



MONETARY STATISTICS

August 2012

27 September 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		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1		1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089
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)		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	25,649,434
in BGN		-382,161	-447,276	-103,758	-234,931	-243,110	-264,290	-75,326	101,011	30,614	51,075	56,070	-347,022	-173,081
in foreign currency		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	25,822,515
Foreign assets		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	39,342,289
in BGN		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	934,318
in foreign currency		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	38,407,971
Less: foreign liabilities		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	13,692,855
in BGN		1,379,201	1,362,488	1,252,815	1,265,609	1,244,609	1,210,464	1,047,057	1,034,869	1,101,562	1,035,269	1,093,033	1,071,332	1,107,399
in foreign currency		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	12,585,456
DOMESTIC ASSETS (NET)		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	51,905,134
DOMESTIC CREDIT		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	53,299,084
in BGN		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	17,290,269
in foreign currency		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	36,006,815
CLAIMS ON GENERAL GOVERNMENT		-1,156,633	-1,014,180	-1,176,677	-1,040,985	-538,483	388,001	847,524	71,511	-334,453	-669,521	-638,932	-2,102,406	-1,996,387
in BGN		-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	-2,915,414
in foreign currency		1,022,587	1,274,006	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	919,027
CLAIMS ON NON-GOVERNMENT SECTOR		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	55,295,471
in BGN		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	20,205,683
in foreign currency		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	35,089,788
FIXED ASSETS		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	3,415,435	3,418,685	3,437,391	3,440,358
OTHER ITEMS (NET)		-4,454,610	-4,506,722	-4,710,320	-4,845,086	-4,886,028	-4,719,288	-4,901,226	-4,811,296	-4,831,849	-4,990,235	-4,739,396	-4,808,743	-4,834,308
in BGN		-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	-4,041,569
in foreign currency		-678,243	-683,970	-677,784	-774,496	-637,791	-705,879	-794,586	-771,068	-836,140	-880,134	-765,417	-792,464	-792,739
BROAD MONEY M3		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	60,118,016
MONEY M1		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	22,527,123
Currency outside MFIs		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	8,093,568
Overnight deposits		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	14,433,555
in BGN		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	4,233,452
in foreign currency		9,126,505	8,996,021	8,839,526	8,938,757	9,524,166	9,961,363	9,996,013	9,932,077	9,753,874	9,559,910	9,559,375	10,107,033	10,200,103
MONEY M2 (M1 + QUASI-MONEY)		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	59,853,705	60,018,770
QUASI-MONEY		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	37,491,647
Deposits with agreed maturity up to 2 years		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	31,675,696	31,809,601
in BGN		13,706,292	13,922,227	13,694,454	13,753,743	14,339,215	14,515,609	14,773,673	15,146,012	15,660,409	15,783,388	15,796,648	15,995,436	16,259,450
in foreign currency		16,249,353	16,478,142	16,433,419	16,172,213	16,106,465	16,061,885	15,590,039	15,629,181	15,548,093	15,594,463	15,880,323	15,680,260	15,550,151
Deposits redeemable at notice up to 3 months		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	5,682,046
in BGN		2,507,170	2,545,990	2,556,586	2,617,414	2,848,355	2,850,803	2,869,732	2,888,074	2,895,970	2,925,589	2,986,348	3,082,847	3,094,942
in foreign currency		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	2,587,104
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		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	60,118,016
Marketable instruments (debt securities issued up to 2 years + MMFs shares/units + repos)		75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246
in BGN		66,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232
in foreign currency		7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		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	17,436,552
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	1,686,123

Table 1

Short Monetary Survey		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
	in BGN	431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996
	in foreign currency	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	1,003,127
	Debt securities issued over 2 years	93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418
	in BGN	8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-
	in foreign currency	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418
	Capital and reserves	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	15,646,011

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1		1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089
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)		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	25,649,434
Foreign assets		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	39,342,289
Cash in foreign currency		638,804	599,606	582,603	575,192	573,795	566,366	565,999	541,355	557,237	587,484	641,953	689,468	617,425
o/w EUR		496,671	462,379	456,937	450,324	441,886	440,396	444,410	423,245	436,814	450,168	492,998	531,969	469,876
Deposits		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	14,133,198
in BGN		776,808	694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166
in foreign currency		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	13,375,032
o/w EUR		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	11,967,437
Repos		13,400	29,983	33,247	-	5,000	-	-	5,200	-	-	7,079	-	7,079
in BGN		-	-	-	-	5,000	-	-	5,200	-	-	7,079	-	7,079
in foreign currency		13,400	29,983	33,247	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		877,487	826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	900,226	908,245	871,685
in BGN		24,003	24,041	25,557	31,433	26,651	23,993	22,561	27,375	22,737	31,044	28,615	26,670	31,051
in foreign currency		853,454	802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,611	881,575	840,634
o/w EUR		650,116	607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	604,147	615,135	581,446
Securities other than shares		16,691,857	16,520,421	17,255,287	16,962,438	17,167,179	16,145,345	17,043,136	17,455,669	17,531,463	18,068,196	18,965,855	19,217,265	18,680,470
in BGN		196,199	196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022
in foreign currency		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	18,542,448
o/w EUR		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	18,480,407
Shares and other equity		120,106	120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		120,106	120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510
o/w EUR		87,403	87,323	87,405	87,207	87,208	87,211	87,214	87,263	87,185	87,209	87,179	87,179	85,426
Monetary gold and SDR holdings ¹		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	4,833,363
Accrued interest receivable		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
o/w EUR		83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260
Less: foreign liabilities		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	13,692,855
Deposits		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	11,647,421
in BGN		1,355,914	1,338,856	1,229,052	1,241,805	1,221,554	1,187,317	1,023,848	1,011,651	1,078,257	1,023,491	1,081,146	1,059,472	1,095,410
in foreign currency		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	10,552,011
o/w EUR		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	10,007,354
Repos		233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952
o/w EUR		222,142	219,645	221,210	28,626	24,790	27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities ³		113,575	115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434
in BGN		23,286	23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,860	11,989
in foreign currency		90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445
o/w EUR		90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445
Accrued interest payable		488	908	1,266	263	432	557	157	334	506	165	307	431	94
in BGN		1	27	55	-	-	-	-	-	-	-	-	-	-
in foreign currency		487	881	1,211	263	432	557	157	334	506	165	307	431	94

Table 1a

Detailed Monetary Survey		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	SDR allocation	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	1,441,954
	DOMESTIC ASSETS (NET)	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	51,905,134
	DOMESTIC CREDIT	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	53,299,084
	CLAIMS ON GENERAL GOVERNMENT	-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	-1,996,387
	Central government (net)	-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	-2,320,679
	Claims	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	4,856,821
	Government securities	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	4,856,780
	in BGN	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	1,863,570
	in foreign currency	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	2,993,210
	o/w EUR	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	2,107,727
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	2,722	2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	37	38	26	41
	in BGN	25	32	28	28	335,025	335,027	335,027	335,027	335,027	30	28	26	26
	in foreign currency	2,697	2,713	2,261	36	1	2	8	9	1	7	10	10	15
	o/w EUR	2,697	2,713	2,261	36	1	2	8	9	1	7	10	10	15
	Less: liabilities	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	7,177,500
	Deposits	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	7,177,500
	in BGN	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	4,974,648
	in foreign currency	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	2,202,852
	o/w EUR	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	2,154,862
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	297,839	322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292
	Securities other than shares	65,297	69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073
	in BGN	2,901	2,902	2,902	2,895	2,895	2,894	2,894	2,895	2,895	2,148	2,164	5,187	5,164
	in foreign currency	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909
	o/w EUR	62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	232,542	253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219
	in BGN	190,132	194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474
	in foreign currency	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745
	o/w EUR	42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745
	CLAIMS ON NON-GOVERNMENT SECTOR	53,121,606	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	55,295,479
	Non-financial corporations	32,927,065	33,162,429	33,334,554	33,478,293	34,085,578	33,887,538	33,815,351	34,144,304	34,283,782	34,522,371	34,923,073	35,212,994	35,156,799
	Repos	28,332	28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302
	in BGN	20,551	20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,334
	in foreign currency	7,781	7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968	968
	o/w EUR	6,427	6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968	968
	Loans	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	34,513,244
	in BGN	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	8,204,127

Table 1a

Detailed Monetary Survey		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
in foreign currency		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	26,309,117
o/w EUR		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	25,324,653
Securities other than shares		299,394	299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035
in BGN		17,063	16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867
in foreign currency		282,331	282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168
o/w EUR		278,947	279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291
Shares and other equity		185,473	187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,956	220,959	220,786	220,678	219,218
in BGN		185,473	187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,956	220,959	220,786	220,678	219,218
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		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	1,426,152
Repos		43,217	41,440	41,456	42,078	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798
in BGN		43,217	41,440	41,456	41,101	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798
in foreign currency		-	-	-	977	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	977	-	-	-	-	-	-	-	-	-
Loans		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	1,007,660
in BGN		267,032	261,210	262,188	254,230	276,290	288,960	255,019	262,330	269,347	273,065	299,710	303,236	309,235
in foreign currency		545,600	574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730	698,425
o/w EUR		535,610	563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534	687,279
Securities other than shares		78,200	73,899	82,207	79,680	79,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808
in BGN		-	-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786
in foreign currency		78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022
o/w EUR		78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022
Shares and other equity		271,613	271,578	270,499	270,288	281,734	277,965	278,625	276,136	275,802	274,944	278,357	279,793	277,886
in BGN		270,074	270,010	268,962	268,395	279,719	275,985	276,737	275,079	274,722	274,419	278,014	279,516	277,886
in foreign currency		1,539	1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277	-
o/w EUR		603	605	607	610	644	614	617	-	-	-	-	-	-
Households and NPISHs		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	18,712,520
Repos		15,263	15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152
in BGN		14,677	14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,558	1,588	1,633	1,566
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		18,979,616	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	18,710,368
in BGN		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	11,070,866
in foreign currency		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	7,639,502
o/w EUR		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	7,465,051
FIXED ASSETS		3,192,801	3,201,238	3,230,481	3,245,541	3,298,444	3,320,444	3,352,877	3,365,126	3,415,268	3,418,685	3,418,685	3,437,391	3,440,358
OTHER ITEMS (NET)		-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	-4,834,308
Accounts between MFIs (net)		74,359	25,033	55,827	32,165	54,857	50,699	4,979	-10,636	14,191	-1,406	11,677	18,400	71,695
in BGN		64,654	30,879	27,081	40,849	67,763	57,529	27,293	13,329	4,113	6,507	8,552	15,570	72,215
in foreign currency		9,705	-5,846	28,746	-8,684	-12,906	-6,830	-22,314	-23,965	10,078	-7,913	3,125	2,830	-520
o/w EUR		10,100	-5,787	58,650	16,723	-11,546	-6,682	-22,188	-23,837	9,967	-8,028	3,206	2,936	-436
Other assets and liabilities (net)		-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	-4,906,003
in BGN		-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	-4,113,784
in foreign currency		-687,948	-678,124	-706,530	-765,812	-624,885	-699,049	-772,272	-747,103	-846,218	-872,221	-768,542	-795,294	-792,219
o/w EUR		-687,298	-688,665	-715,954	-767,970	-655,034	-715,087	-779,852	-778,024	-852,762	-913,652	-814,565	-819,436	-760,113
BROAD MONEY M3		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	60,118,016
MONEY M1		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	22,527,123

Table 1a

Detailed Monetary Survey		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
BGN ⁰⁰⁰		820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
	Financial corporations	1,908,876	1,932,077	1,964,849	1,962,416	2,012,515	1,946,189	1,960,691	1,942,708	1,956,485	1,996,895	2,015,867	2,045,346	2,050,451
	Households and NPISHs	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	60,118,016
	MONEY M3 (M2 + MARKETABLE INSTRUMENTS)													
	Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)	75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246
	in BGN	68,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232
	in foreign currency	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014
	o/w EUR	7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014
	LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	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	17,436,552
	DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS													
	in BGN	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	1,686,123
	in foreign currency	431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996
	o/w EUR	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	1,003,127
	DEBT SECURITIES ISSUED OVER 2 YEARS	583,605	584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445
	in BGN	93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418
	in foreign currency	8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-
	o/w EUR	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418
	CAPITAL AND RESERVES	84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418
	Funds contributed by owners	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	15,646,011
	Reserves	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	3,997,864
	Financial result	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	10,315,987
		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	1,332,160

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		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1		1.3552	1.4484	1.3962	1.4572	1.5158	1.4843	1.4549	1.4648	1.4784	1.5760	1.5534	1.5921	1.5508
Exchange rate: BGN / EUR 1		1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568
ASSETS														
FOREIGN ASSETS (NET)		20,087,981	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	21,670,999	21,670,999
Foreign assets		24,153,138	23,984,915	24,231,376	24,589,412	23,867,876	23,551,082	24,348,605	24,663,676	24,921,124	25,580,966	27,744,788	27,883,007	27,883,007
Cash in foreign currency		25,609,657	25,555,836	25,799,668	26,137,977	25,419,611	25,043,732	25,830,625	26,215,029	26,527,590	27,149,207	29,295,999	29,464,218	29,464,218
o/w EUR		91,946	88,636	86,421	83,813	84,384	82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283
Deposits		90,136	86,925	84,209	81,670	81,993	80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415
in BGN		5,392,355	5,625,132	5,077,199	5,017,501	5,217,743	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601	7,009,601
in foreign currency		5,392,355	5,625,132	5,077,199	5,017,501	5,217,743	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601	7,009,601
o/w EUR		5,383,349	5,616,334	5,066,906	5,006,203	5,205,566	4,047,743	5,013,179	5,289,385	4,933,622	4,707,585	6,252,684	6,981,080	6,981,080
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		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	17,452,314
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	17,452,314
o/w EUR		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	17,444,544
Shares and other equity		29,572	29,572	29,572	29,572	30,098	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	30,098	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		4,576,274	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	4,833,363
Accrued interest receivable		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
o/w EUR		83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260
Less: foreign liabilities		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	1,581,211
Deposits		125,361	188,267	213,704	157,011	130,486	144,692	109,550	95,939	151,508	151,482	127,806	83,743	139,163
in BGN		111,076	94,202	153,964	143,784	100,373	103,724	73,643	70,097	134,729	76,967	111,925	66,613	124,759
in foreign currency		14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404
o/w EUR		14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		488	908	1,266	263	432	557	157	334	506	165	307	431	94
in BGN		1	27	55	-	-	-	-	-	-	-	-	-	-
in foreign currency		487	881	1,211	263	432	557	157	334	506	165	307	431	94
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,441,954
CLAIMS ON GENERAL GOVERNMENT		-4,353,984	-4,428,784	-4,683,868	-4,661,386	-4,235,587	-3,319,818	-3,000,651	-3,927,457	-4,315,184	-4,606,088	-4,618,286	-6,657,019	-6,500,805

Table 2

BNB Analytical Reporting		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
	BGN/000													
	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	278,109	276,917	277,961	278,438	280,597	279,870	280,015	278,033	279,319	280,508	281,206	281,248	280,781
	OTHER ITEMS (NET)	-65,817	-70,347	-66,443	-81,584	-81,833	-62,802	-59,554	-63,635	-62,822	-62,877	-66,123	-68,469	-68,519
	Other assets	1,373,813	1,421,892	1,393,683	1,422,386	1,456,245	1,450,909	1,427,690	1,429,154	1,442,254	1,498,622	1,486,141	1,512,451	1,486,701
	in BGN	53,162	50,644	50,571	51,349	49,424	55,376	55,514	54,154	53,799	55,113	56,965	56,780	55,976
	in foreign currency	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	1,430,725
	o/w EUR	56	71	85	67	258	43	46	88	53	50	306	107	45
	Less: other liabilities	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	1,555,220
	in BGN	114,420	118,260	113,355	130,094	127,848	113,518	113,283	116,671	115,521	116,087	121,134	123,822	123,061
	in foreign currency	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	1,432,159
	o/w EUR	4,075	2,351	3,358	2,448	2,723	3,769	913	515	455	1,234	1,307	557	523
	LIABILITIES	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	21,670,999
	RESERVE MONEY	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	15,310,299
	Currency in circulation	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	8,939,116
	Deposits of other MFIs	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	6,737,205	6,395,629	6,371,183
	in BGN	4,089,916	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	4,038,345
	in foreign currency	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	2,332,838
	o/w EUR	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	2,332,838
	LIABILITIES INCLUDED IN MONEY SUPPLY	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	1,323,369
	DEPOSITS	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	1,323,369
	Overnight deposits	92,296	115,968	145,903	157,873	138,389	240,216	584,067	604,198	418,534	393,505	164,310	362,091	520,495
	in BGN	43,978	63,092	85,996	85,813	37,540	128,083	280,308	303,371	113,843	95,860	94,841	132,149	285,462
	in foreign currency	42,772	62,417	85,087	84,709	35,599	85,589	246,422	98,130	97,616	90,418	90,800	84,048	107,202
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	1,206	675	909	1,104	1,941	42,494	33,886	205,241	16,227	5,442	4,041	48,101	178,260
	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	48,318	52,876	59,907	72,060	100,849	112,133	303,759	300,827	304,691	297,645	69,469	229,942	235,033
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	46,656	52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558
	Financial corporations	1,662	732	1,277	5,739	32,693	49,321	244,956	246,318	246,787	246,835	19,950	178,707	182,475
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	47,652	52,157	59,214	66,964	100,099	108,609	303,214	300,279	304,137	297,054	68,887	225,109	230,325
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	46,656	52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558
	Financial corporations	996	13	584	643	31,943	45,797	244,411	245,770	246,233	246,244	19,368	173,874	177,767
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with agreed maturity up to 2 years	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	802,874
	in BGN	480,250	467,270	447,270	401,050	398,030	307,030	307,030	307,030	572,030	572,030	572,030	486,030	486,030
	in foreign currency	95,000	95,000	95,000	90,000	88,000	-	-	-	38,000	38,000	38,000	29,000	29,000
	Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	385,000	372,000	352,000	311,000	310,000	307,000	307,000	307,000	534,000	534,000	534,000	457,000	457,000
	Financial corporations	250	270	270	50	30	30	30	30	30	30	30	30	30
	Households and NPISHs	491,062	493,302	493,146	488,957	462,199	445,929	253,257	253,275	253,303	253,501	480,329	320,756	316,844

Table 2

BNB Analytical Reporting		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
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		469,548	471,788	471,632	467,443	440,685	424,415	231,743	231,761	231,789	231,987	458,815	299,242	295,330
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		487,001	488,957	488,956	488,957	457,664	445,929	250,346	250,346	250,346	250,346	477,222	320,756	316,844
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		465,487	467,443	467,442	467,443	436,150	424,415	228,832	228,832	228,832	228,832	455,708	299,242	295,330
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														
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	5,037,331
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Capital and reserves		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	5,037,331
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		4,592,940	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	4,913,574
Financial result		173,238	190,756	208,112	227,593	241,017	257,427	274,872	288,187	54,987	69,174	85,899	97,785	103,757

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	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1	1.3552	1.4484	1.3969	1.4572	1.5158	1.4843	1.4549	1.4643	1.4784	1.5760	1.5534	1.5921	1.5508
Exchange rate: BGN / EUR 1	1.9568	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558	1.9558
ASSETS	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	63,100,560
FOREIGN ASSETS (NET)	-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	-2,333,573
Foreign assets	10,412,187	10,101,867	9,655,031	8,964,228	9,072,031	10,034,085	10,062,723	10,109,136	10,455,247	10,355,246	9,829,154	10,011,031	9,878,071
Cash in foreign currency	548,858	510,970	496,182	491,379	489,411	484,219	485,119	463,057	481,061	513,180	570,245	620,619	550,142
o/w EUR	406,535	375,454	372,728	368,654	359,893	360,283	365,439	346,530	361,989	377,283	422,484	464,091	403,461
Deposits	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	7,123,597
in BGN	776,808	694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166
in foreign currency	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	6,365,431
o/w EUR	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	4,986,357
Repos	13,400	29,983	33,247	-	5,000	-	-	5,200	-	-	7,079	-	7,079
in BGN	-	-	-	-	5,000	-	-	5,200	-	-	7,079	-	7,079
in foreign currency	13,400	29,983	33,247	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	877,487	826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	900,226	908,245	871,685
in BGN	24,041	24,041	25,557	31,433	26,651	23,993	22,561	27,375	27,737	31,044	28,615	26,670	31,051
in foreign currency	853,454	802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,611	881,575	840,634
o/w EUR	650,116	607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	604,147	615,135	581,446
Securities other than shares	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	1,228,156
in BGN	196,199	196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022
in foreign currency	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	1,090,134
o/w EUR	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	1,035,863
Shares and other equity	90,534	90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	90,534	90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412
o/w EUR	80,512	80,432	80,514	80,316	80,317	80,320	80,323	80,372	80,294	80,318	80,288	80,288	78,535
Less: foreign liabilities	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	12,111,644
Deposits	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	11,508,258
in BGN	1,244,838	1,244,654	1,075,088	1,098,021	1,121,181	1,083,593	960,205	941,554	943,528	946,524	969,221	992,859	970,651
in foreign currency	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	10,537,607
o/w EUR	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	9,992,950
Repos	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	233,376	230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952
o/w EUR	222,142	219,645	221,210	28,626	24,790	27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284
Securities ¹	113,575	115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434
in BGN	23,286	23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,860	11,989
in foreign currency	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445
o/w EUR	90,289	92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445
RESERVES IN THE BNB²	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	7,213,070
Cash in levs	838,313	867,755	867,478	838,759	935,369	806,859	800,262	814,365	879,210	841,274	847,531	838,665	845,548
Deposits	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	6,367,522
in BGN	4,080,165	3,964,971	4,076,671	4,252,441	4,415,764	4,658,654	4,305,166	4,259,907	4,125,715	4,071,138	4,145,659	3,897,375	4,034,155
in foreign currency	1,964,710	1,905,379	1,830,047	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,176,741	2,594,505	2,483,460	2,333,367
o/w EUR	1,964,710	1,905,379	1,830,047	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,176,741	2,594,505	2,483,460	2,333,367
CLAIMS ON GENERAL GOVERNMENT	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	4,584,613	4,504,418
Central government (net)	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	4,180,126

Table 3

Analytical Reporting of Other MFIs		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Claims		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	4,856,821
Government securities		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	4,856,780
in BGN		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	1,863,570
in foreign currency		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	2,993,210
o/w EUR		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	2,107,727
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		2,722	2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	37	38	26	41
in BGN		25	32	28	28	335,025	335,027	335,027	335,027	335,027	30	28	26	26
in foreign currency		2,697	2,713	2,261	36	1	2	8	9	1	7	10	-	15
o/w EUR		2,697	2,713	2,261	36	1	2	8	9	1	7	10	-	15
Less: liabilities		709,059	696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695
Deposits		709,059	696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695
in BGN		420,173	410,751	399,373	388,552	569,988	567,310	596,287	586,985	590,724	430,707	410,907	416,026	430,726
in foreign currency		288,886	285,281	278,069	298,399	323,954	308,301	246,999	250,667	240,074	253,292	261,870	260,651	245,969
o/w EUR		275,285	269,530	263,931	283,658	308,951	293,650	232,671	236,242	225,430	237,775	247,487	245,774	230,352
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		297,839	322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292
Securities other than shares		66,297	69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073
in BGN		2,901	2,902	2,902	2,902	2,895	2,894	2,894	2,894	2,895	2,148	2,164	5,187	5,164
in foreign currency		62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909
o/w EUR		62,396	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		232,542	253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219
in BGN		190,132	194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474
in foreign currency		42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745
o/w EUR		42,410	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745
CLAIMS ON NON-GOVERNMENT SECTOR		53,051,071	53,294,126	53,482,168	53,618,953	54,183,093	53,859,998	53,714,722	54,113,535	54,325,183	54,615,253	55,013,804	55,279,771	55,218,936
Non-financial corporations		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	35,086,605
Repos		28,332	28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302
in BGN		20,551	20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,334
in foreign currency		7,781	7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968	968
o/w EUR		6,427	6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968	968
Loans		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	34,513,244
in BGN		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	8,204,127
in foreign currency		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	26,309,117
o/w EUR		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	25,324,653
Securities other than shares		299,394	299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035
in BGN		17,063	16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867
in foreign currency		282,331	282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168
o/w EUR		278,947	279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291

Table 3

Analytical Reporting of Other MFIs		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
BGN'000														
Shares and other equity		115,279	116,809	124,928	123,098	139,353	139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024
in BGN		115,279	116,809	124,928	123,098	139,353	139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		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	1,419,811
Repos		43,217	41,440	41,456	42,078	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798
in BGN		43,217	41,440	41,456	41,101	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798
in foreign currency		-	-	-	977	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	977	-	-	-	-	-	-	-	-	-
Loans		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	1,007,660
in BGN		267,032	261,210	262,188	254,230	276,290	268,960	255,019	262,330	269,347	273,065	299,710	303,236	309,235
in foreign currency		545,600	574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730	698,425
o/w EUR		535,610	563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534	687,279
Securities other than shares		78,200	73,899	82,207	79,680	79,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808
in BGN		-	-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786
in foreign currency		78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022
o/w EUR		78,200	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022
Shares and other equity		265,272	265,237	264,158	263,947	275,393	271,624	272,284	269,795	269,461	268,603	272,016	273,452	271,545
in BGN		263,733	263,669	262,621	262,054	273,378	269,644	270,396	268,738	268,381	268,078	271,673	273,175	271,545
in foreign currency		1,539	1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277	-
o/w EUR		603	605	607	610	644	614	617	-	-	-	-	-	-
Households and NPIs		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	18,712,520
Repos		15,263	15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152
in BGN		14,677	14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,588	1,598	1,633	1,566
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		18,979,616	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	18,710,368
in BGN		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	11,070,866
in foreign currency		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	7,639,502
o/w EUR		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	7,465,051
FIXED ASSETS		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	3,159,577
OTHER ITEMS (NET)		-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	-4,761,868
Accounts between other MFIs (net)		79,545	33,509	32,481	37,787	50,342	55,121	24,715	10,391	-9,334	4,943	8,973	33,449	75,616
Claims on other MFIs		2,178,713	2,305,744	2,231,948	2,050,051	2,039,961	1,931,703	1,962,026	1,871,693	1,960,523	2,093,526	2,462,050	2,287,924	2,242,832
in BGN		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	1,217,119
in foreign currency		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	1,025,713
o/w EUR		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	622,663
Less: liabilities to other MFIs		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	2,167,216
in BGN		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	1,140,454
in foreign currency		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	1,026,762
o/w EUR		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	623,628
Other (net)		-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	-4,837,484
Other unclassified assets		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	2,910,722
in BGN		1,090,640	1,155,550	1,081,649	1,113,944	1,101,441	1,105,768	1,140,138	1,241,467	1,351,458	1,347,939	1,320,129	1,320,945	1,277,632
in foreign currency		1,294,486	1,348,195	1,322,668	1,348,928	1,344,790	1,343,585	1,356,794	1,405,986	1,491,987	1,491,281	1,566,309	1,596,047	1,633,090
o/w EUR		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	1,450,981
Less: other unclassified liabilities		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	7,748,206
in BGN		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	5,324,331
in foreign currency		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	2,423,875

Table 3

Analytical Reporting of Other MFIs		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Non-financial corporations		39,412	11,639	11,665	11,978	41,548	36,026	34,658	12,905	10,286	25,886	12,106	40,888	26,754
Financial corporations		820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs		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	2,558,818
o/w EUR		1,920,647	1,943,053	1,975,876	1,973,776	2,053,899	1,982,014	1,985,121	1,955,614	1,966,734	2,022,696	2,027,621	2,085,830	2,077,302
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		10,951	10,156	10,207	10,344	39,852	34,293	32,898	11,374	8,717	24,269	10,222	38,952	25,319
Financial corporations		820	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs		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	2,050,451
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)		75,978	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246
in BGN		69,272	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232
in foreign currency		7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014
o/w EUR		7,706	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		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	12,399,221
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	1,686,123
in BGN		431,629	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996
in foreign currency		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	1,003,127
o/w EUR		583,605	584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445
Debt securities issued over 2 years		93,088	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418
in BGN		8,660	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-
in foreign currency		84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418
o/w EUR		84,428	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418
Capital and reserves		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	10,608,680
Funds contributed by owners		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	3,977,864
Reserves		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	5,402,413
Financial result		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	1,228,403

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		BGN'000												
		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1		1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF THE BNB														
International reserves		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	29,464,218
Cash in foreign currency		25,580,085	25,526,264	25,770,096	25,812,983	26,107,879	25,389,513	25,013,634	25,800,527	26,184,931	26,497,492	27,119,109	29,265,901	29,434,120
o/w EUR		91,946	88,636	86,421	83,813	84,384	82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283
SDR holdings		90,136	86,925	84,209	81,670	81,993	80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415
Monetary gold		1,330,754	1,381,833	1,353,407	1,381,648	1,417,754	1,406,592	1,383,055	1,385,859	1,399,452	1,454,926	1,440,234	1,467,145	1,442,066
Monetary gold in BNB treasure		3,171,237	3,021,003	3,078,710	3,217,250	3,053,383	3,305,064	3,337,034	3,124,810	3,137,429	3,167,248	3,132,164	3,321,357	3,310,802
Monetary gold deposited with non-residents		1,268,525	1,208,380	1,231,436	1,286,850	1,221,222	1,321,779	1,334,518	1,249,578	1,254,564	1,266,400	1,252,287	1,327,821	1,323,544
Claims on non-resident banks		1,902,712	1,812,623	1,847,274	1,930,400	1,832,161	1,983,285	2,002,516	1,875,232	1,882,865	1,900,848	1,879,877	1,993,536	1,987,258
Reserve position in the IMF		10,050,451	10,284,324	9,966,479	9,807,542	9,994,438	9,519,646	9,297,850	10,611,723	10,819,939	11,095,934	11,904,108	13,751,046	14,403,339
Deposits		74,283	77,134	75,547	77,123	79,138	78,515	77,201	77,357	78,116	81,213	80,393	81,895	80,495
Overnight deposits in BGN		5,392,355	5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,888	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601
in foreign currency		4,981,631	3,021,640	3,864,242	4,215,611	3,555,918	4,572,260	3,856,464	1,999,058	3,201,362	4,944,666	2,767,111	4,418,180	4,413,667
o/w EUR		4,972,625	3,012,842	3,853,949	4,204,313	3,552,962	4,567,955	3,852,160	1,996,178	3,190,199	4,933,622	2,764,004	4,411,773	4,385,146
Deposits with agreed maturity in BGN		410,724	2,603,492	1,212,957	801,890	1,661,825	762,774	195,583	3,083,630	2,158,347	63,076	2,014,420	1,840,911	2,595,934
in foreign currency		410,724	2,603,492	1,212,957	801,890	1,661,825	762,774	195,583	3,083,630	2,158,347	63,076	2,014,420	1,840,911	2,595,934
o/w EUR		410,724	2,603,492	1,212,957	801,890	1,652,604	762,774	195,583	3,017,001	2,099,186	-	1,943,581	1,840,911	2,595,934
Deposits redeemable at notice in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Repos in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares in BGN		4,583,813	4,582,058	4,813,733	4,712,918	4,697,557	4,106,097	5,168,602	5,451,678	5,382,114	6,006,979	7,042,184	7,410,060	7,313,243
in foreign currency		4,583,813	4,582,058	4,813,733	4,712,918	4,697,557	4,106,097	5,168,602	5,451,678	5,382,114	6,006,979	7,042,184	7,410,060	7,313,243
o/w EUR		4,577,018	4,574,794	4,806,729	4,705,628	4,690,005	4,098,684	5,161,329	5,444,346	5,374,710	5,999,086	7,034,405	7,402,084	7,305,473
Claims on non-resident governments		10,726,462	10,527,293	11,094,008	11,123,594	11,345,653	10,890,531	10,663,310	9,942,465	9,611,142	9,443,938	9,427,241	9,526,482	9,153,671
Securities other than shares in BGN		10,726,462	10,527,293	11,094,008	11,123,594	11,345,653	10,890,531	10,663,310	9,942,465	9,611,142	9,443,938	9,427,241	9,526,482	9,153,671
in foreign currency		10,726,462	10,527,293	11,094,008	11,123,594	11,345,653	10,890,531	10,663,310	9,942,465	9,611,142	9,443,938	9,427,241	9,526,482	9,153,671
o/w EUR		10,726,462	10,527,293	11,092,934	11,121,339	11,345,653	10,890,531	10,663,310	9,942,287	9,611,142	9,443,938	9,427,241	9,526,482	9,153,671
Claims on other non-residents		125,486	125,649	125,523	120,445	121,974	123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400
Securities other than shares in BGN		125,486	125,649	125,523	120,445	121,974	123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400
in foreign currency		125,486	125,649	125,523	120,445	121,974	123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400
o/w EUR		125,486	125,649	125,523	120,445	121,974	123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400
Accrued interest receivable in BGN		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
in foreign currency		83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
o/w EUR		83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260

Table 4

Foreign Assets and Liabilities of the BNB		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
BGN'000														
Liabilities to the IMF		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	1,441,954
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,441,954
Liabilities to non-resident governments		63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644
Deposits		63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644
Overnight deposits		63,923	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644
in BGN		49,638	32,764	92,526	82,265	38,854	42,205	12,124	8,578	73,210	15,448	50,406	5,094	63,240
in foreign currency		14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404
o/w EUR		14,285	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404
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		61,438	61,438	61,438	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Deposits		61,438	61,438	61,438	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Overnight deposits		438	438	438	519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in BGN		438	438	438	519	61,519	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	-	-	-	-	-	-	-	-	-
in BGN		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		488	908	1,266	263	432	557	157	334	506	165	307	431	94
in BGN		1	27	55	-	-	-	-	-	-	-	-	-	-
in foreign currency		487	881	1,211	263	432	557	157	334	506	165	307	431	94
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 5

Loans to Non-financial Corporations, Households and NPISHs		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1		1.3552	1.4484	1.3962	1.4572	1.5158	1.4843	1.4549	1.4643	1.4784	1.5760	1.5534	1.5921	1.5508
Exchange rate: BGN / EUR 1		1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568	1.9568
LOANS TO NON-FINANCIAL CORPORATIONS		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	34,513,244
Overdraft		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	9,312,261
in BGN		3,408,234	3,360,035	3,338,494	3,337,804	3,507,436	3,458,122	3,447,305	3,500,673	3,527,383	3,543,580	3,608,792	3,636,683	3,636,897
in foreign currency		5,602,302	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	5,752,458	5,804,679	5,675,364
o/w EUR		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	5,367,792
Loans		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	25,200,983
Regular		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	18,716,414
Loans with maturity up to 1 year		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	850,501
in BGN		408,840	430,413	459,550	469,758	383,971	289,140	280,971	291,030	278,633	289,327	293,656	279,269	311,718
in foreign currency		629,065	630,551	672,588	656,673	588,510	567,747	565,293	548,796	586,650	592,951	538,487	537,387	538,783
o/w EUR		473,433	465,821	515,635	492,281	466,586	449,512	445,551	430,798	470,392	465,052	449,343	446,871	437,218
Loans with maturity over 1 up to 5 years		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	6,267,340
in BGN		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	1,460,768
in foreign currency		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	4,806,572
o/w EUR		5,250,438	5,253,773	5,148,449	5,180,696	5,106,264	4,904,810	4,844,299	4,837,692	4,679,626	4,619,962	4,606,513	4,639,295	4,628,037
Loans with maturity over 5 years		10,440,850	10,552,942	10,621,431	10,682,930	11,185,154	11,217,229	11,216,992	11,050,311	11,208,258	11,312,233	11,442,525	11,504,969	11,598,573
in BGN		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	1,636,849
in foreign currency		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	9,961,724
o/w EUR		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	9,604,902
Bad and restructured ¹		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	6,484,569
in BGN		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	1,157,895
in foreign currency		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	5,326,674
o/w EUR		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	5,286,704
LOANS TO HOUSEHOLDS AND NPISHs		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	18,710,368
Overdraft		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	1,568,073
in BGN		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	1,368,781
in foreign currency		208,465	209,750	209,846	207,752	206,517	206,426	203,846	204,289	205,217	206,648	202,713	201,091	199,292
o/w EUR		203,452	205,382	204,341	201,668	200,302	201,117	198,638	199,093	199,934	199,646	197,443	195,740	194,913
Consumer loans		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	7,382,509
Regular		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	6,067,340
Loans with maturity up to 1 year		14,166	14,760	16,648	16,543	18,018	17,897	17,094	17,244	18,837	24,554	25,868	27,492	31,507
in BGN		10,372	10,740	11,737	11,608	13,318	13,231	12,933	14,227	15,519	20,743	21,885	23,969	28,259
in foreign currency		3,794	4,020	4,911	4,935	4,700	4,666	4,161	3,017	3,318	3,811	3,983	3,523	3,248
o/w EUR		3,683	3,902	4,797	4,821	4,589	4,268	3,769	2,653	3,250	3,743	3,919	3,467	3,201
Loans with maturity over 1 up to 5 years		927,318	923,238	921,917	918,407	911,181	900,538	893,895	900,711	910,380	924,091	937,022	946,922	966,706
in BGN		774,471	766,418	763,925	757,987	751,299	742,585	735,245	740,018	748,055	761,069	773,370	782,614	801,523
in foreign currency		152,847	156,820	157,992	160,420	159,882	157,680	158,650	160,693	162,325	163,022	163,652	164,308	165,183
o/w EUR		151,621	155,525	157,562	159,987	159,456	157,280	158,260	160,305	161,922	162,598	163,256	163,922	164,819
Loans with maturity over 5 years		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	5,069,127
in BGN		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	3,647,484
in foreign currency		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	1,421,643
o/w EUR		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	1,395,910	1,398,762
Bad and restructured ¹		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	1,315,169
in BGN		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	1,069,340
in foreign currency		261,848	266,717	275,414	277,318	281,337	281,267	283,219	284,943	287,922	288,651	280,578	279,768	245,829
o/w EUR		248,356	253,303	261,171	263,393	266,700	266,369	269,518	271,408	273,809	274,816	267,367	266,810	233,253

Table 5

Loans to Non-financial Corporations, Households and NPIsHs		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Loans for house purchase		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	8,822,252
Regular		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	6,984,842
Loans with maturity up to 1 year		1,052	1,015	963	959	980	378	406	1,966	2,150	2,026	2,058	1,976	1,651
in BGN		144	40	20	10	34	32	64	62	83	75	114	40	16
in foreign currency		908	975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936	1,635
o/w EUR		908	975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936	1,635
Loans with maturity over 1 up to 5 years		44,196	42,736	40,681	39,933	39,540	38,026	37,068	36,011	35,059	35,431	36,040	35,376	34,957
in BGN		12,807	12,016	11,450	11,122	10,608	9,747	9,457	9,027	8,898	8,665	9,337	9,312	9,327
in foreign currency		31,389	30,720	29,231	28,811	28,932	28,279	27,611	26,984	26,161	26,766	26,703	26,064	25,630
o/w EUR		31,249	30,593	29,107	28,618	28,740	28,089	27,426	26,803	25,979	26,607	26,549	25,912	25,441
Loans with maturity over 5 years		7,124,430	7,087,847	7,056,840	7,049,753	7,053,052	7,002,934	6,978,176	6,958,539	6,943,961	6,932,202	6,955,282	6,952,086	6,948,234
in BGN		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	2,742,631
in foreign currency		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	4,205,603
o/w EUR		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	4,132,214
Bad and restructured ¹		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	1,837,410
in BGN		797,452	823,034	835,443	849,348	848,001	850,313	862,067	878,873	887,379	899,755	892,240	893,254	894,364
in foreign currency		819,664	838,619	858,940	860,207	866,088	874,908	880,549	890,279	902,593	907,715	906,846	908,924	943,046
o/w EUR		763,294	781,513	801,991	803,792	814,641	819,843	831,216	842,926	847,085	847,085	848,115	851,167	884,229
Other loans		884,729	893,828	906,345	935,957	948,609	928,937	912,367	919,347	924,951	942,296	941,254	936,215	937,534
Regular		648,117	653,677	657,931	687,351	702,220	683,970	665,813	675,628	680,120	691,813	691,666	688,635	690,785
Loans with maturity up to 1 year		25,541	27,007	32,365	36,273	39,034	24,690	17,520	16,614	16,657	18,752	21,310	22,162	25,105
in BGN		22,534	24,835	28,892	32,732	35,642	21,412	14,062	13,152	13,333	15,307	16,284	17,515	21,781
in foreign currency		3,007	2,172	3,473	3,541	3,392	3,278	3,458	3,462	3,324	3,445	5,026	4,647	3,324
o/w EUR		3,007	2,172	3,473	3,541	3,392	3,278	3,458	3,447	3,309	3,429	5,011	4,636	3,317
Loans with maturity over 1 up to 5 years		250,799	246,227	243,636	268,587	288,229	284,005	255,020	262,081	267,260	270,858	270,450	288,363	265,777
in BGN		141,725	138,661	138,205	137,713	137,533	134,175	132,702	140,250	144,489	149,642	151,263	149,438	147,716
in foreign currency		109,074	107,566	105,431	130,874	130,696	129,830	122,318	121,831	122,771	121,216	119,187	118,925	118,061
o/w EUR		109,022	107,513	105,383	130,816	130,638	129,776	122,268	121,549	122,417	120,846	118,858	118,598	117,759
Loans with maturity over 5 years		371,777	380,443	381,930	382,491	394,957	395,275	393,273	396,933	396,203	402,203	399,906	398,110	399,903
in BGN		173,965	180,835	182,491	180,368	186,323	186,786	186,237	188,317	189,278	188,702	189,629	189,218	190,461
in foreign currency		197,812	199,608	199,439	202,123	208,634	208,489	207,036	208,616	206,925	213,501	210,277	208,892	209,442
o/w EUR		196,979	198,761	198,520	201,187	207,679	207,551	206,118	207,705	206,073	212,621	209,431	208,039	208,614
Bad and restructured ¹		236,612	240,151	248,414	248,606	246,389	244,967	246,554	243,719	244,831	250,483	249,588	247,580	246,749
in BGN		146,952	149,515	155,600	154,919	153,005	151,345	152,133	149,088	148,686	152,615	150,952	149,341	149,183
in foreign currency		89,660	90,636	92,814	93,687	93,384	93,622	94,421	94,631	96,145	97,868	98,636	98,239	97,566
o/w EUR		89,023	90,020	92,202	93,074	92,756	92,990	93,782	94,568	96,081	97,800	97,974	97,565	96,894

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	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089
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	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	83,749	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559
o/w EUR	83,122	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260
o/w Accrued interest on deposits	3,136	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969	961
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,136	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969	961
o/w EUR	2,511	2,183	3,013	1,869	2,002	1,888	2,152	2,412	2,721	550	448	349	665
o/w Accrued interest on securities other than shares:	80,613	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	80,613	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598
o/w EUR	80,611	94,365	61,185	76,328	87,746	59,927	82,055	99,199	73,616	93,167	96,404	68,618	70,595
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	488	908	1,266	263	432	557	157	334	506	165	307	431	94
in BGN	1	27	55	-	-	-	-	-	-	-	-	-	-
in foreign currency	487	881	1,211	263	432	557	157	334	506	165	307	431	94
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	1	27	55	-	-	-	-	-	-	-	-	-	-
in BGN	1	27	55	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocator	487	881	1,211	263	432	557	157	334	506	165	307	431	94
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	487	881	1,211	263	432	557	157	334	506	165	307	431	94
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	2,288	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46	75
in BGN	863	1,780	343	753	-	-	-	-	-	-	-	-	-
in foreign currency	1,425	1,392	1,533	1,674	1,768	1,943	215	3	7	12	19	46	75
o/w EUR	1,425	1,392	1,533	1,674	1,768	1,943	215	-	-	-	19	46	73
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	2,288	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46	75

Table 6

Memorandum to the Analytical Reporting of the BNB		08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
BGN'000														
	in BGN	863	1,780	343	763	-	-	-	-	-	-	-	-	-
	in foreign currency	1,425	1,392	1,533	1,674	1,768	1,943	215	3	7	12	19	46	75
	o/w EUR	1,425	1,392	1,533	1,674	1,768	1,943	215	-	-	-	19	46	73
	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	93,165	93,457	95,033	96,798	98,579	99,685	101,244	100,696	102,299	103,961	105,795	107,127	108,461
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN'000	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
Exchange rate: BGN / USD 1	1.35352	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089
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	1,060,568	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	1,250,501
in BGN	351,832	364,337	369,932	375,610	347,848	332,699	339,340	352,597	373,797	375,197	385,183	355,915	359,288
in foreign currency	708,736	727,214	751,186	778,023	780,061	714,499	744,041	759,474	819,832	840,221	857,900	861,874	891,213
o/w EUR	680,238	690,902	711,890	733,614	730,232	680,067	706,001	715,196	768,182	784,077	802,874	821,175	846,103
o/w Accrued interest on deposits	7,415	7,890	6,235	6,378	5,997	5,029	6,590	7,976	9,278	10,691	10,561	10,155	11,890
in BGN	2,377	2,562	2,298	2,392	2,620	1,911	2,329	2,664	2,674	3,060	3,457	3,864	4,282
in foreign currency	5,038	5,328	3,937	3,986	3,377	3,118	4,261	5,312	6,604	7,631	7,104	6,291	7,608
o/w EUR	4,950	5,236	3,808	3,887	3,147	2,835	3,972	5,015	6,179	7,220	6,637	5,994	7,323
o/w Accrued interest on loans	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	1,134,908
in BGN	336,397	342,676	344,241	342,370	311,529	316,966	324,629	330,543	346,561	339,307	345,875	337,360	341,656
in foreign currency	639,243	650,019	665,804	675,671	660,079	679,795	699,150	710,391	757,758	764,356	768,550	778,140	793,252
o/w EUR	616,368	624,000	639,950	648,894	631,537	649,330	668,714	676,825	720,856	728,134	737,016	742,586	768,561
o/w Accrued interest on securities other than shares	74,434	87,683	101,766	123,440	149,958	45,147	52,181	62,840	79,641	100,748	117,756	91,823	103,337
in BGN	12,986	19,053	23,330	30,708	33,672	13,801	12,324	19,358	24,537	32,800	35,808	14,640	13,302
in foreign currency	61,448	68,630	78,436	92,732	116,286	31,346	39,857	43,482	55,104	67,948	81,948	77,183	90,035
o/w EUR	55,963	58,510	65,174	75,257	95,284	27,741	32,655	33,165	40,892	48,565	59,058	72,468	80,054
Derivatives with a positive fair value	104,041	153,992	100,589	129,382	166,499	136,258	122,385	121,280	120,930	191,509	178,712	207,901	197,211
in BGN	31,288	55,604	22,217	45,556	64,793	36,567	32,283	22,780	14,962	48,653	44,746	56,121	45,681
in foreign currency	72,753	98,328	78,372	83,826	101,706	99,691	90,102	98,500	105,968	142,856	133,966	151,780	151,530
o/w EUR	61,789	70,043	61,262	62,631	78,408	87,103	80,127	87,874	93,994	115,317	115,030	129,706	132,098
OTHER LIABILITIES, of which													
Accrued interest - total	675,947	702,748	730,576	763,048	596,504	619,303	662,751	671,196	710,577	721,798	710,265	725,541	739,066
in BGN	293,668	302,493	316,547	331,155	242,659	257,998	279,701	291,382	316,212	322,475	320,988	330,202	346,217
in foreign currency	382,279	400,255	414,029	431,893	353,845	361,305	373,050	379,814	394,365	399,323	389,277	395,339	392,839
o/w EUR	348,253	362,191	374,919	389,142	319,466	325,473	335,155	339,041	350,531	351,228	341,202	344,961	341,328
o/w Accrued interest on overnight deposits	15,680	16,737	18,351	20,015	4,379	3,866	6,262	7,661	9,888	11,813	12,894	14,562	17,173
in BGN	11,428	12,201	13,496	15,133	821	2,695	4,564	5,643	7,414	9,018	9,638	10,968	13,080
in foreign currency	4,252	4,536	4,855	4,882	3,558	1,171	1,698	2,018	2,474	2,795	3,256	3,594	4,093
o/w EUR	3,863	4,107	4,400	4,377	3,490	1,064	1,555	1,827	2,281	2,529	2,921	3,193	3,645
o/w Accrued interest on deposits with agreed maturity	572,135	585,995	599,602	614,065	583,598	592,598	609,240	613,639	637,840	638,683	617,742	615,052	610,627
in BGN	243,612	247,361	254,648	261,827	240,684	247,531	260,932	266,181	283,283	281,372	275,271	276,567	283,804
in foreign currency	328,523	338,634	344,954	352,238	342,914	345,067	348,308	347,458	354,557	357,311	342,471	338,485	326,823
o/w EUR	301,562	309,051	315,055	320,130	308,930	310,721	313,064	310,635	315,832	315,989	302,245	297,438	285,900
o/w Accrued interest on deposits redeemable at notice	81,578	92,412	103,625	115,804	1,664	14,861	27,715	40,243	52,614	67,157	76,878	91,098	104,991
in BGN	38,178	42,821	48,115	53,793	1,043	7,519	13,783	19,524	25,480	32,043	36,030	42,614	49,284
in foreign currency	43,400	49,591	55,510	62,011	621	7,342	13,932	20,719	27,134	35,114	40,848	48,484	55,707
o/w EUR	36,782	41,632	46,865	52,026	468	6,073	11,574	17,180	22,463	28,771	33,504	39,737	45,853
o/w Accrued interest on debt securities issued	4,548	4,953	6,502	7,176	5,926	7,447	8,375	8,071	9,366	2,941	2,270	4,017	5,045
in BGN	362	49	203	351	54	208	351	-	-	-	-	-	-
in foreign currency	4,186	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017	5,045

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN'000	08.2011	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012
o/w EUR	4,186	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017	5,045
Provisions	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	4,469,614
Depreciation	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	1,437,421
Derivatives with a negative fair value	147,611	133,995	108,755	115,064	143,563	135,863	128,996	125,799	128,536	166,431	165,284	174,984	184,060
in BGN	45,098	36,305	23,112	26,201	44,166	27,671	28,454	22,934	18,501	33,399	31,596	31,584	36,961
in foreign currency	102,513	97,690	85,643	88,863	99,397	108,192	100,542	102,865	110,035	133,032	133,688	143,400	147,099
o/w EUR	89,948	66,484	66,810	67,930	77,450	93,331	88,198	91,097	96,790	109,977	112,576	121,183	126,021

Preliminary data.

Source: other MFIs.

Table 8

Monthly Sectoral Survey of the BNB as of August 2012													BGN000						
	Total																		
	Resident sector			Other resident sectors					Non-resident sector				Rest of the world	Not allocated					
	Other MFIs	General government	CG	SSFs	Non-financial corporations	Financial corporations	OFIAs	ICs and PFIAs	Households and NPISHs	Countries and institutions of the EU		Rest of the world							
									MU	Non-MU									
ASSETS	31,308,235	77,059	77,059	158	-	-	76,901	70,560	6,341	6,341	6,341	-	26,631,230	23,587,572	21,805,879	1,781,693	3,043,658	4,599,946	
1. Cash (in foreign currency)	67,283	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67,283	-
o/w EUR	66,415	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	66,415	-
2. SDR holdings	1,442,066	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Reserve position in the IMF	80,495	-	-	-	-	-	-	-	-	-	-	-	80,495	-	-	-	-	80,495	-
4. Monetary gold	3,310,802	-	-	-	-	-	-	-	-	-	-	-	1,987,258	688,663	-	688,663	-	1,298,595	1,323,544
5. Deposits	7,009,601	-	-	-	-	-	-	-	-	-	-	-	7,009,601	5,368,950	4,586,026	782,924	1,840,651	-	-
5.1. Overnight	4,413,667	-	-	-	-	-	-	-	-	-	-	-	4,413,667	4,132,566	3,349,642	782,924	281,101	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	4,413,667	-	-	-	-	-	-	-	-	-	-	-	4,413,667	4,132,566	3,349,642	782,924	281,101	-	-
o/w EUR	4,385,146	-	-	-	-	-	-	-	-	-	-	-	4,385,146	4,132,527	3,349,627	782,900	252,619	-	-
5.2. With agreed maturity	2,595,934	-	-	-	-	-	-	-	-	-	-	-	2,595,934	1,236,384	1,236,384	-	1,359,550	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	2,595,934	-	-	-	-	-	-	-	-	-	-	-	2,595,934	1,236,384	1,236,384	-	1,359,550	-	
o/w EUR	2,595,934	-	-	-	-	-	-	-	-	-	-	-	2,595,934	1,236,384	1,236,384	-	1,359,550	-	
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	17,452,314	-	-	-	-	-	-	-	-	-	-	-	17,452,314	17,452,314	17,145,064	307,250	-	-	-
up to 1 year	975,050	-	-	-	-	-	-	-	-	-	-	-	975,050	975,050	975,050	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	975,050	-	-	-	-	-	-	-	-	-	-	-	975,050	975,050	975,050	-	-	-	-
o/w EUR	975,050	-	-	-	-	-	-	-	-	-	-	-	975,050	975,050	975,050	-	-	-	-
over 1 and up to 2 years	591,465	-	-	-	-	-	-	-	-	-	-	-	591,465	591,465	591,465	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	591,465	-	-	-	-	-	-	-	-	-	-	-	591,465	591,465	591,465	-	-	-	-
o/w EUR	591,465	-	-	-	-	-	-	-	-	-	-	-	591,465	591,465	591,465	-	-	-	-
over 2 years	15,885,799	-	-	-	-	-	-	-	-	-	-	-	15,885,799	15,885,799	15,578,549	307,250	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	15,885,799	-	-	-	-	-	-	-	-	-	-	-	15,885,799	15,885,799	15,578,549	307,250	-	-	-
o/w EUR	15,878,029	-	-	-	-	-	-	-	-	-	-	-	15,878,029	15,878,029	15,570,779	307,250	-	-	-
9. Shares and other equity	106,633	-	-	-	-	-	-	-	-	-	-	-	106,633	106,633	106,633	-	-	-	-
in BGN	76,535	-	-	-	-	-	-	-	-	-	-	-	76,535	70,194	6,341	-	-	-	-
in foreign currency	76,535	-	-	-	-	-	-	-	-	-	-	-	76,535	70,194	6,341	-	-	-	-
o/w EUR	30,098	-	-	-	-	-	-	-	-	-	-	-	30,098	30,098	6,891	-	-	-	-
in foreign currency	6,891	-	-	-	-	-	-	-	-	-	-	-	6,891	6,891	6,891	-	-	-	-
o/w EUR	6,891	-	-	-	-	-	-	-	-	-	-	-	6,891	6,891	6,891	-	-	-	-

(continued)

Table 9

Monthly Sectoral Survey of other MFIs as of August 2012

	BGN'000																					
	Resident sector										Non-resident sector											
	Monetary financial institutions			General government				Other resident sectors			Financial corporations				Households and NPISHs			Countries and institutions of the EU			Rest of the world	Not allocated
	BNB	Other MFIs		CG	LG	SSFs	Non-financial corporations	Financial corporations	OFIAs	ICs and PFS	Households and NPISHs		MU	Non-MU								
ASSETS	85,804,321	71,072,046	8,800,285	2,432,755	5,343,915	5,017,164	326,749	2	56,927,846	36,391,499	1,520,784	1,464,982	55,802	19,015,563	9,831,703	8,755,048	7,139,540	1,615,508	1,076,655	4,900,572		
1. Cash	1,395,690	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,395,690		
in BGN	845,548	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	845,548		
in foreign currency	550,142	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	550,142		
o/w EUR	403,461	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	403,461		
2. Deposits	15,002,500	7,878,903	7,878,887	6,367,522	1,511,365	-	-	-	16	-	16	16	-	-	7,123,597	6,767,522	5,483,356	1,284,166	356,075	-		
2.1. Overnight	9,224,889	6,528,555	6,528,555	6,367,464	161,091	-	-	-	-	-	-	-	-	-	2,696,334	2,474,763	2,061,164	413,599	221,571	-		
in BGN	4,755,846	4,149,180	4,149,180	4,034,097	115,083	-	-	-	-	-	-	-	-	-	606,666	606,666	606,666	-	-	-		
in foreign currency	4,469,043	2,379,375	2,379,375	2,333,367	46,008	-	-	-	-	-	-	-	-	-	2,089,668	1,868,097	1,454,498	413,599	221,571	-		
o/w EUR	3,861,537	2,377,165	2,377,165	2,333,367	43,798	-	-	-	-	-	-	-	-	-	1,484,372	1,472,426	1,209,880	262,546	11,946	-		
2.2. With agreed maturity	5,777,611	1,350,348	1,350,348	58	1,350,274	-	-	-	16	-	16	16	-	-	4,427,263	4,292,759	3,422,192	870,567	134,504	-		
in BGN	668,057	516,557	516,557	58	516,499	-	-	-	-	-	-	-	-	-	151,500	151,500	144,700	6,800	-	-		
in foreign currency	5,109,554	833,791	833,791	833,775	-	-	-	-	16	-	16	16	-	-	4,275,763	4,141,259	3,277,492	863,767	134,504	-		
o/w EUR	3,942,940	440,953	440,953	-	-	-	-	-	2	-	2	2	-	-	3,501,985	3,405,926	2,630,038	775,888	96,059	-		
2.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
3. Repos	293,333	286,254	177,002	177,002	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in BGN	252,965	245,876	138,178	138,178	-	-	-	-	109,252	29,302	77,798	45,628	32,170	2,152	7,079	7,079	-	-	-	7,079		
in foreign currency	40,378	40,378	38,824	38,824	-	-	-	-	107,698	28,334	77,798	45,628	32,170	1,566	7,079	7,079	-	-	-	7,079		
o/w EUR	32,360	32,360	30,806	30,806	-	-	-	-	1,554	968	968	-	-	586	-	-	-	-	-	-		
4. Loans	55,863,656	54,991,971	501,455	259,260	41	259,219	-	-	54,231,256	34,513,244	1,007,644	1,007,420	224	18,710,368	871,685	355,763	191,509	164,264	515,922	-		
up to 1 year	12,732,481	12,529,381	490	28,383	41	28,342	-	-	12,500,508	10,472,046	363,901	363,729	172	1,664,561	203,100	117,601	82,923	34,678	85,499	-		
in BGN	5,625,462	5,605,436	490	490	28,388	26	28,342	-	5,576,578	4,037,333	101,203	101,052	151	1,438,042	20,026	1,606	1,252	354	18,420	-		
in foreign currency	7,107,019	6,923,945	-	-	15	15	-	-	6,923,930	6,434,713	262,698	262,677	21	226,519	183,074	115,995	81,671	34,324	67,079	-		
o/w EUR	6,667,730	6,507,645	-	-	15	15	-	-	6,507,630	6,024,364	261,297	261,276	21	221,969	160,085	99,082	75,868	33,214	61,003	-		
over 1 and up to 5 years	11,057,578	10,796,012	103,117	17,487	-	17,487	-	-	10,675,408	8,773,869	347,486	347,486	-	1,147,385	7,769	5,519	207	5,312	2,250	-		
in BGN	3,138,737	3,130,968	64,000	17,487	-	17,487	-	-	3,049,481	1,785,983	116,513	116,513	-	406,668	253,797	117,504	65,609	51,895	136,293	-		
in foreign currency	7,918,841	7,665,044	39,117	-	-	-	-	-	7,625,927	6,988,286	230,973	230,973	-	403,944	196,064	115,380	63,485	51,895	80,684	-		
o/w EUR	7,655,324	7,459,260	39,117	-	-	-	-	-	7,420,143	6,785,226	230,973	230,973	-	403,944	196,064	115,380	63,485	51,895	80,684	-		
over 5 years	32,073,597	31,666,578	397,848	213,390	-	213,390	-	-	31,055,340	15,267,329	296,257	296,205	52	15,491,754	407,019	115,139	42,770	72,369	291,880	-		
in BGN	11,475,070	11,471,814	369,000	144,645	-	144,645	-	-	10,958,169	2,381,211	91,519	91,519	-	8,485,439	3,256	2,639	1,939	700	617	-		
in foreign currency	20,598,527	20,194,764	28,848	66,745	-	66,745	-	-	20,097,171	12,886,118	204,738	204,686	52	7,006,315	403,763	112,500	40,831	71,669	291,263	-		
o/w EUR	19,872,098	19,646,801	28,848	66,745	-	66,745	-	-	19,549,208	12,515,063	195,007	194,955	52	6,839,138	225,297	105,668	40,831	64,837	119,629	-		
5. Securities other than shares	6,645,003	5,419,847	40,151	4,921,853	4,856,780	65,073	-	-	457,843	395,035	62,808	62,808	-	-	1,228,156	1,169,664	1,046,165	123,499	58,492	-		
up to 1 year	718,230	-	-	-	-	-	-	-	-	-	-	-	-	-	718,230	718,230	718,230	-	-	-		
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
in foreign currency	718,230	-	-	-	-	-	-	-	-	-	-	-	-	-	718,230	718,230	718,230	-	-	-		
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
over 1 and up to 2 years	146,126	48,482	48,482	48,482	-	48,482	-	-	-	-	-	-	-	-	97,644	97,644	97,478	166	-	-		
in BGN	97,644	48,482	48,482	48,482	-	48,482	-	-	-	-	-	-	-	-	97,644	97,644	97,478	166	-	-		
in foreign currency	48,482	48,482	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	97,644	-	-	-	-	-	-	-	-	-	-	-	-	-	97,644	97,644	97,478	166	-	-		
over 2 years	5,783,647	5,371,365	40,151	4,873,371	4,808,298	65,073	-	-	457,843	395,035	62,808	62,808	-	-	1,228,156	1,169,664	1,046,165	123,499	58,492	-		
in BGN	1,975,937	1,837,915	1,010	1,820,252	1,815,088	5,164	-	-	16,653	12,867	3,786	3,786	-	-	412,282	353,790	230,457	123,333	58,492	-		
in foreign currency	3,807,710	3,533,450	39,141	3,053,119	2,993,210	59,909	-	-	441,190	382,168	59,022	59,022	-	-	274,260	241,487	221,356	20,131	32,773	-		
o/w EUR	2,864,079	2,644,090	39,141	2,167,636	2,107,727	59,909	-	-	437,313	378,291	59,022	59,022	-	-	219,989	191,519	171,711	19,808	28,470	-		
6. Shares and other equity	530,840	433,428	12,859	-	-	-	-	-	420,569	149,024	271,545	251,320	20,225	-	97,412	10,443	7,928	2,515	86,969	-		
in BGN	433,428	433,428	12,859	-	-	-	-	-	420,569	149,024	271,545	251,320	20,225	-	97,412	10,443	7,928	2,515	86,969	-		
in foreign currency	97,412	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
o/w EUR	78,535	-	-	-	-	-	-	-	-	-	-	-	-	-	78,535	8,163	6,376	1,787	70,372	-		

(continued)

Monthly Sectoral Survey of other MFIs as of August 2012

BGN'000

	Resident sector														Non-resident sector										Not allocated		
	Monetary financial institutions														Countries and institutions of the EU												
	General government														Financial corporations												
	Other MFIs														Non-financial corporations											Households and NPIs	
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporations	Financial corporations	OFIAs	ICs and PFIAs	Households and NPIs	MU	Non-MU	Rest of the world														
7. Fixed assets (in levs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,159,577											
8. Other assets	189,931	162,802	160,343	2,457	2	1,708,910	100,973	97,790	3,183	303,043	444,577	410,582	33,985	59,197	345,305												
in BGN	148,028	85,499	84,133	1,364	2	697,025	84,603	81,424	3,179	194,468	48,431	39,390	10,041	4,084	294,565												
in foreign currency	41,903	77,303	76,210	1,093	-	1,011,885	86,940	16,366	4	108,575	451,259	372,192	23,954	55,113	50,740												
o/w EUR	30,034	67,985	66,892	1,093	-	957,078	838,719	16,218	4	102,141	346,975	323,857	5,945	23,118	48,909												
LIABILITIES	61,049,990	1,894,904	764,334	1,128,800	1,770	56,823,173	17,232,889	1,888,191	2,267,676	35,434,417	12,499,381	9,149,222	1,335,253	2,014,906	12,254,950												
9. Deposits	54,918,203	1,800,193	676,695	1,122,698	800	51,164,458	14,145,970	3,949,048	2,112,018	33,069,440	11,508,268	8,418,915	1,240,618	1,848,725	-												
9.1. Overnight	14,279,646	219,094	147,492	882,918	497	13,029,645	7,882,689	1,387,266	690,506	3,759,680	1,228,849	960,765	829,748	131,017	268,084												
in BGN	10,817,249	111,234	95,219	876,623	151	9,037,867	4,986,245	963,007	434,550	3,086,615	696,141	639,141	556,093	83,048	57,014												
in foreign currency	4,158,552	107,860	52,273	6,295	346	3,991,778	2,884,454	434,259	255,956	673,065	532,694	321,624	273,655	47,969	211,070												
o/w EUR	3,789,246	3,311,731	44,822	6,279	307	3,212,785	2,330,626	357,771	188,694	524,388	457,515	299,954	299,171	40,383	157,961												
9.2. With agreed maturity	45,028,737	34,956,511	1,734,458	239,780	303	32,452,767	6,203,161	2,559,768	1,419,512	23,689,838	10,072,226	8,566,229	7,476,866	1,083,363	1,505,997												
up to 2 years	37,255,548	32,646,341	1,223,262	239,390	303	30,767,034	5,865,896	2,215,325	932,419	1,282,906	22,695,813	4,609,207	3,918,544	3,445,485	690,663												
in BGN	16,872,002	16,474,519	449,549	233,239	303	15,539,878	2,966,785	1,596,531	540,992	10,555,539	10,976,562	197,483	116,594	40,063	80,889												
in foreign currency	20,883,546	16,171,822	773,713	6,151	-	15,227,156	2,889,111	618,794	391,427	227,367	17,192,251	4,411,724	3,368,954	432,996	609,774												
o/w EUR	17,340,261	13,347,753	441,635	5,978	-	12,746,187	2,467,141	613,804	387,729	226,075	9,665,242	3,992,508	3,543,172	2,656,679	449,336												
over 2 years	7,773,189	2,310,170	511,196	390	-	1,685,733	347,265	344,443	207,837	136,606	994,025	5,463,019	4,647,685	4,031,381	815,334												
in BGN	1,254,840	1,209,873	442,920	390	-	682,606	120,087	112,142	1,472	110,670	450,377	44,967	30,651	3,925	10,391												
in foreign currency	6,518,349	1,100,297	68,276	-	-	1,003,127	227,178	232,301	206,365	25,936	541,652	4,613,109	4,000,730	612,379	804,943												
o/w EUR	6,338,114	941,582	28,894	-	-	844,445	202,543	232,008	206,360	25,648	409,894	3,993,532	4,611,205	611,810	785,327												
9.3. Redeemable at notice	5,889,229	5,682,046	28,861	-	-	5,682,046	60,110	2,014	14	2,000	5,619,922	207,183	132,539	112,301	20,238												
up to 3 months	5,889,229	5,682,046	-	-	-	5,682,046	60,110	2,014	14	2,000	5,619,922	207,183	132,539	112,301	20,238												
in BGN	3,126,988	3,094,942	-	-	-	3,094,942	33,356	482	14	468	3,061,104	18,778	11,190	7,588	13,268												
in foreign currency	2,762,241	2,587,104	-	-	-	2,587,104	26,754	1,532	1,532	2,558,818	175,137	113,761	101,111	12,650	61,376												
o/w EUR	2,223,697	2,077,302	-	-	-	2,077,302	25,319	1,532	1,532	2,050,451	146,395	100,308	90,649	9,659	46,087												
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)	1,020,974	417,588	213,924	-	-	203,664	63,640	110,842	8,624	102,218	603,386	502,789	451,842	50,947	100,597												
in BGN	245,232	233,243	137,011	-	-	96,232	40,871	26,922	4,624	22,298	28,439	11,839	8	11,831	150												
in foreign currency	775,742	184,345	76,913	-	-	107,432	22,769	83,920	4,000	79,920	591,397	490,950	451,834	39,116	100,447												
o/w EUR	716,056	176,327	68,895	-	-	107,432	22,769	83,920	4,000	79,920	539,729	447,579	408,463	39,116	92,150												
11. Capital and reserves	10,608,680	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
11.1. Funds contributed by owners	3,977,864	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
11.2. Reserves	5,402,413	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
11.3. Financial result	1,228,403	-	-	-	-	-	-	-	-	-	-	-	-	-	-												
12. Other liabilities	7,748,206	5,714,199	164,437	6,102	970	5,455,051	3,023,279	95,977	42,537	53,440	387,737	322,153	278,465	43,688	65,584												
in BGN	5,324,331	3,728,539	127,753	5,907	970	3,509,661	1,638,647	66,062	20,720	45,372	1,804,922	40,958	31,383	13,770	9,575												
in foreign currency	2,423,875	1,985,660	36,684	195	-	1,945,390	1,384,632	29,885	21,817	8,068	530,873	346,779	290,770	260,852	29,918												
o/w EUR	2,210,616	1,848,818	30,116	195	-	1,815,216	1,312,060	29,830	21,784	8,046	473,326	291,335	269,060	244,501	24,559												

Preliminary data.

Source: other MFIs.

Table 10

MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000
M3

	M1											M2				M3				
	Currency outside MFIs				Overnight deposits				Deposits with agreed maturity up to 2 years				QUASI-MONEY				Marketable instruments (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		in BGN		in foreign currency	
	Stocks																			
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	7,706	75,978	55,242,986			
09.2011	7,378,684	8,996,021	3,724,202	12,720,223	20,099,907	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	10,679	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	10,679	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	29,925,956	2,617,414	2,404,325	5,021,739	34,947,695	54,854,276	75,476	10,679	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	7,433	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	3,601	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	3,601	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	3,601	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	3,601	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	36,926,199	58,346,896	76,942	3,601	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	3,014	83,148	58,526,055			
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	3,014	95,285	59,948,990			
08.2012	8,093,568	10,200,103	4,233,452	14,433,555	22,527,123	16,259,450	15,550,151	31,809,601	3,094,942	2,587,104	5,682,046	37,491,647	60,018,770	96,232	3,014	99,246	60,118,016			
	Financial Transactions																			
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	4,105	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	2,973	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			
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			
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	-3,246	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	-3,832	-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			
03.2012	-30,803	-65,258	-192,201	-257,459	-289,262	371,440	22,334	393,774	17,976	-35,226	-17,250	376,524	88,262	-1,968	-	-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			
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			
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	-587	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	1,325,372			
08.2012	154,055	93,049	-233,905	-140,856	13,199	263,991	-68,430	195,561	42,094	9,020	51,114	246,675	259,874	3,961	-	3,961	263,835			

* 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 BGN		in foreign currency		in BGN	in foreign currency		in BGN	in foreign currency	in BGN					in foreign currency
	Stocks																			
08.2011	431,629	690,689	1,122,318	8,660	84,428	93,088	15,032,362	16,247,768	-2,179,220	1,022,587	-1,156,633	20,166,451	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	98,882	109,913	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	497,463	723,803	1,221,256	11,065	98,902	109,967	14,934,429	16,265,652	-2,453,509	1,276,832	-1,176,677	20,028,007	33,530,696	53,586,703	52,382,026	35,454,699	14,863,601	20,591,098	3,230,481	-4,710,320
11.2011	528,939	925,852	1,454,791	11,063	98,921	109,984	15,061,752	16,626,527	-2,403,671	1,362,686	-1,040,985	19,934,799	33,760,689	53,695,488	52,654,503	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	98,943	110,106	15,121,030	16,695,400	-1,726,811	1,488,328	-538,488	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	106,788	117,951	15,413,700	17,031,044	-1,404,398	1,772,399	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	104,294	115,760	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	-	104,314	104,314	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	-	104,336	104,336	15,259,184	16,997,506	-2,247,971	1,913,518	-334,453	19,796,119	34,605,699	54,401,718	54,067,265	36,670,276	13,954,840	22,715,436	3,365,208	-4,831,849
05.2012	644,170	998,485	1,642,655	-	104,357	104,357	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	-	104,377	104,377	15,266,535	16,969,764	-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	-	104,398	104,398	15,538,720	17,283,351	-2,896,129	793,723	-2,102,406	20,134,751	35,221,555	55,366,306	53,253,900	39,307,030	13,957,237	25,349,793	3,437,391	-4,808,743
08.2012	682,996	1,003,127	1,686,123	-	104,418	104,418	15,646,011	17,436,552	-2,915,414	919,027	-1,996,387	20,205,683	35,089,788	55,295,471	53,299,084	39,342,289	13,692,855	25,649,434	3,440,358	-4,834,308
	Financial Transactions																			
08.2011	23,517	-7,823	15,694	5,498	6,831	12,329	250,863	278,886	-65,457	145,709	80,252	-31,932	192,446	160,514	240,766	686,155	-207,866	894,021	13,380	-94,298
09.2011	10,378	3,798	14,176	2,371	14,437	16,808	-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	56,446	24,773	80,219	34	3	37	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	3	1	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	3	103	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	-	7,828	7,828	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	-2,510	-2,207	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	4	-11,462	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	-	3	3	-133,062	-79,624	-458,293	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	-	4	4	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	-	3	3	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	-	3	3	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
08.2012	16,593	34,200	50,793	-	2	2	63,933	114,728	-35,898	137,032	101,134	86,634	-101,137	-14,503	86,631	106,149	-225,684	331,833	2,967	-42,868

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 NPIs 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).