



MONETARY STATISTICS

July 2012

23 August 2012

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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 and auxiliaries, except insurance corporations and pension funds
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		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1		1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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 (NET)		19,493,387	20,781,590	20,488,954	20,591,098	20,512,000	21,119,521	21,527,071	21,485,932	21,796,427	22,715,436	22,963,193	22,387,123	25,349,793
in BGN		-634,938	-382,161	-447,276	-103,758	-234,931	-243,110	-264,299	-75,326	101,011	30,614	51,075	56,070	-347,022
in foreign currency		20,128,325	21,163,751	20,936,230	20,694,856	20,746,931	21,362,631	21,791,370	21,561,258	21,695,416	22,684,822	22,912,118	22,331,053	25,696,815
Foreign assets		34,956,249	36,021,844	35,657,703	35,454,699	34,806,783	35,210,008	35,453,696	35,106,455	35,939,761	36,670,276	36,882,836	36,978,361	39,307,030
in BGN		918,921	997,040	915,212	1,149,057	1,030,678	1,001,499	946,165	971,731	1,135,880	1,132,176	1,086,344	1,149,103	724,310
in foreign currency		34,037,328	35,024,804	34,742,491	34,305,642	33,776,105	34,208,509	34,507,531	34,134,724	34,803,881	35,538,100	35,796,492	35,829,258	38,582,720
Less: foreign liabilities		15,462,862	15,240,254	15,168,749	14,863,601	14,294,783	14,090,487	13,926,625	13,620,523	14,143,334	13,954,840	13,919,643	14,591,238	13,957,237
in BGN		1,553,859	1,379,201	1,362,488	1,252,815	1,285,609	1,244,609	1,210,464	1,047,057	1,034,869	1,101,562	1,035,269	1,093,033	1,071,332
in foreign currency		13,909,003	13,861,053	13,806,261	13,610,786	13,029,174	12,845,878	12,716,161	12,573,466	13,108,465	12,853,278	12,884,374	13,498,205	12,885,905
DOMESTIC ASSETS (NET)		50,577,255	50,709,164	51,050,997	50,902,187	51,054,958	52,533,561	52,905,303	53,070,432	52,805,411	52,600,624	52,447,489	53,130,696	51,882,548
DOMESTIC CREDIT		51,768,341	51,970,973	52,356,481	52,382,026	52,694,503	53,721,145	54,304,534	54,638,781	54,261,581	54,067,265	54,022,267	54,451,407	53,253,900
in BGN		18,082,527	17,977,231	17,762,912	17,574,498	17,531,128	18,177,330	18,217,016	18,417,024	17,956,955	17,548,148	17,268,398	17,369,185	17,238,622
in foreign currency		33,685,814	33,993,742	34,593,569	34,807,528	35,123,375	35,543,815	36,087,518	36,221,757	36,304,626	36,519,117	36,753,869	37,082,222	36,015,278
CLAIMS ON GENERAL GOVERNMENT		-1,227,705	-1,156,633	-1,014,180	-1,176,677	-1,040,985	-538,483	368,001	847,524	71,511	-334,453	-669,521	-638,932	-2,102,406
in BGN		-2,112,781	-2,179,220	-2,288,186	-2,453,509	-2,403,671	-1,726,811	-1,404,398	-1,114,833	-1,787,805	-2,247,971	-2,650,031	-2,657,012	-2,896,129
in foreign currency		885,076	1,022,587	1,274,000	1,276,832	1,362,686	1,188,328	1,772,399	1,962,357	1,859,316	1,913,518	1,980,510	2,018,080	793,723
CLAIMS ON NON-GOVERNMENT SECTOR		52,996,046	53,127,806	53,370,661	53,558,703	53,695,488	54,259,628	53,936,533	53,791,257	54,190,070	54,401,718	54,691,788	55,090,339	55,356,306
in BGN		20,195,308	20,156,451	20,051,098	20,028,007	19,934,799	19,904,141	19,621,414	19,531,857	19,744,760	19,796,119	19,918,429	20,026,197	20,134,751
in foreign currency		32,800,738	32,971,155	33,319,563	33,530,696	33,760,689	34,355,487	34,315,119	34,259,400	34,445,310	34,605,599	34,773,359	35,064,142	35,221,555
FIXED ASSETS		3,179,421	3,192,801	3,201,238	3,230,481	3,245,541	3,298,444	3,320,057	3,352,877	3,355,126	3,365,208	3,415,457	3,418,685	3,437,391
OTHER ITEMS (NET)		-4,370,507	-4,454,610	-4,506,722	-4,710,320	-4,845,086	-4,848,028	-4,719,288	-4,901,226	-4,811,296	-4,831,849	-4,990,235	-4,739,396	-4,808,743
in BGN		-3,647,687	-3,776,367	-3,822,752	-4,032,536	-4,070,590	-3,848,237	-4,013,409	-4,106,640	-4,040,228	-3,995,709	-4,110,101	-3,973,979	-4,016,279
in foreign currency		-722,820	-678,243	-683,970	-677,784	-774,496	-637,791	-705,879	-794,586	-771,068	-836,140	-880,134	-765,417	-792,464
BROAD MONEY M3		54,512,954	55,242,986	55,494,334	55,227,633	54,940,431	56,957,682	57,401,330	57,406,193	57,526,822	58,318,554	58,427,439	58,528,055	59,948,990
MONEY M1		19,501,918	20,352,073	20,098,907	20,066,881	19,906,581	21,026,877	21,455,099	21,652,038	21,374,176	21,705,021	21,520,697	21,248,491	22,534,243
Currency outside MFIs		7,234,050	7,350,076	7,378,684	7,310,915	7,316,538	7,793,381	7,527,980	7,482,214	7,451,411	7,513,406	7,496,262	7,675,843	7,939,513
Overnight deposits		12,267,868	13,001,997	12,720,223	12,755,966	12,590,043	13,233,496	13,927,119	14,169,824	13,922,765	14,191,615	14,024,435	13,572,648	14,594,730
in BGN		8,567,152	9,126,505	8,996,021	8,839,526	8,938,557	9,524,166	9,961,363	9,996,013	9,932,077	9,753,874	9,559,910	9,569,375	10,107,033
in foreign currency		3,700,716	3,875,492	3,724,202	3,916,440	3,651,286	3,709,330	3,965,756	4,173,811	3,990,688	4,437,741	4,464,525	4,013,273	4,487,697
MONEY M2 (M1 + QUASI-MONEY)		54,445,475	55,167,008	55,412,218	55,142,659	54,854,276	56,838,798	57,327,584	57,333,519	57,456,116	58,246,844	58,346,896	58,444,907	59,863,705
QUASI-MONEY		34,943,557	34,814,935	35,313,311	35,075,778	34,947,695	35,811,921	35,872,485	35,681,481	36,081,940	36,541,823	36,826,199	37,196,416	37,319,462
Deposits with agreed maturity up to 2 years		30,097,738	29,955,645	30,400,369	30,127,873	29,925,956	30,445,680	30,577,494	30,363,712	30,775,193	31,208,502	31,377,851	31,676,971	31,676,696
in BGN		13,609,494	13,706,292	13,922,227	13,694,454	13,753,743	14,339,215	14,515,609	14,773,673	15,146,012	15,660,093	15,783,388	15,796,648	15,995,436
in foreign currency		16,488,244	16,249,353	16,478,142	16,433,419	16,172,213	16,106,465	16,061,885	15,590,030	15,629,181	15,548,409	15,594,463	15,880,323	15,680,260
Deposits redeemable at notice up to 3 months		4,845,819	4,859,290	4,912,942	4,947,905	5,021,739	5,366,241	5,294,991	5,317,769	5,306,747	5,333,321	5,448,348	5,519,445	5,643,766
in BGN		2,483,273	2,507,170	2,545,990	2,556,586	2,617,414	2,848,355	2,860,803	2,869,732	2,888,074	2,895,970	2,925,589	2,986,348	3,052,847
in foreign currency		2,362,546	2,352,120	2,366,952	2,391,319	2,404,325	2,517,886	2,444,188	2,448,037	2,418,673	2,437,351	2,522,759	2,533,097	2,590,919
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		54,512,954	55,242,986	55,494,334	55,227,633	54,940,431	56,957,682	57,401,330	57,406,193	57,526,822	58,318,554	58,427,439	58,528,055	59,948,990
Marketable instruments (debt securities issued up to 2 years + MMFs shares/units + repos)		67,479	75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285
in BGN		63,878	68,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271
in foreign currency		3,601	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		15,557,688	16,247,768	16,045,617	16,265,652	16,626,527	16,695,400	17,031,044	17,170,171	17,075,016	16,997,506	16,983,243	16,989,764	17,283,351
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		1,108,117	1,122,318	1,145,064	1,221,256	1,454,791	1,464,264	1,499,393	1,516,620	1,579,237	1,633,986	1,642,655	1,618,852	1,640,233

Table 1

Short Monetary Survey		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
	in BGN	408,112	431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468
	in foreign currency	700,005	690,689	703,057	723,803	925,852	924,956	940,065	925,771	975,048	1,008,761	998,485	988,344	973,765
	Debt securities issued over 2 years	80,742	93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398
	in BGN	3,162	8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-
	in foreign currency	77,580	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398
	Capital and reserves	14,368,829	15,032,362	14,790,640	14,934,429	15,061,752	15,121,030	15,413,700	15,537,791	15,391,465	15,259,184	15,236,231	15,266,535	15,538,720

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
BGN'000		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1		1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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 (NET)		19,493,387	20,781,590	20,488,954	20,591,098	20,512,000	21,119,521	21,527,071	21,485,932	21,796,427	22,715,436	22,963,193	22,387,123	25,349,793
Foreign assets		34,955,249	36,021,844	35,657,703	35,454,699	34,806,783	35,210,008	35,453,696	35,106,455	35,939,761	36,670,276	36,882,836	36,978,361	39,307,030
Cash in foreign currency		670,978	638,804	599,606	582,603	575,192	573,795	566,364	565,999	541,355	557,237	587,484	641,953	689,468
o/w EUR		526,016	496,671	462,379	456,937	450,324	441,886	440,396	444,410	423,245	436,814	450,168	492,998	531,969
Deposits		11,854,316	13,020,167	12,983,181	12,054,008	11,569,268	11,817,465	12,899,693	11,623,784	12,206,110	12,844,162	12,391,228	11,584,147	13,422,062
in BGN		703,979	776,808	694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519
in foreign currency		11,150,337	12,243,359	12,288,744	11,126,442	10,766,539	11,068,851	12,201,068	10,897,661	11,325,526	11,957,153	11,556,817	10,691,651	12,862,543
o/w EUR		9,324,600	10,795,787	11,283,237	9,904,209	9,659,948	9,820,939	10,782,262	9,472,911	9,953,543	10,574,871	10,235,639	9,474,136	11,502,466
Repos		18,516	13,400	29,983	33,247	-	5,000	-	-	5,200	-	-	7,079	-
in BGN		-	-	-	-	-	5,000	-	-	5,200	-	-	-	-
in foreign currency		18,516	13,400	29,983	33,247	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		851,969	877,487	826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	900,226	908,245
in BGN		25,033	24,033	24,041	25,557	31,433	26,651	23,993	22,561	27,375	27,737	31,044	28,615	26,670
in foreign currency		826,936	853,454	802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,611	881,575
o/w EUR		618,566	650,116	607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	604,147	615,135
Securities other than shares		17,130,172	16,691,857	16,520,421	17,255,287	16,962,438	17,167,179	16,145,345	17,043,136	17,455,869	17,531,463	18,068,196	18,965,855	19,217,265
in BGN		189,909	196,199	196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121
in foreign currency		16,940,263	16,495,658	16,323,687	17,059,353	16,765,922	16,945,945	15,921,798	16,820,089	17,232,948	17,309,033	17,847,307	18,744,942	19,079,144
o/w EUR		16,879,576	16,435,788	16,259,664	16,996,524	16,699,257	16,886,712	15,863,612	16,762,556	17,174,739	17,250,404	17,784,714	18,683,300	19,016,003
Shares and other equity		118,434	120,106	120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		118,434	120,106	120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994
o/w EUR		85,456	87,403	87,323	87,405	87,207	87,208	87,211	87,214	87,263	87,185	87,209	87,179	87,179
Monetary gold and SDR holdings ¹		4,248,573	4,576,274	4,479,970	4,507,664	4,676,021	4,560,275	4,790,171	4,797,290	4,588,026	4,614,997	4,703,387	4,662,791	4,870,397
Accrued interest receivable		63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
o/w EUR		61,412	83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967
Less: foreign liabilities		15,462,862	15,240,254	15,168,749	14,863,601	14,294,783	14,090,487	13,926,625	13,620,523	14,143,334	13,954,840	13,919,643	14,591,238	13,957,237
Deposits		13,783,817	13,562,145	13,439,296	13,160,941	12,757,786	12,521,710	12,367,210	12,086,583	12,222,392	12,016,981	11,936,911	12,594,220	11,884,305
in BGN		1,530,657	1,355,914	1,338,856	1,229,052	1,241,805	1,221,554	1,187,317	1,023,948	1,011,651	1,078,257	1,023,491	1,081,146	1,059,472
in foreign currency		12,253,160	12,206,231	12,100,440	11,931,889	11,515,981	11,300,156	11,179,893	11,062,735	11,210,741	10,938,724	10,913,420	11,513,074	10,824,833
o/w EUR		11,799,303	11,790,961	11,680,047	11,510,307	11,115,955	10,884,674	10,784,463	10,704,456	10,848,360	10,549,970	10,513,109	11,098,884	10,430,624
Repos		229,746	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		229,746	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168
o/w EUR		217,951	222,142	219,645	221,210	28,626	24,790	27,002	26,107	409,760	412,504	414,045	404,024	409,522
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities ³		107,741	113,575	115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296
in BGN		23,154	20,286	23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,860
in foreign currency		84,587	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436
o/w EUR		84,587	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436
Accrued interest payable		1,841	488	908	1,266	263	432	557	157	334	506	165	307	431
in BGN		48	1	27	55	-	-	-	-	-	-	-	-	-
in foreign currency		1,793	487	881	1,211	263	432	557	157	334	506	165	307	431

Table 1a

Detailed Monetary Survey		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	SDR allocation	1,339,717	1,330,670	1,381,746	1,353,322	1,381,544	1,417,647	1,406,486	1,382,943	1,385,747	1,399,339	1,454,819	1,440,128	1,467,037
	DOMESTIC ASSETS (NET)	50,577,255	50,709,164	51,050,997	50,902,187	51,054,958	52,533,561	52,905,303	53,090,432	52,805,411	52,600,624	52,447,489	53,130,696	51,882,548
	DOMESTIC CREDIT	51,768,341	51,970,973	52,356,481	52,382,026	52,654,503	53,721,145	54,304,534	54,638,781	54,261,581	54,067,265	54,022,267	54,451,407	53,253,900
	CLAIMS ON GENERAL GOVERNMENT	-1,227,705	-1,156,633	-1,014,180	-1,176,677	-1,040,985	-538,483	368,001	847,524	71,511	-334,453	-669,521	-638,932	-2,102,406
	Central government (net)	-1,525,003	-1,454,472	-1,336,390	-1,499,619	-1,373,084	-867,779	38,192	522,728	-262,988	-648,297	-982,166	-946,857	-2,418,567
	Claims	3,458,520	3,608,571	3,788,426	3,861,691	3,975,253	4,261,750	4,233,621	4,366,665	4,502,121	4,497,685	4,307,921	4,344,206	4,915,129
	Government securities	3,459,992	3,605,849	3,785,681	3,859,402	3,975,189	3,926,724	3,898,592	4,031,630	4,167,085	4,162,657	4,307,884	4,344,168	4,915,103
	in BGN	1,630,723	1,681,387	1,625,781	1,665,213	1,709,812	1,691,109	1,608,758	1,633,417	1,716,519	1,659,710	1,745,150	1,770,921	1,819,115
	in foreign currency	1,826,269	1,924,462	2,159,900	2,194,189	2,265,377	2,235,615	2,289,834	2,398,213	2,450,566	2,502,947	2,562,734	2,573,247	3,095,988
	o/w EUR	1,323,346	1,403,513	1,537,271	1,593,114	1,639,754	1,599,148	1,613,639	1,753,585	1,800,413	1,848,948	1,861,258	1,876,717	2,247,626
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	1,528	2,722	2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	335,027	335,027	37
	in BGN	29	25	32	28	28	335,025	335,027	335,027	335,027	335,027	335,027	335,027	28
	in foreign currency	1,499	2,697	2,713	2,261	36	36	2	8	9	1	7	7	10
	o/w EUR	1,499	2,697	2,713	2,261	36	36	2	8	9	1	7	7	10
	Less: liabilities	4,983,523	5,063,043	5,124,816	5,361,310	5,348,337	5,129,529	4,195,429	3,843,937	4,765,109	5,145,982	5,290,087	5,291,063	7,333,696
	Deposits	4,983,523	5,063,043	5,124,816	5,361,310	5,348,337	5,129,529	4,195,429	3,843,937	4,765,109	5,145,982	5,290,087	5,291,063	7,333,696
	in BGN	3,936,667	4,053,665	4,111,591	4,320,025	4,314,664	3,949,591	3,545,888	3,276,094	4,037,249	4,420,631	4,576,331	4,604,613	4,902,377
	in foreign currency	1,046,856	1,009,378	1,013,225	1,041,285	1,033,673	1,179,938	649,541	567,843	727,860	725,351	713,756	686,450	2,431,319
	o/w EUR	1,020,150	983,003	985,549	1,011,697	1,001,763	1,149,093	624,904	543,656	637,473	634,033	617,595	592,860	2,405,972
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	297,298	297,839	322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161
	Securities other than shares	65,297	65,297	69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116
	in BGN	2,901	2,901	2,902	2,902	2,902	2,895	2,894	2,894	2,895	2,895	2,148	2,164	5,187
	in foreign currency	62,396	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929
	o/w EUR	62,396	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	232,001	232,542	253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045
	in BGN	190,233	190,132	194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920
	in foreign currency	41,768	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125
	o/w EUR	41,768	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125
	CLAIMS ON NON-GOVERNMENT SECTOR	52,996,046	53,127,606	53,370,661	53,558,703	53,695,488	54,259,628	53,936,533	53,791,257	54,190,070	54,401,718	54,691,788	55,090,339	55,366,306
	Non-financial corporations	32,820,997	32,927,065	33,162,429	33,334,554	33,478,293	34,085,578	33,887,558	33,815,351	34,144,304	34,283,782	34,522,371	34,923,073	35,212,994
	Repos	28,365	28,332	28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340
	in BGN	11,180	20,551	20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372
	in foreign currency	17,185	7,781	7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968
	o/w EUR	15,813	6,427	6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968
	Loans	32,320,929	32,413,866	32,647,148	32,780,657	32,925,838	33,427,800	33,230,901	33,154,189	33,451,580	33,588,310	33,883,181	34,275,588	34,559,014
	in BGN	7,639,168	7,624,443	7,587,461	7,604,087	7,597,495	7,648,688	7,510,566	7,483,883	7,696,501	7,751,822	7,868,850	7,992,215	8,135,701

Table 1a

Detailed Monetary Survey		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
in foreign currency		24,681,761	24,789,423	25,059,687	25,176,570	25,328,343	25,779,112	25,720,335	25,670,306	25,755,079	25,836,488	26,014,331	26,283,373	26,423,313
o/w EUR		23,903,771	23,983,200	24,157,205	24,337,396	24,441,510	24,842,026	24,766,752	24,743,118	24,835,723	24,905,074	25,011,467	25,270,208	25,411,123
Securities other than shares		287,514	299,394	299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962
in BGN		17,083	17,063	16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870
in foreign currency		270,431	282,331	282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092
o/w EUR		267,002	278,947	279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112
Shares and other equity		184,189	185,473	187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,956	220,959	220,786	220,678
in BGN		184,189	185,473	187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,956	220,959	220,786	220,678
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,197,107	1,205,662	1,223,096	1,237,467	1,235,248	1,271,890	1,281,000	1,253,438	1,308,885	1,361,182	1,379,305	1,406,631	1,433,703
Repos		42,604	43,217	41,440	41,456	42,078	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497
in BGN		42,604	43,217	41,440	41,456	41,101	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497
in foreign currency		-	-	-	-	977	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	977	-	-	-	-	-	-	-	-
Loans		809,219	812,632	836,179	843,305	843,202	872,449	886,820	855,402	925,424	977,877	987,101	1,008,774	1,019,966
in BGN		255,365	267,032	261,210	262,188	254,230	276,290	268,960	255,019	262,330	269,347	273,065	299,710	303,236
in foreign currency		553,854	545,600	574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730
o/w EUR		543,489	535,610	563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534
Securities other than shares		73,640	78,200	73,899	82,207	79,680	79,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447
in BGN		159	-	-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786
in foreign currency		73,481	78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661
o/w EUR		73,481	78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661
Shares and other equity		271,644	271,613	271,578	270,499	270,288	281,734	277,965	278,625	276,136	275,802	274,944	278,357	279,793
in BGN		270,033	270,074	270,010	268,962	268,395	279,719	275,985	276,737	275,079	274,722	274,419	278,014	279,516
in foreign currency		1,611	1,539	1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277
o/w EUR		601	603	605	607	610	644	614	617	-	-	-	-	-
Households and NPISHs		18,977,942	18,994,879	18,985,136	18,986,682	18,981,947	18,902,160	18,767,975	18,722,468	18,736,881	18,756,754	18,790,112	18,760,635	18,709,609
Repos		15,277	15,263	15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219
in BGN		14,691	14,677	14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,588	1,598	1,633
in foreign currency		586	586	586	586	586	586	586	586	586	586	586	586	586
o/w EUR		586	586	586	586	586	586	586	586	586	586	586	586	586
Loans		18,962,665	18,979,616	18,970,048	18,971,633	18,979,111	18,899,471	18,765,185	18,719,687	18,733,958	18,753,946	18,787,968	18,758,451	18,707,390
in BGN		11,760,836	11,713,921	11,651,789	11,604,304	11,541,744	11,406,609	11,274,544	11,211,589	11,182,747	11,170,252	11,175,102	11,127,335	11,071,462
in foreign currency		7,201,829	7,265,695	7,318,259	7,367,329	7,437,367	7,492,862	7,490,641	7,508,098	7,551,211	7,583,694	7,612,866	7,631,116	7,635,928
o/w EUR		7,006,746	7,076,376	7,135,582	7,184,764	7,256,741	7,310,402	7,308,113	7,326,781	7,373,009	7,403,315	7,433,638	7,454,951	7,459,742
FIXED ASSETS		3,179,421	3,192,801	3,201,238	3,230,481	3,245,541	3,298,444	3,320,057	3,352,877	3,355,126	3,365,208	3,415,457	3,418,685	3,437,391
OTHER ITEMS (NET)		-4,370,507	-4,454,610	-4,506,722	-4,710,320	-4,845,086	-4,486,028	-4,719,288	-4,901,226	-4,811,296	-4,831,849	-4,990,235	-4,739,396	-4,808,743
Accounts between MFIs (net)		47,910	74,359	25,033	55,827	32,165	54,857	50,699	4,979	-10,636	14,191	-1,406	11,677	18,400
in BGN		63,160	64,654	30,879	27,081	40,849	67,763	57,529	27,293	13,329	4,113	6,507	8,552	15,570
in foreign currency		-15,250	9,705	-5,846	28,746	-8,684	-12,906	-6,830	-22,314	-23,965	10,078	-7,913	3,125	2,830
o/w EUR		-14,787	10,100	-5,787	58,650	16,723	-11,546	-6,682	-22,188	-23,837	9,967	-8,028	3,206	2,936
Other assets and liabilities (net)		-4,418,417	-4,528,969	-4,531,755	-4,766,147	-4,877,251	-4,540,885	-4,769,987	-4,906,205	-4,800,660	-4,846,040	-4,988,829	-4,751,073	-4,827,143
in BGN		-3,710,847	-3,841,021	-3,853,631	-4,059,617	-4,111,439	-3,916,000	-4,070,938	-4,133,933	-4,053,557	-3,999,822	-4,116,608	-3,982,531	-4,031,849
in foreign currency		-707,570	-687,948	-678,124	-706,530	-765,812	-624,885	-699,049	-772,272	-747,103	-846,218	-872,221	-768,542	-795,294
o/w EUR		-680,477	-687,298	-688,665	-715,954	-767,970	-655,034	-715,087	-779,852	-778,024	-852,762	-913,652	-814,565	-819,436
BROAD MONEY M3		54,512,954	55,242,986	55,494,334	55,227,633	54,940,431	56,957,682	57,401,330	57,406,193	57,526,822	58,318,554	58,427,439	58,528,055	59,948,990
MONEY M1		19,501,918	20,352,073	20,098,907	20,066,881	19,906,581	21,026,877	21,455,099	21,652,038	21,374,176	21,705,021	21,520,697	21,248,491	22,534,243

Table 1a

Detailed Monetary Survey		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
BGN'000														
	Financial corporations	3,813	820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
	Households and NPISHs	1,917,681	1,908,876	1,932,077	1,964,849	1,962,416	2,012,515	1,946,189	1,950,691	1,942,708	1,956,485	1,996,895	2,015,867	2,045,346
	MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	54,512,954	55,242,986	55,494,334	55,227,633	54,940,431	56,957,682	57,401,330	57,406,193	57,526,822	58,318,554	58,427,439	58,528,055	59,948,990
	Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)	67,479	75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285
	in BGN	63,878	68,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271
	in foreign currency	3,601	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,601	3,014
	o/w EUR	3,601	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,601	3,014
	LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	15,557,688	16,247,768	16,045,617	16,265,652	16,626,527	16,695,400	17,031,044	17,170,171	17,075,016	16,997,506	16,983,243	16,989,764	17,283,351
	DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS													
	in BGN	1,108,117	1,122,318	1,145,064	1,221,256	1,454,791	1,464,264	1,499,393	1,516,620	1,579,237	1,633,986	1,642,655	1,618,852	1,640,233
	in foreign currency	408,112	431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468
	o/w EUR	700,005	690,689	703,057	723,803	925,852	924,956	940,065	925,771	975,048	1,008,761	998,485	968,344	973,765
	DEBT SECURITIES ISSUED OVER 2 YEARS	579,071	583,605	584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415
	in BGN	80,742	93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398
	in foreign currency	3,162	8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-
	o/w EUR	77,580	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398
	CAPITAL AND RESERVES	77,580	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398
	Funds contributed by owners	14,368,829	15,032,362	14,790,640	14,934,429	15,061,752	15,121,030	15,413,700	15,537,791	15,391,465	15,259,184	15,236,231	15,266,535	15,538,720
	Reserves	3,759,821	3,781,687	3,785,308	3,841,575	3,841,575	3,926,846	3,942,846	3,942,846	3,942,846	3,953,102	3,953,102	3,953,102	3,968,102
	Financial result	9,280,564	9,838,277	9,657,370	9,696,644	9,767,922	9,693,840	9,958,195	10,037,200	9,874,377	10,005,763	10,108,192	10,061,236	10,322,179
		1,328,444	1,412,398	1,347,962	1,396,210	1,452,255	1,500,344	1,512,659	1,557,745	1,574,242	1,300,319	1,174,937	1,252,197	1,248,439

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		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1		1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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
ASSETS														
FOREIGN ASSETS (NET)		19,050,821	20,087,981	19,839,236	19,835,561	19,915,740	20,629,124	20,841,661	20,847,427	20,712,081	20,641,524	20,609,202	21,254,298	21,377,083
Foreign assets		23,046,638	24,153,138	23,984,915	24,231,376	24,303,737	24,589,412	23,867,876	23,551,082	24,348,605	24,663,676	24,921,124	25,580,966	27,744,788
Cash in foreign currency		24,478,067	25,609,657	25,555,836	25,799,668	25,842,555	26,137,977	25,419,611	25,043,732	25,830,625	26,215,029	26,527,590	27,149,207	29,295,999
o/w EUR		93,704	91,946	88,636	86,421	83,813	84,384	82,145	80,980	78,298	76,176	74,304	71,708	68,849
Deposits		91,838	90,136	86,925	84,209	81,670	81,993	80,113	78,971	76,715	74,825	72,885	70,514	67,878
in BGN		4,149,562	5,392,355	5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091
in foreign currency		4,149,562	5,392,355	5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091
o/w EUR		4,140,244	5,383,349	5,616,334	5,066,906	5,006,203	5,205,566	5,330,729	4,047,743	5,013,179	5,289,385	4,933,622	4,707,585	6,252,684
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		15,893,365	15,435,761	15,235,000	16,033,264	15,956,957	16,165,184	15,119,705	15,998,944	15,949,464	16,057,078	16,618,095	17,515,845	17,997,965
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		15,893,365	15,435,761	15,235,000	16,033,264	15,956,957	16,165,184	15,119,705	15,998,944	15,949,464	16,057,078	16,618,095	17,515,845	17,997,965
o/w EUR		15,886,481	15,428,966	15,227,736	16,025,186	15,947,412	16,157,632	15,112,292	15,991,671	15,941,954	16,049,674	16,610,202	17,508,066	17,989,989
Shares and other equity		29,572	29,572	29,572	29,572	29,572	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		29,572	29,572	29,572	29,572	29,572	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098
o/w EUR		6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891	6,891
Monetary gold and SDR holdings ¹		4,248,573	4,576,274	4,479,970	4,507,664	4,676,021	4,550,275	4,790,171	4,797,290	4,588,026	4,614,997	4,703,387	4,652,791	4,870,397
Accrued interest receivable		63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
o/w EUR		61,412	83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967
Less: foreign liabilities		1,431,429	1,456,519	1,570,921	1,568,292	1,538,818	1,548,565	1,551,735	1,492,650	1,482,020	1,551,353	1,606,466	1,568,241	1,551,211
Deposits		89,871	125,361	188,267	213,704	157,011	130,486	144,692	109,550	95,939	151,508	151,482	127,806	83,743
in BGN		66,859	111,076	94,202	153,964	143,784	100,373	103,724	73,643	70,097	134,729	76,967	111,925	66,613
in foreign currency		23,012	14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130
o/w EUR		23,012	14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		1,841	488	908	1,266	263	432	557	157	334	506	165	307	431
in BGN		48	1	27	55	-	-	-	-	-	-	-	-	-
in foreign currency		1,793	487	881	1,211	263	432	557	157	334	506	165	307	431
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,339,717	1,330,670	1,381,746	1,353,322	1,381,544	1,417,647	1,406,486	1,382,943	1,385,747	1,399,339	1,454,819	1,440,128	1,467,037
CLAIMS ON GENERAL GOVERNMENT		-4,283,819	-4,353,984	-4,428,784	-4,663,868	-4,661,366	-4,235,587	-3,319,818	-3,000,651	-3,927,457	-4,315,184	-4,606,088	-4,618,286	-6,657,019

Table 2

BNB Analytical Reporting		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Shares and other equity	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341
	in BGN	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	FIXED ASSETS	278,072	278,109	276,917	277,961	278,438	280,597	279,870	280,015	278,033	279,319	280,508	281,206	281,248
	OTHER ITEMS (NET)	-66,805	-65,817	-70,347	-66,443	-81,584	-81,833	-62,802	-59,554	-63,635	-62,822	-62,877	-66,123	-68,469
	Other assets	1,381,652	1,373,813	1,421,892	1,393,683	1,422,386	1,456,245	1,450,909	1,427,890	1,429,154	1,442,254	1,498,622	1,486,141	1,512,451
	in BGN	51,972	53,162	50,644	50,571	51,349	49,424	55,376	55,514	54,154	53,799	55,113	56,965	56,780
	in foreign currency	1,329,680	1,320,651	1,371,248	1,343,112	1,371,037	1,406,821	1,395,533	1,372,176	1,375,000	1,388,455	1,443,509	1,429,176	1,455,671
	o/w EUR	133	56	71	85	67	258	43	46	88	53	50	306	107
	Less: other liabilities	1,448,457	1,439,630	1,492,239	1,460,126	1,503,970	1,538,078	1,513,711	1,487,244	1,492,789	1,505,076	1,561,499	1,552,264	1,580,920
	in BGN	115,067	114,420	118,260	113,355	130,094	127,848	113,518	113,283	116,671	115,521	116,087	121,134	123,822
	in foreign currency	1,333,390	1,325,210	1,373,979	1,346,771	1,373,876	1,410,230	1,400,193	1,373,961	1,376,118	1,389,555	1,445,412	1,431,130	1,457,098
	o/w EUR	3,270	4,075	2,351	3,358	2,448	2,723	3,769	913	515	455	1,234	1,307	557
	LIABILITIES	19,050,821	20,087,981	19,839,236	19,835,561	19,915,740	20,629,124	20,841,661	20,847,427	20,712,081	20,641,524	20,609,202	21,254,298	21,377,083
	RESERVE MONEY	13,666,157	14,238,195	14,125,010	14,061,510	14,083,324	14,906,407	14,828,768	14,597,362	14,636,132	14,643,707	14,591,384	15,260,579	15,173,807
	Currency in circulation	8,076,359	8,188,389	8,246,439	8,178,393	8,155,297	8,728,750	8,334,839	8,282,476	8,265,776	8,392,616	8,337,536	8,523,374	8,778,178
	Deposits of other MFIs	5,589,798	6,049,806	5,878,571	5,883,117	5,928,027	6,177,657	6,493,929	6,314,886	6,370,356	6,251,091	6,253,848	6,731,205	6,395,629
	in BGN	3,831,760	4,088,916	3,971,901	4,079,971	4,257,682	4,415,519	4,662,847	4,309,558	4,263,820	4,130,052	4,075,977	4,151,754	3,902,094
	in foreign currency	1,758,038	1,960,890	1,906,670	1,803,146	1,670,345	1,762,138	1,831,082	2,005,328	2,106,536	2,121,039	2,177,871	2,585,451	2,493,535
	o/w EUR	1,758,038	1,960,890	1,906,670	1,803,146	1,670,345	1,762,138	1,831,082	2,005,328	2,106,536	2,121,039	2,177,871	2,585,451	2,493,535
	LIABILITIES INCLUDED IN MONEY SUPPLY	1,042,635	1,063,608	1,076,540	1,086,319	1,047,880	998,618	993,175	1,144,354	1,164,503	1,243,867	1,219,036	1,216,669	1,168,877
	DEPOSITS	1,042,635	1,063,608	1,076,540	1,086,319	1,047,880	998,618	993,175	1,144,354	1,164,503	1,243,867	1,219,036	1,216,669	1,168,877
	Overnight deposits	75,443	92,296	115,968	145,903	157,873	138,389	240,216	584,067	604,198	418,534	393,505	164,310	362,091
	in BGN	28,099	43,978	63,092	85,996	85,813	37,540	128,083	280,308	303,371	113,843	95,860	94,841	132,149
	in foreign currency	21,582	42,772	62,417	85,087	84,709	35,599	85,589	246,422	98,130	97,616	90,418	90,800	84,048
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	517	1,206	675	909	1,104	1,941	42,494	33,886	205,241	16,227	5,442	4,041	48,101
	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	47,344	48,318	52,876	59,907	72,060	100,849	112,133	303,759	300,827	304,691	297,645	69,469	229,942
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	44,964	46,656	52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235
	Financial corporations	2,380	1,662	732	1,277	5,739	32,693	49,321	244,956	246,318	246,787	246,835	19,950	178,707
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	46,670	47,652	52,157	59,214	66,964	100,099	108,609	303,214	300,279	304,137	297,054	68,887	225,109
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	44,964	46,656	52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235
	Financial corporations	1,706	996	13	584	643	31,943	45,797	244,411	245,770	246,233	246,244	19,368	173,874
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with agreed maturity up to 2 years	967,192	971,312	960,572	940,416	890,007	860,229	752,959	560,287	560,305	825,333	825,531	1,052,359	806,786
	in BGN	478,030	480,250	467,270	447,270	401,050	398,030	307,030	307,030	307,030	572,030	572,030	572,030	486,030
	in foreign currency	95,000	95,000	95,000	95,000	90,000	88,000	-	-	-	38,000	38,000	38,000	29,000
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	383,000	385,000	372,000	352,000	311,000	310,000	307,000	307,000	307,000	534,000	534,000	534,000	457,000
	Financial corporations	30	250	270	270	50	30	30	30	30	30	30	30	30
	Households and NPISHs	489,162	491,062	493,302	493,146	488,957	462,199	445,929	253,257	253,275	253,303	253,501	480,329	320,756

Table 2

BNB Analytical Reporting		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
BGN'000														
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		467,648	469,548	471,788	471,632	467,443	440,685	424,415	231,743	231,761	231,789	231,987	458,815	299,242
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		485,046	487,001	488,957	488,956	488,957	457,664	445,929	250,346	250,346	250,346	250,346	477,222	320,756
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		463,532	465,487	467,443	467,442	467,443	436,150	424,415	228,832	228,832	228,832	228,832	455,708	299,242
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		4,342,029	4,786,178	4,637,686	4,687,732	4,784,536	4,724,099	5,019,718	5,105,711	4,911,446	4,753,950	4,798,782	4,777,050	5,034,399
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		4,342,029	4,786,178	4,637,686	4,687,732	4,784,536	4,724,099	5,019,718	5,105,711	4,911,446	4,753,950	4,798,782	4,777,050	5,034,399
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		4,172,525	4,592,940	4,426,930	4,459,620	4,536,943	4,463,082	4,742,291	4,810,839	4,603,259	4,678,963	4,709,608	4,671,151	4,916,614
Financial result		149,504	173,238	190,756	208,112	227,593	241,017	257,427	274,872	288,187	54,987	69,174	85,899	97,785

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Table 3

Analytical Reporting of Other MFIs													
BGN'000	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1	1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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
ASSETS													
FOREIGN ASSETS (NET)	57,452,184	58,291,147	58,447,296	58,408,574	58,418,259	60,137,246	60,891,763	60,844,340	61,074,733	61,805,092	61,896,982	61,848,512	63,089,807
Foreign assets	-3,553,251	-3,371,548	-3,495,961	-3,640,278	-3,791,737	-3,469,891	-2,340,805	-2,065,150	-2,552,178	-1,948,240	-1,957,931	-3,193,843	-2,394,995
Cash in foreign currency	10,478,182	10,412,187	10,101,867	9,655,031	8,984,228	9,072,031	10,034,085	10,062,723	10,109,136	10,455,247	10,355,246	9,829,154	10,011,031
o/w EUR	577,274	546,858	510,970	496,182	491,379	489,411	484,219	485,119	463,057	481,061	513,180	570,245	620,619
Deposits	434,178	406,535	375,454	372,728	368,654	359,893	360,283	365,439	366,530	361,989	377,283	422,484	464,091
in BGN	7,704,754	7,627,812	7,358,049	6,976,809	6,551,767	6,599,722	7,564,659	7,571,737	7,123,422	7,484,453	7,383,486	6,802,616	7,162,971
in foreign currency	703,979	776,808	694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519
o/w EUR	7,000,775	6,851,004	6,663,612	6,049,243	5,749,038	5,851,108	6,866,034	6,845,614	6,242,838	6,597,444	6,549,075	5,910,120	6,603,452
Repos	5,184,356	5,412,438	5,666,903	4,837,303	4,653,745	4,615,373	5,451,533	5,425,168	4,940,364	5,285,486	5,302,017	4,766,551	5,249,782
in BGN	18,516	13,400	29,983	33,247	-	5,000	-	5,200	-	-	-	7,079	-
in foreign currency	18,516	13,400	29,983	33,247	-	5,000	-	5,200	-	-	-	7,079	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	851,969	877,487	826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	900,226	908,245
in BGN	25,033	24,033	24,041	25,557	31,433	26,651	23,993	22,561	27,375	22,737	31,044	28,615	26,670
in foreign currency	826,936	853,454	802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,611	881,575
o/w EUR	618,566	650,116	607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	604,147	615,135
Securities other than shares	1,236,807	1,256,096	1,285,421	1,222,023	1,005,481	1,001,995	1,025,640	1,044,192	1,506,205	1,474,385	1,450,101	1,450,010	1,219,300
in BGN	189,909	196,199	196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121
in foreign currency	1,046,898	1,059,897	1,088,687	1,026,089	808,965	780,761	802,093	821,145	1,283,484	1,251,955	1,229,212	1,229,097	1,081,179
o/w EUR	993,095	1,006,822	1,031,928	971,338	751,845	729,080	751,320	770,885	1,232,785	1,200,730	1,174,512	1,175,234	1,026,014
Shares and other equity	88,862	90,534	90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	88,862	90,534	90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896
o/w EUR	78,565	80,512	80,432	80,514	80,316	80,317	80,320	80,323	80,372	80,294	80,318	80,288	80,288
Less: foreign liabilities	14,031,433	13,783,735	13,597,828	13,295,309	12,755,965	12,541,922	12,374,890	12,127,873	12,661,314	12,403,487	12,313,177	13,022,997	12,406,026
Deposits	13,693,946	13,436,784	13,251,029	12,947,237	12,600,775	12,391,224	12,222,518	11,977,033	12,126,453	11,865,473	11,785,429	12,466,414	11,800,562
in BGN	1,463,798	1,244,838	1,244,654	1,075,088	1,098,021	1,121,181	1,083,593	950,205	941,554	943,528	946,524	989,221	992,859
in foreign currency	12,230,148	12,191,946	12,006,375	11,872,149	11,502,754	11,270,043	11,138,925	11,026,828	11,184,899	10,921,945	10,838,905	11,497,193	10,807,703
o/w EUR	11,776,291	11,776,676	11,585,982	11,450,567	11,102,728	10,854,561	10,743,495	10,668,549	10,822,518	10,533,191	10,438,594	11,083,003	10,413,494
Repos	229,746	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	229,746	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168
o/w EUR	217,951	222,142	219,645	221,210	28,626	24,797	27,002	26,107	409,760	412,504	414,045	404,024	409,522
Securities ¹	107,741	113,575	115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296
in BGN	23,154	23,286	23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,860
in foreign currency	84,587	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436
o/w EUR	84,587	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436
RESERVES IN THE BNB²	6,423,994	6,883,188	6,738,105	6,774,196	6,761,419	7,117,803	7,296,628	7,095,667	7,163,949	7,154,081	7,089,153	7,587,695	7,219,500
Cash in levs	842,309	838,313	867,755	867,478	838,759	935,369	806,859	800,262	814,365	879,210	841,274	847,531	838,665
Deposits	5,581,685	6,044,875	5,870,350	5,906,718	5,922,660	6,182,434	6,489,769	6,295,405	6,349,584	6,274,871	6,247,879	6,740,164	6,380,835
in BGN	3,824,172	4,080,165	3,964,971	4,076,671	4,252,441	4,415,764	4,668,654	4,305,166	4,259,907	4,125,715	4,071,138	4,145,659	3,897,375
in foreign currency	1,757,513	1,964,710	1,905,379	1,830,047	1,670,219	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460
o/w EUR	1,757,513	1,964,710	1,905,379	1,830,047	1,670,219	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460
CLAIMS ON GENERAL GOVERNMENT	3,056,114	3,197,351	3,414,604	3,507,191	3,620,401	3,697,104	3,687,819	3,848,175	3,998,968	3,980,731	3,936,567	3,979,354	4,554,613
Central government (net)	2,758,816	2,899,512	3,092,394	3,184,249	3,288,302	3,367,808	3,358,010	3,523,379	3,664,469	3,666,887	3,623,922	3,671,429	4,238,452

Table 3

Analytical Reporting of Other MFIs		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Claims		3,458,520	3,608,571	3,788,426	3,861,691	3,975,253	4,261,750	4,233,621	4,366,665	4,502,121	4,497,685	4,307,921	4,344,206	4,915,129
Government securities		3,456,992	3,605,849	3,785,681	3,859,402	3,975,189	3,926,724	3,898,592	4,031,630	4,167,085	4,162,657	4,307,884	4,344,168	4,915,103
in BGN		1,630,723	1,681,387	1,625,781	1,665,213	1,709,812	1,691,109	1,608,758	1,633,417	1,716,519	1,659,710	1,745,150	1,770,921	1,819,115
in foreign currency		1,826,269	1,924,462	2,159,900	2,194,189	2,265,377	2,235,615	2,289,834	2,398,213	2,450,566	2,502,947	2,562,734	2,573,247	3,095,988
o/w EUR		1,323,346	1,403,513	1,537,271	1,593,114	1,639,754	1,599,148	1,613,639	1,753,585	1,800,413	1,848,948	1,861,258	1,876,717	2,247,626
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		1,528	2,722	2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	37	38	26
in BGN		29	25	32	28	28	335,025	335,027	335,027	335,027	335,027	30	28	26
in foreign currency		1,499	2,697	2,713	2,261	36	1	2	8	9	1	7	10	-
o/w EUR		1,499	2,697	2,713	2,261	36	1	2	8	9	1	7	10	-
Less: liabilities		699,704	709,059	696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677
Deposits		699,704	709,059	696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677
in BGN		390,884	420,173	410,751	399,373	388,552	569,988	567,310	596,287	586,985	590,724	430,707	410,907	416,026
in foreign currency		308,820	288,886	285,281	278,069	298,399	323,954	308,301	246,999	250,667	240,074	253,292	261,870	260,651
o/w EUR		295,172	275,285	269,530	263,931	283,658	308,951	293,650	232,671	236,242	225,430	237,775	247,487	245,774
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		297,298	297,839	322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161
Securities other than shares		66,297	65,297	69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116
in BGN		2,901	2,901	2,902	2,902	2,895	2,895	2,894	2,894	2,895	2,895	2,148	2,164	5,187
in foreign currency		62,396	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929
o/w EUR		62,396	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		232,001	232,542	253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045
in BGN		190,233	190,132	194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920
in foreign currency		41,768	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125
o/w EUR		41,768	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125
CLAIMS ON NON-GOVERNMENT SECTOR		52,919,311	53,051,071	53,294,126	53,482,168	53,618,963	54,183,093	53,859,998	53,714,722	54,113,535	54,325,183	54,615,253	55,013,804	55,279,771
Non-financial corporations		32,750,603	32,856,871	33,092,235	33,264,360	33,408,099	34,015,384	33,817,364	33,745,157	34,074,110	34,213,588	34,452,177	34,852,879	35,142,800
Repos		28,365	28,332	28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340
in BGN		11,180	20,551	20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372
in foreign currency		17,185	7,781	7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968
o/w EUR		15,813	6,427	6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968
Loans		32,320,929	32,413,866	32,647,148	32,780,657	32,925,838	33,427,800	33,230,901	33,154,189	33,451,580	33,588,310	33,883,181	34,275,588	34,559,014
in BGN		7,639,168	7,624,443	7,587,461	7,604,087	7,597,495	7,648,688	7,510,566	7,483,883	7,696,501	7,751,822	7,868,850	7,992,215	8,135,701
in foreign currency		24,681,761	24,789,423	25,059,687	25,176,570	25,328,343	25,779,112	25,720,335	25,670,306	25,755,079	25,836,488	26,014,331	26,283,373	26,423,313
o/w EUR		23,903,771	23,983,200	24,157,205	24,337,396	24,441,510	24,842,026	24,766,752	24,743,118	24,835,723	24,905,074	25,011,467	25,270,208	25,411,123
Securities other than shares		287,514	299,394	299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962
in BGN		17,083	17,063	16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870
in foreign currency		270,431	282,331	282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092
o/w EUR		267,002	278,947	279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112

Table 3

Analytical Reporting of Other MFIs													
BGN'000	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Shares and other equity in BGN	113,795	115,279	116,809	124,928	123,098	139,353	139,071	141,372	173,299	172,762	150,765	150,592	150,484
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations	1,190,766	1,199,321	1,216,755	1,231,126	1,228,907	1,265,549	1,274,659	1,247,097	1,302,544	1,354,841	1,372,964	1,400,290	1,427,362
Repos	42,604	43,217	41,440	41,456	42,078	38,530	38,804	38,804	40,653	43,153	53,363	55,199	70,497
in BGN	42,604	43,217	41,440	41,456	41,101	38,530	38,804	38,804	40,653	43,153	53,363	55,199	70,497
in foreign currency	-	-	-	-	977	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	977	-	-	-	-	-	-	-	-
Loans	809,219	812,632	836,179	843,305	843,202	872,449	886,820	855,402	925,424	977,877	987,101	1,008,774	1,019,966
in BGN	255,365	267,032	261,210	262,188	254,230	276,290	268,960	255,019	262,330	269,347	273,065	299,710	303,236
in foreign currency	553,854	545,600	574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730
o/w EUR	543,489	535,610	563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534
Securities other than shares	73,640	78,200	73,899	82,207	79,680	79,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447
in BGN	159	-	-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786
in foreign currency	73,481	78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661
o/w EUR	73,481	78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661
Shares and other equity	265,303	265,272	265,237	264,158	263,947	275,393	271,624	272,284	269,795	269,461	268,603	272,016	273,452
in BGN	263,692	263,733	263,669	262,621	262,054	273,378	269,644	270,398	268,738	268,381	268,078	271,673	273,175
in foreign currency	1,611	1,539	1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277
o/w EUR	601	603	605	607	610	644	614	617	-	-	-	-	-
Households and NPISHs	18,977,942	18,994,879	18,985,136	18,986,682	18,981,947	18,902,160	18,767,975	18,722,468	18,736,881	18,756,754	18,790,112	18,760,635	18,709,609
Repos	15,277	15,263	15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219
in BGN	14,691	14,677	14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,568	1,598	1,633
in foreign currency	586	586	586	586	586	586	586	586	586	586	586	586	586
o/w EUR	586	586	586	586	586	586	586	586	586	586	586	586	586
Loans	18,962,665	18,979,616	18,970,048	18,971,633	18,979,111	18,899,471	18,765,185	18,719,687	18,733,958	18,753,946	18,787,968	18,766,451	18,707,390
in BGN	11,760,836	11,713,921	11,651,789	11,604,304	11,541,744	11,406,609	11,274,544	11,211,589	11,182,747	11,170,252	11,175,102	11,127,335	11,071,462
in foreign currency	7,201,829	7,265,695	7,318,259	7,367,329	7,437,367	7,492,862	7,490,641	7,508,098	7,551,211	7,583,694	7,612,866	7,631,116	7,635,928
o/w EUR	7,006,746	7,076,376	7,135,582	7,184,764	7,256,741	7,310,402	7,308,113	7,326,781	7,373,009	7,405,315	7,433,638	7,454,951	7,459,742
FIXED ASSETS	2,901,349	2,914,692	2,924,321	2,952,520	2,967,103	3,017,847	3,040,187	3,072,862	3,077,093	3,085,889	3,134,949	3,137,479	3,156,143
OTHER ITEMS (NET)	-4,295,333	-4,383,607	-4,427,899	-4,667,223	-4,757,880	-4,408,710	-4,652,064	-4,821,936	-4,726,634	-4,792,552	-4,921,009	-4,675,977	-4,725,225
Accounts between other MFIs (net)	56,279	79,545	33,509	32,481	37,787	50,342	55,121	24,715	10,391	-9,334	4,943	8,973	33,449
Claims on other MFIs	2,191,544	2,178,713	2,305,744	2,231,948	2,050,051	2,039,961	1,931,703	1,962,026	1,871,593	1,960,523	2,093,526	2,462,050	2,287,924
in BGN	1,208,819	1,150,481	1,204,613	1,149,194	983,695	902,185	858,247	850,462	815,358	809,595	866,052	1,179,186	1,255,199
in foreign currency	982,725	1,028,232	1,101,131	1,082,754	1,066,356	1,137,776	1,073,456	1,111,564	1,056,235	1,150,928	1,227,474	1,282,864	1,032,725
o/w EUR	766,730	814,251	883,938	796,864	774,499	828,303	769,510	819,731	812,581	890,651	1,012,253	948,918	696,669
Less: liabilities to other MFIs	2,135,265	2,099,168	2,272,235	2,199,467	2,012,264	1,989,619	1,876,582	1,937,311	1,861,202	1,969,857	2,088,583	2,453,077	2,254,475
in BGN	1,137,815	1,076,821	1,166,549	1,118,558	937,350	834,405	796,263	818,522	797,861	800,890	854,451	1,164,284	1,234,655
in foreign currency	997,450	1,022,347	1,105,686	1,080,909	1,074,914	1,155,214	1,080,319	1,118,789	1,063,341	1,168,967	1,234,132	1,288,793	1,019,820
o/w EUR	780,992	807,971	888,434	765,115	757,650	844,381	776,225	826,830	819,559	908,801	1,019,026	954,766	683,658
Other (net)	-4,351,612	-4,463,152	-4,461,408	-4,699,704	-4,795,667	-4,459,052	-4,707,185	-4,846,651	-4,737,025	-4,783,218	-4,925,952	-4,684,950	-4,758,674
Other unclassified assets	2,304,804	2,385,126	2,503,745	2,404,317	2,462,872	2,446,231	2,449,353	2,496,932	2,647,453	2,843,445	2,839,220	2,886,438	2,916,992
in BGN	1,094,802	1,090,640	1,155,550	1,081,649	1,113,944	1,101,441	1,105,768	1,140,138	1,241,467	1,347,939	1,320,129	1,320,945	1,320,945
in foreign currency	1,210,002	1,294,486	1,348,195	1,322,668	1,348,928	1,344,790	1,343,585	1,356,794	1,405,986	1,491,957	1,491,281	1,566,309	1,596,047
o/w EUR	1,067,569	1,123,059	1,142,039	1,136,382	1,153,985	1,142,245	1,146,035	1,172,006	1,194,720	1,265,120	1,253,349	1,327,971	1,363,421
Less: other unclassified liabilities	6,656,416	6,848,278	6,965,153	7,104,021	7,258,539	6,905,283	7,156,538	7,343,583	7,384,478	7,626,663	7,765,172	7,571,388	7,675,666
in BGN	4,742,554	4,870,403	4,941,565	5,078,482	5,146,638	4,939,017	5,118,564	5,216,302	5,232,507	5,289,558	5,403,573	5,238,491	5,285,752
in foreign currency	1,913,862	1,977,875	2,023,588	2,025,539	2,111,901	1,966,266	2,037,974	2,127,281	2,151,971	2,337,105	2,361,599	2,332,897	2,389,914

Table 3

Analytical Reporting of Other MFIs													
BGN'000	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Non-financial corporations	37,756	39,412	11,639	11,665	11,978	41,548	36,026	34,658	12,905	10,286	25,896	12,106	40,888
Financial corporations	3,813	820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs	2,320,977	2,311,888	2,354,493	2,378,834	2,391,331	2,474,806	2,406,630	2,411,847	2,404,236	2,425,533	2,495,331	2,519,459	2,548,499
o/w EUR	1,930,395	1,920,647	1,943,053	1,975,876	1,973,776	2,063,899	1,982,014	1,985,121	1,955,614	1,966,734	2,022,696	2,027,621	2,085,830
Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	8,901	10,951	10,156	10,207	10,344	39,852	34,293	32,898	11,374	8,717	24,269	10,222	38,952
Financial corporations	3,813	820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs	1,917,681	1,908,876	1,932,077	1,964,849	1,962,416	2,012,515	1,946,189	1,950,691	1,942,708	1,956,485	1,996,895	2,015,867	2,045,346
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)													
in BGN	67,479	75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285
in foreign currency	63,878	68,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271
o/w EUR	3,601	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY													
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	11,215,659	11,461,590	11,407,931	11,577,920	11,841,991	11,971,301	12,011,326	12,064,460	12,163,570	12,243,556	12,184,461	12,212,714	12,248,952
in BGN	1,108,117	1,122,318	1,145,064	1,221,256	1,454,791	1,464,264	1,499,393	1,516,620	1,579,237	1,633,986	1,642,655	1,618,852	1,640,233
in foreign currency	408,112	431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468
o/w EUR	700,005	690,689	703,057	723,803	925,852	924,956	940,065	925,771	975,048	1,008,761	998,485	968,344	973,765
Debt securities issued over 2 years	579,071	583,605	584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415
in BGN	80,742	93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398
in foreign currency	3,162	8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-
o/w EUR	77,580	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398
Capital and reserves	10,026,800	10,246,184	10,152,954	10,246,697	10,277,216	10,396,931	10,393,982	10,432,080	10,480,019	10,505,234	10,437,449	10,489,485	10,504,321
Funds contributed by owners	3,739,821	3,761,687	3,765,308	3,821,575	3,821,575	3,906,846	3,922,846	3,922,846	3,922,846	3,933,102	3,933,102	3,933,102	3,948,102
Reserves	5,108,039	5,245,337	5,230,440	5,237,024	5,230,979	5,230,758	5,215,904	5,226,361	5,271,118	5,326,800	5,398,584	5,390,085	5,405,565
Financial result	1,178,940	1,239,160	1,157,206	1,188,098	1,224,662	1,259,327	1,255,232	1,282,873	1,286,055	1,245,332	1,105,763	1,166,298	1,150,654

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

²The indicator is compiled for monetary statistics purposes and it differs methodologically from minimum reserve requirements calculated according to Ordinance No. 21 on the minimum required reserves maintained with the Bulgarian National Bank by banks.

Preliminary data.

Source: other MFIs.

Table 4

Foreign Assets and Liabilities of the BNB		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
BGN'000														
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,339,717	1,330,670	1,381,746	1,353,322	1,381,544	1,417,647	1,406,486	1,382,943	1,385,747	1,399,339	1,454,819	1,440,128	1,467,037
Liabilities to non-resident governments		28,534	63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224
Deposits		28,534	63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224
Overnight deposits		28,534	63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224
in BGN		5,522	49,638	32,764	92,526	82,265	38,854	42,205	12,124	8,578	73,210	15,448	50,406	5,094
in foreign currency		23,012	14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130
o/w EUR		23,012	14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130
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		61,337	61,438	61,438	61,438	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Deposits		61,337	61,438	61,438	61,438	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Overnight deposits		337	438	438	438	519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in BGN		337	438	438	438	519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity		61,000	61,000	61,000	61,000	61,000	-	-	-	-	-	-	-	-
in BGN		61,000	61,000	61,000	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		1,841	488	908	1,266	263	432	557	157	334	506	165	307	431
in BGN		48	1	27	55	-	-	-	-	-	-	-	-	-
in foreign currency		1,793	487	881	1,211	263	432	557	157	334	506	165	307	431
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 5

Loans to Non-financial Corporations, Households and NPISHs		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1		1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
Exchange rate: BGN / EUR 1		1.95683	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LOANS TO NON-FINANCIAL CORPORATIONS		32,320,929	32,413,866	32,647,148	32,780,657	32,925,838	33,427,800	33,230,901	33,154,189	33,451,580	33,588,310	33,883,181	34,275,588	34,559,014
Overdraft		9,088,837	9,010,536	9,093,935	9,046,860	9,039,533	9,253,461	9,204,844	9,177,965	9,167,394	9,156,178	9,184,211	9,361,250	9,441,362
in BGN		3,409,735	3,408,304	3,360,035	3,338,494	3,337,804	3,507,436	3,458,122	3,447,300	3,500,673	3,527,383	3,543,580	3,608,792	3,636,683
in foreign currency		5,679,102	5,602,232	5,733,900	5,708,366	5,701,729	5,746,025	5,746,722	5,730,660	5,666,721	5,628,795	5,640,631	5,762,458	5,804,679
o/w EUR		5,393,245	5,331,759	5,418,993	5,435,985	5,404,931	5,432,932	5,426,799	5,429,717	5,375,428	5,332,625	5,308,795	5,404,887	5,477,002
Loans		23,232,092	23,403,330	23,553,213	23,733,797	23,886,305	24,174,339	24,026,057	23,976,224	24,284,186	24,432,132	24,698,970	24,914,338	25,117,652
Regular		17,952,582	18,025,341	18,164,353	18,172,504	18,268,321	18,536,636	18,256,763	18,172,918	18,101,845	18,201,877	18,316,737	18,451,974	18,641,726
Loans with maturity up to 1 year		909,272	1,037,905	1,060,964	1,132,138	1,126,431	972,481	856,887	846,264	839,828	865,283	882,278	832,143	816,656
in BGN		375,718	408,840	430,413	459,550	469,758	383,971	289,140	280,971	291,030	278,633	289,327	293,656	279,269
in foreign currency		533,554	629,065	630,551	672,588	656,673	588,510	567,747	565,293	548,798	586,650	592,951	538,487	537,387
o/w EUR		451,678	473,433	465,821	515,635	492,281	466,586	449,512	445,551	430,796	470,392	465,052	449,343	446,871
Loans with maturity over 1 up to 5 years		6,639,325	6,546,586	6,550,447	6,418,935	6,458,960	6,379,001	6,182,647	6,109,662	6,211,706	6,128,336	6,122,226	6,177,306	6,320,101
in BGN		1,238,100	1,218,045	1,210,655	1,189,119	1,188,607	1,158,313	1,144,967	1,140,411	1,249,508	1,320,020	1,359,729	1,390,875	1,492,566
in foreign currency		5,401,225	5,328,541	5,339,792	5,229,816	5,270,353	5,220,688	5,037,680	4,969,251	4,962,198	4,808,316	4,762,497	4,786,431	4,827,535
o/w EUR		5,298,335	5,250,438	5,253,773	5,148,449	5,160,696	5,106,264	4,904,810	4,844,299	4,837,692	4,672,626	4,619,962	4,606,513	4,639,295
Loans with maturity over 5 years		10,403,985	10,440,850	10,552,942	10,621,431	10,682,930	11,185,154	11,217,229	11,050,311	11,050,311	11,208,258	11,312,233	11,442,525	11,504,969
in BGN		1,549,407	1,525,086	1,510,942	1,525,102	1,510,790	1,514,721	1,499,742	1,491,040	1,504,803	1,495,188	1,531,079	1,540,171	1,572,715
in foreign currency		8,854,578	8,915,764	9,042,000	9,096,329	9,172,140	9,670,433	9,717,487	9,725,952	9,545,508	9,713,070	9,781,154	9,902,354	9,932,254
o/w EUR		8,579,927	8,653,067	8,746,018	8,808,002	8,879,006	9,331,722	9,379,731	9,387,407	9,203,114	9,370,877	9,422,295	9,547,890	9,566,767
Bad and restructured ¹		5,279,510	5,377,989	5,388,860	5,561,293	5,617,984	5,637,703	5,769,294	5,803,306	6,182,341	6,230,255	6,382,233	6,462,364	6,475,926
in BGN		1,066,208	1,064,168	1,075,416	1,091,822	1,090,536	1,084,247	1,118,595	1,124,156	1,150,487	1,130,598	1,145,135	1,158,721	1,154,468
in foreign currency		4,213,302	4,313,821	4,313,444	4,469,471	4,527,448	4,553,456	4,650,699	4,679,150	5,031,854	5,099,657	5,237,098	5,303,643	5,321,458
o/w EUR		4,181,586	4,274,503	4,272,600	4,429,325	4,484,596	4,504,522	4,605,900	4,636,144	4,988,693	5,058,554	5,195,363	5,261,575	5,281,188
LOANS TO HOUSEHOLDS AND NPISHs		18,962,665	18,979,616	18,970,048	18,971,633	18,979,111	18,999,471	18,765,185	18,719,687	18,733,958	18,753,946	18,787,968	18,758,451	18,707,390
Overdraft		1,711,393	1,708,975	1,708,456	1,696,368	1,671,442	1,639,615	1,625,063	1,612,577	1,611,546	1,600,637	1,606,360	1,591,814	1,572,840
in BGN		1,500,000	1,500,510	1,498,706	1,486,522	1,463,690	1,433,098	1,418,637	1,408,731	1,407,257	1,395,420	1,399,712	1,389,101	1,371,749
in foreign currency		211,393	208,465	209,750	209,846	207,752	206,517	206,426	203,846	204,289	205,217	206,648	202,713	201,091
o/w EUR		205,731	203,452	205,382	204,341	201,668	200,302	201,117	198,638	199,093	199,934	199,646	197,443	195,740
Consumer loans		7,583,175	7,599,118	7,574,513	7,576,053	7,571,512	7,503,586	7,444,626	7,436,477	7,437,397	7,457,216	7,462,183	7,432,917	7,406,719
Regular		6,104,596	6,104,628	6,064,762	6,057,839	6,045,005	6,016,551	5,974,824	5,953,746	5,963,539	5,978,959	5,997,702	6,034,651	6,041,677
Loans with maturity up to 1 year		13,738	14,166	14,760	16,648	16,543	18,018	17,897	17,094	17,244	18,837	24,554	25,868	27,492
in BGN		10,104	10,372	10,740	11,737	11,608	13,318	13,231	12,933	14,227	15,519	20,743	21,885	23,969
in foreign currency		3,634	3,794	4,020	4,911	4,935	4,700	4,666	4,161	3,017	3,318	3,811	3,983	3,523
o/w EUR		3,533	3,683	3,902	4,797	4,821	4,589	4,268	3,769	2,653	3,250	3,743	3,919	3,467
Loans with maturity over 1 up to 5 years		924,921	927,318	923,238	921,917	918,407	911,181	900,538	893,895	900,711	910,380	924,091	937,022	946,922
in BGN		776,168	774,471	766,418	763,925	757,987	751,299	742,858	735,245	740,018	748,055	761,069	773,370	782,614
in foreign currency		148,753	152,847	156,820	157,992	160,420	159,882	157,680	158,650	160,693	162,325	163,022	163,652	164,308
o/w EUR		147,483	151,621	155,525	157,562	159,987	159,456	157,280	158,260	160,305	161,922	162,598	163,256	163,922
Loans with maturity over 5 years		5,165,937	5,163,144	5,126,764	5,119,274	5,110,055	5,087,352	5,056,389	5,042,757	5,045,584	5,049,742	5,049,057	5,071,761	5,067,263
in BGN		3,979,911	3,945,249	3,891,018	3,862,984	3,834,481	3,796,171	3,754,054	3,722,648	3,700,994	3,688,153	3,670,441	3,672,342	3,658,059
in foreign currency		1,186,026	1,217,895	1,235,746	1,256,290	1,275,574	1,291,181	1,302,335	1,320,109	1,344,590	1,361,589	1,378,616	1,399,419	1,409,204
o/w EUR		1,158,507	1,191,755	1,211,051	1,232,005	1,251,983	1,267,794	1,278,979	1,295,949	1,320,644	1,337,956	1,355,133	1,376,119	1,385,910
Bad and restructured ¹		1,478,579	1,494,490	1,509,751	1,518,214	1,526,507	1,487,035	1,469,802	1,482,731	1,473,858	1,478,257	1,464,481	1,398,266	1,365,042
in BGN		1,224,915	1,232,642	1,243,034	1,242,800	1,249,189	1,205,698	1,188,535	1,199,512	1,188,915	1,190,335	1,175,830	1,117,688	1,085,274
in foreign currency		253,664	261,848	266,717	275,414	277,318	281,337	281,267	283,219	284,943	287,922	288,651	280,578	279,768
o/w EUR		240,455	248,356	253,303	261,171	263,393	266,700	266,369	269,518	271,408	273,809	274,816	267,367	266,810

Table 5

Loans to Non-financial Corporations, Households and NPIsHs		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Loans for house purchase		8,778,534	8,786,794	8,793,251	8,792,867	8,800,200	8,807,661	8,766,559	8,758,266	8,765,668	8,771,142	8,777,129	8,792,466	8,791,616
Regular		7,181,156	7,169,678	7,131,598	7,098,484	7,090,645	7,093,572	7,041,338	7,015,650	6,996,516	6,981,170	6,969,659	6,993,380	6,989,438
Loans with maturity up to 1 year		1,652	1,052	1,015	963	959	980	378	406	1,966	2,150	2,026	2,058	1,976
in BGN		141	144	40	20	10	34	32	64	62	83	75	114	40
in foreign currency		1,511	908	975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936
o/w EUR		1,511	908	975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936
Loans with maturity over 1 up to 5 years		45,568	44,196	42,736	40,681	39,933	39,540	38,026	37,068	36,011	35,059	35,431	36,040	35,376
in BGN		13,334	12,807	12,016	11,450	11,122	10,608	9,747	9,457	9,027	8,898	8,665	9,337	9,312
in foreign currency		32,234	31,389	30,720	29,231	28,811	28,932	28,279	27,611	26,984	26,161	26,766	26,703	26,064
o/w EUR		32,096	31,249	30,593	29,107	28,618	28,740	28,089	27,426	26,803	25,979	26,607	26,549	25,912
Loans with maturity over 5 years		7,133,936	7,124,430	7,087,847	7,056,840	7,049,763	7,053,052	7,002,934	6,978,176	6,958,539	6,943,961	6,932,202	6,955,282	6,952,086
in BGN		2,983,164	2,955,098	2,912,937	2,884,235	2,858,577	2,835,879	2,803,419	2,775,798	2,752,567	2,740,624	2,732,546	2,743,130	2,741,679
in foreign currency		4,150,772	4,169,332	4,174,910	4,172,605	4,191,176	4,217,173	4,199,515	4,202,378	4,205,972	4,203,337	4,199,656	4,212,152	4,210,407
o/w EUR		4,061,368	4,084,027	4,094,872	4,093,269	4,112,912	4,139,634	4,123,429	4,127,410	4,131,714	4,129,592	4,127,363	4,138,965	4,136,040
Bad and restructured ¹		1,597,378	1,617,116	1,661,653	1,694,383	1,709,555	1,714,089	1,725,221	1,742,616	1,769,152	1,789,972	1,807,470	1,799,086	1,802,178
in BGN		787,285	797,452	823,034	835,443	849,348	848,001	850,313	862,067	878,873	887,379	899,755	892,240	893,254
in foreign currency		810,093	819,664	838,619	858,940	860,207	866,088	874,908	880,549	890,279	902,593	907,715	906,846	908,924
o/w EUR		753,926	763,294	781,513	801,991	803,792	807,776	814,641	819,843	831,216	842,926	847,085	848,115	851,167
Other loans		889,563	884,729	893,828	906,345	935,957	948,609	928,937	912,367	919,347	924,951	942,296	941,254	936,215
Regular		651,125	648,117	653,677	657,931	687,351	702,220	683,970	665,813	675,628	680,120	691,813	691,666	688,635
Loans with maturity up to 1 year		17,691	25,541	27,007	32,365	36,273	39,034	24,690	17,520	16,614	16,657	18,752	21,310	22,162
in BGN		14,836	22,534	24,835	28,892	32,732	35,642	21,412	14,062	13,152	13,333	15,307	16,284	17,515
in foreign currency		2,855	3,007	2,172	3,473	3,541	3,392	3,278	3,458	3,462	3,324	3,445	5,026	4,647
o/w EUR		2,855	3,007	2,172	3,473	3,541	3,392	3,278	3,458	3,447	3,309	3,429	5,011	4,636
Loans with maturity over 1 up to 5 years		254,177	250,799	246,227	243,636	288,587	288,229	264,005	255,020	262,081	267,260	270,858	270,450	268,363
in BGN		144,560	141,725	138,661	138,205	137,713	137,533	134,175	132,702	140,250	144,489	149,642	151,263	149,438
in foreign currency		109,617	109,074	107,566	105,431	130,874	130,696	129,830	122,318	121,831	122,771	121,216	119,187	118,925
o/w EUR		109,562	109,022	107,513	105,383	130,816	130,638	129,776	122,268	121,549	122,417	120,846	118,858	118,598
Loans with maturity over 5 years		379,257	371,777	380,443	381,930	382,491	394,957	395,275	393,273	396,933	396,203	402,203	399,906	398,110
in BGN		178,340	173,965	180,835	182,491	180,368	186,323	186,786	186,237	188,317	189,278	188,702	189,629	189,218
in foreign currency		200,917	197,812	199,608	199,439	202,123	208,634	208,489	207,036	208,616	206,925	213,501	210,277	208,892
o/w EUR		200,011	196,979	198,761	198,520	201,187	207,679	207,551	206,118	207,705	206,073	212,621	209,431	208,039
Bad and restructured ¹		238,438	236,612	240,151	248,414	248,606	246,389	244,967	246,554	243,719	244,831	250,483	249,588	247,580
in BGN		148,078	146,952	149,515	155,600	154,919	153,005	151,345	152,133	149,088	148,686	152,615	150,952	149,341
in foreign currency		90,360	89,660	90,636	92,814	93,687	93,384	93,622	94,421	94,631	96,145	97,868	98,636	98,239
o/w EUR		89,708	89,023	90,020	92,202	93,074	92,756	92,990	93,782	94,568	96,081	97,800	97,974	97,565

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	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1	1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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	63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	63,291	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599
o/w EUR	61,412	83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967
o/w Accrued interest on deposits	3,312	3,136	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,312	3,136	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969
o/w EUR	1,440	2,511	2,183	3,013	1,869	2,002	1,888	2,152	2,412	2,721	550	448	349
o/w Accrued interest on securities other than shares:	59,979	80,613	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	59,979	80,613	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630
o/w EUR	59,972	80,611	94,365	61,185	76,328	87,746	59,927	82,055	99,199	73,616	93,167	96,404	68,618
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	1,841	488	908	1,266	263	432	557	157	334	506	165	307	431
in BGN	48	1	27	55	-	-	-	-	-	-	-	-	-
in foreign currency	1,793	487	881	1,211	263	432	557	157	334	506	165	307	431
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	48	1	27	55	-	-	-	-	-	-	-	-	-
in BGN	48	1	27	55	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocator	1,793	487	881	1,211	263	432	557	157	334	506	165	307	431
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,793	487	881	1,211	263	432	557	157	334	506	165	307	431
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	3,374	2,288	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46
in BGN	2,138	863	1,780	343	753	-	-	-	-	-	-	-	-
in foreign currency	1,236	1,425	1,392	1,533	1,674	1,768	1,943	215	3	7	12	19	46
o/w EUR	1,236	1,425	1,392	1,533	1,674	1,768	1,943	215	-	-	-	-	46
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	3,374	2,288	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46

Table 6

Memorandum to the Analytical Reporting of the BNB		07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
BGN'000														
	in BGN	2,138	863	1,780	343	753	-	-	-	-	-	-	-	-
	in foreign currency	1,236	1,425	1,392	1,533	1,674	1,768	1,943	1,943	215	7	12	19	46
	o/w EUR	1,236	1,425	1,392	1,533	1,674	1,768	1,943	1,943	215	-	-	19	46
	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	91,671	93,165	93,457	95,033	96,798	98,579	99,685	101,244	100,696	102,299	103,961	105,795	107,127
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN*000	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
Exchange rate: BGN / USD 1	1.37155	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218
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	1,048,847	1,060,568	1,091,551	1,121,118	1,153,633	1,127,909	1,047,198	1,083,381	1,112,071	1,193,629	1,215,418	1,243,083	1,217,789
in BGN	352,581	351,832	364,337	369,932	375,610	347,848	332,699	339,340	352,597	373,797	375,197	385,183	355,915
in foreign currency	696,266	708,736	727,214	751,186	778,023	780,061	714,499	744,041	759,474	819,832	840,221	857,900	861,874
o/w EUR	668,878	680,238	690,902	711,890	733,614	730,232	680,067	706,001	715,196	768,182	784,077	802,874	821,175
o/w Accrued interest on deposits	6,177	7,415	7,890	6,235	6,378	5,997	5,029	6,590	7,976	9,278	10,691	10,561	10,155
in BGN	2,225	2,377	2,562	2,298	2,392	2,620	1,911	2,329	2,664	2,674	3,060	3,457	3,864
in foreign currency	3,952	5,038	5,328	3,937	3,986	3,377	3,118	4,261	5,312	6,604	7,631	7,104	6,291
o/w EUR	3,759	4,950	5,236	3,808	3,887	3,147	2,835	3,972	5,015	6,179	7,220	6,637	5,994
o/w Accrued interest on loans	974,645	975,640	992,695	1,010,045	1,018,041	971,608	996,761	1,023,779	1,040,934	1,104,319	1,103,663	1,114,425	1,115,500
in BGN	338,623	336,397	342,676	344,241	342,370	311,529	316,966	324,629	330,543	346,561	339,307	345,875	337,360
in foreign currency	636,022	639,243	650,019	665,804	675,671	660,079	679,795	699,150	710,391	757,758	764,356	768,550	778,140
o/w EUR	611,445	616,368	624,000	639,950	648,894	631,537	649,330	668,714	676,825	720,856	728,134	737,016	742,586
o/w Accrued interest on securities other than shares	65,050	74,434	87,683	101,766	123,440	149,958	45,147	52,181	62,840	79,641	100,748	117,756	91,823
in BGN	11,665	12,986	19,053	23,330	30,708	33,672	13,801	12,324	19,358	24,537	32,800	35,808	14,640
in foreign currency	53,385	61,448	68,630	78,436	92,732	116,286	31,346	39,857	43,482	55,104	67,948	81,948	77,183
o/w EUR	50,834	55,963	58,510	65,174	75,257	95,284	27,741	32,655	33,165	40,892	48,565	59,058	72,468
Derivatives with a positive fair value	81,162	104,041	153,932	100,589	129,382	166,499	136,258	122,385	121,280	120,930	191,509	178,712	207,901
in BGN	22,072	31,288	55,604	22,217	45,556	64,793	36,567	32,283	22,780	14,962	48,653	44,746	56,121
in foreign currency	59,090	72,753	98,328	78,372	83,826	101,706	99,691	90,102	98,500	105,968	142,856	133,966	151,780
o/w EUR	47,118	61,789	70,043	61,262	62,631	78,408	87,103	80,127	87,874	93,994	115,317	115,030	129,706
OTHER LIABILITIES, of which													
Accrued interest - total	634,759	675,947	702,748	730,576	763,048	596,504	619,303	652,751	671,196	710,577	721,798	710,265	725,541
in BGN	270,957	293,668	302,493	316,547	331,155	242,659	257,998	279,701	291,382	316,212	322,475	320,988	330,202
in foreign currency	363,802	382,279	400,255	414,029	431,893	353,845	361,305	373,050	379,814	394,365	399,323	389,277	395,339
o/w EUR	330,898	348,253	362,191	374,919	389,142	319,466	325,473	335,155	339,041	350,531	351,228	341,202	344,961
o/w Accrued interest on overnight deposits	13,547	15,680	16,737	18,351	20,015	4,379	3,866	6,262	7,661	9,888	11,813	12,894	14,562
in BGN	9,786	11,428	12,201	13,496	15,133	821	2,695	4,564	5,643	7,414	9,018	9,638	10,968
in foreign currency	3,761	4,252	4,536	4,855	4,882	3,558	1,171	1,698	2,018	2,474	2,795	3,256	3,594
o/w EUR	3,423	3,863	4,107	4,400	4,377	3,490	1,064	1,555	1,827	2,281	2,529	2,921	3,193
o/w Accrued interest on deposits with agreed maturity	545,884	572,135	585,995	599,602	614,065	583,598	592,598	609,240	613,639	637,840	638,683	617,742	615,052
in BGN	228,086	243,612	247,361	254,648	261,827	240,684	247,531	260,932	266,181	283,283	281,372	275,271	276,567
in foreign currency	317,798	328,523	338,634	344,954	352,238	342,914	345,067	348,308	347,458	354,557	357,311	342,471	338,485
o/w EUR	291,059	301,562	309,051	315,055	320,130	308,930	310,721	313,064	310,635	315,832	315,989	302,245	297,438
o/w Accrued interest on deposits redeemable at notice	70,329	81,578	92,412	103,625	115,804	1,664	14,861	27,715	40,243	52,614	67,157	76,878	91,098
in BGN	32,805	38,178	42,821	48,115	53,793	1,043	7,519	13,783	19,524	25,480	32,043	36,030	42,614
in foreign currency	37,524	43,400	49,591	55,510	62,011	621	7,342	13,932	20,719	27,134	35,114	40,848	48,484
o/w EUR	31,737	36,782	41,632	46,865	52,026	468	6,073	11,574	17,180	22,463	28,771	33,504	39,737
o/w Accrued interest on debt securities issued	3,602	4,548	4,953	6,502	7,176	5,926	7,447	8,375	8,071	9,366	2,941	2,270	4,017
in BGN	206	362	49	203	351	54	208	351	-	-	-	-	-
in foreign currency	3,396	4,186	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017

Table 7

Memorandum to the Analytical Reporting of Other MFIs

BGN'000	07.2011	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012
o/w EUR	3,396	4,186	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017
Provisions	3,705,556	3,801,428	3,891,559	4,009,229	4,065,059	4,041,179	4,146,971	4,221,459	4,282,421	4,354,084	4,429,986	4,410,296	4,436,017
Depreciation	1,277,960	1,293,130	1,308,798	1,326,694	1,343,536	1,331,013	1,350,911	1,367,789	1,383,116	1,394,100	1,409,223	1,418,503	1,433,171
Derivatives with a negative fair value	130,356	147,611	133,995	108,755	115,064	143,563	135,863	128,996	125,799	128,536	166,431	165,284	174,984
in BGN	32,132	45,098	36,305	23,112	26,201	44,166	27,671	28,454	22,934	18,501	33,399	31,596	31,584
in foreign currency	98,224	102,513	97,690	85,643	88,863	99,397	108,192	100,542	102,865	110,035	133,032	133,688	143,400
o/w EUR	85,524	89,948	66,484	66,810	67,930	77,450	93,331	88,198	91,097	96,790	109,977	112,576	121,183

Preliminary data.

Source: other MFIs.

Table 8

Monthly Sectoral Survey of the BNB as of July 2012

	BGN000												
	Resident sector				Other resident sectors				Non-resident sector				
	General government		Financial corporations		Other financial corporations		Households and NPISHs		Countries and institutions of the EU			Rest of the world	
	Other MFIs	CG	SSFs	Non-financial corporations	OFIAs	ICs and PFIAs	Households and NPISHs	MU	Non-MU				Not allocated
ASSETS	31,166,233	77,062	163	76,899	70,558	6,341	6,341	26,431,747	23,363,243	21,384,486	1,978,757	3,068,504	4,657,424
1. Cash (in foreign currency) o/w EUR	68,849	-	-	-	-	-	-	-	-	-	-	-	68,849
2. SDR holdings	1,467,145	-	-	-	-	-	-	-	-	-	-	-	67,878
3. Reserve position in the IMF	81,895	-	-	-	-	-	-	81,895	690,890	-	-	81,895	-
4. Monetary gold	3,321,357	-	-	-	-	-	-	1,993,536	690,890	-	690,890	1,302,646	1,327,821
5. Deposits	6,259,091	-	-	-	-	-	-	6,259,091	4,598,729	3,620,332	978,397	1,660,362	-
5.1. Overnight in BGN	4,418,180	-	-	-	-	-	-	4,418,180	3,933,519	2,955,122	978,397	484,661	-
in foreign currency	4,418,180	-	-	-	-	-	-	4,418,180	3,933,519	2,955,122	978,397	484,661	-
o/w EUR	4,411,773	-	-	-	-	-	-	4,411,773	3,933,513	2,955,119	978,394	478,260	-
5.2. With agreed maturity in BGN	1,840,911	-	-	-	-	-	-	1,840,911	665,210	665,210	-	1,175,701	-
in foreign currency	1,840,911	-	-	-	-	-	-	1,840,911	665,210	665,210	-	1,175,701	-
o/w EUR	1,840,911	-	-	-	-	-	-	1,840,911	665,210	665,210	-	1,175,701	-
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 up to 1 year in BGN	17,997,965	-	-	-	-	-	-	17,997,965	17,997,965	17,691,325	306,640	-	-
in foreign currency	1,599,158	-	-	-	-	-	-	1,599,158	1,599,158	1,599,158	-	-	-
o/w EUR	1,599,158	-	-	-	-	-	-	1,599,158	1,599,158	1,599,158	-	-	-
over 1 and up to 2 years in BGN	648,634	-	-	-	-	-	-	648,634	648,634	648,634	-	-	-
in foreign currency	648,634	-	-	-	-	-	-	648,634	648,634	648,634	-	-	-
o/w EUR	648,634	-	-	-	-	-	-	648,634	648,634	648,634	-	-	-
over 2 years in BGN	15,750,173	-	-	-	-	-	-	15,750,173	15,750,173	15,443,533	306,640	-	-
in foreign currency	15,750,173	-	-	-	-	-	-	15,750,173	15,750,173	15,443,533	306,640	-	-
o/w EUR	15,742,197	-	-	-	-	-	-	15,742,197	15,742,197	15,435,557	306,640	-	-
9. Shares and other equity in BGN	106,633	-	-	76,535	70,194	6,341	6,341	30,098	6,891	6,891	-	23,207	-
in foreign currency	76,535	-	-	76,535	70,194	6,341	6,341	30,098	6,891	6,891	-	23,207	-
o/w EUR	30,098	-	-	-	-	-	-	6,891	6,891	6,891	-	-	-
in foreign currency	6,891	-	-	-	-	-	-	6,891	6,891	6,891	-	-	-

(continued)

Monthly Sectoral Survey of the BNB as of July 2012

BGN000

	Resident sector										Non-resident sector						Not allocated
	Other MFIs			General government			Other resident sectors				Countries and institutions of the EU			Rest of the world			
	Other MFIs	CG	SSFs	Non-financial corporations	OFIAs	ICs and PFs	Households and NPIsHs	MU	Non-MU								
Total																	
10. Fixed assets (in levs)	281,248	-	-	-	-	-	-	-	-	-	-	-	-	-	-	281,248	
11. Other assets	1,582,050	527	163	364	364	364	364	364	364	364	364	65,938	2,830	394	1,512,361		
in BGN	56,780	527	163	364	364	364	364	364	364	364	364	65,938	2,830	394	56,253		
in foreign currency	1,525,270	-	-	-	-	-	-	-	-	-	-	68,751	2,825	216	1,456,108		
o/w EUR	69,074	-	-	-	-	-	-	-	-	-	-	68,967	2,825	107	69,074		
LIABILITIES																	
12. Currency in circulation	31,166,233	14,221,827	6,395,629	6,770,323	6,657,019	113,304	1,055,875	72,749	983,096	983,096	30	83,743	83,743	1,474,045	15,386,618		
13. Deposits	8,778,178	-	-	-	-	-	-	-	-	-	-	-	-	-	8,778,178		
13.1. Overnight	14,305,268	14,221,525	6,395,629	6,770,067	6,657,019	113,048	1,055,829	72,749	983,050	983,050	30	83,743	83,743	-	-		
in BGN	11,438,789	11,355,046	6,395,578	4,681,425	4,597,377	84,048	278,043	51,235	226,808	226,808	-	83,743	83,743	-	-		
in foreign currency	6,530,149	6,463,536	3,902,043	2,513,392	2,429,344	84,048	48,101	229,942	178,707	178,707	-	66,613	66,613	-	-		
o/w EUR	4,908,640	4,891,510	2,493,535	2,168,033	2,168,033	-	229,942	51,235	178,707	178,707	-	17,130	17,130	-	-		
13.2. With agreed maturity	4,895,958	4,878,828	2,493,535	2,160,184	2,160,184	-	225,109	51,235	173,874	173,874	-	17,130	17,130	-	-		
up to 2 years	2,866,479	2,866,479	51	2,088,642	2,059,642	29,000	777,786	21,514	756,242	756,242	30	-	-	-	-		
in BGN	2,543,088	2,543,088	51	2,086,007	2,057,007	29,000	457,030	21,514	457,000	457,000	30	-	-	-	-		
in foreign currency	323,391	323,391	-	2,635	2,635	-	320,756	21,514	299,242	299,242	-	-	-	-	-		
o/w EUR	320,770	320,770	-	14	14	-	320,756	21,514	299,242	299,242	-	-	-	-	-		
over 2 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
13.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
up to 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14. Repos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
15. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
16. SDR allocation	1,467,037	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	5,034,399	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	4,916,614	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17. Capital and reserves	97,785	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17.1. Funds contributed by owners	1,581,351	302	256	256	256	256	46	46	46	46	-	7,008	7,008	1,574,041			
17.2. Reserves	123,822	256	256	256	256	256	46	46	46	46	-	6,577	6,577	116,989			
17.3. Financial result	97,785	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
18. Other liabilities	1,457,529	46	46	46	46	46	46	46	46	46	-	431	431	1,457,052			
in BGN	557	46	46	46	46	46	46	46	46	46	-	431	431	511			
in foreign currency	1,457,052	46	46	46	46	46	46	46	46	46	-	431	431	1,457,052			
o/w EUR	1,457,052	46	46	46	46	46	46	46	46	46	-	431	431	1,457,052			

Source: BNB.

Monthly Sectoral Survey of other MFIs as of July 2012

BGN000

	Total																		
	Resident sector						Non-resident sector						Not allocated						
	Monetary financial institutions			General government			Other resident sectors			Countries and institutions of the EU									
	BNB	Other MFIs		CG	LG	SSFs	Non-financial corporations	Financial corporations	Households and NPIs	Non-MU	MU	Rest of the world							
						OFIAs	ICs and PFs												
7. Fixed assets (in levs)	-	-	-	-	-	-	-	-	-	-	-	-	-	3,156,143					
8. Other assets	184,991	299	184,692	148,196	145,954	2,237	5	1,706,107	1,276,146	120,995	112,692	8,303	306,966	521,763	452,589	424,259	28,330	69,174	355,935
in BGN	151,842	298	151,544	85,778	84,451	1,322	5	726,964	419,606	107,582	99,284	8,298	199,766	51,282	46,591	42,450	4,141	4,691	305,089
in foreign currency	33,149	1	33,148	62,418	61,503	915	-	979,153	858,540	13,413	13,408	5	107,200	470,481	405,998	381,809	24,189	64,483	50,846
o/w EUR	22,486	1	22,485	58,230	57,315	915	-	925,917	812,204	13,345	13,340	5	100,368	307,851	282,475	276,958	5,517	25,376	48,937
LIABILITIES	61,200,439	2,414,349	1,951,527	760,863	1,188,587	2,077	56,834,563	17,199,180	4,443,723	1,840,529	2,603,194	35,191,660	12,762,246	10,811,030	9,590,856	1,220,174	1,951,216	12,139,966	
9. Deposits	55,150,702	2,088,477	1,860,250	676,677	1,182,485	1,088	51,201,975	14,109,111	4,249,186	1,789,821	2,459,365	32,843,678	11,800,562	10,002,674	8,867,284	1,135,390	1,797,888	-	
9.1. Overnight	14,734,069	371,644	1,059,851	129,786	929,143	922	13,302,574	7,767,306	1,754,015	687,090	1,066,925	3,781,253	1,183,583	895,722	731,598	164,124	287,841	-	
in BGN	10,275,626	222,294	222,039	999,177	78,448	920,455	274	9,054,155	5,031,388	927,802	504,994	4,094,965	735,606	683,221	571,644	111,577	52,385	-	
in foreign currency	4,496,400	4,458,443	149,350	60,674	51,338	8,688	4,248,419	2,735,918	826,213	182,086	644,117	686,288	447,957	212,501	159,954	52,547	235,456	-	
o/w EUR	3,884,221	3,522,733	62,318	46,878	8,672	608	3,404,257	2,183,386	680,939	170,183	510,756	539,932	367,148	185,580	140,793	44,787	175,908	-	
9.2. With agreed maturity	45,188,025	34,772,867	1,716,833	800,399	546,891	253,342	32,255,635	6,258,811	2,493,171	1,102,731	1,390,440	23,503,653	10,415,158	8,978,637	8,026,805	951,832	1,436,521	-	
up to 2 years	37,476,849	32,529,141	1,228,105	684,487	432,126	252,195	30,616,549	5,927,573	2,152,446	894,871	1,257,575	22,536,530	4,947,708	4,325,966	3,993,854	332,142	621,712	-	
in BGN	16,444,050	16,261,131	500,017	496,726	251,708	244,852	15,284,388	2,907,994	1,573,055	537,724	1,035,331	10,783,339	182,919	104,094	71,109	32,986	78,825	-	
in foreign currency	21,032,799	16,268,010	728,088	187,761	180,418	7,343	15,352,161	3,019,579	579,391	357,147	222,244	11,753,191	4,764,789	4,221,902	3,922,745	299,157	542,887	-	
o/w EUR	17,934,400	13,428,771	487,190	177,201	170,035	7,166	12,764,380	2,526,862	573,543	353,303	220,240	9,663,985	4,505,629	4,102,705	3,816,911	285,794	402,924	-	
over 2 years	7,111,176	2,243,726	488,728	115,912	114,765	1,147	6,653,321	122,288	108,412	1,495	106,917	434,621	4,302	33,537	29,746	3,791	9,765	-	
in BGN	6,495,084	1,172,790	420,452	87,017	85,870	28,895	973,765	280,960	232,313	206,385	25,948	532,502	5,424,148	4,619,104	4,003,205	615,899	805,044	-	
in foreign currency	6,314,744	911,552	66,276	28,861	28,895	1,147	5,643,766	82,994	2,000	2,000	5,568,772	201,841	128,315	108,881	19,434	73,526	-		
9.3. Redeemable at notice	5,845,607	5,643,766	-	-	-	-	5,643,766	82,994	2,000	2,000	5,568,772	201,841	128,315	108,881	19,434	73,526	-		
up to 3 months	3,083,879	3,052,847	-	-	-	-	3,052,847	42,106	468	468	3,010,273	31,032	18,296	10,974	7,322	12,736	-		
in BGN	2,761,728	2,590,919	-	-	-	-	2,590,919	40,888	1,532	1,532	2,548,499	170,809	110,019	97,907	12,112	60,790	-		
in foreign currency	2,229,015	2,085,830	-	-	-	-	2,085,830	38,962	1,532	1,532	2,045,346	143,186	96,583	87,023	9,560	46,602	-		
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10. Marketable instruments (debt securities issued up to 2 years* - MMFs shares/units + repos)	971,400	365,936	166,253	-	-	-	199,683	63,945	109,785	10,032	99,763	25,953	605,464	503,915	452,997	50,918	101,549	-	
in BGN	196,278	184,418	92,147	-	-	-	92,271	41,129	25,932	5,902	20,030	25,210	11,860	11,810	8	11,802	50	-	
in foreign currency	775,122	181,518	74,106	-	-	-	107,412	22,816	83,853	4,130	79,723	743	593,604	492,105	452,989	39,116	101,499	-	
o/w EUR	714,244	173,286	65,874	-	-	-	107,412	22,816	83,853	4,130	79,723	743	540,958	447,579	408,463	39,116	93,379	-	
11. Capital and reserves	10,504,321	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,504,321	
11.1. Funds contributed by owners	3,948,102	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,948,102	
11.2. Reserves	5,405,565	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,405,565	
11.3. Financial result	1,150,654	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,150,654	
12. Other liabilities	7,675,666	5,683,801	159,619	903	158,716	91,277	5,432,905	3,026,124	84,752	40,676	44,076	2,322,029	356,220	304,441	270,575	33,866	51,779	1,635,645	
in BGN	5,285,752	3,701,068	131,116	812	130,304	87,324	3,482,628	1,636,685	56,414	20,013	36,401	1,789,529	38,181	29,445	17,255	12,190	8,736	1,546,503	
in foreign currency	2,389,914	1,982,733	28,503	91	28,412	3,953	1,950,277	1,389,439	28,338	20,663	7,675	532,500	318,039	274,986	253,320	21,676	43,043	89,142	
o/w EUR	2,182,407	1,841,847	20,003	91	19,912	3,868	1,817,976	1,314,501	28,116	20,469	7,657	475,359	273,140	253,199	236,198	17,001	19,941	67,420	

Preliminary data.

Source: other MFIs.

Table 10

MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000
M3

	M1										M2				M3						
	Currency outside MFIs					Overnight deposits					QUASI-MONEY				Marketable instruments						
						Deposits with agreed maturity up to 2 years					Deposits redeemable at notice up to 3 months				(debt securities issued up to 2 years + MMFs shares/(units + repos))						
	in BGN		in foreign currency			in BGN		in foreign currency			in BGN		in foreign currency		in BGN		in foreign currency				
										Stocks											
										Financial Transactions											
07.2011	7,234,050	8,567,152	3,700,716	12,267,868	19,501,918	13,609,494	16,488,244	30,097,738	2,483,273	2,362,546	4,845,819	34,943,557	54,445,475	63,878	67,479	54,512,964	67,479	54,512,964			
08.2011	7,350,076	9,126,505	3,875,492	13,001,997	20,352,073	13,706,292	16,249,353	29,955,645	2,507,170	2,352,120	4,859,290	34,814,935	55,167,008	68,272	75,978	55,242,986	75,978	55,242,986			
09.2011	7,378,684	8,996,021	3,724,202	12,720,223	20,098,907	13,922,227	16,478,142	30,400,369	2,545,990	2,366,952	4,912,942	35,313,311	55,412,218	71,437	82,116	55,494,334	82,116	55,494,334			
10.2011	7,310,915	8,839,526	3,916,440	12,755,966	20,066,881	13,694,454	16,433,419	30,127,873	2,556,586	2,391,319	4,947,905	35,075,778	55,142,659	74,295	84,974	55,227,633	84,974	55,227,633			
11.2011	7,316,538	8,938,757	3,651,286	12,590,043	19,906,581	13,753,743	16,172,213	29,925,966	2,617,414	2,404,325	5,021,739	34,947,695	54,854,276	75,476	86,155	54,940,431	86,155	54,940,431			
12.2011	7,793,381	9,524,166	3,709,330	13,233,496	21,026,877	14,339,215	16,106,465	30,445,680	2,848,355	2,517,886	5,366,241	35,811,921	56,838,798	111,451	118,884	56,957,682	118,884	56,957,682			
01.2012	7,527,980	9,961,363	3,965,756	13,927,119	21,455,099	14,515,609	16,061,885	30,577,494	2,850,803	2,444,188	5,294,991	35,872,485	57,327,584	70,145	73,746	57,401,330	73,746	57,401,330			
02.2012	7,482,214	9,996,013	4,173,811	14,169,824	21,652,038	14,773,673	15,590,039	30,363,712	2,869,732	2,448,037	5,317,769	35,681,481	57,333,519	69,073	72,674	57,406,193	72,674	57,406,193			
03.2012	7,451,411	9,932,077	3,990,688	13,922,765	21,374,176	15,146,012	15,629,181	30,775,193	2,888,074	2,418,673	5,306,747	36,081,940	57,456,116	67,105	70,706	57,526,822	70,706	57,526,822			
04.2012	7,513,406	9,753,874	4,437,741	14,191,615	21,705,021	15,660,409	15,548,093	31,208,502	2,895,970	2,437,351	5,333,321	36,541,823	58,246,844	68,109	71,710	58,318,554	71,710	58,318,554			
05.2012	7,496,262	9,559,910	4,464,525	14,024,435	21,520,697	15,783,388	15,594,463	31,377,851	2,925,589	2,522,759	5,448,348	36,826,199	58,346,896	76,942	80,543	58,427,439	80,543	58,427,439			
06.2012	7,675,843	9,559,375	4,013,273	13,572,648	21,248,491	15,796,648	15,880,323	31,676,971	2,986,348	2,533,097	5,519,445	37,196,416	58,444,907	80,134	83,148	58,528,055	83,148	58,528,055			
07.2012	7,939,513	10,107,033	4,487,697	14,594,730	22,534,243	15,995,436	15,680,260	31,675,696	3,052,847	2,590,919	5,643,766	37,319,462	59,853,705	92,271	95,285	59,948,990	95,285	59,948,990			
07.2011	259,964	375,513	118,497	494,010	753,974	95,019	392,005	487,024	58,368	48,235	106,603	593,627	1,347,601	1,549	1,549	1,349,150	1,549	1,349,150			
08.2011	116,026	559,363	185,021	744,384	860,410	96,798	-209,919	-113,121	23,894	-4,699	19,195	-93,926	766,484	4,394	8,499	774,983	8,499	774,983			
09.2011	28,608	-86,866	-197,858	-284,724	-256,116	221,001	85,733	306,734	38,919	-12,026	26,893	333,627	77,511	3,165	6,138	83,649	6,138	83,649			
10.2011	-67,769	-156,505	219,237	62,732	-5,037	-227,773	33,115	-194,658	10,595	38,697	49,292	-145,366	-150,403	2,858	2,858	-147,545	2,858	-147,545			
11.2011	5,623	100,930	-295,113	-194,183	-188,560	72,768	-354,425	-281,657	60,825	-4,231	56,594	-225,063	-413,623	1,181	1,181	-412,442	1,181	-412,442			
12.2011	476,843	585,409	36,234	621,643	1,098,486	585,472	-149,337	436,135	230,941	97,804	328,745	764,880	1,863,366	35,975	32,729	1,896,095	32,729	1,896,095			
01.2012	-265,401	437,003	267,984	704,987	439,586	176,302	-1,860	174,442	2,448	-65,857	-63,409	111,033	550,619	-41,306	-45,138	505,481	-45,138	505,481			
02.2012	-45,766	34,641	223,807	258,448	212,682	258,100	-424,534	-166,434	18,929	12,807	31,736	-134,698	77,984	-1,072	-1,072	76,912	-1,072	76,912			
03.2012	-30,803	-65,258	-192,201	-257,459	-288,262	371,440	22,334	393,774	17,976	-35,226	-17,250	376,524	88,262	-1,968	-1,968	86,294	-1,968	86,294			
04.2012	61,995	-178,189	440,818	262,629	324,624	514,397	-107,915	406,482	7,896	13,999	21,895	428,377	753,001	1,004	1,004	754,005	1,004	754,005			
05.2012	-17,144	-193,975	-12,541	-206,516	-223,660	122,517	-109,575	12,942	29,626	55,758	85,384	98,326	-125,334	8,833	8,833	-116,501	8,833	-116,501			
06.2012	179,581	-540	-441,305	-441,845	-262,264	13,260	322,957	336,217	59,599	17,260	76,859	413,076	150,812	3,192	2,605	153,417	2,605	153,417			
07.2012	263,670	547,659	454,893	1,002,552	1,266,222	198,794	-263,554	-64,760	66,459	45,314	111,773	47,013	1,313,235	12,137	12,137	1,323,372	12,137	1,323,372			

* Identical with Currency in circulation indicator of the ECB.

Preliminary data.

Source: BNB and other MFIs.

Table 11

COUNTERPARTS OF MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN000

	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			Debt securities issued over 2 years			Capital and reserves			Claims on non-government sector			Foreign assets	less Foreign liabilities	Fixed assets			
	in BGN		in foreign currency	in BGN		in foreign currency	in BGN		in foreign currency	in BGN		in foreign currency						
	Stocks																	
07.2011	408,112	700,005	1,108,117	80,742	14,368,829	15,557,688	-2,112,781	885,076	-1,227,705	20,195,308	32,800,738	52,986,046	51,768,341	34,956,249	15,462,862	19,493,387	3,179,421	-4,370,507
08.2011	431,629	690,689	1,122,318	93,088	15,032,362	16,247,768	-2,179,220	1,022,587	-1,156,633	20,156,451	32,971,155	53,127,606	51,970,973	36,021,844	15,240,254	20,781,590	3,192,801	-4,454,610
09.2011	442,007	703,057	1,145,064	11,031	14,790,640	16,045,617	-2,288,186	1,274,006	-1,014,180	20,051,098	33,319,563	53,370,661	52,356,481	35,657,703	15,168,749	20,488,954	3,201,238	-4,506,722
10.2011	497,453	723,803	1,221,256	11,065	14,934,429	16,265,662	-2,453,509	1,276,832	-1,176,677	20,028,007	33,530,696	53,568,703	52,382,026	35,454,639	14,863,601	20,591,098	3,230,481	-4,710,320
11.2011	528,939	925,852	1,454,791	11,063	15,061,752	16,626,527	-2,403,671	1,362,686	-1,040,985	19,934,799	33,760,689	53,695,488	52,654,588	34,806,783	14,294,783	20,512,000	3,245,541	-4,845,086
12.2011	539,308	924,956	1,464,264	11,163	15,121,030	16,695,400	-1,726,811	1,188,328	-538,483	19,904,141	34,355,487	54,259,628	53,721,145	35,210,008	14,090,487	21,119,521	3,298,444	-4,486,028
01.2012	559,328	940,065	1,499,393	11,163	15,413,700	17,031,044	-1,404,398	1,172,359	-368,001	19,621,414	34,315,119	53,936,533	54,304,534	35,453,696	13,926,625	21,527,071	3,320,057	-4,719,288
02.2012	590,849	925,771	1,516,620	11,466	15,537,791	17,170,171	-1,114,833	1,962,357	847,524	19,531,857	34,259,400	53,791,257	54,638,781	35,106,455	13,620,523	21,485,932	3,352,877	-4,901,226
03.2012	604,189	975,048	1,579,237	-	15,391,465	17,075,016	-1,787,805	1,859,316	71,511	19,744,760	34,445,310	54,190,070	54,261,581	35,939,761	14,143,334	21,796,427	3,355,126	-4,811,296
04.2012	625,225	1,008,761	1,633,986	-	15,259,184	16,997,506	-2,247,971	1,913,518	-334,453	19,796,119	34,605,599	54,401,718	54,067,265	36,670,276	13,954,840	22,715,436	3,365,208	-4,831,949
05.2012	644,170	998,485	1,642,655	-	15,236,231	16,983,243	-2,650,031	1,980,510	-669,521	19,918,429	34,773,359	54,691,788	54,022,267	36,882,836	13,919,643	22,963,193	3,415,457	-4,990,235
06.2012	650,508	968,344	1,618,852	-	15,266,535	16,989,764	-2,657,012	2,018,080	-638,932	20,026,197	35,064,142	55,090,339	54,451,407	36,978,361	14,591,238	22,387,123	3,418,685	-4,739,396
07.2012	666,468	973,765	1,640,233	-	15,538,720	17,283,351	-2,896,129	793,723	-2,102,406	20,134,751	35,221,555	55,356,306	53,253,900	39,307,030	13,957,237	25,349,793	3,437,391	-4,808,743
	Financial Transactions																	
07.2011	8,297	-11,303	-3,006	-33,057	90,152	55,246	92,849	-36,879	55,970	-30,115	252,568	162,453	218,423	1,086,816	-176,946	1,263,762	7,589	-85,378
08.2011	23,517	-7,823	15,694	6,831	250,863	278,886	-65,457	145,709	80,252	-91,932	192,446	160,514	240,766	686,155	-207,866	894,021	13,380	-94,298
09.2011	10,378	3,798	14,176	14,437	-7,528	23,456	-104,715	224,680	119,965	-102,365	299,063	196,698	316,663	-345,785	-146,870	-198,915	8,437	-19,080
10.2011	55,446	24,773	80,219	34	66,603	146,859	-165,933	20,634	-145,299	-20,269	244,685	224,416	79,117	-163,332	-261,105	97,773	29,243	-206,819
11.2011	31,486	197,066	228,552	-2	105,806	334,359	65,205	70,643	135,848	-83,780	202,753	118,973	254,821	-814,714	-613,725	-200,989	15,060	-146,975
12.2011	10,369	-5,694	4,675	100	150,014	154,792	675,161	-179,414	495,747	91,471	568,806	660,277	1,156,024	381,946	-237,605	619,551	52,903	222,409
01.2012	20,020	17,721	37,741	-	6,398	51,967	321,334	591,201	912,535	-272,155	-18,836	-290,991	621,544	13,444	-147,810	161,254	21,613	-246,963
02.2012	31,521	-11,721	19,800	303	34,398	51,991	287,372	201,807	489,179	-84,841	-31,047	-115,888	373,291	-357,425	-272,611	-84,814	32,820	-192,394
03.2012	13,374	48,416	61,790	-11,466	61,802	112,130	-675,280	-104,046	-779,326	216,739	190,475	407,214	-372,112	1,022,226	529,640	492,586	2,249	75,701
04.2012	21,036	32,399	53,435	-	-133,062	-79,624	-458,239	52,932	-405,361	73,657	162,915	236,572	-168,789	680,492	-206,703	887,195	10,082	-54,107
05.2012	18,945	-19,334	-389	-	5,438	5,053	-407,239	41,138	-366,101	126,430	109,455	235,885	-130,216	16,929	-115,483	132,412	50,249	-163,893
06.2012	6,338	-27,978	-21,640	-	85,406	63,769	-8,520	48,437	39,917	152,287	322,212	474,499	514,416	163,061	654,925	-491,864	3,228	191,406
07.2012	15,960	1,674	17,634	-	34,255	51,892	-245,781	-1,249,147	-1,494,928	111,829	138,458	250,287	-1,244,641	2,013,341	-671,960	2,685,301	18,706	-82,102

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 seven 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.

Annex: Sector Table⁶

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	<p>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.</p> <p>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.</p>
Money-holding sector	Other financial intermediaries and auxiliaries, except insurance corporations and pension funds	<p>1. Financial corporations, which are principally engaged in financial intermediation by incurring liabilities in forms other than</p> <p>a) currency, deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions,</p> <p>b) insurance and pension reserves.</p> <p>Here are included investment funds, corporations specializing in lending, leasing corporations, financial houses, loan offices, etc.</p> <p>2. Financial corporations – auxiliaries, which are closely connected with financial intermediation but are not financial intermediaries.</p> <p>Here are included stock exchanges, exchange bureaux, consultants, brokers, etc.</p>
	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 serving, 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 – stocks and transactions

The tables include data on stocks at the end of the reference period and on financial transactions concluded during the period for monetary aggregates and their counterparts.

A financial transaction is a creation, purchase, sale or liquidation of a financial asset or liability. It is calculated by taking the difference between stock positions at end-month reporting dates and then removing all changes which are not consequence of financial 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.

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