

MONETARY STATISTICS

September 2012

23 October 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		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Exchange rate: BGN / USD 1		1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
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)		20,488,954	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	26,097,822
in BGN		-447,276	-103,758	-234,931	-243,110	-264,299	-75,326	101,011	30,614	51,075	56,070	-347,022	-173,081	-257,056
in foreign currency		20,694,230	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	26,354,878
Foreign assets		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	39,864,094
in BGN		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	868,372
in foreign currency		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	38,995,722
Less: foreign liabilities		15,168,749	14,863,601	14,294,783	14,090,487	13,926,625	14,143,334	13,954,840	13,919,643	14,591,238	13,957,237	13,957,237	13,692,855	13,766,272
in BGN		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	1,125,428
in foreign currency		13,806,261	13,610,786	13,029,174	12,845,878	12,716,161	12,573,466	13,108,465	12,853,278	13,498,205	12,885,905	12,885,905	12,585,456	12,640,844
DOMESTIC ASSETS (NET)		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	51,882,416
DOMESTIC CREDIT		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	53,318,832
in BGN		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	17,240,857
in foreign currency		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	36,008,815	36,077,975
CLAIMS ON GENERAL GOVERNMENT		-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	-2,112,463
in BGN		-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	-3,069,752
in foreign currency		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	957,289
CLAIMS ON NON-GOVERNMENT SECTOR		53,370,661	53,558,703	53,695,488	54,259,628	53,936,533	53,791,257	54,190,770	54,401,718	54,691,788	55,090,339	55,356,306	55,295,471	55,431,295
in BGN		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	20,310,609
in foreign currency		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	35,120,686
FIXED ASSETS		3,201,238	3,230,481	3,245,541	3,298,444	3,320,057	3,352,877	3,355,126	3,365,208	3,415,457	3,418,685	3,437,391	3,440,358	3,451,010
OTHER ITEMS (NET)		-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	-4,634,308	-4,887,426
in BGN		-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	-4,035,420
in foreign currency		-683,970	-677,784	-774,496	-637,791	-705,879	-794,586	-771,068	-836,140	-880,134	-765,417	-792,464	-792,739	-852,006
BROAD MONEY M3		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	60,350,307
MONEY M1		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	22,627,099
Currency outside MFIs		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	8,040,269
Overnight deposits		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	14,586,830
in BGN		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	10,344,512
in foreign currency		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	4,242,318
MONEY M2 (M1 + QUASI-MONEY)		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	60,242,198
QUASI-MONEY		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	37,615,099
Deposits with agreed maturity up to 2 years		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	31,858,119
in BGN		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	16,466,670
in foreign currency		16,478,142	16,433,419	16,172,213	16,106,465	16,061,885	15,590,039	15,629,181	15,548,093	15,880,323	15,880,323	15,680,260	15,550,151	15,391,449
Deposits redeemable at notice up to 3 months		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	5,756,980
in BGN		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	3,052,847	3,094,942	3,159,374
in foreign currency		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	2,597,606
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		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	60,350,307
Marketable instruments (debt securities issued up to 2 years+)		82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109
MMFs shares/units + repos		71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095
in BGN		10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014
in foreign currency		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	17,629,931
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY														

Short Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	1,698,429
in BGN		442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229
in foreign currency		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	997,200
Debt securities issued over 2 years		109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439
in BGN		11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-	-
in foreign currency		98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439
Capital and reserves		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	15,827,063

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Exchange rate: BGN / USD 1		1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
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)		20,488,954	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	26,097,822
Foreign assets		35,657,703	35,454,699	34,806,783	35,210,008	35,463,696	35,106,455	35,939,761	36,670,276	36,882,836	36,978,361	39,307,030	39,342,289	39,864,094
Cash in foreign currency		599,606	582,603	575,192	573,795	566,364	565,999	541,355	557,237	587,484	641,953	689,468	617,425	602,617
o/w EUR		462,379	456,937	450,324	441,886	440,396	444,410	423,245	436,814	450,168	492,998	531,969	469,876	459,508
Deposits		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	11,584,440 ^R	13,422,062	14,133,198	14,378,740
in BGN		694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522
in foreign currency		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	10,691,944 ^R	12,862,543	13,375,032	13,677,218
o/w EUR		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	9,474,429 ^R	11,502,466	11,967,437	12,248,817
Repos		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		29,983	33,247	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	899,933 ^R	908,245	871,685	878,997
in BGN		24,041	25,557	31,433	26,651	23,993	22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794
in foreign currency		802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,318 ^R	881,575	840,634	846,203
o/w EUR		607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	603,854 ^R	615,135	581,446	585,633
Securities other than shares		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	18,831,070
in BGN		196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,056
in foreign currency		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	18,697,014
o/w EUR		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	18,636,301
Shares and other equity		120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,858
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		120,284	120,602	120,494	121,581	121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,858
o/w EUR		87,323	87,405	87,207	87,208	87,211	87,214	87,263	87,185	87,209	87,179	87,179	85,426	85,429
Monetary gold and SDR holdings ¹		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	4,962,033
Accrued interest receivable		97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
o/w EUR		96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546
Less: foreign liabilities		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	13,766,272
Deposits		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	11,776,479
in BGN		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	1,113,552
in foreign currency		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	10,662,927
o/w EUR		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	10,056,465
Repos		230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254
o/w EUR		219,645	221,210	28,626	24,790	27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284	412,783
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities ³		115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328
in BGN		23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,880	11,989	11,876
in foreign currency		92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452
o/w EUR		92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452
Accrued interest payable		908	1,266	263	432	557	157	334	506	165	307	431	94	184

Detailed Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN000														
	in BGN	27	55	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	881	1,211	263	432	557	157	334	506	165	307	431	94	184
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	SDR allocation	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	1,425,027
	DOMESTIC ASSETS (NET)	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	51,882,416
	DOMESTIC CREDIT	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	53,318,832
	CLAIMS ON GENERAL GOVERNMENT	-1,014,180	-1,176,677	-1,040,985	-538,483	368,001	847,524	71,511	-334,453	-669,932	-2,102,406	-1,996,387	-2,112,463	-2,112,463
	Central government (net)	-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	-2,436,072
	Claims	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	4,988,783
	Government securities	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	4,988,724
	in BGN	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	1,919,534
	in foreign currency	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	3,069,190
	o/w EUR	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	2,185,294
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	37	38	26	41	59
	in BGN	32	28	28	335,025	335,027	335,027	335,027	335,027	30	28	26	26	28
	in foreign currency	2,713	2,261	36	1	2	8	9	9	7	10	10	15	31
	o/w EUR	2,713	2,261	36	1	2	8	9	9	7	10	10	15	31
	Less: liabilities	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	7,424,855
	Deposits	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	7,424,855
	in BGN	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	5,184,620
	in foreign currency	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	2,240,235
	o/w EUR	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	2,190,361
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609
	Securities other than shares	69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072
	in BGN	2,902	2,902	2,902	2,895	2,894	2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182
	in foreign currency	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890
	o/w EUR	66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890
	Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans	253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537
	in BGN	194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124
	in foreign currency	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413
	o/w EUR	58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413
	CLAIMS ON NON-GOVERNMENT SECTOR	53,370,661	53,558,703	53,695,488	54,259,628	53,936,533	53,791,257	54,190,070	54,401,718	54,691,788	55,090,339	55,356,306	55,295,471	55,431,295
	Non-financial corporations	33,162,429	33,334,554	33,478,293	34,085,578	33,887,558	33,815,351	34,144,304	34,283,782	34,522,371	34,923,073	35,212,994	35,156,799	35,343,141
	Repos	28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329
	in BGN	20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,334	27,361
	in foreign currency	7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968	968	968

Table 1a

Detailed Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
	o/w EUR	6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968	968	968
Loans		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	34,645,626
in BGN		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	8,330,647
in foreign currency		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	26,314,979
o/w EUR		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	25,423,843
Securities other than shares		299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386
in BGN		16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119
in foreign currency		282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267
o/w EUR		279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485
Shares and other equity		187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,966	220,959	220,786	220,678	219,218	220,800
in BGN		187,003	195,122	193,292	209,547	209,265	211,566	243,493	242,966	220,959	220,786	220,678	219,218	220,800
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		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	1,402,659
Financial corporations		41,440	41,456	42,078	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843
Repos		41,440	41,456	41,101	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	73,823
in BGN		-	-	977	-	-	-	-	-	-	-	-	-	3,020
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		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	985,860
Loans		261,210	262,188	254,230	276,290	288,960	255,019	282,330	289,347	273,085	299,710	303,236	309,235	300,274
in BGN		574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730	698,425	685,586
in foreign currency		563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534	687,279	675,191
o/w EUR		73,899	82,207	79,680	77,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904
Securities other than shares		-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131
in BGN		73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773
in foreign currency		73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773
o/w EUR		271,578	270,499	270,288	281,734	277,965	278,625	276,136	275,802	274,944	278,357	279,793	277,886	280,052
Shares and other equity		270,010	268,962	268,395	279,719	275,985	276,737	275,079	274,722	274,419	278,014	279,516	277,886	280,052
in BGN		1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277	-	-
in foreign currency		605	607	610	644	614	617	-	-	-	-	-	-	-
o/w EUR		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	18,685,495
Households and NPISHs		15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130
Repos		14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,598	1,598	1,633	1,566	1,544
in BGN		586	586	586	586	586	586	586	586	586	586	586	586	586
in foreign currency		586	586	586	586	586	586	586	586	586	586	586	586	586
o/w EUR		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	18,683,365
Loans		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	11,056,858
in BGN		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	7,626,507
in foreign currency		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	7,455,451
o/w EUR		3,201,238	3,230,481	3,245,541	3,298,444	3,320,057	3,352,877	3,355,126	3,365,208	3,415,457	3,418,685	3,437,391	3,440,358	3,451,070
FIXED ASSETS		-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	-4,887,426
OTHER ITEMS (NET)		25,033	55,827	32,165	64,857	50,699	4,979	-10,636	14,191	-1,406	11,677	18,400	71,695	75,759
Accounts between MFIs (net)		30,879	27,081	40,849	67,763	57,529	27,293	13,329	4,113	6,507	8,552	15,570	72,215	67,910
in BGN		-5,846	28,746	-8,684	-12,906	-6,830	-22,314	-23,965	10,078	-7,913	3,125	2,830	-520	7,849
in foreign currency		-5,787	58,650	16,723	-11,546	-6,682	-22,188	-23,837	9,967	-8,028	3,206	2,996	-436	7,902
o/w EUR		-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	-4,963,185
Other assets and liabilities (net)		-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	-4,103,330
in BGN		-678,124	-706,530	-765,812	-624,885	-699,049	-772,272	-747,103	-846,218	-872,221	-768,542	-795,294	-792,219	-859,855
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 1a

Detailed Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN000		-688,665	-715,954	-767,970	-655,034	-715,087	-779,852	-778,024	-852,762	-913,652	-814,565	-819,436	-760,113	-822,224
o/w EUR														
BROAD MONEY M3		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	60,350,307
MONEY M1		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	22,627,099
Currency outside MFIs		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	8,040,269
Overnight deposits		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	14,586,830
in BGN		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	10,344,512
Local government and SSFs		829,662	872,957	836,673	802,509	864,578	806,429	1,002,979	1,088,396	1,013,872	973,936	1,004,777	983,976	962,109
Non-financial corporations		4,869,258	4,671,806	4,732,377	4,949,276	4,990,879	4,806,971	4,758,980	4,699,633	4,754,328	4,626,394	5,031,388	4,998,245	5,233,804
Financial corporations		496,547	487,270	490,798	728,912	976,827	1,024,397	1,142,950	920,545	824,086	899,436	975,903	1,131,267	1,044,785
Households and NPISHs		2,800,554	2,807,493	2,878,909	3,043,469	3,129,079	3,058,216	3,027,168	3,045,300	2,967,624	3,059,609	3,094,965	3,086,615	3,103,814
in foreign currency		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	4,242,318
Local government and SSFs		8,281	30,603	27,291	26,221	26,000	26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318
Non-financial corporations		2,638,209	2,703,323	2,586,618	2,551,166	2,665,592	2,741,154	2,673,625	2,762,239	2,743,682	2,893,346	2,787,153	2,937,012	2,982,975
Financial corporations		417,999	528,425	374,793	443,088	624,031	760,849	617,605	1,001,023	1,041,592	426,266	1,004,920	616,734	542,331
Households and NPISHs		659,813	654,089	662,584	688,855	650,133	645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694
o/w EUR		2,952,514	3,080,422	2,981,843	3,127,253	3,285,117	3,396,966	3,352,825	3,781,532	3,813,931	3,224,167	3,638,646	3,449,696	3,294,223
Local government and SSFs		7,209	29,562	27,225	26,164	25,944	26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253
Non-financial corporations		2,123,998	2,157,226	2,100,069	2,144,871	2,170,007	2,121,810	2,206,989	2,284,137	2,276,832	2,324,776	2,234,621	2,383,184	2,260,955
Financial corporations		290,900	367,841	324,033	405,199	577,611	731,804	580,567	956,889	1,002,616	347,736	854,813	535,538	462,218
Households and NPISHs		530,407	525,793	530,516	551,019	511,555	511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767
MONEY M2 (M1 + QUASI-MONEY)		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	60,242,198
QUASI-MONEY		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	37,615,099
Deposits with agreed maturity up to 2 years		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	31,858,119
in BGN		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	16,466,670
Local government and SSFs		284,116	276,097	254,542	238,361	162,079	166,704	176,727	235,834	251,851	270,120	274,018	262,542	251,558
Non-financial corporations		3,208,985	2,905,360	2,865,257	2,874,104	2,819,132	2,888,601	3,013,013	3,061,841	3,028,305	2,852,021	2,907,994	2,966,785	3,014,028
Financial corporations		1,747,498	1,692,606	1,650,807	1,834,305	1,770,370	1,762,702	1,822,560	2,083,246	2,115,831	2,101,604	2,030,055	2,053,551	2,077,746
Households and NPISHs		8,681,628	8,820,391	8,983,137	9,392,445	9,764,028	9,955,666	10,133,712	10,279,488	10,387,401	10,572,903	10,783,369	10,976,592	11,123,338
in foreign currency		16,478,142	16,433,419	16,172,213	16,106,465	16,061,885	15,590,039	15,629,181	15,548,093	15,880,463	15,880,323	15,680,260	15,550,151	15,391,449
Local government and SSFs		1,668	1,835	1,686	1,694	1,690	1,727	1,687	1,687	1,731	7,339	7,343	6,151	4,582
Non-financial corporations		3,024,170	3,091,854	2,917,478	2,932,467	2,946,601	2,836,915	2,947,917	2,833,545	2,877,726	3,115,370	3,041,093	2,910,625	2,745,955
Financial corporations		1,712,980	1,643,421	1,533,833	1,462,385	1,444,072	1,122,357	1,004,388	1,023,451	962,653	1,044,607	878,633	914,124	969,820
Households and NPISHs		11,739,324	11,696,309	11,719,216	11,669,522	11,669,522	11,629,040	11,675,189	11,683,766	11,746,742	11,713,007	11,753,191	11,719,251	11,671,092
o/w EUR		14,165,913	14,197,961	13,872,018	13,637,532	13,538,819	13,146,132	13,039,742	13,003,276	12,973,143	13,296,768	13,092,302	13,069,009	13,088,955
Local government and SSFs		1,507	1,680	1,524	1,525	1,524	1,565	1,524	1,166	716	716	716	5,978	4,413
Non-financial corporations		2,556,070	2,641,758	2,472,980	2,422,414	2,366,071	2,313,844	2,296,833	2,249,189	2,337,095	2,591,071	2,548,366	2,488,655	2,479,238
Financial corporations		1,702,064	1,634,616	1,529,505	1,453,131	1,439,079	1,114,758	996,748	1,015,832	954,896	1,036,516	872,785	909,134	958,294
Households and NPISHs		9,906,272	9,919,907	9,868,009	9,760,462	9,732,145	9,715,965	9,744,637	9,731,089	9,673,986	9,662,015	9,663,985	9,665,242	9,647,010
Deposits redeemable at notice up to 3 months		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	5,756,980
in BGN		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	3,052,847	3,094,942	3,159,374
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		32,403	31,975	31,602	38,307	36,239	36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906
Financial corporations		487	337	537	888	988	988	888	888	888	668	468	482	468
Households and NPISHs		2,513,100	2,524,274	2,585,275	2,809,160	2,813,576	2,832,398	2,853,199	2,862,941	2,891,395	2,947,005	3,010,273	3,061,104	3,113,000
in foreign currency		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	2,597,606
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		11,639	11,665	11,978	41,548	36,026	34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147

Table 1a

Detailed Monetary Survey		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN000														
Financial corporations		820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs		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	2,570,927
o/w EUR		1,943,053	1,975,876	1,973,776	2,063,899	1,982,014	1,985,121	1,955,614	1,966,734	2,022,696	2,027,621	2,085,830	2,077,302	2,087,823
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		10,156	10,207	10,344	39,852	34,293	32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822
Financial corporations		820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
Households and NPISHs		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	2,062,469
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		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	60,350,307
Marketable instruments (debt securities issued up to 2 years+)														
MMFs shares/units + repos		82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109
in BGN		71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095
in foreign currency		10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014
o/w EUR		10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		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	17,629,931
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS		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	1,698,429
in BGN		442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229
in foreign currency		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	997,200
o/w EUR		584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445	841,841
DEBT SECURITIES ISSUED OVER 2 YEARS		109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439
in BGN		11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-	-
in foreign currency		98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439
o/w EUR		98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439
CAPITAL AND RESERVES		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	15,827,063
Funds contributed by owners		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	3,997,864
Reserves		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	10,459,433
Financial result		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	1,369,766

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.

BNB Analytical Reporting		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN000														
Exchange rate: BGN / USD 1		1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS		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	22,278,166
FOREIGN ASSETS (NET)		23,984,915	24,231,376	24,303,737	24,589,412	23,867,876	23,551,082	24,348,605	24,663,676	24,921,124	25,580,966	27,744,788	27,883,007	28,722,907
Foreign assets		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	30,358,549
Cash in foreign currency		88,636	86,421	83,813	84,384	82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283	66,047
o/w EUR		86,925	84,209	81,670	81,993	80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555
Deposits		5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601	7,612,847
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601	7,612,847
o/w EUR		5,616,334	5,066,906	5,006,203	5,205,566	5,330,729	4,047,743	5,013,179	5,289,385	4,933,622	4,707,585	6,252,684	6,981,080	7,581,360
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		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	17,604,745
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	17,604,745
o/w EUR		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	17,597,169
Shares and other equity		29,572	29,572	29,572	30,098	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	30,098	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		4,479,970	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	4,962,033
Accrued interest receivable		97,326	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		97,326	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
o/w EUR		96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546
Less: foreign liabilities		1,570,921	1,568,292	1,538,818	1,548,565	1,551,735	1,482,650	1,482,020	1,551,353	1,606,466	1,568,241	1,551,211	1,581,211	1,635,642
Deposits		188,267	213,704	157,011	130,486	144,692	109,550	95,939	151,508	151,482	127,806	83,743	139,163	210,431
in BGN		94,202	153,964	143,784	100,373	103,724	73,643	70,097	134,729	76,967	111,925	66,613	124,759	74,024
in foreign currency		94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407
o/w EUR		94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		908	1,266	263	432	557	157	334	506	165	307	431	94	184
in BGN		27	55	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		881	1,211	263	432	557	157	334	506	165	307	431	94	184
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,425,027

Table 2

BNB Analytical Reporting		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
CLAIMS ON GENERAL GOVERNMENT		-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	-6,732,954
Central government (net)		-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	-6,732,954
Claims		-	-	-	-	-	-	-	-	-	-	-	-	-
Government securities		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Less: liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits		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	6,732,954
in BGN		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	6,732,954
in foreign currency		3,700,840	3,920,652	3,926,112	3,379,603	2,978,578	2,679,807	3,450,264	3,829,907	4,145,624	4,193,706	4,486,351	4,543,922	4,739,052
o/w EUR		727,944	763,216	735,274	855,984	341,240	320,844	477,193	485,277	460,464	424,580	2,170,668	1,956,883	1,993,902
Repos		716,019	747,766	718,105	840,142	331,254	310,985	401,231	408,603	379,820	345,373	2,160,198	1,924,510	1,962,198
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON OTHER MFIs		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR		76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535	76,535
Non-financial corporations		70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194
in BGN		70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		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

BNB Analytical Reporting		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
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		276,917	277,961	278,438	280,597	279,870	280,015	278,033	279,319	280,508	281,206	281,248	280,781	280,814
OTHER ITEMS (NET)		-70,347	-66,443	-81,584	-81,833	-62,802	-59,554	-63,635	-62,822	-62,877	-66,123	-68,469	-68,519	-69,136
Other assets		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	1,470,881
in BGN		50,644	50,571	51,349	49,424	55,376	55,514	54,154	53,799	55,113	56,965	56,780	55,976	56,926
in foreign currency		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	1,413,955
o/w EUR		71	85	67	258	43	46	88	53	50	306	107	45	64
Less: other liabilities		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	1,540,017
in BGN		118,260	113,355	130,094	127,848	113,518	113,283	116,671	115,521	116,087	121,134	123,822	123,061	124,621
in foreign currency		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	1,415,396
o/w EUR		2,351	3,358	2,448	2,723	3,769	913	515	455	1,234	1,307	557	523	566
LIABILITIES		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	22,278,166
RESERVE MONEY		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	15,774,671
in circulation		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	8,884,243
Deposits of other MFIs		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	6,890,428
in BGN		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	4,185,530
in foreign currency		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	2,704,898
o/w EUR		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	2,704,898
LIABILITIES INCLUDED IN MONEY SUPPLY		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	1,327,773
DEPOSITS		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	1,327,773
Overnight deposits		115,968	145,903	157,873	138,389	240,216	584,067	604,198	418,534	393,505	164,310	362,091	520,495	534,967
in BGN		63,092	85,996	85,813	37,540	128,083	280,308	303,371	113,843	95,860	94,841	132,149	285,462	280,984
in foreign currency		62,417	85,087	84,709	35,599	85,589	246,422	98,130	97,616	90,418	90,800	84,048	107,202	120,333
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		675	909	1,104	1,941	42,494	33,886	205,241	16,227	5,442	4,041	48,101	178,260	160,651
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		52,876	59,907	72,060	100,849	112,133	303,759	300,827	304,691	297,645	69,469	229,942	235,033	253,983
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635
Financial corporations		732	1,277	5,739	32,693	49,321	244,956	246,318	246,787	246,835	19,950	178,707	182,475	196,348
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		52,157	59,214	66,964	100,099	108,609	303,214	300,279	304,137	297,054	68,887	225,109	230,325	253,008
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		52,144	58,630	66,321	68,156	62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635
Financial corporations		13	584	643	31,943	45,797	244,411	245,770	246,233	246,244	19,368	173,874	177,767	195,373
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years		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	792,806
in BGN		467,270	447,270	401,050	398,030	307,030	307,030	307,030	572,030	572,030	572,030	486,030	486,030	486,000
in foreign currency		95,000	95,000	90,000	88,000	-	-	-	38,000	38,000	38,000	29,000	29,000	29,000
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 2

BNB Analytical Reporting		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Financial corporations		372,000	352,000	311,000	310,000	307,000	307,000	307,000	534,000	534,000	534,000	457,000	457,000	457,000
Households and NPISHs		270	270	50	30	30	30	30	30	30	30	30	30	30
in foreign currency		493,302	493,146	488,957	462,199	445,929	253,257	253,275	253,303	253,501	480,329	320,756	316,844	306,806
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		471,788	471,632	467,443	440,685	424,415	231,743	231,761	231,789	231,987	458,815	299,242	295,330	285,292
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		488,957	488,956	488,957	457,664	445,929	250,346	250,346	250,346	250,346	477,222	320,756	316,844	299,242
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514
Financial corporations		467,443	467,442	467,443	436,150	424,415	228,832	228,832	228,832	228,832	455,708	299,242	295,330	277,728
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice up to 3 months		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		4,637,686	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	5,175,722
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Capital and reserves		4,637,686	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	5,175,722
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		4,426,930	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	5,046,427
Financial result		190,756	208,112	227,593	241,017	257,427	274,872	288,187	54,987	69,174	85,899	97,785	103,757	109,295

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Analytical Reporting of Other MFIs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Exchange rate: BGN / USD 1		1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS		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	63,436,729
FOREIGN ASSETS (NET)		-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	-2,233,573	-2,625,085
Foreign assets		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	9,505,545
Cash in foreign currency		510,970	496,182	491,379	489,411	484,219	485,119	463,057	481,061	513,180	570,245	620,619	550,142	536,570
o/w EUR		375,454	372,728	368,654	359,893	360,283	365,439	346,530	361,989	377,283	422,484	464,091	403,461	394,953
Deposits		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	6,802,909 ^R	7,162,971	7,123,597	6,765,893
in BGN		694,437	927,566	802,729	748,614	698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522
in foreign currency		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	5,910,413 ^R	6,603,452	6,365,431	6,064,371
o/w EUR		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	4,766,844 ^R	5,249,782	4,986,357	4,667,457
Repos		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		29,983	33,247	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		826,732	835,740	824,679	884,420	868,034	869,643	919,597	923,444	909,517	899,933 ^R	908,245	871,685	878,997
in BGN		24,041	25,557	31,433	26,651	23,993	22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794
in foreign currency		802,691	810,183	793,246	857,769	844,041	847,082	892,222	900,707	878,473	871,318 ^R	881,575	840,634	846,203
o/w EUR		607,609	609,383	575,901	571,933	569,799	604,441	640,587	623,627	613,774	603,854 ^R	615,135	581,446	585,633
Securities other than shares		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	1,226,325
in BGN		196,734	195,934	196,516	221,234	223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,056
in foreign currency		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	1,092,269
o/w EUR		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	1,039,132
Shares and other equity		90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		90,712	91,030	90,922	91,483	91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760
o/w EUR		80,432	80,514	80,316	80,317	80,320	80,323	80,372	80,294	80,318	80,288	80,288	78,535	78,538
Less: foreign liabilities		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	12,130,630
Deposits		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	12,466,421	11,800,562	11,508,288	11,566,048
in BGN		1,244,654	1,075,088	1,098,021	1,121,181	1,083,593	950,205	941,554	943,528	946,524	969,221	992,859	970,651	1,039,528
in foreign currency		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	10,526,520
o/w EUR		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	9,920,058
Repos		230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		230,943	232,106	39,121	35,371	36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254
o/w EUR		219,645	221,210	28,626	24,790	27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284	412,783
Securities ¹		115,856	115,966	116,069	115,327	115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328
in BGN		23,605	23,708	23,804	23,055	23,147	23,209	23,218	23,305	11,778	11,887	11,860	11,989	11,876
in foreign currency		92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452
o/w EUR		92,251	92,258	92,265	92,272	92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452
RESERVES IN THE BNB²		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	7,703,430
Cash in levs		867,755	867,478	838,759	935,369	806,859	800,262	814,365	879,210	841,274	847,531	838,665	845,548	843,974
Deposits		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	6,859,456
in BGN		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	4,034,357	4,183,919
in foreign currency		1,905,379	1,830,047	1,670,219	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460	2,333,167	2,675,537
o/w EUR		1,905,379	1,830,047	1,670,219	1,766,670	1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460	2,333,167	2,675,537
CLAIMS ON GENERAL GOVERNMENT		3,414,604	3,507,191	3,620,401	3,687,819	3,848,175	3,998,968	3,980,731	3,936,567	3,979,354	3,979,354	4,504,613	4,504,613	4,620,491

Analytical Reporting of Other MFIs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Central government (net)		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	4,296,882
Claims		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	4,988,783
Government securities		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	4,988,724
in BGN		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	1,919,534
in foreign currency		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	3,069,190
o/w EUR		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	2,185,294
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		2,745	2,289	64	335,026	335,029	335,035	335,036	335,028	37	38	26	41	59
in BGN		32	28	28	335,025	335,027	335,027	335,027	335,027	30	28	26	26	28
in foreign currency		2,713	2,261	36	1	2	8	9	1	7	10	10	15	31
o/w EUR		2,713	2,261	36	1	2	8	9	1	7	10	10	15	31
Less: liabilities		696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695	691,901
Deposits		696,032	677,442	686,951	893,942	875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695	691,901
in BGN		410,751	399,373	388,552	569,988	567,310	596,287	586,985	590,724	430,707	410,907	416,026	430,726	445,568
in foreign currency		285,281	278,069	298,399	323,954	308,301	246,999	250,667	240,074	253,292	261,870	260,651	245,969	246,333
o/w EUR		269,530	263,931	283,658	308,951	293,650	232,671	236,242	225,430	237,775	247,487	245,774	230,352	228,163
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		322,210	322,942	332,099	329,296	329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609
Securities other than shares		69,210	66,938	66,938	66,931	66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072
in BGN		2,902	2,902	2,902	2,895	2,894	2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182
in foreign currency		66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890
o/w EUR		66,308	64,036	64,036	64,036	64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		253,000	256,004	265,161	262,365	262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537
in BGN		194,690	198,373	198,251	193,751	194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124
in foreign currency		58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413
o/w EUR		58,310	57,631	66,910	68,614	68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413
CLAIMS ON NON-GOVERNMENT SECTOR		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	55,354,760
Non-financial corporations		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	35,272,947
Repos		28,840	22,914	21,919	33,421	31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329
in BGN		20,960	15,096	14,035	25,479	23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,334	27,361
in foreign currency		7,880	7,818	7,884	7,942	7,919	7,891	6,242	-	-	-	968	968	968
o/w EUR		6,432	6,421	6,426	6,430	6,435	6,436	4,778	-	-	-	968	968	968
Loans		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	34,645,626
in BGN		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	8,330,647
in foreign currency		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	26,314,979
o/w EUR		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	25,423,843
Securities other than shares		299,438	335,861	337,244	414,810	415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386
in BGN		16,723	17,328	18,460	13,390	13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119
in foreign currency		282,715	318,533	318,784	401,420	402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267

Analytical Reporting of Other MFIs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
	o/w EUR	279,094	315,041	315,140	397,641	398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485
	Shares and other equity	116,809	124,928	123,098	139,353	139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606
	in BGN	116,809	124,928	123,098	139,353	139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	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	1,396,318
	Financial corporations	41,440	41,456	42,078	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843
	Repos	41,440	41,456	41,101	38,530	38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	73,823
	in BGN	-	-	977	-	-	-	-	-	-	-	-	-	3,020
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	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	985,860
	Loans	261,210	262,188	254,230	276,290	268,960	255,019	262,330	269,347	273,065	299,710	303,236	309,235	300,274
	in BGN	574,969	581,117	588,972	596,159	617,860	600,383	663,094	708,530	714,036	709,064	716,730	698,425	685,586
	in foreign currency	563,666	570,147	578,237	582,959	604,069	590,412	652,409	695,273	703,179	698,319	705,534	687,279	675,191
	o/w EUR	73,899	82,207	79,680	79,177	77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904
	Securities other than shares	-	5,001	3,797	3,786	3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131
	in BGN	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773
	in foreign currency	73,899	77,206	75,883	75,391	73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773
	o/w EUR	265,237	264,158	263,947	275,393	271,624	272,284	269,795	269,461	268,603	272,016	273,452	271,545	273,711
	Shares and other equity	263,669	262,621	262,054	273,378	269,644	270,396	268,738	268,381	268,078	271,673	273,175	271,545	273,711
	in BGN	1,568	1,537	1,893	2,015	1,980	1,888	1,057	1,080	525	343	277	-	-
	in foreign currency	605	607	610	644	614	617	-	-	-	-	-	-	-
	o/w EUR	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	18,685,495
	Households and NPISHs	15,088	15,049	2,836	2,689	2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130
	Repos	14,502	14,463	2,250	2,103	2,204	2,195	2,337	2,222	1,588	1,598	1,633	1,566	1,544
	in BGN	586	586	586	586	586	586	586	586	586	586	586	586	586
	in foreign currency	586	586	586	586	586	586	586	586	586	586	586	586	586
	o/w EUR	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	18,683,365
	Loans	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	11,056,858
	in BGN	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	7,626,507
	in foreign currency	7,135,582	7,184,764	7,256,741	7,310,402	7,308,113	7,326,781	7,307,009	7,405,315	7,433,638	7,454,951	7,459,742	7,465,051	7,455,451
	o/w EUR	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	3,170,196
	FIXED ASSETS	-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	-4,787,063
	OTHER ITEMS (NET)	33,509	32,481	37,787	50,342	55,121	24,715	10,391	-9,334	4,943	8,973	33,449	75,616	106,986
	Accounts between other MFIs (net)	2,305,744	2,231,948	2,050,051	2,039,961	1,931,703	1,962,026	1,871,593	1,960,523	2,093,526	2,462,050	2,287,924	2,242,832	2,154,246
	Claims on other MFIs	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	1,033,745
	in BGN	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	1,120,501
	in foreign currency	883,938	798,864	774,499	828,303	769,510	819,731	812,581	890,651	1,012,253	948,918	696,669	622,663	689,026
	o/w EUR	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	2,047,260
	Less: liabilities to other MFIs	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	963,969
	in BGN	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	1,083,291
	in foreign currency	888,434	765,115	757,650	844,381	776,225	828,830	819,559	908,801	1,019,026	954,766	683,658	623,628	651,763
	o/w EUR	-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	-4,894,049
	Other (net)	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	2,998,285
	Other unclassified assets	1,155,550	1,081,649	1,113,944	1,101,441	1,105,768	1,140,138	1,341,467	1,351,458	1,347,929	1,320,129	1,320,945	1,277,632	1,301,957
	in BGN	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	1,696,328
	in foreign currency	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	1,512,580
	o/w EUR	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	7,892,334
	Less: other unclassified liabilities	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	5,337,592
	in BGN													

Table 3

Analytical Reporting of Other MFIs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN/000														
in foreign currency		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	2,554,742
o/w EUR		1,828,424	1,849,063	1,919,574	1,794,814	1,857,396	1,950,991	1,972,317	2,117,480	2,165,817	2,141,535	2,182,407	2,210,616	2,334,302
LIABILITIES		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	63,436,729
Liabilities to the BNB		255	255	255	262	262	255	255	255	380	255	255	260	255
in BGN		255	255	255	262	262	255	255	255	255	255	255	260	255
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	125	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY		47,039,110	46,830,399	46,576,013	48,165,683	48,880,175	48,779,625	48,910,908	49,561,281	49,712,141	49,635,543	50,840,600	50,701,079	50,982,265
DEPOSITS		46,956,994	46,745,425	46,489,858	48,046,799	48,806,429	48,706,951	48,840,202	49,489,571	49,631,958	49,552,395	50,745,315	50,601,833	50,874,156
Overnight deposits		12,604,255	12,610,063	12,432,170	13,095,107	13,686,903	13,585,757	13,318,567	13,773,081	13,630,930	13,408,338	14,232,639	13,913,060	14,051,863
in BGN		8,932,929	8,753,530	8,852,944	9,486,626	9,833,280	9,715,705	9,628,706	9,640,031	9,464,050	9,464,534	9,974,884	9,914,641	10,063,528
Local government and SSFs		767,245	787,870	751,964	766,910	778,989	860,007	904,849	990,780	923,454	883,136	920,729	876,774	841,776
Non-financial corporations		4,869,258	4,671,806	4,732,377	4,949,276	4,990,879	4,806,971	4,758,980	4,699,633	4,754,328	4,626,394	5,031,388	4,998,245	5,233,804
Financial corporations		495,872	486,361	489,694	726,971	934,333	990,511	937,709	904,318	818,644	895,395	927,802	953,007	884,134
Households and NPISHs		2,800,554	2,807,493	2,878,909	3,043,469	3,129,079	3,058,216	3,027,168	3,045,300	2,967,624	3,059,609	3,094,965	3,086,615	3,103,814
in foreign currency		3,671,326	3,856,533	3,579,226	3,608,481	3,853,623	3,870,052	3,689,861	4,133,050	4,166,880	3,943,804	4,257,755	3,998,419	3,988,335
Local government and SSFs		8,281	30,603	27,291	26,221	26,000	26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318
Non-financial corporations		2,586,065	2,644,693	2,520,297	2,483,010	2,602,780	2,682,351	2,619,116	2,704,335	2,692,872	2,843,827	2,735,918	2,884,454	2,925,340
Financial corporations		417,167	527,148	369,054	410,395	574,710	515,893	371,287	754,236	794,157	406,316	826,213	434,259	345,983
Households and NPISHs		659,813	654,089	662,584	668,855	650,133	645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694
o/w EUR		2,900,357	3,021,208	2,914,879	3,027,154	3,176,508	3,093,752	3,052,546	3,477,395	3,516,877	3,155,280	3,413,537	3,219,371	3,041,215
Local government and SSFs		7,209	29,562	27,225	26,164	25,944	26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253
Non-financial corporations		2,071,854	2,098,596	2,033,748	2,076,715	2,107,195	2,068,307	2,152,480	2,226,233	2,226,022	2,275,257	2,183,386	2,330,626	2,203,350
Financial corporations		290,887	367,257	323,390	373,256	531,814	487,393	334,797	710,656	756,372	328,368	680,939	357,771	266,845
Households and NPISHs		530,407	525,793	530,516	551,019	511,555	511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767
Deposits with agreed maturity up to 2 years		29,439,797	29,187,457	29,035,949	29,585,451	29,824,535	29,803,425	30,214,888	30,383,169	30,552,320	30,624,612	30,868,910	31,006,727	31,065,313
in BGN		13,454,957	13,247,184	13,352,693	13,941,185	14,208,579	14,466,643	14,838,982	15,088,379	15,211,358	15,224,618	15,509,406	15,773,420	15,980,670
Local government and SSFs		189,116	181,097	164,542	150,361	162,079	166,704	176,727	197,834	213,851	232,120	245,018	233,542	222,558
Non-financial corporations		3,208,985	2,905,360	2,865,257	2,874,104	2,819,132	2,888,601	3,013,013	3,061,841	3,028,305	2,852,021	2,907,994	2,966,785	3,014,028
Financial corporations		1,375,498	1,340,606	1,339,807	1,524,305	1,463,370	1,455,702	1,515,560	1,549,246	1,581,831	1,567,604	1,573,055	1,596,531	1,620,746
Households and NPISHs		8,681,358	8,820,121	8,983,087	9,392,415	9,763,998	9,955,636	10,133,682	10,279,458	10,387,371	10,572,873	10,783,339	10,976,562	11,123,338
in foreign currency		15,984,840	15,940,273	15,683,256	15,644,266	15,615,956	15,336,782	15,375,906	15,294,790	15,340,962	15,399,994	15,359,504	15,233,307	15,084,643
Local government and SSFs		1,668	1,835	1,686	1,694	1,690	1,727	1,687	7,331	7,342	7,339	7,343	6,151	4,582
Non-financial corporations		3,002,656	3,070,340	2,895,964	2,910,953	2,925,087	2,815,401	2,926,403	2,812,031	2,856,212	3,093,856	3,019,579	2,889,111	2,724,441
Financial corporations		1,241,192	1,171,789	1,066,390	1,021,700	1,019,657	890,614	772,627	791,662	730,666	585,792	579,391	618,794	684,528
Households and NPISHs		11,739,324	11,690,309	11,719,216	11,709,919	11,669,522	11,629,400	11,675,189	11,683,766	11,746,742	11,713,007	11,753,191	11,719,251	11,671,092
o/w EUR		13,676,956	13,709,005	13,383,061	13,179,868	13,092,890	12,895,786	12,789,396	12,752,930	12,722,797	12,819,546	12,717,546	12,752,165	12,789,713
Local government and SSFs		1,507	1,680	1,524	1,524	1,524	1,565	1,524	7,166	7,166	7,166	7,166	5,978	4,413
Non-financial corporations		2,534,556	2,620,244	2,451,466	2,400,900	2,344,557	2,292,330	2,275,319	2,227,675	2,315,581	2,569,557	2,526,852	2,467,141	2,457,724
Financial corporations		1,234,621	1,167,174	1,062,062	1,016,981	1,014,664	885,926	767,916	787,000	726,064	580,808	573,543	613,804	680,566
Households and NPISHs		9,906,272	9,919,907	9,868,009	9,760,462	9,732,145	9,715,965	9,744,637	9,731,089	9,673,986	9,662,015	9,663,985	9,665,242	9,647,010
Deposits redeemable at notice up to 3 months		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	5,756,980
in BGN		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	3,052,847	3,094,942	3,159,374
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		32,403	31,975	31,602	38,307	36,239	36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906
Financial corporations		487	337	537	888	988	988	888	888	888	668	468	482	468
Households and NPISHs		2,513,100	2,524,274	2,585,275	2,809,160	2,813,576	2,832,398	2,853,199	2,862,941	2,891,395	2,947,005	3,010,273	3,061,104	3,113,000
in foreign currency		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	2,597,606

Analytical Reporting of Other MFIs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
	Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	11,639	11,665	11,978	41,548	36,026	34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147
	Financial corporations	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
	Households and NPISHs	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	2,570,927
	o/w EUR	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	2,087,823
	Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
	Non-financial corporations	10,156	10,207	10,344	39,852	34,293	32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822
	Financial corporations	820	820	1,016	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532
	Households and NPISHs	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	2,062,469
	MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMF's SHARES/UNITS + REPOS)													
	in BGN	82,116	84,974	86,155	118,884	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109
	in foreign currency	71,437	74,295	75,476	111,451	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095
	o/w EUR	10,679	10,679	10,679	7,433	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014
	LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY													
	Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	11,407,931	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	12,454,209
	in BGN	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	1,698,429
	in foreign currency	442,007	497,453	528,939	539,308	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229
	o/w EUR	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	997,200
	Debt securities issued over 2 years	584,400	611,555	786,462	791,033	806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445	841,841
	in BGN	109,913	109,967	109,984	110,106	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439
	in foreign currency	11,031	11,065	11,063	11,163	11,163	11,466	-	-	-	-	-	-	-
	o/w EUR	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439
	Capital and reserves	98,882	98,902	98,921	98,943	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439
	Funds contributed by owners	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	10,651,341
	Reserves	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	3,977,864
	Financial result	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	5,413,006
		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	1,260,471

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		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Exchange rate: BGN / USD 1		1.4844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
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		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	30,358,549
International reserves		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	30,328,451
Cash in foreign currency		88,636	86,421	83,813	84,384	82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283	66,047
o/w EUR		86,925	84,209	81,670	81,993	80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555
SDR holdings		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	1,425,138
Monetary gold		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	3,457,345
Monetary gold in BNB treasure		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	1,381,994
Monetary gold deposited with non-residents		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	2,075,351
Claims on non-resident banks		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	15,503,376
Reserve position in the IMF		77,134	75,547	77,123	79,138	78,515	77,201	77,357	78,116	81,213	80,393	81,895	80,495	79,550
Deposits		5,625,132	5,077,199	5,017,501	5,217,743	5,335,034	4,052,047	5,082,688	5,359,709	5,007,742	4,781,531	6,259,091	7,009,601	7,612,847
Overnight deposits		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	4,817,757
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	4,817,757
o/w EUR		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	4,814,859
Deposits with agreed maturity		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	2,795,090
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	2,795,090
o/w EUR		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	2,766,501
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		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	7,810,979
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	7,810,979
o/w EUR		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	7,803,403
Claims on non-resident governments		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	8,861,751
Securities other than shares		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	8,861,751
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	8,861,751
o/w EUR		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	8,861,751
Claims on other non-residents		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	932,015
Securities other than shares		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	932,015
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	932,015
o/w EUR		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	932,015
Accrued interest receivable		97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
o/w EUR		96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546

Foreign Assets and Liabilities of the BNB		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Other foreign assets		29,572	29,572	29,572	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098
Claims on non-resident banks		29,536	29,536	29,536	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		29,536	29,536	29,536	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		29,536	29,536	29,536	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062	30,062
o/w EUR		6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855	6,855
Claims on non-resident governments		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other non-residents		36	36	36	36	36	36	36	36	36	36	36	36	36
Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		36	36	36	36	36	36	36	36	36	36	36	36	36
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		36	36	36	36	36	36	36	36	36	36	36	36	36
o/w EUR		36	36	36	36	36	36	36	36	36	36	36	36	36
FOREIGN LIABILITIES OF THE BNB		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	1,635,642
Liabilities to non-resident banks		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	1,425,027
Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-
Overnight deposits		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 4

Foreign Assets and Liabilities of the BNB													
BGN'000	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Liabilities to the IMF	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	1,425,027
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation	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	1,425,027
Liabilities to non-resident governments	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912
Deposits	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912
Overnight deposits	126,829	152,266	95,492	68,967	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912
in BGN	32,764	92,526	82,265	38,854	42,205	12,124	8,578	73,210	15,448	50,406	5,094	63,240	12,505
in foreign currency	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407
o/w EUR	94,065	59,740	13,227	30,113	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407
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	61,519	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	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Overnight deposits	438	438	519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in BGN	438	438	519	61,519	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	-	-	-	-	-	-	-	-	-	-
in BGN	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	908	1,266	263	432	557	157	334	506	165	307	431	94	184
in BGN	27	55	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	881	1,211	263	432	557	157	334	506	165	307	431	94	184
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Table 5

Loans to Non-financial Corporations, Households and NPISHs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
BGN'000														
Exchange rate: BGN / USD 1		1.4484	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LOANS TO NON-FINANCIAL CORPORATIONS														
Overdraft		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	34,645,626
in BGN		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	9,358,950
in foreign currency		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	3,639,897	3,659,318
o/w EUR		5,733,900	5,708,366	5,701,729	5,746,025	5,746,721	5,730,660	5,666,721	5,628,795	5,640,631	5,752,458	5,804,679	5,675,364	5,699,632
Loans		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	5,403,828
Regular		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	25,286,676
Loans with maturity up to 1 year		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	18,459,881 ^R	18,650,895 ^R	18,716,414	18,645,226
in BGN		1,060,964	1,132,138	1,126,431	972,481	856,887	846,264	839,828	865,283	882,278	812,585 ^R	797,098 ^R	850,501	845,005
in foreign currency		430,413	459,550	469,758	383,971	289,140	280,971	291,030	278,633	289,327	293,656	279,269	311,718	311,754
o/w EUR		630,551	672,588	656,673	588,510	567,747	565,293	548,798	586,650	592,951	518,929 ^R	517,829 ^R	538,783	533,251
Loans with maturity over 1 up to 5 years		465,821	515,635	492,281	466,586	449,512	445,551	430,796	470,392	465,052	429,785 ^R	427,313 ^R	437,218	451,852
in BGN		6,550,447	6,418,935	6,458,960	6,379,001	6,182,647	6,109,662	6,211,706	6,128,336	6,034,214 ^R	6,108,852 ^R	6,252,153 ^R	6,267,340	6,248,013
in foreign currency		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	1,493,072 ^R	1,460,768	1,489,139
o/w EUR		5,239,792	5,229,816	5,270,353	5,220,688	5,037,680	4,969,251	4,962,198	4,808,316	4,674,485 ^R	4,717,977 ^R	4,759,081 ^R	4,806,572	4,758,874
Loans with maturity over 5 years		5,253,773	5,148,449	5,180,696	5,106,264	4,904,810	4,844,299	4,837,692	4,672,626	4,531,950 ^R	4,538,059 ^R	4,570,841 ^R	4,628,037	4,629,707
in BGN		10,552,942	10,621,431	10,682,930	11,185,154	11,217,229	11,216,992	11,050,311	11,208,258	11,400,245 ^R	11,538,444 ^R	11,601,644 ^R	11,599,573	11,552,208
in foreign currency		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	1,545,971 ^R	1,578,517 ^R	1,636,849	1,713,251
o/w EUR		9,042,000	9,096,329	9,172,140	9,670,433	9,717,487	9,725,952	9,545,508	9,713,114	9,869,166 ^R	9,992,473 ^R	10,023,127 ^R	9,961,724	9,838,957
Bad and restructured ¹		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	6,454,457 ^R	6,466,757 ^R	6,484,569	6,641,450
in BGN		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	1,152,921 ^R	1,148,160 ^R	1,157,895	1,157,185
in foreign currency		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	5,301,536 ^R	5,318,597 ^R	5,326,674	5,484,265
o/w EUR		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	5,259,468 ^R	5,278,327 ^R	5,286,704	5,448,420
LOANS TO HOUSEHOLDS AND NPISHs														
Overdraft		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	18,683,365
in BGN		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	1,581,566
in foreign currency		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	1,379,348
o/w EUR		209,750	209,846	207,752	206,517	206,426	203,846	204,289	205,217	206,648	202,713	201,091	199,292	202,218
Consumer loans		205,382	204,341	201,668	200,302	201,117	198,638	199,093	199,934	199,646	197,443	195,740	194,913	198,903
Regular		7,574,513	7,576,053	7,571,512	7,438,396 ^R	7,383,071 ^R	7,374,077 ^R	7,379,348 ^R	7,399,106 ^R	7,406,466 ^R	7,372,850 ^R	7,343,022 ^R	7,350,148 ^R	7,322,710
Loans with maturity up to 1 year		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	6,076,502
in BGN		14,760	16,648	16,543	18,018	17,897	17,094	17,244	18,837	24,554	25,868	27,492	31,507	31,535
in foreign currency		10,740	11,737	11,608	13,318	13,231	12,933	14,227	15,519	20,743	21,885	23,969	28,259	28,633
o/w EUR		4,020	4,917	4,935	4,700	4,666	4,161	3,017	3,318	3,811	3,983	3,523	3,248	2,902
Loans with maturity over 1 up to 5 years		3,902	4,797	4,821	4,589	4,268	3,769	2,653	3,250	3,743	3,919	3,467	3,201	2,863
in BGN		923,238	921,917	918,407	911,181	900,538	893,858	900,711	910,380	924,091	937,022	946,922	966,706	979,401
in foreign currency		766,418	763,925	757,987	751,299	742,858	735,245	740,018	748,055	761,069	773,370	782,614	801,523	810,090
o/w EUR		156,820	157,992	160,420	159,882	157,680	158,650	160,693	162,325	163,022	163,652	164,308	165,183	169,311
Loans with maturity over 5 years		155,525	157,562	159,987	159,456	157,280	158,260	160,305	161,922	162,598	163,256	163,922	164,819	168,959
in BGN		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	3,634,834
in foreign currency		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	1,430,732
o/w EUR		1,211,051	1,232,005	1,251,993	1,267,794	1,278,979	1,295,949	1,320,644	1,337,956	1,355,133	1,376,119	1,385,910	1,398,762	1,408,254
Bad and restructured ¹		1,509,751	1,518,214	1,526,507	1,421,845 ^R	1,408,247 ^R	1,420,331 ^R	1,415,809 ^R	1,420,147 ^R	1,408,764 ^R	1,338,199 ^R	1,301,345 ^R	1,282,808 ^R	1,246,208
in BGN		1,243,034	1,242,800	1,249,189	1,163,600 ^R	1,150,910 ^R	1,161,845 ^R	1,156,053 ^R	1,158,837 ^R	1,149,603 ^R	1,087,775 ^R	1,053,539 ^R	1,036,979 ^R	1,009,835

Table 5

Loans to Non-financial Corporations, Households and NPISHs		09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
in foreign currency		266,717	275,414	277,318	258,245 ^R	257,337 ^R	258,486 ^R	259,756 ^R	261,310 ^R	259,161 ^R	250,424 ^R	247,806 ^R	245,829	236,373
o/w EUR		253,303	261,171	263,393	243,608 ^R	242,439 ^R	244,786 ^R	246,221 ^R	247,197 ^R	245,326 ^R	237,213 ^R	234,848 ^R	233,253	224,182
Loans for house purchase		8,793,251	8,792,867	8,800,200	8,872,851 ^R	8,828,114 ^R	8,820,666 ^R	8,823,717 ^R	8,829,252 ^R	8,832,846 ^R	8,852,533 ^R	8,855,313 ^R	8,854,613 ^R	8,839,245
Regular		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	6,959,379
Loans with maturity up to 1 year		1,015	963	959	980	378	406	1,966	2,150	2,026	2,058	1,976	1,651	1,607
in BGN		40	20	10	34	32	64	62	83	75	114	40	16	9
in foreign currency		975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936	1,635	1,598
o/w EUR		975	943	949	946	346	342	1,904	2,067	1,951	1,944	1,936	1,635	1,598
Loans with maturity over 1 up to 5 years		42,736	40,681	39,933	39,540	38,026	37,068	36,011	35,059	35,431	36,040	35,376	34,957	33,938
in BGN		12,016	11,450	11,122	10,608	9,747	9,457	9,027	8,898	8,665	9,332	9,312	9,327	9,304
in foreign currency		30,720	29,231	28,811	28,932	28,279	27,611	26,984	26,161	26,766	26,703	26,064	25,630	24,634
o/w EUR		30,593	29,107	28,618	28,740	28,089	27,426	26,803	25,979	26,607	26,549	25,912	25,441	24,451
Loans with maturity over 5 years		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	6,923,834
in BGN		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	2,739,220
in foreign currency		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	4,184,614
o/w EUR		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	4,111,637
Bad and restructured ¹		1,661,653	1,694,383	1,709,555	1,779,279 ^R	1,786,776 ^R	1,805,016 ^R	1,827,201 ^R	1,848,082 ^R	1,863,187 ^R	1,859,153 ^R	1,865,875 ^R	1,869,771 ^R	1,879,866
in BGN		823,034	835,443	849,348	890,099 ^R	887,938 ^R	899,734 ^R	911,735 ^R	918,877 ^R	925,982 ^R	922,153 ^R	924,989 ^R	926,725 ^R	931,614
in foreign currency		838,619	858,940	860,207	889,180 ^R	898,838 ^R	905,282 ^R	915,466 ^R	929,205 ^R	937,205 ^R	937,000 ^R	940,886 ^R	943,046	948,252
o/w EUR		781,513	801,991	803,792	830,868 ^R	838,571 ^R	844,576 ^R	856,403 ^R	869,538 ^R	876,575 ^R	878,269 ^R	883,129 ^R	884,229	890,488
Other loans		893,828	906,345	935,957	948,609	928,937	912,367	919,347	924,951	942,296	941,254	936,215	937,534	939,844
Regular		653,677	657,931	687,351	702,220	683,970	665,813	675,628	680,120	691,813	691,666	688,635	690,785	692,625
Loans with maturity up to 1 year		27,007	32,365	36,273	39,034	24,690	17,520	16,614	16,657	18,752	21,310	22,162	25,105	26,998
in BGN		24,835	28,892	32,732	35,642	21,412	14,062	13,152	13,333	15,307	16,284	17,515	21,781	24,056
in foreign currency		2,172	3,473	3,541	3,392	3,278	3,458	3,462	3,324	3,445	5,026	4,647	3,324	2,942
o/w EUR		2,172	3,473	3,541	3,392	3,278	3,458	3,447	3,309	3,429	5,011	4,636	3,317	2,938
Loans with maturity over 1 up to 5 years		246,227	243,636	268,587	268,229	264,005	255,020	262,081	267,260	270,858	270,450	268,363	265,777	262,079
in BGN		138,661	138,205	137,713	137,533	134,175	132,702	140,250	144,489	149,642	151,263	149,438	147,716	146,087
in foreign currency		107,566	105,431	130,874	130,696	129,830	122,318	121,831	122,771	121,216	119,187	118,925	118,061	115,992
o/w EUR		107,513	105,383	130,816	130,638	129,776	122,268	121,549	122,417	120,846	118,858	118,598	117,759	115,719
Loans with maturity over 5 years		380,443	381,930	382,491	394,957	395,275	393,273	396,933	396,203	402,203	399,906	398,110	399,903	403,548
in BGN		180,835	182,491	180,368	186,323	186,786	186,237	188,317	189,278	188,702	189,629	189,218	190,461	194,356
in foreign currency		199,608	199,439	202,123	208,634	208,489	207,036	208,616	206,925	213,501	210,277	208,892	209,442	209,192
o/w EUR		198,761	198,520	201,187	207,679	207,551	206,118	207,705	206,073	212,621	209,431	208,039	208,614	208,385
Bad and restructured ¹		240,151	248,414	248,606	246,389	244,967	246,554	243,719	244,831	250,483	249,588	247,580	246,749	247,219
in BGN		149,515	155,600	154,919	153,005	151,345	152,133	149,088	148,686	152,615	150,952	149,341	149,183	149,472
in foreign currency		90,636	92,814	93,687	93,384	93,622	94,421	94,631	96,145	97,868	98,636	98,239	97,566	97,747
o/w EUR		90,020	92,202	93,074	92,756	92,990	93,782	94,568	96,081	97,800	97,974	97,565	96,894	97,084

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.

Memorandum to the Analytical Reporting of the BNB

BGN'000	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Exchange rate: BGN / USD 1	1,44844	1,39692	1,45762	1,51158	1,48439	1,45491	1,46438	1,47844	1,57690	1,55348	1,59218	1,55089	1,51263
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	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	97,526	65,548	78,691	90,293	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779
o/w EUR	96,548	64,198	78,197	89,748	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546
o/w Accrued interest on deposits	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969	961	1,245
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,156	4,356	2,360	2,540	2,521	2,415	2,845	3,344	794	823	969	961	1,245
o/w EUR	2,183	3,013	1,869	2,002	1,888	2,152	2,412	2,721	550	448	349	665	1,019
o/w Accrued interest on securities other than shares	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598	81,534
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	94,370	61,192	76,331	87,753	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598	81,534
o/w EUR	94,365	61,185	76,328	87,746	59,927	82,055	99,199	73,616	93,167	96,404	68,618	70,595	81,527
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	908	1,266	263	432	557	157	334	506	165	307	431	94	184
in BGN	27	55	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	881	1,211	263	432	557	157	334	506	165	307	431	94	184
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	27	55	-	-	-	-	-	-	-	-	-	-	-
in BGN	27	55	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocation	881	1,211	263	432	557	157	334	506	165	307	431	94	184
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	881	1,211	263	432	557	157	334	506	165	307	431	94	184
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46	75	97
in BGN	1,780	343	753	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,392	1,533	1,674	1,768	1,943	215	3	7	12	19	46	75	97
o/w EUR	1,392	1,533	1,674	1,768	1,943	215	-	-	-	-	-	-	-
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	3,172	1,876	2,427	1,768	1,943	215	3	7	12	19	46	75	97
in BGN	1,780	343	753	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,392	1,533	1,674	1,768	1,943	215	3	7	12	19	46	75	97
o/w EUR	1,392	1,533	1,674	1,768	1,943	215	-	-	-	-	-	-	-

Table 6

Memorandum to the Analytical Reporting of the BNB													
BGN'000	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
o/w Accrued interest on deposits redeemable at notice in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	93,457	95,033	96,798	98,579	99,685	101,244	100,696	102,299	103,961	105,795	107,127	108,461	109,984
Derivatives with a negative fair value in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Memorandum to the Analytical Reporting of Other MFIs

BGN'000	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Exchange rate: BGN / USD 1	1.44844	1.39692	1.45762	1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263
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	1,091,551	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	1,312,901
in BGN	364,337	369,932	375,610	347,848	332,699	339,340	352,597	373,797	375,197	385,183	355,915	359,288	378,133
in foreign currency	727,214	751,186	778,023	780,061	714,499	744,041	759,474	819,832	840,221	857,900	861,874	891,213	934,768
o/w EUR	690,902	711,890	733,614	730,232	680,067	706,001	715,196	768,182	784,077	802,874	821,175	846,103	883,895
o/w Accrued interest on deposits	7,890	6,235	6,378	5,997	5,029	6,590	7,976	9,278	10,691	10,561	10,155	11,890	14,073
in BGN	2,562	2,298	2,392	2,620	1,911	2,329	2,664	2,674	3,060	3,457	3,864	4,282	4,748
in foreign currency	5,328	3,937	3,986	3,377	3,118	4,261	5,312	6,604	7,631	7,104	6,291	7,608	9,325
o/w EUR	5,236	3,808	3,887	3,147	2,835	3,972	5,015	6,179	7,220	6,637	5,994	7,323	8,913
o/w Accrued interest on loans	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	1,177,891
in BGN	342,676	344,241	342,370	311,529	316,966	324,629	330,543	346,561	339,307	345,875	337,360	341,656	353,303
in foreign currency	650,019	665,804	675,671	660,079	679,795	699,150	710,391	757,758	764,356	768,550	778,140	793,252	824,588
o/w EUR	624,000	639,950	648,894	631,537	649,330	668,714	676,825	720,856	728,134	737,016	742,586	758,561	789,287
o/w Accrued interest on securities other than shares	87,683	101,766	123,440	149,958	45,147	52,181	62,840	79,641	100,748	117,756	91,823	103,337	120,710
in BGN	19,053	23,330	30,708	33,672	13,801	12,324	19,358	24,537	32,800	35,808	14,640	13,302	20,052
in foreign currency	68,630	78,436	92,732	116,286	31,346	39,857	43,482	55,104	67,948	81,948	77,183	90,035	100,658
o/w EUR	58,510	65,174	75,257	95,284	27,741	32,655	33,165	40,892	48,565	59,068	72,468	80,054	85,608
Derivatives with a positive fair value	153,932	100,589	129,382	166,499	136,258	122,385	121,280	120,930	191,509	178,712	207,901	197,211	191,984
in BGN	55,604	22,217	45,556	64,793	36,567	32,283	22,780	14,962	48,653	44,746	56,121	45,681	46,563
in foreign currency	98,328	78,372	83,826	101,706	99,691	90,102	98,500	105,968	142,856	133,966	151,780	151,530	145,421
o/w EUR	70,043	61,262	62,631	78,408	87,103	80,127	87,874	93,994	115,317	115,030	129,706	132,098	130,914
OTHER LIABILITIES, of which													
Accrued interest - total	702,748	730,576	763,048	596,504	619,303	652,751	671,196	710,577	721,798	710,265	725,541	739,056	747,111
in BGN	302,493	316,547	331,155	242,659	257,998	279,701	291,382	316,212	322,475	320,988	330,202	346,217	361,181
in foreign currency	400,255	414,029	431,893	353,845	361,305	373,050	379,814	394,365	399,323	389,277	395,339	392,839	385,930
o/w EUR	362,191	374,919	389,142	319,466	325,473	335,155	339,041	350,531	351,228	344,202	344,961	341,328	343,181
o/w Accrued interest on overnight deposits	16,737	18,351	20,015	4,379	3,866	6,262	7,661	9,888	11,813	12,894	14,562	17,173	17,709
in BGN	12,201	13,496	15,133	821	2,695	4,564	5,643	7,414	9,018	9,638	10,968	13,080	13,391
in foreign currency	4,536	4,855	4,882	3,558	1,171	1,698	2,018	2,474	2,795	3,256	3,594	4,093	4,318
o/w EUR	4,107	4,400	4,377	3,490	1,064	1,555	1,827	2,281	2,529	2,921	3,193	3,645	3,824
o/w Accrued interest on deposits with agreed maturity	585,995	599,602	614,065	583,598	592,598	609,240	613,639	637,840	638,683	617,742	615,052	610,627	605,685
in BGN	247,361	254,648	261,827	240,684	247,531	260,932	266,181	283,283	281,372	275,271	276,567	283,804	292,424
in foreign currency	338,634	344,954	352,238	342,914	345,067	348,308	347,458	354,557	357,311	342,471	338,485	326,823	313,261
o/w EUR	309,051	315,055	320,130	308,930	310,721	313,064	310,635	315,832	315,989	302,245	297,438	285,900	281,998
o/w Accrued interest on deposits redeemable at notice	92,412	103,625	115,804	1,664	14,861	27,715	40,243	52,614	67,157	76,878	91,098	104,991	117,914
in BGN	42,821	48,115	53,793	1,043	7,519	13,783	19,524	25,480	32,043	36,030	42,614	49,284	55,302
in foreign currency	49,591	55,510	62,011	621	7,342	13,932	20,719	27,134	35,114	40,848	48,484	55,707	62,612
o/w EUR	41,632	46,865	52,026	468	6,073	11,574	17,180	22,463	28,771	33,504	39,737	45,853	51,717
o/w Accrued interest on debt securities issued	4,953	6,502	7,176	5,926	7,447	8,375	8,071	9,366	2,941	2,270	4,017	5,045	5,376
in BGN	49	203	351	54	208	351	-	-	-	-	-	-	-
in foreign currency	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017	5,045	5,376
o/w EUR	4,904	6,299	6,825	5,872	7,239	8,024	8,071	9,366	2,941	2,270	4,017	5,045	5,376
Provisions	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	4,537,890
Depreciation	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	1,452,666

Table 7

Memorandum to the Analytical Reporting of Other MFIs

BGN'000	09.2011	10.2011	11.2011	12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012
Derivatives with a negative fair value	133,995	108,755	115,064	143,563	135,863	128,996	125,799	128,536	166,431	165,284	174,984	184,060	184,512
in BGN	36,305	23,112	26,201	44,166	27,671	28,454	22,934	18,501	33,399	31,596	31,584	36,961	43,784
in foreign currency	97,690	85,643	88,863	99,397	108,192	100,542	102,865	110,035	133,032	133,688	143,400	147,099	140,728
o/w EUR	66,484	66,810	67,930	77,450	93,331	88,198	91,097	96,790	109,977	112,576	121,183	126,021	123,060

Preliminary data.

Source: other MFIs.

Monthly Sectoral Survey of the BNB as of September 2012													BGN'000	
	Non-resident sector													
	Resident sector						Countries and institutions of the EU						Rest of the world	Not allocated
	General government			Other resident sectors			Financial corporations			Households and NPISHs				
Other MFIs	CG	SSFs		Non-financial corporations	OFIAs	ICs and PFIAs	Households and NPISHs	Non-MU	MU					
ASSETS	32,186,779	77,015	146	76,869	70,528	6,341	6,341	27,485,184	25,619,720	23,058,938	2,560,782	1,865,464	4,624,580	
1. Cash (in foreign currency)	66,047	-	-	-	-	-	-	-	-	-	-	-	66,047	
o/w EUR	64,555	-	-	-	-	-	-	-	-	-	-	-	64,555	
2. SDR holdings	1,425,138	-	-	-	-	-	-	-	-	-	-	-	1,425,138	
3. Reserve position in the IMF	79,550	-	-	-	-	-	-	79,550	-	-	-	79,550	-	
4. Monetary gold	3,457,345	-	-	-	-	-	-	2,075,351	1,567,994	161,994	1,406,000	507,357	1,381,994	
5. Deposits	7,612,847	-	-	-	-	-	-	7,612,847	6,368,314	5,575,378	782,936	1,254,533	-	
5.1. Overnight	4,817,757	-	-	-	-	-	-	4,817,757	4,767,514	3,984,578	782,936	50,243	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	4,817,757	-	-	-	-	-	-	4,817,757	4,767,514	3,984,578	782,936	50,243	-	
o/w EUR	4,814,859	-	-	-	-	-	-	4,814,859	4,767,496	3,984,553	782,933	47,363	-	
5.2. With agreed maturity	2,795,090	-	-	-	-	-	-	2,795,090	1,590,800	1,590,800	-	1,204,290	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	2,795,090	-	-	-	-	-	-	2,795,090	1,590,800	1,590,800	-	1,204,290	-	
o/w EUR	2,766,501	-	-	-	-	-	-	2,766,501	1,590,800	1,590,800	-	1,175,701	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Repos	-	-	-	-	-	-	-	-	-	-	-	-	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	
7. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	17,604,745	-	-	-	-	-	-	17,604,745	17,604,745	17,237,251	367,494	-	-	
up to 1 year	812,394	-	-	-	-	-	-	812,394	812,394	812,394	-	-	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	812,394	-	-	-	-	-	-	812,394	812,394	812,394	-	-	-	
o/w EUR	812,394	-	-	-	-	-	-	812,394	812,394	812,394	-	-	-	
over 1 and up to 2 years	600,704	-	-	-	-	-	-	600,704	600,704	600,704	-	-	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	600,704	-	-	-	-	-	-	600,704	600,704	600,704	-	-	-	
o/w EUR	600,704	-	-	-	-	-	-	600,704	600,704	600,704	-	-	-	
over 2 years	16,191,647	-	-	-	-	-	-	16,191,647	16,191,647	15,824,153	367,494	-	-	
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	16,191,647	-	-	-	-	-	-	16,191,647	16,191,647	15,824,153	367,494	-	-	
o/w EUR	16,184,071	-	-	-	-	-	-	16,184,071	16,184,071	15,816,577	367,494	23,207	-	
9. Shares and other equity	106,633	-	-	-	-	-	-	30,098	6,891	6,891	-	-	-	
in BGN	76,535	-	-	-	-	-	-	76,535	70,194	6,341	6,341	-	-	
in foreign currency	30,098	-	-	-	-	-	-	30,098	6,891	6,891	-	-	-	
o/w EUR	6,891	-	-	-	-	-	-	6,891	6,891	6,891	-	-	-	

(continued)

Monthly Sectoral Survey of the BNB as of September 2012

BGN'000

	Resident sector											Non-resident sector						Not allocated
	Other MFIs			General government			Other resident sectors					Countries and institutions of the EU			Rest of the world			
	Other MFIs	CG	SSFs	CG	SSFs	Non-financial corporations	Financial corporations	Households and NPISHs	MU	Non-MU	Rest of the world							
Total																		
10. Fixed assets (in levs)	280,814	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	280,814
11. Other assets in BGN	1,553,660	480	146	480	146	480	146	480	146	334	334	334	334	334	334	334	334	1,470,587
in foreign currency	1,496,734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56,446
o/w EUR	82,610	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	82,610
LIABILITIES																		
12. Currency in circulation	32,186,779	14,951,504	6,880,428	6,882,543	6,732,958	149,585	1,178,533	79,149	1,099,384	1,099,384	1,099,384	1,099,384	1,099,384	1,099,384	1,099,384	1,099,384	1,099,384	15,592,717
13. Deposits	8,884,243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,884,243
13.1. Overnight in BGN	15,161,586	14,951,155	6,890,428	6,882,287	6,732,954	149,333	1,178,440	79,149	1,099,291	1,099,291	1,099,291	1,099,291	1,099,291	1,099,291	1,099,291	1,099,291	1,099,291	-
in foreign currency	12,283,435	12,073,004	6,890,428	4,767,942	4,647,609	120,333	414,634	57,635	356,999	356,999	356,999	356,999	356,999	356,999	356,999	356,999	356,999	-
o/w EUR	7,222,563	7,148,539	4,185,530	2,802,358	2,682,025	120,333	160,651	160,651	160,651	160,651	160,651	160,651	160,651	160,651	160,651	160,651	160,651	-
13.2. With agreed maturity up to 2 years in BGN	5,060,872	4,920,090	2,704,898	1,965,584	1,962,184	1,965,584	253,983	57,635	196,348	196,348	196,348	196,348	196,348	196,348	196,348	196,348	196,348	-
in foreign currency	5,056,497	4,920,090	2,704,898	1,962,184	1,962,184	1,965,584	253,983	57,635	196,348	196,348	196,348	196,348	196,348	196,348	196,348	196,348	196,348	-
o/w EUR	2,878,151	2,878,151	2,878,151	2,114,345	2,085,345	29,000	763,806	21,514	742,292	742,292	742,292	742,292	742,292	742,292	742,292	742,292	742,292	-
up to 3 months in BGN	2,878,151	2,878,151	2,878,151	2,114,345	2,085,345	29,000	763,806	21,514	742,292	742,292	742,292	742,292	742,292	742,292	742,292	742,292	742,292	-
in foreign currency	2,543,027	2,543,027	2,543,027	2,086,027	2,057,027	29,000	457,000	21,514	457,000	457,000	457,000	457,000	457,000	457,000	457,000	457,000	457,000	-
o/w EUR	335,124	335,124	335,124	28,318	28,318	306,806	306,806	21,514	285,292	285,292	285,292	285,292	285,292	285,292	285,292	285,292	285,292	-
over 2 years in BGN	299,256	299,256	299,256	14	14	299,242	299,242	21,514	277,728	277,728	277,728	277,728	277,728	277,728	277,728	277,728	277,728	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13.3. Redeemable at notice up to 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14. Repos in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15. Loans in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16. SDR allocation	1,425,027	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,425,027
17. Capital and reserves	5,175,722	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,175,722
17.1. Funds contributed by owners	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000
17.2. Reserves	5,046,427	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,046,427
17.3. Financial result	109,295	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	109,295
18. Other liabilities in BGN	1,540,201	349	252	252	252	4	252	93	93	93	93	93	93	93	93	93	93	1,532,752
in foreign currency	124,621	252	252	252	252	4	252	93	93	93	93	93	93	93	93	93	93	6,866
o/w EUR	1,415,580	97	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	1,415,249
566	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	93	423

Source: BNB.

Monthly Sectoral Survey of other MFIs as of September 2012

BGN'000

	Resident sector													Non-resident sector						Not allocated			
	Monetary financial institutions						General government				Other resident sectors			Financial corporations			Households and NPISHs				Countries and institutions of the EU		
	Resident sector						General government				Other resident sectors			Financial corporations			Households and NPISHs				Countries and institutions of the EU		
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporations	OFIAs	ICs and PFs	Households and NPISHs	Non-financial corporations	OFIAs	ICs and PFs	Households and NPISHs	MU	Non-MU	Rest of the world							
Total																							
7. Fixed assets (in levs)	3,170,196	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
8. Other assets	2,998,285	171,624	176,989	2,465	291	1,768,069	1,375,284	87,082	83,506	3,576	305,703	523,433	461,834	422,693	39,141	61,599							
in BGN	1,301,957	138,293	88,826	1,448	291	712,310	445,091	70,298	66,731	3,567	196,921	55,438	52,369	38,663	13,706	3,069							
in foreign currency	1,696,328	1,178,270	88,163	1,017	-	1,055,759	930,193	16,784	16,775	9	108,782	467,995	409,465	384,030	25,435	58,530							
o/w EUR	1,512,580	1,085,782	73,904	1,017	-	991,556	872,038	16,771	16,762	9	102,747	378,574	351,623	345,398	6,225	26,951							
LIABILITIES	86,198,854	61,314,070	784,484	1,121,779	1,630	57,234,580	17,517,124	4,096,813	1,999,474	2,097,339	35,620,643	12,565,026	10,411,575	9,086,265	1,325,310	2,153,451							
9. Deposits	66,598,222	55,032,174	1,767,433	1,807,952	679	51,456,534	14,303,521	3,880,998	1,943,085	1,937,913	33,272,015	11,566,048	9,605,975	8,367,850	1,238,125	1,960,073							
9.1. Overnight	15,526,086	14,352,654	177,640	887,543	551	13,163,769	8,199,144	1,230,117	694,185	535,932	3,774,508	1,173,432	877,082	755,932	121,150	296,350							
in BGN	10,989,282	10,211,774	112,328	841,606	170	9,221,752	5,233,804	884,134	542,261	341,873	3,103,814	777,508	681,982	602,461	79,521	95,526							
in foreign currency	4,536,804	4,140,880	65,312	45,937	381	3,942,017	2,925,340	345,983	151,924	194,059	670,694	395,924	195,100	153,471	41,629	200,824							
o/w EUR	3,424,839	3,113,524	14,766	45,910	343	2,994,962	2,203,350	286,845	141,216	125,629	524,767	311,315	168,223	133,505	34,718	143,092							
9.2. With agreed maturity	45,109,485	34,922,540	514,261	227,829	128	32,535,785	6,073,324	2,648,881	1,248,900	1,399,981	23,813,580	10,186,945	8,597,446	7,499,518	1,097,928	1,589,499							
up to 2 years	37,303,628	32,598,691	401,843	227,012	128	30,838,173	5,738,469	2,305,274	1,041,011	1,264,263	22,794,430	4,704,937	3,943,093	3,481,625	461,468	761,844							
in BGN	16,819,490	16,635,501	405,087	249,744	128	15,581,112	3,014,028	1,620,746	573,510	1,047,236	11,123,338	183,979	102,728	81,067	41,661	81,251							
in foreign currency	20,484,148	15,983,190	152,099	4,582	-	15,080,061	2,724,441	684,528	467,501	217,027	11,671,092	4,520,958	3,840,365	3,420,558	419,807	680,593							
o/w EUR	17,428,703	13,379,124	141,731	4,413	-	12,785,300	2,457,724	680,566	484,633	215,933	9,647,010	4,049,579	3,579,809	3,309,805	270,004	469,770							
over 2 years	7,805,857	2,323,849	513,002	817	-	1,697,612	334,855	343,607	207,889	135,718	1,019,150	5,482,008	4,654,353	4,017,893	636,460	827,655							
in BGN	1,276,302	1,231,148	83,496	817	-	700,412	121,274	112,232	1,443	109,789	467,906	45,154	34,654	30,759	3,895	10,500							
in foreign currency	6,529,555	1,092,701	66,579	28,922	-	997,200	213,581	232,375	206,446	25,929	551,244	5,436,854	4,619,699	3,987,134	632,565	817,155							
o/w EUR	6,352,483	937,309	66,579	28,889	-	841,841	193,336	232,089	206,441	25,648	416,416	5,415,174	4,617,555	3,985,829	631,726	797,615							
9.3. Redeemable at notice	5,962,651	5,756,980	-	-	-	5,756,980	71,053	2,000	2,000	2,000	5,683,927	205,671	131,447	112,400	19,047	74,224							
up to 3 months	5,962,651	5,756,980	-	-	-	5,756,980	71,053	2,000	2,000	2,000	5,683,927	205,671	131,447	112,400	19,047	74,224							
in BGN	3,192,261	3,159,374	-	-	-	3,159,374	46,906	468	468	468	3,113,000	32,887	19,009	12,109	6,900	13,878							
in foreign currency	2,770,390	2,597,606	-	-	-	2,597,606	25,147	1,532	1,532	1,532	2,570,927	172,784	112,438	100,291	12,147	60,346							
o/w EUR	2,231,813	2,087,823	-	-	-	2,087,823	23,822	1,532	1,532	1,532	2,062,469	143,990	97,977	88,704	9,273	46,013							
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)	1,056,957	492,375	279,827	-	-	212,548	64,809	117,933	9,213	108,720	29,806	564,582	459,455	408,471	50,984	105,127							
in BGN	193,767	181,891	76,796	-	-	105,095	42,039	33,993	5,212	28,781	29,063	11,876	11,876	8	11,868	-							
in foreign currency	863,190	310,484	203,031	-	-	107,453	22,770	83,940	4,001	79,939	743	552,706	447,579	408,463	39,116	105,127							
o/w EUR	774,426	230,191	122,738	-	-	107,453	22,770	83,940	4,001	79,939	743	544,235	447,579	408,463	39,116	96,656							
11. Capital and reserves	10,651,341	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
11.1. Funds contributed by owners	3,977,864	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
11.2. Reserves	5,413,006	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
11.3. Financial result	1,260,471	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-							
12. Other liabilities	7,892,334	5,789,521	92,583	6,407	951	5,565,498	3,148,794	97,882	47,176	50,706	2,318,822	434,396	346,145	309,944	36,201	88,251							
in BGN	5,337,592	3,701,816	91,421	6,189	951	3,513,844	1,664,662	67,962	25,584	42,378	1,781,220	52,827	41,813	27,933	13,880	11,014							
in foreign currency	2,554,742	2,087,705	32,661	218	-	2,051,654	1,484,132	29,920	21,592	8,328	537,602	381,569	304,332	282,011	22,321	77,237							
o/w EUR	2,334,302	1,966,819	23,304	218	-	1,940,230	1,431,816	29,616	21,312	8,304	478,798	302,630	278,354	262,338	16,016	24,276							

Preliminary data.

Source: other MFIs.

MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000

M3

	M2										M3									
	M1					QUASI-MONEY					M2					M3				
	Currency outside MFIs		Overnight deposits			Deposits with agreed maturity up to 2 years			Deposits redeemable at notice up to 3 months			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	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency				
09.2011	7,378,684	3,724,202	12,720,223	20,099,907	13,922,227	16,478,142	30,400,369	30,400,369	4,912,942	2,366,952	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	3,916,440	12,755,966	20,066,881	13,694,454	16,433,419	30,127,873	30,127,873	4,947,905	2,391,319	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	3,651,286	12,590,043	19,906,581	13,753,743	16,172,213	29,925,956	29,925,956	5,021,739	2,404,325	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	3,709,330	13,233,496	21,026,877	14,339,215	16,106,465	30,445,680	30,445,680	5,366,241	2,517,886	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	3,961,363	13,927,119	21,455,099	14,515,609	16,061,885	30,577,494	30,577,494	5,294,991	2,444,188	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	3,996,013	14,169,824	21,652,038	14,773,673	15,590,039	30,363,712	30,363,712	5,317,769	2,448,037	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	3,992,077	13,922,765	21,374,176	15,146,012	15,629,181	30,775,193	30,775,193	5,306,747	2,418,673	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	3,953,874	14,437,741	21,705,021	15,660,409	15,548,093	31,208,502	31,208,502	5,333,321	2,437,351	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	3,959,910	14,024,435	21,520,697	15,783,388	15,594,463	31,377,851	31,377,851	5,448,348	2,522,759	2,925,589	2,522,759	5,448,348	36,826,199	58,346,896	76,942	3,601	80,543	58,427,439	
06.2012	7,675,843	3,959,375	14,013,273	21,248,491	15,796,648	15,880,323	31,676,971	31,676,971	5,519,445	2,533,097	2,986,348	2,533,097	5,519,445	37,196,416	58,444,907	80,134	3,014	83,148	58,528,055	
07.2012	7,939,513	4,017,033	14,594,730	22,534,243	15,995,436	15,680,260	31,675,696	31,675,696	5,643,766	2,590,919	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	4,233,452	14,433,555	22,527,123	16,259,450	15,550,151	31,809,601	31,809,601	5,682,046	2,587,104	3,094,942	2,587,104	5,682,046	37,491,647	60,018,770	96,232	3,014	99,246	60,118,016	
09.2012	8,040,269	4,242,318	14,586,830	22,627,099	16,466,670	15,391,449	31,858,119	31,858,119	5,756,980	2,597,606	3,159,374	2,597,606	5,756,980	37,615,099	60,242,198	105,095	3,014	108,109	60,350,307	
Financial Transactions																				
09.2011	28,608	-86,866	-284,724	-266,116	221,001	85,733	306,734	306,734	26,893	-12,026	38,919	-12,026	26,893	333,627	77,511	3,165	2,973	6,138	83,649	
10.2011	-67,769	-156,505	62,732	-5,037	-227,773	33,115	-194,658	-194,658	38,697	49,292	10,595	38,697	49,292	-145,366	-150,403	2,858	-	2,858	-147,545	
11.2011	5,623	100,930	-194,183	-188,560	72,768	-354,425	-281,657	-281,657	60,825	-4,231	60,825	-4,231	60,825	-225,063	-413,623	1,181	-	1,181	-412,442	
12.2011	476,843	585,409	621,643	1,098,486	585,472	-149,337	436,135	436,135	97,804	328,745	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	704,987	439,586	176,302	-1,860	174,442	174,442	-65,857	2,448	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	258,100	-424,534	-166,434	-166,434	18,929	12,807	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	371,440	22,334	393,774	393,774	-35,226	-17,250	17,976	-35,226	-17,250	376,524	88,262	-1,968	-	-1,968	86,294	
04.2012	61,995	-178,189	262,629	324,624	514,397	-107,915	406,482	406,482	7,896	13,999	7,896	13,999	21,895	428,377	753,001	1,004	-	1,004	754,005	
05.2012	-17,144	-193,975	-206,516	-223,660	122,517	-109,575	12,942	12,942	29,626	55,758	29,626	55,758	85,384	98,326	-125,334	8,833	-	8,833	-116,501	
06.2012	179,581	-540	-441,845	-262,264	13,260	322,957	336,217	336,217	17,260	76,859	59,599	17,260	76,859	413,076	150,812	3,192	-587	2,605	153,417	
07.2012	263,670	547,659	1,002,552	1,266,222	198,794	-263,554	-64,760	-64,760	66,459	45,314	66,459	45,314	111,773	47,013	1,313,235	12,137	-	12,137	1,325,372	
08.2012	154,055	93,049	-140,856	13,199	263,991	-68,430	195,561	195,561	42,094	9,020	42,094	9,020	51,114	246,675	259,874	3,961	-	3,961	263,835	
09.2012	-53,299	144,379	171,881	118,582	207,250	-102,574	104,676	104,676	64,432	22,318	64,432	22,318	86,750	191,426	310,008	8,863	-	8,863	318,871	

* Identical with Currency in circulation indicator of the ECB.

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.

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

⁶ Institutional sectors in Bulgaria's monetary statistics totally meet ECB requirements under strict consistency with ESA'95.

	SECTORS IN BULGARIA'S MONETARY STATISTICS	DEFINITIONS
Money-holding sector	Non-financial corporations	Non-financial corporations, which are market producers, and whose main activity is the production of goods and non-financial services.
	Households	Individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and non-financial and financial services (market producers). The sector includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use. The sector also includes sole proprietorship and partnership without independent legal status which are market producers.
	Non-profit institutions, serving households (NPISHs)	Non-profit institutions which are separate legal entities, whose main activity is connected with serving, supporting and assisting households. Their principal resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general government sector ⁷ and from property income. Here are included trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sports clubs.

⁷ NPISHs controlled and mainly financed by General government are classified in the general government sector.

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS	
Money-neutral sector	Central government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system. These are ministries, institutions and other central agencies, non-budget funds and administrative departments of the state whose competence extends normally over the whole economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by central government and whose competence extends over the whole economic territory.	
	Local government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system locally. This is the local administration, whose competence extends to the economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by local government bodies and whose competence is restricted to the economic territory of the local government.	
	Social security funds	Central and local institutional units whose main activity is to provide social benefits and which fulfill each of the following two criteria: 1) by law or by regulation certain groups of population are obliged to participate in the scheme or to pay contributions; 2) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer.	
Non-resident sector	European Union	MU	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.
		Non-MU	
	Third countries and international organisations	S2 Rest of the world	

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).