	1,421,764	1,362,314	1,355,221	1,402,491	1,385,521	1,362,955	1,358,558	1,333,364	1,302,240
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation	1,355,942	1,431,282	1,439,932	1,392,602	1,421,764	1,362,314	1,355,221	1,402,491	1,385,521	1,362,955	1,358,558	1,333,364	1,302,240
Liabilities to non-resident governments	73,231	97,984	105,180	52,814	108,606	104,230	188,563	198,539	70,135	110,740	166,635	61,308	89,292
Deposits	73,231	97,984	105,180	52,814	108,606	104,230	188,563	198,539	70,135	110,740	166,635	61,308	89,292
Overnight deposits	73,231	97,984	105,180	52,814	108,606	104,230	188,563	198,539	70,135	110,740	166,635	61,308	89,292
in BGN	36,734	87,043	38,130	13,689	28,508	31,907	96,193	117,323	54,819	75,065	10,239	39,056	36,196
in foreign currency	36,497	10,941	67,050	39,125	80,098	72,323	92,370	81,216	15,316	35,675	156,396	22,252	53,096
o/w EUR	36,497	10,941	67,050	39,125	80,098	72,323	92,370	81,216	15,316	35,675	156,396	22,252	53,096
Deposits with agreed maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to other non-residents	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	61,205	61,224
Overnight deposits	-	-	-	-	-	-	-	-	-	-	-	61,205	61,224
in BGN	-	-	-	-	-	-	-	-	-	-	-	205	224
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	205	224
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity	-	-	-	-	-	-	-	-	-	-	-	61,000	61,000
in BGN	-	-	-	-	-	-	-	-	-	-	-	61,000	61,000
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,483
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	36
in foreign currency	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,447
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 5

Loans to Non-financial Corporations, Households and NPISHs		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011	
Exchange rate: BGN / USD 1		1.46889	1.58920	1.59386	1.50125	1.54245	1.43305	1.41144	1.50472	1.47276	1.42845	1.41378	1.37667	1.31617	
Exchange rate: 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															
Overdraft		30,716,267	30,788,233	30,837,246	30,848,246	30,548,540	31,350,083	31,485,168	31,596,177	31,677,783	31,775,675	31,626,966	31,660,410	31,883,753	
in BGN		9,030,106	9,075,382	9,134,768	9,086,538	8,821,431	8,912,519	8,980,445	9,146,699	9,191,034	9,178,902	9,108,093	9,124,419	9,021,371	
in foreign currency		3,340,598	3,351,201	3,362,271	3,335,654	3,177,256	3,260,414	3,277,946	3,314,650	3,400,329	3,402,774	3,411,940	3,420,105	3,330,623	
o/w EUR		5,689,508	5,724,181	5,772,497	5,750,884	5,644,175	5,652,105	5,702,499	5,832,049	5,790,705	5,776,128	5,696,153	5,704,314	5,690,748	
Loans		5,389,939	5,401,069	5,436,604	5,427,093	5,316,083	5,337,426	5,381,418	5,475,227	5,440,516	5,424,615	5,359,868	5,378,720	5,439,594	
Regular		21,686,161	21,712,851	21,702,478	21,761,708	21,727,109	22,337,564	22,504,723	22,449,478	22,449,749	22,596,773	22,518,873	22,535,991	22,862,382	
Loans with maturity up to 1 year		18,738,236	18,503,966	18,349,525	18,161,863	17,986,328	18,543,504	18,301,021	18,161,252	18,130,111	17,953,454	17,896,500	17,962,422	18,174,941	
in BGN		916,049	924,195	938,931	1,011,069	995,376	1,049,230	1,044,774	1,082,026	1,128,746	1,165,017	1,149,001	978,067	928,121	
in foreign currency		378,636	355,967	363,934	382,222	422,737	424,925	401,081	409,974	460,033	494,670	490,616	418,998	375,759	
o/w EUR		524,730	547,696	560,388	591,108	553,742	610,690	605,578	604,169	598,108	607,688	576,955	481,194	478,541	
Loans with maturity over 1 up to 5 years		7,530,682	7,344,777	7,224,926	6,981,045	6,825,717	6,905,615	6,802,405	6,712,636	6,591,650	6,571,950	6,452,056	6,423,719	6,731,321	
in BGN		1,286,377	1,256,808	1,246,258	1,245,459	1,222,504	1,237,745	1,224,478	1,203,131	1,194,234	1,202,812	1,195,239	1,172,670	1,200,467	
in foreign currency		6,244,305	6,087,969	5,978,668	5,735,586	5,603,213	5,667,870	5,577,927	5,509,505	5,397,416	5,369,138	5,256,817	5,251,049	5,530,854	
o/w EUR		6,103,048	5,941,067	5,828,102	5,597,696	5,464,194	5,529,247	5,442,579	5,385,850	5,272,047	5,241,952	5,143,191	5,137,180	5,422,696	
Loans with maturity over 5 years		10,291,505	10,234,994	10,185,668	10,169,749	10,165,235	10,588,659	10,453,842	10,366,590	10,409,715	10,216,487	10,295,443	10,560,636	10,515,499	
in BGN		1,795,186	1,767,261	1,766,979	1,740,880	1,745,257	1,733,588	1,692,533	1,643,739	1,644,716	1,626,006	1,609,080	1,600,850	1,591,607	
in foreign currency		8,506,319	8,467,733	8,418,689	8,428,869	8,419,978	8,855,091	8,761,309	8,722,851	8,764,999	8,590,481	8,686,363	8,959,786	8,923,892	
o/w EUR		8,178,324	8,115,537	8,066,124	8,082,445	8,075,882	8,534,581	8,447,609	8,452,061	8,510,625	8,344,541	8,446,834	8,716,341	8,690,612	
Bad and restructured ¹		2,947,925	3,208,885	3,352,953	3,599,845	3,740,781	3,894,060	4,203,702	4,288,226	4,356,638	4,643,319	4,622,373	4,573,569	4,687,441	
in BGN		739,015	774,565	776,321	799,622	809,803	827,629	869,856	881,272	875,354	894,004	904,879	915,665	946,250	
in foreign currency		2,208,910	2,434,320	2,576,632	2,800,223	2,930,978	3,066,431	3,333,846	3,406,954	3,481,284	3,749,315	3,717,494	3,657,904	3,741,191	
o/w EUR		2,191,705	2,414,714	2,558,775	2,783,027	2,913,339	3,050,077	3,316,788	3,388,454	3,461,662	3,730,867	3,698,988	3,638,929	3,723,112	
LOANS TO HOUSEHOLDS AND NPISHS															
Overdraft		19,047,046	19,042,328	19,072,640	19,058,128	19,064,596	19,011,566	18,981,217	19,025,708	18,983,883	18,920,549	18,914,125	18,922,348	18,909,806	
in BGN		1,965,127	1,972,566	1,954,468	1,919,910	1,904,085	1,890,114	1,870,211	1,849,973	1,810,939	1,796,709	1,791,656	1,781,472	1,765,631	
in foreign currency		1,716,443	1,719,641	1,703,386	1,671,392	1,656,891	1,648,410	1,630,061	1,614,013	1,578,076	1,567,314	1,562,436	1,550,213	1,536,881	
Consumer loans		248,684	252,925	251,082	248,518	247,194	241,704	240,150	235,960	232,863	229,395	229,220	231,259	229,750	
Regular		243,636	245,161	242,254	240,566	240,668	235,856	233,821	229,021	226,177	224,570	224,796	226,110	225,564	
Loans with maturity up to 1 year		7,668,130	7,645,800	7,655,897	7,663,596	7,655,620	7,602,768	7,596,664	7,603,508	7,554,293	7,525,524	7,521,170	7,532,163	7,535,018	
in BGN		6,559,413	6,486,603	6,469,250	6,432,836	6,401,973	6,366,258	6,334,089	6,321,794	6,291,819	6,232,206	6,209,198	6,196,217	6,178,597	
in foreign currency		12,018	12,248	13,422	13,505	14,179	14,831	14,632	14,869	15,084	14,266	14,249	13,892	12,979	
o/w EUR		9,338	8,965	9,384	9,770	10,372	10,398	10,587	10,685	10,742	10,167	9,851	9,625	9,226	
Loans with maturity over 1 up to 5 years		2,680	3,283	4,038	3,735	3,807	4,433	4,045	4,184	4,422	4,099	4,398	4,267	3,753	
in BGN		2,564	3,154	3,918	3,621	3,697	4,365	3,981	4,119	4,270	4,029	4,340	4,154	3,629	
Loans with maturity over 5 years		1,077,477	1,054,626	1,059,572	1,045,971	1,031,008	1,015,160	1,003,218	990,398	974,422	953,684	942,610	938,227	930,726	
in BGN		970,242	946,664	947,655	931,638	916,272	901,023	887,300	871,765	855,513	834,250	821,338	813,065	802,610	
in foreign currency		107,235	107,962	111,917	114,333	114,736	114,137	115,918	118,633	118,909	119,434	121,272	125,162	128,116	
o/w EUR		106,019	106,692	110,667	113,160	114,186	113,613	115,420	118,174	118,463	118,992	120,852	123,957	126,908	
Loans with maturity over 5 years		5,469,918	5,419,729	5,396,256	5,373,360	5,356,786	5,336,267	5,316,239	5,316,527	5,302,317	5,264,256	5,252,339	5,244,098	5,234,892	
in BGN		4,524,691	4,466,082	4,419,211	4,384,640	4,352,330	4,320,563	4,294,067	4,269,624	4,238,210	4,195,095	4,164,758	4,135,713	4,106,228	
in foreign currency		945,227	953,647	977,045	988,720	1,004,456	1,015,704	1,022,172	1,046,903	1,064,103	1,069,161	1,087,581	1,108,385	1,128,664	
o/w EUR		914,107	923,104	945,570	958,755	973,886	986,353	994,461	1,017,830	1,034,142	1,040,503	1,059,203	1,081,227	1,101,674	
Bad and restructured ¹		1,108,717	1,159,197	1,186,647	1,230,760	1,253,647	1,236,510	1,262,575	1,281,714	1,262,474	1,293,318	1,311,972	1,335,946	1,356,421	
in BGN		955,801	996,750	1,020,670	1,057,728	1,076,200	1,058,548	1,077,667	1,089,654	1,071,269	1,096,672	1,110,863	1,127,661	1,143,432	
in foreign currency		152,916	162,447	165,977	173,032	177,447	177,962	184,908	192,060	191,205	196,646	201,109	208,285	212,989	

Table 5

Loans to Non-financial Corporations, Households and NPISHs		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN'000														
	o/w EUR	146,033	154,929	157,244	164,059	166,968	167,772	174,656	180,770	179,816	185,631	190,028	197,622	202,214
Loans for house purchase		8,509,453	8,524,480	8,556,073	8,566,479	8,594,729	8,604,795	8,608,217	8,666,380	8,709,376	8,695,281	8,697,938	8,715,646	8,728,119
Regular		7,436,746	7,398,481	7,403,342	7,374,224	7,369,896	7,350,039	7,308,066	7,319,139	7,352,148	7,304,548	7,275,290	7,233,954	7,241,415
Loans with maturity up to 1 year		381	283	214	170	431	375	352	436	422	512	504	1,106	1,082
in BGN		335	230	149	110	73	46	27	115	102	193	184	190	182
in foreign currency		46	53	65	60	358	329	325	321	320	319	320	916	900
o/w EUR		46	53	65	60	358	329	325	321	320	319	318	914	898
Loans with maturity over 1 up to 5 years		70,904	68,126	66,658	64,531	63,021	61,748	60,729	58,201	56,602	54,217	53,334	50,701	50,349
in BGN		28,501	26,785	26,029	24,657	23,356	22,266	21,366	20,398	19,313	18,354	17,954	16,683	15,904
in foreign currency		42,403	41,341	40,629	39,874	39,665	39,482	39,363	37,803	37,289	35,863	35,380	34,018	34,445
o/w EUR		42,149	41,090	40,413	39,325	39,109	38,969	38,866	37,622	37,079	35,667	35,195	33,842	34,309
Loans with maturity over 5 years		7,365,461	7,330,072	7,336,470	7,309,523	7,306,444	7,287,916	7,246,985	7,260,502	7,295,124	7,249,819	7,221,452	7,182,147	7,189,984
in BGN		3,498,940	3,460,180	3,427,298	3,392,305	3,361,945	3,334,717	3,299,516	3,264,388	3,240,224	3,197,701	3,157,304	3,125,263	3,086,259
in foreign currency		3,866,521	3,869,892	3,909,172	3,917,218	3,944,499	3,953,199	3,947,469	3,996,114	4,054,900	4,052,118	4,064,148	4,066,884	4,103,725
o/w EUR		3,770,607	3,774,613	3,811,363	3,823,751	3,848,007	3,861,337	3,860,795	3,905,667	3,962,253	3,964,552	3,977,319	3,972,565	4,019,930
Bad and restructured ¹		1,072,707	1,125,999	1,152,731	1,192,255	1,224,833	1,254,756	1,300,151	1,347,241	1,357,228	1,390,733	1,422,648	1,481,692	1,486,704
in BGN		551,136	577,661	593,723	608,369	623,181	636,999	654,979	670,391	672,421	690,869	709,421	726,352	745,684
in foreign currency		521,571	548,338	559,008	583,886	601,652	617,757	645,172	676,850	684,807	699,864	713,227	755,340	741,020
o/w EUR		495,555	520,231	525,129	548,967	564,351	578,981	605,673	634,550	640,076	654,826	667,544	709,462	683,953
Other loans		904,336	899,482	906,202	908,143	910,162	913,889	906,125	905,847	909,275	903,035	903,361	893,067	881,038
Regular		736,166	725,360	731,997	730,060	730,345	735,155	720,944	711,627	712,308	704,502	703,056	688,446	675,634
Loans with maturity up to 1 year		52,282	48,068	48,885	50,937	55,898	63,810	60,761	62,122	62,903	62,685	64,375	50,000	33,566
in BGN		37,514	34,137	34,691	37,720	43,883	47,538	46,954	49,198	51,609	51,357	52,992	39,547	23,481
in foreign currency		14,768	13,931	14,194	13,217	12,015	16,272	13,807	12,924	11,294	11,328	11,383	10,453	10,085
o/w EUR		14,768	13,931	14,194	13,217	12,015	16,272	13,807	12,924	11,294	11,328	11,383	10,453	10,085
Loans with maturity over 1 up to 5 years		284,652	278,624	281,612	280,894	278,319	272,497	267,017	258,783	257,234	251,949	249,171	250,320	253,114
in BGN		176,993	172,905	169,643	166,762	163,109	157,501	153,413	149,800	147,932	143,141	141,884	143,400	144,546
in foreign currency		107,659	105,719	111,969	114,132	115,210	114,996	113,604	108,983	109,302	108,808	107,287	106,920	108,568
o/w EUR		105,688	105,586	111,840	114,016	115,096	114,896	113,509	108,888	109,213	108,737	107,219	106,856	108,509
Loans with maturity over 5 years		399,232	398,668	401,500	398,229	396,128	398,848	393,166	390,722	392,171	389,868	389,510	388,126	388,954
in BGN		220,908	217,941	214,686	210,297	205,385	205,487	199,816	197,078	196,531	193,862	191,683	189,779	189,769
in foreign currency		178,324	180,727	186,814	187,932	190,743	193,361	193,350	193,644	195,640	196,006	197,827	198,347	199,185
o/w EUR		177,200	179,682	185,751	186,925	189,175	191,872	191,906	192,656	194,659	195,063	196,897	197,443	198,310
Bad and restructured ¹		168,170	174,122	174,205	178,083	179,817	178,734	185,181	194,220	196,967	198,533	200,305	204,621	205,404
in BGN		118,505	122,404	122,185	123,363	125,897	124,369	128,592	130,528	129,984	131,189	132,622	134,885	134,187
in foreign currency		49,665	51,718	52,020	54,720	53,920	54,365	56,589	63,692	66,983	67,344	67,683	69,736	71,217
o/w EUR		49,049	51,089	51,353	54,113	53,858	54,332	56,558	63,124	66,393	66,774	67,099	69,160	70,637

¹The indicator includes data on the total amount of balance sheet loans exposures, which are classified as "non-performing exposures" (Article 10), "loss" (Article 11) and "restructured exposures" according to Article 13 (regardless of the group they are classified in) as per BNB Ordinance No. 9 of 3 April 2008 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk.

Preliminary data.

Source: other MFIs.

Table 6

Memorandum to the Analytical Reporting of the BNB													
BGN\000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Exchange rate: BGN / USD 1	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305	1.41144	1.50472	1.47276	1.42845	1.41378	1.37667	1.31617
Exchange rate: 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
FOREIGN ASSETS, of which													
Accrued interest - total	101,582	111,460	113,681	91,168	117,507	98,834	81,637	90,519	93,952	66,528	69,394	88,680	83,375
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	101,582	111,460	113,681	91,168	117,507	98,834	81,637	90,519	93,952	66,528	69,394	88,680	83,375
o/w EUR	100,632	111,017	113,004	90,151	117,061	98,089	80,450	90,038	93,085	65,245	68,924	87,728	81,881
o/w Accrued interest on deposits	1,049	600	761	1,211	690	941	1,650	1,578	1,561	2,018	1,503	1,712	2,193
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,049	600	761	1,211	690	941	1,650	1,578	1,561	2,018	1,503	1,712	2,193
o/w EUR	143	234	97	213	260	217	473	1,099	699	742	1,035	765	706
o/w Accrued interest on securities other than shares:	100,533	110,860	112,920	89,957	116,817	97,893	79,987	88,941	92,391	64,510	67,891	86,968	81,182
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	100,533	110,860	112,920	89,957	116,817	97,893	79,987	88,941	92,391	64,510	67,891	86,968	81,182
o/w EUR	100,489	110,783	112,907	89,938	116,801	97,872	79,977	88,939	92,386	64,503	67,889	86,963	81,175
OTHER ASSETS, of which													
Derivatives with a positive fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES, of which													
Accrued interest - total	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,483
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	36
in foreign currency	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,447
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	-	-	-	-	-	-	-	-	-	-	-	-	36
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	36
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocator	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,447
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	820	311	597	940	373	684	1,114	445	845	1,241	431	928	1,447
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	355	389	155	335	593	535	866	1,245	984	1,512	2,003	2,317	2,795
in BGN	169	222	71	175	292	302	402	597	444	1,136	1,418	1,695	2,146
in foreign currency	186	167	84	160	301	233	464	648	540	376	585	622	649
o/w EUR	176	154	72	156	295	228	459	643	535	376	585	622	649
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	355	389	155	335	593	535	866	1,245	984	1,512	2,003	2,317	2,795

Table 6

Memorandum to the Analytical Reporting of the BNB		04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
BGN'000														
in BGN		169	222	71	175	292	302	402	597	444	1,136	1,418	1,695	2,146
in foreign currency		186	167	84	160	301	233	464	648	540	376	585	622	649
o/w EUR		176	154	72	156	295	228	459	643	535	376	585	622	649
o/w Accrued interest on deposits redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions		-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation		-	-	-	-	-	-	-	-	-	-	-	-	-
Derivatives with a negative fair value		68,140	69,810	71,273	72,668	74,337	75,822	77,460	79,054	80,707	82,347	83,701	85,286	86,852
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN*000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
Exchange rate: BGN / USD 1	1.46889	1.58920	1.59386	1.50125	1.54245	1.43305	1.41144	1.50472	1.47276	1.42845	1.41378	1.37667	1.31617
Exchange rate: 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	723,578	779,045	793,967	796,657	830,476	839,825	891,851	923,824	917,992	883,244	909,980	927,314	989,125
in BGN	298,338	318,319	319,223	309,823	317,617	322,249	336,546	349,761	333,789	331,731	336,615	338,457	353,090
in foreign currency	425,240	460,726	474,744	486,834	512,859	517,576	555,305	574,063	584,203	551,513	573,365	588,857	636,035
o/w EUR	397,112	427,279	436,293	461,710	485,447	487,779	521,114	538,462	544,888	524,422	545,732	558,762	602,968
o/w Accrued interest on deposits	5,386	9,971	5,495	4,454	5,196	4,357	4,369	3,926	4,192	5,329	4,933	4,657	4,816
in BGN	2,879	2,565	2,531	2,973	3,249	3,089	2,761	2,765	2,445	2,491	2,183	1,873	1,632
in foreign currency	2,507	7,406	2,964	1,481	1,947	1,268	1,608	1,161	1,747	2,838	2,750	2,784	3,184
o/w EUR	2,277	7,013	2,679	1,244	1,684	1,005	1,308	889	1,488	2,510	2,444	2,578	2,958
o/w Accrued interest on loans	651,261	690,116	697,211	725,124	752,364	755,477	797,800	815,699	794,057	831,871	852,777	867,627	919,834
in BGN	272,481	285,275	283,882	288,794	296,550	299,917	310,226	316,490	295,562	311,174	316,584	320,321	330,737
in foreign currency	378,780	404,841	413,329	436,330	455,814	455,560	487,574	499,209	498,495	520,697	536,193	547,306	589,097
o/w EUR	362,265	388,384	395,473	417,377	435,984	436,024	466,372	479,776	477,665	498,244	515,670	526,384	567,371
o/w Accrued interest on securities other than shares	64,927	76,761	88,534	61,690	69,119	76,341	85,636	103,268	118,528	43,539	50,529	53,573	62,744
in BGN	22,472	30,182	32,501	17,620	17,247	19,170	23,358	30,172	35,451	17,606	17,287	16,170	20,633
in foreign currency	42,455	46,579	56,033	44,070	51,872	57,171	62,278	73,096	83,077	25,933	33,242	37,403	42,111
o/w EUR	31,110	30,125	35,960	40,591	44,825	47,529	49,971	57,441	65,231	22,355	26,627	28,546	31,114
Derivatives with a positive fair value	109,123	173,384	167,709	112,544	131,142	110,140	92,022	143,136	91,821	82,723	85,340	94,895	97,777
in BGN	31,726	80,400	68,048	36,784	44,852	35,777	29,556	68,484	29,906	31,671	32,771	54,286	57,141
in foreign currency	77,397	92,984	99,661	75,760	86,290	74,363	62,466	74,652	61,915	51,052	52,569	40,609	40,636
o/w EUR	74,510	88,855	95,866	72,503	83,745	69,126	60,080	68,557	59,951	47,172	45,290	36,462	33,859
OTHER LIABILITIES, of which													
Accrued interest - total	576,747	608,910	588,311	599,973	607,337	605,864	613,644	625,897	476,065	497,238	533,793	534,624	570,041
in BGN	222,121	238,118	233,151	247,686	259,282	263,985	262,289	274,112	189,071	206,120	227,433	224,812	241,204
in foreign currency	354,626	370,792	355,160	352,287	348,055	341,879	351,355	351,785	286,994	291,118	306,350	309,812	328,837
o/w EUR	318,634	332,571	317,854	318,560	314,549	311,095	320,086	317,963	261,539	265,931	279,686	281,859	299,832
o/w Accrued interest on overnight deposits	11,622	13,916	14,059	16,167	18,077	19,707	21,979	20,818	1,934	5,023	6,610	7,597	9,961
in BGN	6,608	8,193	8,363	10,030	11,477	12,715	14,299	14,448	676	3,045	4,119	4,845	6,726
in foreign currency	5,014	5,723	5,696	6,137	6,600	6,992	7,680	6,370	1,258	1,978	2,491	2,752	3,235
o/w EUR	4,490	5,068	5,250	5,655	6,067	6,449	7,080	5,742	1,115	1,777	2,232	2,471	2,928
o/w Accrued interest on deposits with agreed maturity	516,167	535,593	513,662	517,326	512,899	499,891	494,375	496,717	461,491	478,025	502,231	491,233	512,048
in BGN	195,867	205,482	199,966	208,064	213,887	212,851	205,569	211,991	187,650	197,346	212,702	205,234	214,580
in foreign currency	320,300	330,111	313,696	309,262	299,012	287,040	288,806	284,726	273,841	280,679	289,529	285,999	297,468
o/w EUR	288,046	296,761	281,679	280,729	271,666	262,460	264,273	258,846	248,634	256,610	264,837	260,860	272,019
o/w Accrued interest on deposits redeemable at notice	38,499	48,064	50,860	59,679	68,195	77,194	85,039	94,951	1,212	11,092	20,895	30,811	41,078
in BGN	19,252	23,929	24,518	29,088	33,199	37,923	41,738	46,809	648	5,448	10,160	14,638	19,623
in foreign currency	19,247	24,135	26,342	30,591	34,996	39,271	43,301	48,142	564	5,644	10,735	16,173	21,455
o/w EUR	16,466	20,511	22,216	26,121	29,654	33,669	37,209	40,876	504	4,793	9,105	13,742	18,320
o/w Accrued interest on debt securities issued	5,429	5,253	3,565	2,041	2,982	3,486	4,907	5,519	3,826	2,767	3,666	3,953	5,716
in BGN	223	395	55	227	398	53	217	376	58	221	369	58	215
in foreign currency	5,206	4,858	3,510	1,814	2,584	3,433	4,690	5,143	3,768	2,546	3,297	3,895	5,501

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN'000	04.2010	05.2010	06.2010	07.2010	08.2010	09.2010	10.2010	11.2010	12.2010	01.2011	02.2011	03.2011	04.2011
o/w EUR	4,949	4,483	3,040	1,814	2,584	3,433	4,690	5,143	3,768	2,546	3,297	3,895	5,501
Provisions	2,450,514	2,530,302	2,585,518	2,685,523	2,796,552	2,859,982	2,984,236	3,068,495	3,168,700	3,243,857	3,311,024	3,384,037	3,478,071
Depreciation	1,077,434	1,093,240	1,111,490	1,125,178	1,140,992	1,158,232	1,173,082	1,189,841	1,163,047	1,181,168	1,199,222	1,217,300	1,235,252
Derivatives with a negative fair value	124,010	162,147	206,164	187,347	214,006	241,185	201,127	153,424	140,560	125,579	127,396	126,763	161,705
in BGN	12,144	83,766	38,722	37,379	86,974	66,113	51,716	54,015	35,939	44,572	40,490	61,536	85,489
in foreign currency	111,866	78,381	167,442	149,968	127,032	175,072	149,411	99,409	104,621	81,007	86,906	65,227	76,216
o/w EUR	102,394	65,209	151,471	144,738	122,164	169,149	143,897	92,628	100,786	75,279	78,835	60,156	68,301

Preliminary data.

Source: other MFIs.

Table 8

		Monthly Sectoral Survey of the BNB as of April 2011													BGN000			
		Resident sector			Other resident sectors				Non-resident sector			Countries and institutions of the EU			Rest of the world	Not allocated		
Total		General government			Financial corporations			Other resident sectors			Non-resident sector			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		77,142	143	-	76,999	6,341	6,341	-	20,993,666	20,850,757	18,326,515	2,524,242	142,909	4,052,979				
1. Cash (in foreign currency)		25,123,787	-	-	-	-	-	-	-	-	-	-	-	99,339				
o/w EUR		99,339	-	-	-	-	-	-	-	-	-	-	-	99,339				
2. SDR holdings		97,725	-	-	-	-	-	-	-	-	-	-	-	97,725				
3. Reserve position in the IMF		1,302,306	-	-	-	-	-	-	-	-	-	-	-	1,302,306				
4. Monetary gold		72,496	-	-	-	-	-	-	72,496	-	-	-	-	72,496				
5. Deposits		2,587,775	-	-	-	-	-	-	1,552,644	1,552,644	-	1,552,644	-	-				
o/w EUR		4,057,355	-	-	-	-	-	-	4,057,355	4,010,920	3,228,575	782,345	46,435	-				
5.1. Overnight		2,136,282	-	-	-	-	-	-	2,136,282	2,118,598	1,336,253	782,345	17,684	-				
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-				
in foreign currency		2,136,282	-	-	-	-	-	-	2,136,282	2,118,598	1,336,253	782,345	17,684	-				
o/w EUR		2,122,106	-	-	-	-	-	-	2,122,106	2,118,581	1,336,249	782,332	3,525	-				
5.2. With agreed maturity		1,921,073	-	-	-	-	-	-	1,921,073	1,892,322	1,892,322	-	28,751	-				
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-				
in foreign currency		1,921,073	-	-	-	-	-	-	1,921,073	1,892,322	1,892,322	-	28,751	-				
o/w EUR		1,921,073	-	-	-	-	-	-	1,921,073	1,892,322	1,892,322	-	28,751	-				
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		15,199,691	-	-	-	-	-	-	15,199,691	15,198,395	15,010,506	187,889	1,296	-				
up to 1 year		3,373,294	-	-	-	-	-	-	3,373,294	3,371,998	3,371,998	-	1,296	-				
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-				
in foreign currency		3,373,294	-	-	-	-	-	-	3,373,294	3,371,998	3,371,998	-	1,296	-				
o/w EUR		3,371,998	-	-	-	-	-	-	3,371,998	3,371,998	3,371,998	-	1,296	-				
over 1 and up to 2 years		489,683	-	-	-	-	-	-	489,683	489,683	489,683	-	-	-				
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-				
in foreign currency		489,683	-	-	-	-	-	-	489,683	489,683	489,683	-	-	-				
o/w EUR		489,683	-	-	-	-	-	-	489,683	489,683	489,683	-	-	-				
over 2 years		11,336,714	-	-	-	-	-	-	11,336,714	11,336,714	11,148,825	187,889	-	-				
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-				
in foreign currency		11,336,714	-	-	-	-	-	-	11,336,714	11,336,714	11,148,825	187,889	-	-				
o/w EUR		11,330,110	-	-	-	-	-	-	11,330,110	11,330,110	11,142,221	187,889	-	-				
9. Shares and other equity		106,307	-	-	-	-	-	-	106,307	106,307	6,341	6,341	22,681	-				
in BGN		76,735	-	-	-	-	-	-	76,735	70,394	6,341	6,341	-	-				
in foreign currency		29,572	-	-	-	-	-	-	29,572	6,891	6,891	6,891	22,681	-				
o/w EUR		6,891	-	-	-	-	-	-	6,891	6,891	6,891	6,891	-	-				

(continued)

Table 9

		Monthly Sectoral Survey of other MFIs as of April 2011																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	
ASSETS		79,215,324	66,222,029	8,197,188	5,511,669	2,685,519	4,090,693	3,780,594	310,097	2	53,934,148	33,229,483	1,480,461	1,423,422	57,039	19,224,204	8,484,097	7,565,736	6,343,109	1,222,627	918,361	4,509,198
1. Cash		1,336,296	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,336,296
in BGN		856,572	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	856,572
in foreign currency		479,724	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	479,724
o/w EUR		368,022	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	368,022
2. Deposits		13,318,090	7,096,561	5,511,632	1,584,929	-	-	-	-	-	-	-	-	-	-	-	-	5,954,420	5,113,559	840,861	267,109	-
2.1. Overnight		9,312,729	6,170,877	5,511,548	659,329	-	-	-	-	-	-	-	-	-	-	-	-	3,141,852	2,530,407	478,176	133,289	-
in BGN		4,363,733	3,775,248	3,657,335	117,913	-	-	-	-	-	-	-	-	-	-	-	-	588,485	588,485	-	-	-
in foreign currency		4,948,996	2,395,629	1,854,213	541,416	-	-	-	-	-	-	-	-	-	-	-	-	2,420,088	1,941,922	478,176	133,289	-
o/w EUR		4,321,365	2,338,974	1,854,213	484,761	-	-	-	-	-	-	-	-	-	-	-	-	1,982,391	1,977,812	349,775	4,579	-
2.2. With agreed maturity		4,005,361	925,684	84	925,600	-	-	-	-	-	-	-	-	-	-	-	-	2,963,837	2,583,152	362,685	133,840	-
in BGN		419,646	356,746	84	356,662	-	-	-	-	-	-	-	-	-	-	-	-	62,900	62,900	12,400	-	-
in foreign currency		3,585,715	568,938	568,938	568,938	-	-	-	-	-	-	-	-	-	-	-	-	2,882,937	2,532,652	350,285	133,840	-
o/w EUR		2,547,029	479,424	479,424	479,424	-	-	-	-	-	-	-	-	-	-	-	-	2,067,605	1,941,200	1,763,746	177,454	126,405
2.3. Redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Repos		434,019	354,248	-	354,248	-	-	-	-	-	79,771	24,383	38,548	9,047	29,501	16,840	-	-	-	-	-	-
in BGN		355,329	290,839	-	290,839	-	-	-	-	-	64,490	12,035	36,201	9,047	27,154	16,254	-	-	-	-	-	-
in foreign currency		78,690	63,409	-	63,409	-	-	-	-	-	15,281	12,348	2,347	2,347	586	-	-	-	-	-	-	-
o/w EUR		42,139	42,139	-	28,174	-	-	-	-	-	13,965	11,032	2,347	2,347	586	-	-	-	-	-	-	-
4. Loans		53,529,090	52,716,844	481,035	481,035	504,980	278,665	226,315	22,965	51,730,829	31,883,753	937,270	937,165	105	18,909,806	812,246	395,191	296,938	98,253	417,055	-	
up to 1 year		12,629,870	12,483,452	23,482	23,482	168,557	145,692	22,965	22,965	12,291,413	10,129,327	310,578	310,473	105	1,851,508	146,418	105,662	104,213	1,449	40,756	-	
in BGN		5,670,814	5,649,418	12	12	165,472	143,603	21,869	21,869	5,483,934	3,766,790	119,998	119,906	92	1,597,146	21,396	1,345	1,028	317	20,051	-	
in foreign currency		6,959,056	6,834,034	23,470	23,470	3,085	1,989	1,096	1,096	6,807,479	6,362,537	190,580	190,567	13	254,362	125,022	104,317	103,185	1,132	20,705	-	
o/w EUR		6,611,397	6,504,055	23,470	23,470	3,085	1,989	1,096	1,096	6,477,500	6,037,408	190,300	190,287	13	249,792	107,342	102,719	101,652	1,067	4,623	-	
over 1 and up to 5 years		10,798,160	10,640,917	59,540	59,540	156,313	133,073	23,240	23,240	10,425,064	8,642,508	249,776	249,776	-	1,532,780	157,243	73,616	53,611	20,005	83,627	-	
in BGN		2,972,931	2,972,124	57,000	57,000	155,713	133,073	22,640	22,640	2,759,411	1,493,798	82,870	82,870	-	1,182,743	807	397	194	203	410	-	
in foreign currency		7,825,229	7,668,793	2,540	2,540	600	600	600	600	7,665,653	7,148,710	166,906	166,906	-	350,037	166,436	73,219	53,417	19,802	83,217	-	
o/w EUR		7,704,044	7,552,516	2,540	2,540	600	600	600	600	7,549,376	7,035,349	166,906	166,906	-	347,121	151,528	69,710	49,908	19,802	81,818	-	
over 5 years		30,101,060	29,592,475	398,013	398,013	180,110	180,110	180,110	180,110	29,014,352	13,111,918	376,916	376,916	-	15,525,518	508,585	215,913	139,114	76,799	292,672	-	
in BGN		11,987,760	11,985,378	398,000	398,000	140,793	140,793	140,793	140,793	11,446,985	2,184,118	104,967	104,967	-	9,157,500	2,382	2,006	1,392	614	376	-	
in foreign currency		18,113,300	17,607,097	13	13	39,317	39,317	39,317	39,317	17,567,767	10,927,800	271,949	271,949	-	6,368,018	506,203	213,907	137,722	76,185	292,296	-	
o/w EUR		17,532,317	17,192,784	13	13	39,317	39,317	39,317	39,317	17,153,454	10,681,798	271,949	271,949	-	6,199,707	339,533	206,732	133,445	73,287	132,801	-	
5. Securities other than shares		4,985,377	3,944,122	104,053	104,053	3,467,400	3,399,107	68,293	68,293	372,669	287,983	84,686	84,686	-	1,041,255	917,590	677,458	240,132	123,665	-	-	
up to 1 year		570,405	124,599	-	-	124,599	124,599	-	-	-	-	-	-	-	-	-	-	445,806	445,806	-	-	-
in BGN		124,599	124,599	-	-	124,599	124,599	-	-	-	-	-	-	-	-	-	-	445,806	445,806	-	-	-
in foreign currency		445,806	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		445,806	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 1 and up to 2 years		11,713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,076	1,916	160	9,637	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		11,713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,076	1,916	160	9,637	-
o/w EUR		11,713	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,076	1,916	160	9,637	-
over 2 years		4,403,259	3,819,523	104,053	104,053	3,342,801	3,274,508	68,293	68,293	372,669	287,983	84,686	84,686	-	11,713	2,076	1,916	160	9,637	-	-	
in BGN		1,739,942	1,520,766	36,640	36,640	1,441,473	1,437,849	3,624	3,624	42,653	42,653	-	-	-	583,736	469,708	229,736	239,972	114,028	114,028	-	
in foreign currency		2,663,317	2,298,757	67,413	67,413	1,901,328	1,836,659	64,669	64,669	330,016	245,330	84,686	84,686	-	219,176	199,583	5,060	194,533	19,583	19,583	-	
o/w EUR		2,042,261	1,789,921	67,413	67,413	1,395,782	1,331,113	64,669	64,669	326,726	242,040	84,686	84,686	-	364,560	270,115	224,676	45,439	94,445	94,445	-	
6. Shares and other equity		467,087	379,159	10,141	10,141	-	-	-	-	369,018	104,354	264,664	241,930	22,734	22,734	-	-	87,928	13,022	7,790	5,232	74,906
in BGN		377,560	377,560	10,141	10,141	-	-	-	-	367,419	104,354	263,065	240,331	22,734	22,734	-	-	87,928	13,022	7,790	5,232	74,906
in foreign currency		89,527	1,599	-	-	-	-	-	-	1,599	594	594	594	-	-	-	-	87,928	13,022	7,790	5,232	74,906
o/w EUR		79,075	594	-	-	-	-	-	-	594	594	594	594	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	87,928	13,022	7,790	5,232	74,906
		-																				

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	Deposits with agreed maturity up to 2 years		Deposits redeemable at notice up to 3 months		in BGN		in foreign currency		(debt securities issued up to 2 years + MMFs shares/units + repos)		
	Stocks															
04.2010	6,632,144	7,750,344	3,209,992	10,960,336	17,592,480	11,199,864	15,642,906	26,842,770	2,028,209	4,056,228	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	11,189,652	15,723,845	26,913,497	2,040,126	4,094,517	31,008,014	48,751,541	75,761	2,378	78,139	48,829,680
06.2010	6,761,694	7,890,425	3,416,399	11,306,824	18,068,518	11,323,277	15,599,088	26,922,365	2,055,687	4,125,617	31,047,982	49,116,500	76,880	2,380	79,260	49,195,760
07.2010	6,962,373	8,292,172	3,281,021	11,573,193	18,535,566	11,504,763	15,559,211	27,063,974	2,096,781	4,154,723	31,218,697	49,754,263	79,952	1,743	81,695	49,835,958
08.2010	7,118,590	8,599,640	3,332,517	11,932,157	19,050,747	11,593,710	15,579,149	27,172,859	2,146,815	4,206,060	31,378,919	50,429,666	82,580	1,743	84,323	50,513,989
09.2010	7,076,769	8,717,125	3,257,748	11,974,873	19,051,642	11,538,223	15,449,626	26,987,849	2,148,925	4,205,672	31,193,521	50,245,163	85,627	1,743	87,370	50,332,533
10.2010	7,022,664	8,631,681	3,223,995	11,855,676	18,876,340	11,709,361	15,511,713	27,221,074	2,142,343	4,204,618	31,425,692	50,304,032	88,125	1,743	89,868	50,393,900
11.2010	6,953,066	8,730,612	3,385,652	12,116,264	19,069,330	11,921,514	15,663,926	27,585,440	2,154,702	4,220,742	31,806,182	50,875,512	88,522	1,743	90,265	50,965,777
12.2010	7,356,650	7,818,137	3,212,265	11,030,402	18,387,052	11,949,302	15,891,062	27,840,364	2,309,260	4,441,198	32,281,562	50,668,614	70,588	1,743	72,331	50,740,945
01.2011	6,943,365	7,872,339	3,227,103	11,099,442	18,042,807	12,369,762	16,008,713	28,378,475	2,290,845	4,443,462	32,821,937	50,864,744	69,484	3,601	73,085	50,937,829
02.2011	6,856,612	8,066,061	3,426,491	11,492,552	18,349,164	12,479,705	16,024,420	28,504,125	2,302,875	4,487,183	32,991,308	51,340,472	66,436	7,920	74,356	51,414,828
03.2011	6,823,053	7,996,643	3,425,088	11,421,731	18,244,784	12,873,501	16,176,469	29,049,970	2,357,457	4,572,463	33,622,433	51,867,217	71,459	7,920	79,379	51,946,596
04.2011	6,858,430	8,151,740	3,377,586	11,529,326	18,387,756	13,151,559	15,973,961	29,125,520	2,411,256	4,664,116	33,789,636	52,177,392	59,157	7,920	67,077	52,244,469
	Transactions															
04.2010	-31,868	144,327	76,601	220,928	189,060	205,772	-194,053	11,719	-22,144	-19,696	-7,977	181,083	3,978	1	3,979	185,062
05.2010	31,079	-37,659	94,111	56,452	87,531	-10,212	-74,112	-84,324	11,915	10,775	-73,549	13,982	1,468	-	1,468	15,450
06.2010	98,471	177,705	44,754	222,459	320,930	133,625	-135,313	-1,688	15,561	28,935	27,247	348,177	1,119	-	1,119	349,296
07.2010	200,679	401,738	-91,146	310,592	511,271	175,897	81,369	257,266	41,093	50,601	307,867	819,138	3,072	-600	2,472	821,610
08.2010	156,217	307,471	31,629	339,100	495,317	88,947	-35,800	53,147	50,034	41,366	94,513	589,830	2,628	-	2,628	592,458
09.2010	-41,821	117,474	-27,206	90,268	48,447	-55,370	21,264	-34,106	2,110	24,595	-7,401	41,046	3,047	-	3,047	44,093
10.2010	-54,105	-85,404	-23,817	-109,221	-163,326	183,262	92,360	275,622	-6,575	4,772	280,394	117,068	2,498	-	2,498	119,566
11.2010	-69,598	107,006	116,246	223,252	153,654	215,234	18,865	234,099	12,359	-8,025	226,074	379,728	397	-	397	380,125
12.2010	403,584	-1,024,773	-157,913	-1,182,686	-779,102	27,788	273,386	301,174	154,558	74,209	228,767	-249,161	-17,934	-	-17,934	-267,095
01.2011	-413,285	54,202	36,867	91,069	-322,216	420,460	180,869	601,329	-18,415	13,925	615,254	293,038	-1,104	1,858	754	293,792
02.2011	-86,753	193,554	207,069	400,623	313,870	109,907	34,785	144,692	12,030	47,462	192,154	506,024	-3,048	4,319	1,271	507,295
03.2011	-33,559	-69,414	19,877	-49,537	-83,096	394,075	209,703	603,778	54,581	96,216	699,994	616,898	5,023	-	5,023	621,921
04.2011	35,377	155,096	-15,376	139,720	175,097	278,058	-110,416	167,642	53,803	108,675	276,317	451,414	-12,302	-	-12,302	439,112

* Identical with Currency in circulation indicator of the ECB.

Preliminary data.

Source: BNB and other MFIs.

Table 11

COUNTERPARTS OF MONETARY AGGREGATES – ECB PRESENTATION

BGN'000

	Long - term financial liabilities						Domestic credit			Net foreign assets			Other items (net)			
	Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months			Capital and reserves			Claims on non-government sector			Foreign assets						
	in BGN		in foreign currency	in BGN		in foreign currency	in BGN		in foreign currency	Foreign assets		less Foreign liabilities				
	Stocks															
04.2010	339,388	767,662	1,107,050	74,749	13,312,042	14,493,841	-2,076,971	-722,556	-2,799,527	51,304,839	48,505,312	31,997,698	16,998,887	14,998,811	2,926,326	-3,368,507
05.2010	341,321	792,932	1,134,253	105,049	13,430,929	14,670,231	-2,252,749	-498,012	-2,750,761	51,352,218	48,601,457	31,736,281	16,187,286	15,548,995	2,936,737	-3,587,278
06.2010	346,334	791,583	1,137,917	105,356	13,649,563	14,892,836	-1,416,172	-383,395	-1,799,567	51,500,817	49,701,250	31,510,827	16,571,636	14,939,191	2,957,692	-3,509,537
07.2010	357,755	782,448	1,140,203	105,372	13,473,167	14,718,742	-1,508,879	-420,448	-1,929,327	51,500,287	49,570,960	31,710,008	15,998,729	15,719,279	2,963,357	-3,698,996
08.2010	356,902	773,995	1,130,897	105,874	13,769,011	15,005,782	-1,227,886	-327,441	-1,555,327	51,231,960	49,676,633	32,070,734	15,412,704	16,658,030	2,984,481	-3,799,373
09.2010	363,773	758,836	1,122,609	105,877	13,732,845	14,961,331	-1,311,527	-524,422	-1,835,949	51,939,949	50,104,000	32,947,214	16,740,942	16,206,272	2,995,625	-4,012,033
10.2010	366,559	750,395	1,116,954	107,807	13,787,280	15,012,041	-1,091,198	-555,657	-1,648,855	51,560,363	50,376,013	32,119,219	16,104,549	16,014,670	3,032,338	-4,017,080
11.2010	366,841	780,591	1,147,432	106,256	14,045,790	15,299,478	-1,030,507	-508,927	-1,539,434	52,238,456	50,699,022	32,807,477	16,284,331	16,523,146	3,052,133	-4,009,046
12.2010	400,452	767,066	1,167,518	105,457	14,306,325	15,579,300	-1,709,257	-549,401	-2,258,658	52,280,376	50,021,718	33,381,264	16,294,947	17,086,317	3,061,765	-3,849,555
01.2011	426,576	750,094	1,176,670	112,667	14,126,577	15,415,914	-1,376,775	-267,536	-1,644,311	52,501,189	50,743,361	32,551,259	15,923,252	16,628,007	3,081,474	-4,099,099
02.2011	419,503	751,689	1,171,192	112,752	14,275,687	15,559,631	-1,511,794	-356,268	-1,155,526	52,281,669	51,126,143	32,888,731	15,885,700	17,003,031	3,095,331	-4,250,046
03.2011	402,802	753,182	1,155,984	96,974	14,258,772	15,511,730	-1,422,684	540,188	-882,496	52,324,494	51,441,998	32,485,154	15,486,540	16,998,614	3,113,366	-4,095,652
04.2011	397,995	710,388	1,108,383	112,571	14,153,425	15,374,379	-1,880,770	968,989	-911,781	52,387,795	51,717,241	32,074,591	15,122,342	16,952,249	3,144,175	-4,194,817
	Transactions															
04.2010	-1,653	-12,328	-13,981	362	-307,328	-320,947	-64,353	-49,845	-114,198	92,391	-41,701	-155,899	-576,576	74,587	9,610	-64,183
05.2010	1,933	12,094	14,027	30,286	-58,914	-14,598	-173,114	198,558	25,444	75,598	-6,385	19,059	-922,409	199,856	10,411	-228,474
06.2010	5,013	-1,938	3,075	298	148,877	152,250	828,039	111,015	939,054	171,408	152,231	1,091,285	370,573	-663,385	20,955	52,691
07.2010	11,421	452	11,873	5	26,479	38,357	-96,508	-15,391	-111,899	140,970	66,452	-45,447	-507,237	1,103,935	5,665	-204,186
08.2010	-853	-12,652	-13,505	490	91,026	78,011	277,405	76,025	353,430	-133,615	-293,759	59,671	77,578	-622,335	699,913	21,124
09.2010	6,754	-4,032	2,722	-8	5,346	8,060	-82,154	-158,774	-240,928	781,882	834,693	593,765	1,422,185	-274,889	11,144	-277,867
10.2010	2,786	-6,226	-3,440	1,919	60,623	59,102	237,108	-26,674	210,434	179,186	110,928	321,362	-624,510	-163,353	36,713	-16,054
11.2010	282	20,146	20,428	-1,563	153,012	171,877	71,937	19,810	91,747	221,180	164,045	255,792	101,789	278,831	19,795	-2,416
12.2010	33,611	-10,085	23,526	-811	180,677	203,392	-792,577	-27,732	-820,309	10,514	106,863	-713,446	589,231	554,043	9,632	86,068
01.2011	26,124	-12,605	13,519	7,197	42,394	63,110	328,831	297,092	625,923	103,679	161,447	787,370	-334,873	-173,523	19,709	-276,654
02.2011	-7,073	2,998	-4,075	150	35,359	31,358	-134,090	626,848	492,758	-42,180	-68,781	423,977	-29,544	288,031	13,857	-187,212
03.2011	-16,701	5,254	-11,447	-15,797	18,762	-8,482	87,138	195,175	282,313	225,210	80,929	363,242	-362,984	93,043	18,035	139,119
04.2011	-4,807	-37,697	-42,504	-15,580	-166,514	-193,438	-457,690	455,296	-2,394	399,031	332,410	330,016	-318,183	-15,376	30,809	-99,775

Preliminary data.

Source: BNB and other MFIs.

METHODOLOGICAL NOTES

I. General Methodological Notes

1. Methodological Concepts and Rules of Monetary Statistics Organization

Monetary statistics is collected and compiled according to the international statistical standards and meets, 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

In accordance with the requirements set out in the document of the European Central Bank *ECB Guideline 2007/9*⁵, historical data may be revised quarterly with the publication of the monthly data at the end of the respective reporting quarter, thus, ensuring consistency between monthly and quarterly statistics of the monetary financial institutions.

Revisions of published data are made in the following cases:

- obtained additional information, reclassifications, improved reporting procedures and correction of mistakes in the data submitted by reporting agents;
- change in accounting or statistical standards.

Revisions are marked with the sign r. In case of change in a standard, historical data are also revised starting from the moment of occurrence of the event or change in the standard.

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

⁵ Guideline of the European Central Bank of 1 August 2007 on monetary, financial institutions and markets statistics (recast) (ECB/2007/9) as amended by Guideline ECB/2008/31 and Guideline ECB/2009/23.

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).

⁶ 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 ⁷ and from property income. Here are included trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sports clubs.

⁷ 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 ⁸ 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

⁸ 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 prevent disclosure of individual information⁹ 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*¹⁰ – 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

⁹ Article 8 of the Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank.

¹⁰ Monetary gold, special drawing rights holdings/allocations, 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 deposits¹¹ 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 sector¹².

¹¹ 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.

¹² 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 in 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 grouped into three sectors - non-resident banks, non-resident governments and other non-residents. Under a currency board (introduced on 1 July 1997) international foreign exchange reserves are 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 include the following indicators:

- ✓ Cash – banknotes and coins held in freely convertible foreign currency;
- ✓ SDR holdings¹³;
- ✓ 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 the 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 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 the forex component in Bulgaria's quota and indicates the balance between the quota and the cash held by the IMF in national currency¹⁴.
- ✓ Interest receivable¹⁵ includes claims on accrued interest on foreign assets, included in international foreign exchange reserves.

¹³ 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).

¹⁴ Reserve position can be raised to the amount of funds in national currency used by the IMF in transactions with other member countries.

¹⁵ A specificity associated with the currency board is that interest receivable and interest payable are reported as part of the international reserves, correspondingly as part of Bulgaria's 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 three sectors (non-resident banks, non-resident governments and other non-residents) and includes the following instruments:
- ✓ Deposits – assets held by other non-residents which are not part of the international foreign reserves;
 - ✓ 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, non-resident governments and other non-residents.

Foreign liabilities include the following instruments:

- ✓ Deposits – funds, deposited with the BNB by non-residents, payable at sight, without any notice, at notice or under other preliminary agreed payment conditions;
- ✓ Loans – interest-bearing credits with a fixed term received from IMF common funds;
- ✓ SDR allocations¹⁶;
- ✓ Interest payable¹⁵ – interest payable on foreign liabilities.

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 BNB¹⁷.

¹⁶ Long-term liability to the IMF, counterpart of the Special Drawing Rights.

¹⁷ 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.

✓ Bad and restructured loans¹⁸ – in accordance with the ECB¹⁹ 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-performing exposures” (Article 10), “loss” (Article 11) and “restructured exposures” according to Article 13 (regardless of the group they are classified in) as per Ordinance No. 9 of BNB¹⁷, are collected. For the purpose of monetary and interest rate 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 – loans granted for the purpose of purchase of goods and services for personal use of the households;
- ✓ Loans for house purchases – loans extended to households for the purpose of investing in housing for own use or rental use, including building and home improvements;
- ✓ Other loans – all other loans extended to households, including loans for education and medical treatment. Loans for commercial or production purposes and loans to NPISHs are also included in the indicator.

4. *By manner of disbursement*

- ✓ Overdraft – represents debit balance on a current account. Payment of overdraft is automatic upon receipt of funds on current accounts. Both overdrafts with pre-agreed interest terms and amounts and without pre-agreed terms are included.
- ✓ 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).

Information in the tables is available since December 2001.

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 foreign liabilities is recorded in the *Foreign assets* item, correspondingly in the *Foreign liabilities* item.

¹⁸ Until 30 June 2006 the indicator includes overdue principal, which is not paid.

¹⁹ 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).

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).