

MONETARY STATISTICS

January 2013

25 February 2013

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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		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN000														
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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)		21,498,723	21,455,366	21,767,046	22,687,441	22,930,053	22,351,465	25,313,121	25,618,382	26,067,978	25,062,969	24,938,116	25,330,072	24,344,006
in BGN		-292,647	-105,892	71,630	2,619	17,935	20,412	-383,694	-204,133	-286,900	-288,416	134,458	-221,855	101,907
in foreign currency		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	25,351,385	24,803,658	25,551,927	24,242,099
Foreign assets		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	38,912,079	40,595,884	40,478,625	39,187,848
in BGN		946,165	974,731	1,135,880	1,132,176	1,086,344	1,149,103	724,310	934,318	868,372	746,575	811,785	675,789	806,320
in foreign currency		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	38,165,504	39,784,099	39,802,836	38,381,528
Less: foreign liabilities		13,954,973	13,651,089	14,172,715	13,982,835	13,962,783	14,626,896	13,993,909	13,723,907	13,796,116	13,849,110	15,657,768	15,148,553	14,843,842
in BGN		1,238,812	1,077,623	1,064,250	1,129,557	1,068,409	1,128,691	1,108,004	1,138,451	1,155,272	1,034,991	677,327	897,644	704,413
in foreign currency		12,716,161	12,573,466	13,108,465	12,853,278	12,894,374	13,498,205	12,885,905	12,585,456	12,640,844	12,814,119	14,980,441	14,250,909	14,139,429
DOMESTIC ASSETS (NET)		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	52,498,314	53,088,344	53,938,606	54,627,131
DOMESTIC CREDIT		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	54,039,954	54,576,347	55,094,044	56,010,071
in BGN		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	17,811,135	18,097,571	18,836,534	19,186,354
in foreign currency		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	36,228,819	36,478,776	36,257,510	36,823,717
CLAIMS ON GENERAL GOVERNMENT		368,001	847,324	71,511	-334,453	-669,521	-638,932	-2,102,406	-1,996,387	-2,112,463	-1,399,530	-1,339,569	-678,876	287,431
in BGN		-1,404,398	-1,114,833	-1,787,805	-2,247,971	-2,650,031	-2,657,012	-2,896,129	-2,915,414	-3,069,762	-2,515,176	-2,507,159	-1,762,470	-1,520,975
in foreign currency		1,772,399	1,962,357	1,859,316	1,913,518	1,980,510	2,018,080	793,723	919,027	957,289	1,115,646	1,167,590	1,083,594	1,808,406
CLAIMS ON NON-GOVERNMENT SECTOR		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	55,439,484	55,915,916	55,772,920	55,722,640
in BGN		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	20,326,311	20,604,730	20,599,004	20,707,329
in foreign currency		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	35,113,173	35,311,186	35,173,916	35,015,311
FIXED ASSETS		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	3,498,200	3,514,071	3,698,477	3,729,894
OTHER ITEMS (NET)		-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	-5,039,840	-5,002,074	-4,853,915	-5,112,834
in BGN		-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	-4,240,858	-4,167,478	-4,136,370	-4,231,011
in foreign currency		-705,879	-794,586	-771,068	-836,140	-880,134	-765,417	-792,464	-792,739	-852,006	-798,982	-834,596	-717,545	-881,823
BROAD MONEY M3		57,372,982	57,375,627	57,497,441	58,290,559	58,394,299	58,492,397	59,912,318	60,086,964	60,320,463	59,970,118	60,468,923	61,744,354	61,467,819
MONEY M1		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	22,297,870	22,613,018	23,014,209	22,592,217
Currency outside MFIs		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	7,971,248	8,017,597	8,499,217	8,012,005
Overnight deposits		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	14,326,622	14,595,421	14,514,992	14,580,212
in BGN		9,961,363	9,996,013	9,932,077	9,763,874	9,569,910	9,559,375	10,107,033	10,200,103	10,344,512	10,025,747	10,212,142	10,578,659	10,351,372
in foreign currency		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	4,300,875	4,383,279	3,936,333	4,228,840
MONEY M2 (M1 + QUASI-MONEY)		57,299,236	57,302,953	57,426,735	58,218,849	58,313,756	58,409,249	59,817,033	59,987,718	60,212,354	59,854,645	60,355,702	61,631,086	61,346,796
QUASI-MONEY		35,844,137	35,650,915	36,052,559	36,513,828	36,793,059	37,160,758	37,282,790	37,460,595	37,585,255	37,556,775	37,742,684	38,616,877	38,754,579
Deposits with agreed maturity up to 2 years		30,549,146	30,333,146	30,745,812	31,180,507	31,344,711	31,641,313	31,639,024	31,778,549	31,828,275	31,767,323	31,776,862	31,959,313	31,722,088
in BGN		14,487,261	14,743,107	15,116,631	15,632,414	15,750,248	15,760,990	15,958,764	16,228,398	16,436,826	16,719,091	16,751,486	16,924,942	16,839,336
in foreign currency		16,061,885	15,590,039	15,629,181	15,548,093	15,590,323	15,880,323	15,680,260	15,550,151	15,391,449	15,048,232	15,025,366	15,034,371	14,882,752
Deposits redeemable at notice up to 3 months		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	5,789,452	5,965,832	6,657,564	7,032,491
in BGN		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	3,173,727	3,301,439	3,758,108	4,027,625
in foreign currency		2,444,188	2,448,037	2,418,673	2,437,351	2,522,759	2,533,097	2,590,919	2,587,104	2,587,606	2,615,725	2,664,393	2,899,456	3,004,866
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		57,372,982	57,375,627	57,497,441	58,290,559	58,394,299	58,492,397	59,912,318	60,086,964	60,320,463	59,970,118	60,468,923	61,744,354	61,467,819
Marketable instruments (debt securities issued up to 2 years+)		73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023
MMFs shares/units + repos		70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023
in BGN		3,601	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743
in foreign currency		67,544	65,472	63,504	64,508	73,341	76,533	88,666	93,228	102,081	109,445	107,193	108,511	119,280
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		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	17,591,165	17,557,537	17,524,324	17,503,318

Short Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN'000														
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	1,716,691	1,614,493	1,750,549	1,796,244
in BGN		559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128
in foreign currency		940,065	925,771	975,048	1,008,761	998,485	968,344	973,765	1,003,127	997,200	997,077	870,850	939,762	949,116
Debt securities issued over 2 years		117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
in BGN		11,163	11,466	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
Capital and reserves		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	15,770,013	15,838,561	15,690,374	15,623,670

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN000														
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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)		21,498,723	21,455,366	21,767,046	22,687,441	22,930,053	22,351,465	25,313,121	25,618,382	26,067,978	25,062,969	24,938,116	25,330,072	24,344,006
Foreign assets		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	38,912,079	40,595,884	40,478,625	39,187,848
Cash in foreign currency		566,364	565,999	541,355	557,237	587,484	641,953	689,468	617,425	602,617	606,525	573,984	649,026	611,050
o/w EUR		440,396	444,410	423,245	436,814	450,168	492,998	531,969	469,876	459,508	461,183	448,129	522,111	493,688
Deposits		12,899,693	11,623,784	12,206,110	12,844,162	12,391,228	11,584,440	13,422,062	14,133,198	14,378,740	13,849,400	13,043,303	12,866,286	10,594,186
in BGN		698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522	598,811	671,442	472,765	605,698
in foreign currency		12,201,068	10,897,661	11,325,526	11,957,153	11,556,817	10,691,944	12,862,543	13,375,032	13,677,218	13,250,589	12,371,861	12,393,521	9,988,488
o/w EUR		10,782,262	9,472,911	9,953,543	10,574,871	10,235,639	9,474,429	11,502,466	11,967,437	12,248,817	11,959,477	11,165,371	11,412,067	8,522,821
Repos		-	-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295
in BGN		-	-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	16,716
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	16,716
Loans		868,034	869,643	919,597	923,444	909,517	899,933	908,245	871,685	878,997	875,910	2,640,136	2,794,089	2,790,747
in BGN		23,993	22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794	30,488	32,231	96,533	90,777
in foreign currency		844,041	847,082	892,222	900,707	878,473	871,318	881,575	840,634	846,203	845,422	2,607,905	2,697,556	2,699,970
o/w EUR		569,799	604,441	640,587	623,627	613,774	603,854	615,135	581,446	585,633	597,153	2,362,908	2,452,529	2,480,413
Securities other than shares		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	18,589,213	19,311,258	19,328,874	20,453,680
in BGN		223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,056	112,262	103,078	102,928	103,266
in foreign currency		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	18,476,951	19,208,179	19,225,946	20,350,414
o/w EUR		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	18,344,780	18,962,705	19,004,351	20,182,343
Shares and other equity		121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,858	127,760	151,279	150,731	146,763
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		121,631	122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,858	127,760	151,279	150,731	146,763
o/w EUR		87,211	87,214	87,263	87,185	87,209	87,179	87,179	85,426	85,429	85,434	108,434	108,433	106,768
Monetary gold and SDR holdings ¹		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	4,813,935	4,829,403	4,633,996	4,536,376
Accrued interest receivable		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
o/w EUR		61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420
Less: foreign liabilities		13,954,973	13,651,089	14,172,715	13,982,835	13,952,783	14,626,896	13,993,909	13,723,907	13,796,116	13,849,110	15,657,768	15,148,553	14,843,842
Deposits		12,395,558	12,117,149	12,251,773	12,044,976	11,970,051	12,629,878	11,920,977	11,678,473	11,806,323	12,250,790	12,237,912	11,760,414	11,482,896
in BGN		1,215,665	1,054,414	1,041,032	1,106,252	1,056,631	1,116,804	1,096,144	1,126,462	1,143,396	1,020,772	663,033	883,811	691,076
in foreign currency		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	11,230,018	11,574,879	10,876,603	10,791,820
o/w EUR		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	10,531,566	10,882,236	10,182,088	10,130,565
Repos		36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254	35,729	1,822,802	1,818,911	1,825,968
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254	35,729	1,822,802	1,818,911	1,825,968
o/w EUR		27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284	412,783	27,299	1,814,368	1,810,751	1,817,596
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities ³		115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328	145,678	184,877	176,168	175,672
in BGN		23,147	23,209	23,218	23,305	11,778	11,887	11,860	11,989	11,876	14,219	14,294	13,833	13,337
in foreign currency		92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335
o/w EUR		92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335
Accrued interest payable		557	157	334	506	165	307	431	94	184	280	83	160	230
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-

Detailed Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
in foreign currency		557	157	334	506	165	307	431	94	184	280	83	160	230
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,416,633	1,412,094	1,392,900	1,359,076
DOMESTIC ASSETS (NET)		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	52,498,314	53,088,344	53,938,606	54,627,131
DOMESTIC CREDIT		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	54,039,954	54,576,347	55,094,044	56,010,071
CLAIMS ON GENERAL GOVERNMENT		368,001	847,524	71,511	-334,453	-669,521	-638,932	-2,102,406	-1,996,387	-2,112,463	-1,399,530	-1,339,569	-678,876	287,431
Central government (net)		38,192	522,728	-262,988	-648,297	-982,166	-946,857	-2,418,567	-2,320,679	-2,436,072	-1,723,297	-1,667,640	-1,007,733	-41,102
Claims		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	5,162,321	5,349,243	5,277,916	4,399,183
Government securities		3,898,592	4,031,630	4,167,085	4,162,657	4,307,884	4,344,168	4,915,103	4,866,780	4,988,724	5,158,720	5,336,223	5,264,895	4,388,473
in BGN		1,608,758	1,633,417	1,716,519	1,669,710	1,745,150	1,770,921	1,819,115	1,863,570	1,919,534	1,998,444	2,069,888	2,079,742	2,170,798
in foreign currency		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	3,160,276	3,266,335	3,185,153	2,217,675
o/w EUR		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	2,315,112	2,417,093	2,346,461	1,320,377
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		335,029	335,035	335,036	335,028	37	38	26	41	59	3,601	13,020	13,021	10,710
in BGN		335,027	335,027	335,027	335,027	30	28	26	26	28	3,585	13,015	13,012	10,700
in foreign currency		2	8	9	1	7	10	-	15	31	16	5	9	10
o/w EUR		2	8	9	1	7	10	-	15	31	16	5	9	10
Less: liabilities		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	6,885,618	7,016,883	6,285,649	4,440,285
Deposits		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	6,885,618	7,016,883	6,285,649	4,440,285
in BGN		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	4,715,627	4,793,391	4,059,530	3,907,133
in foreign currency		649,541	567,843	727,860	725,351	713,756	686,450	2,431,319	2,202,862	2,240,235	2,169,991	2,223,492	2,226,119	533,152
o/w EUR		624,904	543,656	637,473	634,033	617,595	592,860	2,405,972	2,154,862	2,190,361	2,119,657	2,166,521	2,177,665	508,823
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609	323,767	328,071	328,857	328,533
Securities other than shares		66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072	62,621	62,567	62,566	62,412
in BGN		2,894	2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182	5,004	4,990	4,989	4,844
in foreign currency		64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568
o/w EUR		64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537	261,146	265,504	266,291	266,121
in BGN		194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124	193,418	198,339	199,317	199,816
in foreign currency		68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305
o/w EUR		68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305
CLAIMS ON NON-GOVERNMENT SECTOR		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	55,439,484	55,915,916	55,772,920	55,722,640
Non-financial corporations		33,858,221	33,786,014	34,114,967	34,254,445	34,493,468	34,894,387	35,184,526	35,128,548	35,315,107	35,367,754	35,862,538	35,664,943	35,708,923
Repos		31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329	28,314	28,837	25,943	25,943
in BGN		23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,334	27,361	27,346	27,869	24,975	24,975
in foreign currency		7,919	7,891	6,242	-	-	-	968	968	968	968	968	968	968
o/w EUR		6,435	6,436	4,778	-	-	-	968	968	968	968	968	968	968

Table 1a

Detailed Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Loans		33,201,564	33,124,852	33,422,243	33,558,973	33,854,278	34,246,902	34,530,546	34,484,993	34,617,592	34,650,828	35,164,561	35,082,308	35,128,524
in BGN		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	8,355,634	8,633,088	8,633,237	8,782,605
in foreign currency		25,690,998	25,640,969	25,725,742	25,807,151	25,985,428	26,254,687	26,394,845	26,280,866	26,286,945	26,295,194	26,531,473	26,449,071	26,345,919
o/w EUR		24,737,415	24,713,781	24,806,386	24,875,737	24,982,564	25,241,522	25,382,655	25,296,402	25,395,809	25,391,176	25,588,416	25,532,162	25,480,731
Securities other than shares		415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386	448,486	425,744	307,342	302,005
in BGN		13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119	14,108	14,190	14,113	14,105
in foreign currency		402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267	434,378	411,554	293,229	287,900
o/w EUR		398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485	430,615	407,789	289,520	284,291
Shares and other equity		209,265	211,566	243,493	242,956	220,959	220,786	220,678	219,218	220,800	240,126	243,396	249,350	252,451
in BGN		209,265	211,566	243,493	242,956	220,959	220,786	220,678	219,218	220,800	240,126	243,396	249,350	252,451
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,310,337	1,282,775	1,338,222	1,390,519	1,408,208	1,435,317	1,462,171	1,454,403	1,430,693	1,414,899	1,399,362	1,389,481	1,389,486
Repos		38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685
in BGN		38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	73,823	64,106	56,350	46,182	40,966
in foreign currency		-	-	-	-	-	-	-	-	3,020	3,020	14,432	14,432	12,719
o/w EUR		-	-	-	-	-	-	-	-	3,020	3,020	14,432	14,432	12,719
Loans		916,157	884,739	954,761	1,007,214	1,016,004	1,037,460	1,048,434	1,035,911	1,013,894	1,013,425	997,318	989,815	967,835
in BGN		268,960	255,019	262,330	269,347	273,065	299,710	303,236	309,235	300,274	298,839	290,948	330,421	313,691
in foreign currency		647,197	629,720	692,431	737,867	742,939	742,939	745,198	726,676	713,620	714,586	706,370	659,394	654,144
o/w EUR		633,406	619,749	681,746	724,610	732,082	727,005	734,002	715,530	703,225	703,401	695,358	649,199	644,455
Securities other than shares		77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904	56,896	54,193	50,315	57,082
in BGN		3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131	3,786	3,647	3,647	3,647
in foreign currency		73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435
o/w EUR		73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435
Shares and other equity		277,965	278,625	276,136	275,802	274,944	278,357	279,793	277,886	280,052	277,452	277,069	288,737	310,884
in BGN		275,985	276,737	275,079	274,722	274,419	278,014	279,516	277,886	280,052	277,452	277,069	288,737	310,884
in foreign currency		1,980	1,888	1,057	1,080	525	343	277	-	-	-	-	-	-
o/w EUR		614	617	-	-	-	-	-	-	-	-	-	-	-
Households and NPIs		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	18,656,831	18,654,016	18,718,496	18,624,231
Repos		2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130	2,011	1,958	1,915	2,153
in BGN		2,204	2,195	2,337	2,222	1,558	1,598	1,633	1,566	1,544	1,425	1,372	1,329	1,567
in foreign currency		586	586	586	586	586	586	586	586	586	586	586	586	586
o/w EUR		586	586	586	586	586	586	586	586	586	586	586	586	586
Loans		18,765,185	18,719,687	18,733,958	18,753,946	18,787,968	18,758,451	18,707,390	18,710,368	18,683,365	18,654,820	18,652,058	18,716,581	18,622,078
in BGN		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	11,043,439	11,056,801	11,007,013	10,962,438
in foreign currency		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	7,611,331	7,595,257	7,709,568	7,659,640
o/w EUR		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	7,439,466	7,424,280	7,540,409	7,497,509
FIXED ASSETS		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	3,498,200	3,514,071	3,698,477	3,729,894
OTHER ITEMS (NET)		-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	-5,039,840	-5,002,074	-4,853,915	-5,112,834
Accounts between MFIs (net)		50,699	4,979	-10,636	14,191	-1,406	11,677	18,400	71,695	75,759	113,598	107,224	88,029	99,781
in BGN		57,529	27,293	13,329	4,113	6,507	8,552	15,570	72,215	67,910	70,985	67,970	85,945	71,949
in foreign currency		-6,830	-22,314	-23,965	10,078	-7,913	3,125	2,830	-520	7,849	42,613	39,254	2,084	27,832
o/w EUR		-6,882	-22,188	-23,837	9,967	-8,028	3,206	2,936	-436	7,902	42,664	39,379	-1,587	18,300
Other assets and liabilities (net)		-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	-5,153,438	-5,109,298	-4,941,944	-5,212,615
in BGN		-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	-4,311,843	-4,235,448	-4,222,315	-4,302,960
in foreign currency		-699,049	-772,272	-747,103	-846,218	-872,221	-768,542	-795,294	-792,219	-859,855	-841,595	-873,850	-719,629	-909,655
o/w EUR		-715,087	-779,852	-778,024	-852,762	-913,652	-814,565	-819,436	-760,113	-822,224	-819,139	-845,798	-657,651	-794,691

Table 1a

Detailed Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BROAD MONEY M3		57,372,982	57,375,627	57,497,441	58,290,559	58,394,299	58,492,397	59,912,318	60,086,964	60,320,463	59,970,118	60,468,923	61,744,354	61,467,819
MONEY M1		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	22,297,870	22,613,018	23,014,209	22,592,217
Currency outside MFIs		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	7,971,248	8,017,597	8,499,217	8,012,005
Overnight deposits		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	14,326,622	14,595,421	14,514,992	14,580,212
in BGN		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	10,025,747	10,212,142	10,578,659	10,351,372
Local government and SSFs		864,578	1,106,429	1,002,979	1,088,396	1,013,872	973,936	1,004,777	983,976	962,109	940,144	925,839	1,228,823	1,177,270
Non-financial corporations		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	5,033,554	5,164,745	5,123,492	4,909,577
Financial corporations		976,827	1,024,397	1,142,950	920,545	824,086	899,436	975,903	1,131,267	1,044,785	962,722	924,033	698,447	800,390
Households and NPISHs		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	3,089,327	3,197,525	3,527,897	3,464,135
in foreign currency		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	4,300,875	4,383,279	3,936,333	4,228,840
Local government and SSFs		26,000	26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318	50,527	46,877	36,013	35,416
Non-financial corporations		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	3,014,893	3,046,779	2,762,367	2,713,476
Financial corporations		624,031	760,849	617,605	1,001,023	1,041,592	426,266	1,004,920	616,734	542,331	574,383	614,693	322,367	603,093
Households and NPISHs		650,133	645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694	661,072	674,930	815,586	876,855
o/w EUR		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	3,421,993	3,456,363	3,142,488	3,555,506
Local government and SSFs		25,944	26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253	50,462	46,823	35,959	35,361
Non-financial corporations		2,170,007	2,127,110	2,206,989	2,284,137	2,276,832	2,324,776	2,234,621	2,383,184	2,260,985	2,326,113	2,315,391	2,139,681	2,249,638
Financial corporations		577,611	731,804	580,567	956,889	1,002,616	347,736	854,813	535,538	462,218	526,095	560,130	306,980	556,792
Households and NPISHs		511,555	511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767	519,323	534,019	659,868	713,715
MONEY M2 (M1 + QUASI-MONEY)		57,299,236	57,302,953	57,426,735	58,218,849	58,313,756	58,409,249	59,817,033	59,987,718	60,212,354	59,854,645	60,355,702	61,631,086	61,346,796
QUASI-MONEY		35,844,137	35,650,915	36,052,559	36,513,828	36,793,059	37,160,758	37,282,790	37,460,595	37,585,255	37,556,775	37,742,684	38,616,877	38,754,579
Deposits with agreed maturity up to 2 years		30,549,146	30,333,146	30,745,812	31,180,507	31,344,711	31,641,313	31,639,024	31,778,549	31,828,275	31,767,323	31,776,852	31,959,313	31,722,088
in BGN		14,487,261	14,743,107	15,116,631	15,632,414	15,760,248	15,760,990	15,958,764	16,228,398	16,436,826	16,719,091	16,751,486	16,924,942	16,839,336
Local government and SSFs		162,079	166,704	176,727	235,834	251,851	270,120	274,018	262,542	251,558	245,726	245,923	219,589	209,024
Non-financial corporations		2,819,131	2,888,600	3,013,012	3,061,840	3,028,304	2,852,020	2,907,993	2,966,784	3,014,027	3,146,767	3,076,654	3,152,914	3,219,304
Financial corporations		1,742,023	1,732,137	1,793,180	2,055,252	2,082,692	2,065,947	1,993,384	2,022,480	2,047,903	2,097,993	2,136,199	2,406,088	2,379,207
Households and NPISHs		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	11,228,605	11,292,710	11,146,351	11,031,801
in foreign currency		16,061,885	15,590,039	15,629,181	15,548,093	15,594,463	15,880,323	15,680,260	15,550,151	15,391,449	15,048,232	15,025,366	15,034,371	14,882,752
Local government and SSFs		1,690	1,727	1,687	7,331	7,342	7,339	7,343	6,151	4,582	3,603	3,608	3,606	3,600
Non-financial corporations		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	2,711,002	2,730,787	2,803,741	2,858,621
Financial corporations		1,444,072	1,122,357	1,004,388	1,023,451	962,653	1,044,607	878,633	914,124	969,820	734,917	733,222	884,760	835,887
Households and NPISHs		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	11,598,710	11,557,749	11,342,264	11,184,644
o/w EUR		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	12,742,566	12,700,291	12,687,143	12,588,155
Local government and SSFs		1,524	1,565	1,524	7,166	7,166	7,166	7,166	5,978	4,413	3,435	3,440	3,440	3,440
Non-financial corporations		2,366,071	2,313,944	2,296,833	2,249,189	2,337,095	2,591,071	2,548,366	2,488,655	2,479,238	2,432,441	2,427,389	2,427,216	2,453,959
Financial corporations		1,439,079	1,114,758	996,748	1,015,832	954,896	1,036,516	872,785	909,134	958,294	727,354	725,684	870,356	831,923
Households and NPISHs		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	9,579,336	9,543,778	9,386,131	9,298,833
Deposits redeemable at notice up to 3 months		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	5,789,452	5,965,832	6,657,564	7,032,491
in BGN		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	3,173,727	3,301,439	3,758,108	4,027,625
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		36,239	36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906	31,197	33,548	43,894	35,872
Financial corporations		988	988	888	888	888	668	468	482	468	468	468	468	768
Households and NPISHs		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	3,142,062	3,267,405	3,713,746	3,990,985
in foreign currency		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	2,615,725	2,664,393	2,899,456	3,004,866
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		36,026	34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147	15,690	13,464	11,730	14,803
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216

Table 1a

Detailed Monetary Survey		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN000														
Households and NPISHs		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	2,598,503	2,649,397	2,886,194	2,987,847
o/w EUR		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	2,102,884	2,139,617	2,337,376	2,412,585
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		34,293	32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822	14,477	12,264	10,542	13,670
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216
Households and NPISHs		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	2,086,825	2,125,821	2,325,302	2,396,699
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		57,372,982	57,375,627	57,497,441	58,290,559	58,394,299	58,492,397	59,912,318	60,086,964	60,320,463	59,970,118	60,468,923	61,744,354	61,467,819
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)		73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023
in BGN		70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023
in foreign currency		3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743	-
o/w EUR		3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		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	17,591,165	17,557,537	17,524,324	17,503,318
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS		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	1,716,691	1,614,493	1,750,549	1,796,244
in BGN		559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128
in foreign currency		940,065	925,771	975,048	1,008,761	998,485	968,344	973,765	1,003,127	997,200	997,077	870,850	939,762	949,116
o/w EUR		806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445	841,841	845,890	716,649	784,895	795,307
DEBT SECURITIES ISSUED OVER 2 YEARS		117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
in BGN		11,163	11,466	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
o/w EUR		106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
CAPITAL AND RESERVES		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	15,770,013	15,838,561	15,690,374	15,623,670
Funds contributed by owners		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	3,997,864	3,999,864	4,026,519	4,026,519
Reserves		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	10,343,356	10,367,408	10,211,612	10,166,140
Financial result		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	1,428,793	1,471,289	1,452,243	1,431,011

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		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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		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	22,076,349	21,994,178	23,595,591	22,788,332
FOREIGN ASSETS (NET)		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	27,982,618	28,062,255	28,974,742	26,323,817
Foreign assets		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	29,551,795	29,556,138	30,448,480	27,782,816
Cash in foreign currency		82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283	66,047	64,155	62,000	61,274	59,054
o/w EUR		80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555	62,919	60,909	60,006	58,250
Deposits		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	7,323,903	6,819,776	7,919,271	4,264,896
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	7,323,903	6,819,776	7,919,271	4,264,896
o/w EUR		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	7,292,072	6,790,508	7,895,720	4,258,115
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		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	17,275,382	17,773,373	17,751,443	18,861,046
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	17,275,382	17,773,373	17,751,443	18,861,046
o/w EUR		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	17,267,838	17,758,908	17,744,006	18,861,046
Shares and other equity		30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,436	29,693
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,436	29,693
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		4,790,171	4,797,290	4,588,026	4,614,997	4,703,387	4,652,791	4,870,397	4,833,363	4,962,033	4,813,935	4,829,403	4,633,996	4,536,376
Accrued interest receivable		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
o/w EUR		61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420
Less: foreign liabilities		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	1,569,177	1,493,883	1,473,738	1,458,999
Deposits		144,692	109,550	95,939	151,508	151,482	127,806	83,743	139,163	210,431	152,264	81,706	80,678	99,693
in BGN		103,724	73,643	70,097	134,729	76,967	111,925	66,613	124,759	74,024	98,131	67,473	65,774	83,640
in foreign currency		40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053
o/w EUR		40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		557	157	334	506	165	307	431	94	184	280	83	160	230
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		557	157	334	506	165	307	431	94	184	280	83	160	230
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,416,633	1,412,094	1,392,900	1,359,076

Table 2

BNB Analytical Reporting		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
CLAIMS ON GENERAL GOVERNMENT		-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	-6,192,111	-6,335,703	-5,663,572	-3,820,548
Central government (net)		-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	-6,192,111	-6,335,703	-5,663,572	-3,820,548
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		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits		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	6,192,111	6,335,703	5,663,572	3,820,548
in BGN		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	6,192,111	6,335,703	5,663,572	3,820,548
in foreign currency		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	4,269,950	4,353,032	3,680,567	3,529,603
o/w EUR		341,240	320,844	477,193	485,277	460,464	424,580	2,170,668	1,956,883	1,993,902	1,922,161	1,982,671	1,983,005	290,945
Repos		331,254	310,985	401,231	408,603	379,820	345,373	2,160,198	1,924,510	1,962,198	1,889,983	1,943,584	1,951,432	284,345
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	76,539	76,539	76,539
Non-financial corporations		70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,198	70,198	70,198
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	70,198	70,198	70,198
in BGN		70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,194	70,198	70,198	70,198
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		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
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		279,870	280,015	278,033	279,319	280,508	281,206	281,248	280,781	280,814	281,985	283,712	285,315	285,311
OTHER ITEMS (NET)		-62,802	-59,554	-63,635	-62,822	-62,877	-66,123	-68,469	-68,519	-69,136	-72,678	-92,625	-77,433	-76,787
Other assets		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	1,459,545	1,454,493	1,435,832	1,402,380
in BGN		55,376	55,514	54,154	53,799	55,113	56,965	56,780	55,976	56,926	53,918	53,363	53,784	53,356
in foreign currency		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	1,405,627	1,401,130	1,382,048	1,349,024
o/w EUR		43	46	88	53	50	306	107	45	64	69	75	39	574
Less: other liabilities		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	1,532,223	1,547,118	1,513,265	1,479,167
in BGN		113,518	113,283	116,671	115,521	116,087	121,134	123,822	123,061	124,621	125,434	135,599	129,764	129,161
in foreign currency		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	1,406,789	1,411,519	1,383,501	1,350,006
o/w EUR		3,769	913	515	455	1,234	1,307	557	523	566	522	9,762	573	662
LIABILITIES		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	22,076,349	21,994,178	23,595,591	22,788,332
RESERVE MONEY		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	15,713,353	15,630,386	17,392,966	16,660,388
Currency in circulation		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	8,784,966	8,863,237	9,549,921	8,843,622
Deposits of other MFIs		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	6,928,387	6,767,149	7,843,045	7,816,766
in BGN		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	4,298,376	4,101,099	5,080,477	4,454,017
in foreign currency		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	2,630,011	2,666,050	2,762,568	3,362,749
o/w EUR		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	2,630,011	2,666,050	2,762,568	3,362,749
LIABILITIES INCLUDED IN MONEY SUPPLY		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	1,313,631	1,287,439	1,290,602	1,325,393
DEPOSITS		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	1,313,631	1,287,439	1,290,602	1,325,393
Overnight deposits		240,216	584,067	604,198	418,534	393,505	164,310	362,091	520,495	534,967	523,873	497,678	235,276	304,066
in BGN		128,083	280,308	303,371	113,843	95,860	94,841	132,149	285,462	280,984	268,768	253,683	120,734	47,260
in foreign currency		85,589	246,422	98,130	97,616	90,418	90,800	84,048	107,202	120,333	123,543	111,637	118,619	32,277
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		42,494	33,886	205,241	16,227	5,442	4,041	48,101	178,260	160,651	145,225	142,046	2,115	14,983
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		112,133	303,759	300,827	304,691	297,645	69,469	229,942	235,033	253,983	255,105	243,995	114,542	256,806
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635	53,759	52,056	51,853	51,531
Financial corporations		49,321	244,956	246,318	246,787	246,835	19,950	178,707	182,475	196,348	201,346	191,939	62,689	205,275
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		108,609	303,214	300,279	304,137	297,054	68,887	225,109	230,325	253,008	251,122	243,551	114,290	255,643
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		62,812	58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635	53,759	52,056	51,853	51,531
Financial corporations		45,797	244,411	245,770	246,233	246,244	19,368	173,874	177,767	195,373	197,363	191,495	62,437	204,112
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years		752,959	560,287	560,305	825,333	825,531	1,052,359	806,786	802,874	792,806	789,758	789,761	1,055,326	1,021,327
in BGN		307,030	307,030	307,030	572,030	572,030	572,030	486,030	486,030	486,000	486,000	486,000	627,000	593,000
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 2

BNB Analytical Reporting		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Financial corporations		307,000	307,000	307,000	534,000	534,000	534,000	457,000	457,000	457,000	457,000	457,000	598,000	576,000
Households and NPISHs		30	30	30	30	30	30	30	30	-	-	-	-	-
in foreign currency		445,929	253,257	253,275	253,303	253,501	480,329	320,756	316,844	306,806	303,758	303,761	428,326	428,327
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		424,415	231,743	231,761	231,789	231,987	458,815	299,242	295,330	285,292	282,244	282,247	406,812	406,813
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		445,929	250,346	250,346	250,346	250,346	477,222	320,756	316,844	299,242	299,242	299,243	428,326	428,327
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		424,415	228,832	228,832	228,832	228,832	455,708	299,242	295,330	277,728	277,728	277,729	406,812	406,813
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		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	5,049,365	5,076,353	4,912,023	4,802,551
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		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	5,049,365	5,076,353	4,912,023	4,802,551
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		4,742,291	4,810,839	4,603,259	4,678,963	4,709,608	4,671,151	4,916,614	4,913,574	5,046,427	4,910,967	4,933,379	4,749,854	4,624,935
Financial result		257,427	274,872	288,187	54,987	69,174	86,899	97,785	103,757	109,295	118,398	122,974	142,169	157,616

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Analytical Reporting of Other MFIs		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN'000														
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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		60,863,415	60,813,774	61,045,352	61,777,097	61,863,842	61,812,854	63,053,135	63,069,508	63,406,885	63,227,294	63,645,326	64,567,091	64,831,443
FOREIGN ASSETS (NET)		-2,369,153	-2,095,716	-2,581,559	-1,976,235	-1,991,071	-3,229,501	-2,431,667	-2,264,625	-2,654,929	-2,919,649	-3,124,139	-3,644,670	-1,979,811
Foreign assets		10,034,085	10,062,723	10,109,136	10,455,246	10,355,246	9,829,154	10,011,031	9,878,071	9,505,545	9,360,284	11,039,746	10,030,145	11,405,032
Cash in foreign currency		484,219	485,119	463,057	481,061	513,180	570,245	620,619	550,142	536,570	542,370	511,984	587,752	551,996
o/w EUR		360,283	365,439	346,530	361,989	377,283	422,484	464,091	403,461	394,953	398,264	387,220	462,105	435,438
Deposits		7,584,659	7,571,737	7,123,422	7,484,453	7,383,486	6,802,909	7,162,971	7,123,597	6,765,893	6,525,497	6,223,527	4,947,015	6,329,290
in BGN		698,625	726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522	598,811	671,442	472,765	605,698
in foreign currency		6,866,034	6,845,614	6,242,838	6,597,444	6,549,075	5,910,413	6,603,452	6,365,431	6,064,371	5,926,686	5,552,085	4,474,250	5,723,592
o/w EUR		5,451,533	5,425,168	4,940,364	5,285,486	5,302,017	4,766,844	5,249,782	4,986,357	4,667,457	4,667,405	4,374,863	3,516,347	4,264,706
Repos		-	-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295
in BGN		-	-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	6,579
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	16,716
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	16,716
Loans		868,034	869,643	919,597	923,444	909,517	899,933	908,245	871,685	878,997	875,910	2,640,136	2,794,089	2,790,747
in BGN		23,993	22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794	30,488	32,231	96,533	90,777
in foreign currency		844,041	847,082	892,222	900,707	878,473	871,318	881,575	840,634	846,203	845,422	2,607,905	2,697,556	2,699,970
o/w EUR		569,799	604,441	640,587	623,627	613,774	603,854	615,135	581,446	585,633	597,153	2,362,908	2,452,529	2,480,413
Securities other than shares		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	1,313,831	1,537,885	1,577,431	1,592,634
in BGN		223,547	223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,056	112,262	103,079	102,928	103,266
in foreign currency		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	1,201,569	1,434,806	1,474,503	1,489,368
o/w EUR		751,320	770,885	1,232,785	1,200,730	1,174,512	1,175,234	1,026,014	1,036,863	1,039,132	1,076,942	1,203,797	1,260,345	1,321,297
Shares and other equity		91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760	97,662	121,181	120,295	117,070
in BGN		91,533	92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760	97,662	121,181	120,295	117,070
in foreign currency		80,320	80,323	80,372	80,294	80,318	80,288	80,288	78,535	78,538	78,543	101,543	101,542	99,877
o/w EUR		12,403,238	12,158,439	12,690,695	12,431,482	12,346,317	13,058,655	12,442,698	12,142,696	12,160,474	12,279,933	14,163,885	13,674,815	13,384,843
Less: foreign liabilities		12,250,866	12,007,599	12,155,834	11,893,468	11,818,569	12,502,072	11,837,234	11,539,310	11,595,892	12,098,526	12,156,206	11,679,736	11,383,203
Deposits		1,111,941	980,771	970,935	971,523	979,664	1,004,879	1,029,531	1,001,703	1,069,372	922,641	595,560	818,037	607,436
in BGN		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	11,175,885	11,560,646	10,861,699	10,775,767
in foreign currency		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	10,477,433	10,868,003	10,167,184	10,114,512
o/w EUR		36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254	35,729	1,822,802	1,818,911	1,825,968
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		36,947	35,346	419,352	422,410	423,664	413,267	462,168	459,952	421,254	35,729	1,822,802	1,818,911	1,825,968
in foreign currency		27,002	26,107	409,760	412,504	414,045	404,024	409,522	408,284	412,783	27,299	1,814,368	1,810,751	1,817,596
o/w EUR		115,425	115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328	145,678	184,877	176,168	175,672
Securities ¹		23,147	23,209	23,218	23,305	11,778	11,887	11,860	11,989	11,876	14,219	14,294	13,833	13,337
in BGN		92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335
in foreign currency		92,278	92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335
o/w EUR		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	7,736,173	7,604,604	8,860,059	8,642,245
RESERVES IN THE BNB²		806,859	800,262	814,365	879,210	841,274	847,531	838,665	845,548	843,974	813,718	845,640	1,050,704	831,617
Cash in levs		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	6,922,355	6,758,964	7,809,355	7,810,628
Deposits		4,658,654	4,305,166	4,259,907	4,125,715	4,071,138	4,145,659	3,897,375	4,034,155	4,183,919	4,293,059	4,093,793	5,079,959	4,448,319
in BGN		1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460	2,333,367	2,675,537	2,629,096	2,665,171	2,729,396	3,362,309
in foreign currency		1,831,115	1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,483,460	2,333,367	2,675,537	2,629,096	2,665,171	2,729,396	3,362,309
o/w EUR		3,687,819	3,848,175	3,998,968	3,980,731	3,936,567	3,979,354	4,554,613	4,504,418	4,620,491	4,792,581	4,996,134	4,984,696	4,107,979
CLAIMS ON GENERAL GOVERNMENT		3,358,010	3,523,379	3,664,469	3,668,887	3,623,922	3,671,429	4,238,452	4,180,126	4,236,882	4,468,814	4,668,063	4,655,839	3,779,446
Central government (net)														

Table 3

Analytical Reporting of Other MFIs		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Claims		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	5,162,321	5,349,243	5,277,916	4,399,183
Government securities		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	5,158,720	5,336,223	5,264,895	4,388,473
in BGN		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	1,998,444	2,069,888	2,079,742	2,170,798
in foreign currency		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	3,160,276	3,266,335	3,185,153	2,217,675
o/w EUR		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	2,315,112	2,417,093	2,346,461	1,320,377
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		335,029	335,035	335,036	335,028	37	38	26	41	59	3,601	13,020	13,021	10,710
in BGN		335,027	335,027	335,027	335,027	30	28	26	26	28	3,585	13,015	13,012	10,700
in foreign currency		2	8	9	1	7	10	-	15	31	16	5	9	10
o/w EUR		2	8	9	1	7	10	-	15	31	16	5	9	10
Less: liabilities		875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695	691,901	693,507	681,180	622,077	619,737
Deposits		875,611	843,286	837,652	830,798	683,999	672,777	676,677	676,695	691,901	693,507	681,180	622,077	619,737
in BGN		567,310	596,287	586,985	590,724	430,707	410,907	416,026	430,726	445,568	445,677	440,359	378,963	377,530
in foreign currency		308,301	246,999	250,667	240,074	253,292	261,870	260,651	245,969	246,333	247,830	240,821	243,114	242,207
o/w EUR		293,650	232,671	236,242	225,430	237,775	247,487	245,774	230,352	228,163	229,674	222,937	226,233	224,478
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		329,809	324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609	323,767	328,071	328,857	328,533
Securities other than shares		66,930	66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072	62,621	62,567	62,566	62,412
in BGN		2,894	2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182	5,004	4,990	4,989	4,844
in foreign currency		64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568
o/w EUR		64,036	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		262,879	257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537	261,146	265,504	266,291	266,121
in BGN		194,811	189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124	193,418	198,339	199,317	199,816
in foreign currency		68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305
o/w EUR		68,068	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305
CLAIMS ON NON-GOVERNMENT SECTOR		53,859,998	53,714,722	54,113,635	54,325,183	54,615,253	55,013,804	55,279,771	55,218,936	55,354,760	55,362,949	55,839,377	55,696,381	55,646,101
Non-financial corporations		33,788,027	33,715,820	34,044,773	34,184,251	34,423,274	34,824,193	35,114,332	35,068,354	35,244,913	35,297,560	35,792,340	35,594,745	35,638,725
Repos		31,875	32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329	28,314	28,837	25,943	25,943
in BGN		23,956	24,618	24,605	24,629	34,305	34,390	35,372	28,332	27,361	27,346	27,869	24,975	24,975
in foreign currency		7,919	7,891	6,242	-	-	-	968	968	968	968	968	968	968
o/w EUR		6,435	6,436	4,778	-	-	-	968	968	968	968	968	968	968
Loans		33,201,564	33,124,852	33,422,243	33,558,973	33,854,278	34,246,902	34,530,546	34,484,993	34,617,592	34,650,828	35,164,561	35,082,308	35,128,524
in BGN		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	8,355,634	8,633,088	8,633,237	8,782,605
in foreign currency		25,690,998	25,640,969	25,725,742	25,807,151	25,985,428	26,254,687	26,394,845	26,280,866	26,286,945	26,295,194	26,531,473	26,449,071	26,345,919
o/w EUR		24,737,415	24,713,781	24,806,386	24,875,737	24,982,564	25,241,522	25,382,655	25,296,402	25,395,809	25,391,176	25,588,416	25,532,162	25,480,731
Securities other than shares		415,517	417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386	448,486	425,744	307,342	302,005
in BGN		13,344	13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119	14,108	14,190	14,113	14,105
in foreign currency		402,173	403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267	434,378	411,554	293,229	287,900
o/w EUR		398,462	399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485	430,615	407,789	289,520	284,291

Table 3

Analytical Reporting of Other MFIs		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN'000														
Shares and other equity		139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606	169,932	173,198	179,152	182,253
in BGN		139,071	141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606	169,932	173,198	179,152	182,253
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,303,996	1,276,434	1,331,881	1,384,178	1,401,867	1,428,976	1,455,830	1,448,062	1,424,352	1,408,558	1,393,021	1,383,140	1,383,145
Repos		38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685
in BGN		38,804	48,912	40,653	43,153	53,363	55,199	70,497	77,798	73,823	64,106	56,350	46,182	40,966
in foreign currency		-	-	-	-	-	-	-	-	3,020	3,020	14,432	14,432	12,719
o/w EUR		-	-	-	-	-	-	-	-	3,020	3,020	14,432	14,432	12,719
Loans		916,157	884,739	954,761	1,007,214	1,016,004	1,037,460	1,048,434	1,035,911	1,013,894	1,013,425	997,318	989,815	967,835
in BGN		268,960	255,019	262,330	269,347	273,065	299,710	303,236	309,235	300,274	298,839	290,948	330,421	313,691
in foreign currency		647,197	629,720	692,431	737,867	742,939	737,750	745,198	726,676	713,620	714,586	706,370	659,394	654,144
o/w EUR		633,406	619,749	681,746	724,610	732,082	727,005	734,002	715,530	703,225	703,401	695,358	649,199	644,455
Securities other than shares		77,411	70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904	56,896	54,193	50,315	57,082
in BGN		3,786	3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131	3,786	3,647	3,647	3,647
in foreign currency		73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435
o/w EUR		73,625	66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435
Shares and other equity		271,624	272,284	269,795	269,461	268,603	272,016	273,452	271,545	273,711	271,111	270,728	282,396	304,543
in BGN		269,644	270,396	268,738	268,381	268,078	271,673	273,175	271,545	273,711	271,111	270,728	282,396	304,543
in foreign currency		1,980	1,888	1,057	1,080	525	343	277	-	-	-	-	-	-
o/w EUR		614	617	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs		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	18,656,831	18,654,016	18,718,496	18,624,231
Repos		2,790	2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130	2,011	1,958	1,915	2,153
in BGN		2,204	2,195	2,337	2,222	1,588	1,598	1,633	1,566	1,544	1,425	1,372	1,329	1,567
in foreign currency		586	586	586	586	586	586	586	586	586	586	586	586	586
o/w EUR		586	586	586	586	586	586	586	586	586	586	586	586	586
Loans		18,765,185	18,719,687	18,733,958	18,753,946	18,787,968	18,758,451	18,707,390	18,710,368	18,683,365	18,654,820	18,652,058	18,716,581	18,622,078
in BGN		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	11,043,489	11,056,801	11,007,013	10,962,438
in foreign currency		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	7,611,331	7,595,257	7,709,568	7,659,640
o/w EUR		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	7,439,466	7,424,280	7,540,409	7,497,509
FIXED ASSETS		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	3,216,215	3,230,359	3,413,162	3,444,583
OTHER ITEMS (NET)		-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	-4,960,975	-4,901,009	-4,742,537	-5,029,654
Accounts between other MFIs (net)		55,121	24,715	10,391	-9,334	4,943	8,973	33,449	75,616	106,986	119,785	115,664	121,974	106,174
Claims on other MFIs		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	1,880,040	1,997,742	2,109,644	1,814,162
in BGN		858,247	850,462	815,358	809,595	866,052	1,179,186	1,255,199	1,217,119	1,033,745	1,025,160	1,107,281	1,267,373	1,010,209
in foreign currency		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	854,880	890,461	842,271	803,953
o/w EUR		769,510	819,731	812,581	890,651	1,012,253	948,918	696,669	622,663	689,026	526,175	559,767	587,692	530,668
Less: liabilities to other MFIs		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	1,760,255	1,882,078	1,987,670	1,707,988
in BGN		796,263	818,522	797,861	800,890	854,451	1,164,284	1,234,655	1,140,454	963,969	948,903	1,031,750	1,180,655	932,307
in foreign currency		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	811,352	850,328	807,015	775,681
o/w EUR		776,225	826,830	819,559	908,801	1,019,026	954,766	683,658	623,628	651,763	482,596	519,509	556,107	511,928
Other (net)		-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	-5,080,760	-5,016,673	-4,864,511	-5,135,828
Other unclassified assets		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	2,961,658	3,001,145	3,091,060	2,887,124
in BGN		1,105,768	1,140,138	1,241,467	1,351,458	1,347,939	1,320,129	1,320,945	1,277,632	1,301,957	1,273,673	1,249,554	1,271,723	1,277,302
in foreign currency		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	1,687,985	1,751,591	1,813,337	1,609,822
o/w EUR		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	1,510,736	1,576,681	1,617,932	1,472,815
Less: other unclassified liabilities		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	8,042,418	8,017,818	7,955,571	8,022,952
in BGN		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	5,514,000	5,402,766	5,424,058	5,504,457
in foreign currency		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	2,528,418	2,615,052	2,531,513	2,518,495

Table 3

Analytical Reporting of Other MIFIs		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN'000														
	o/w EUR	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	2,329,422	2,412,792	2,275,049	2,267,418
LIABILITIES		60,863,415	60,813,774	61,045,352	61,777,097	61,863,842	61,812,854	63,053,135	63,069,508	63,406,885	63,227,294	63,645,326	64,567,091	64,831,443
Liabilities to the BNB		262	255	255	255	380	255	255	260	255	255	255	255	255
in BGN		262	255	255	255	255	255	255	260	255	255	255	255	255
in foreign currency		-	-	-	-	125	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	125	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY		48,851,827	48,749,059	48,881,527	49,533,286	49,679,001	49,599,885	50,803,928	50,670,027	50,952,421	50,685,239	51,163,887	51,954,535	52,130,421
DEPOSITS		48,778,081	48,676,385	48,810,821	49,461,576	49,598,458	49,516,737	50,708,643	50,570,781	50,844,312	50,569,766	51,050,666	51,841,267	52,009,398
Overnight deposits		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	13,802,749	14,097,743	14,279,716	14,276,146
in BGN		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	9,756,979	9,958,459	10,457,925	10,304,112
Local government and SSFs		778,989	860,007	904,849	990,780	923,454	883,136	920,729	876,774	841,776	816,601	814,202	1,110,204	1,144,993
Non-financial corporations		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	5,033,554	5,164,745	5,123,492	4,909,577
Financial corporations		934,333	990,511	937,709	904,318	818,644	895,395	927,802	953,007	884,134	817,497	781,987	696,332	785,407
Households and NPISHs		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	3,089,327	3,197,525	3,527,897	3,464,135
in foreign currency		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	4,045,770	4,139,284	3,821,791	3,972,034
Local government and SSFs		26,000	26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318	50,527	46,877	36,013	35,416
Non-financial corporations		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	2,961,134	2,994,723	2,710,514	2,661,945
Financial corporations		574,710	515,893	371,287	754,236	794,757	406,316	826,213	434,259	345,983	373,037	422,754	259,678	397,818
Households and NPISHs		650,133	645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694	661,072	674,930	815,586	876,855
o/w EUR		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	3,170,871	3,212,812	3,028,198	3,299,863
Local government and SSFs		25,944	26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253	50,462	46,823	35,959	35,361
Non-financial corporations		2,107,195	2,068,307	2,152,480	2,226,233	2,226,022	2,275,257	2,183,386	2,320,626	2,203,350	2,272,354	2,263,335	2,087,828	2,198,107
Financial corporations		531,814	487,393	334,797	710,656	756,372	328,368	680,939	357,771	266,845	328,732	368,635	244,543	352,680
Households and NPISHs		511,555	511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767	519,323	534,019	669,868	713,715
Deposits with agreed maturity up to 2 years		29,796,187	29,772,859	30,185,507	30,355,174	30,519,180	30,588,954	30,832,238	30,975,675	31,035,469	30,977,565	30,987,091	30,903,987	30,700,761
in BGN		14,180,231	14,436,077	14,809,601	15,060,384	15,178,218	15,188,960	15,472,734	15,742,368	15,950,826	16,233,091	16,265,486	16,297,942	16,246,336
Local government and SSFs		162,079	166,704	176,727	197,834	213,851	232,120	245,018	233,542	222,558	216,726	216,923	190,589	192,024
Non-financial corporations		2,819,131	2,888,600	3,013,012	3,061,840	3,028,304	2,852,020	2,907,993	2,966,784	3,014,027	3,146,767	3,076,654	3,152,914	3,219,304
Financial corporations		1,435,023	1,425,137	1,486,180	1,521,252	1,548,692	1,531,947	1,536,384	1,565,480	1,590,903	1,640,993	1,679,199	1,808,088	1,803,207
Households and NPISHs		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	11,228,605	11,292,710	11,146,351	11,031,801
in foreign currency		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	14,744,474	14,721,605	14,606,045	14,454,425
Local government and SSFs		1,690	1,727	1,687	7,331	7,342	7,339	7,343	6,151	3,603	3,608	3,608	3,606	3,600
Non-financial corporations		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	2,689,488	2,709,273	2,782,227	2,837,107
Financial corporations		1,019,657	890,614	772,627	791,662	730,666	585,792	579,391	618,794	684,528	452,673	450,975	477,948	429,074
Households and NPISHs		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	11,598,710	11,557,749	11,342,264	11,184,644
o/w EUR		13,092,890	12,895,796	12,789,396	12,752,930	12,722,797	12,819,546	12,771,546	12,752,165	12,789,713	12,443,324	12,401,048	12,258,817	12,159,828
Local government and SSFs		1,524	1,565	1,524	7,166	7,166	7,166	7,166	5,978	4,413	3,435	3,440	3,440	3,440
Non-financial corporations		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	2,410,927	2,405,875	2,405,702	2,432,445
Financial corporations		1,014,664	885,926	767,916	787,000	726,064	580,808	573,543	613,804	680,566	449,626	447,955	463,544	425,110
Households and NPISHs		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	9,579,336	9,543,778	9,386,131	9,298,833
Deposits redeemable at notice up to 3 months		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	5,789,452	5,965,832	6,657,564	7,032,491
in BGN		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	3,173,727	3,301,439	3,768,108	4,027,625
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		36,239	36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906	31,197	33,548	43,894	35,872
Financial corporations		988	988	888	888	888	668	468	482	468	468	486	468	768
Households and NPISHs		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	3,142,062	3,267,405	3,713,746	3,990,985
in foreign currency		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	2,615,725	2,664,393	2,899,456	3,004,866
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Reporting of Other MFIs													
BGN'000	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Non-financial corporations	36,026	34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147	15,690	13,464	11,730	14,803
Financial corporations	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216
Households and NPISHs	2,406,630	2,411,847	2,404,236	2,425,533	2,495,331	2,519,459	2,548,499	2,568,818	2,570,927	2,598,503	2,649,397	2,886,194	2,987,847
o/w EUR	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	2,102,834	2,139,617	2,337,376	2,412,585
Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	34,293	32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822	14,477	12,264	10,542	13,670
Financial corporations	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216
Households and NPISHs	1,946,189	1,950,691	1,942,708	1,956,485	1,996,895	2,015,867	2,045,346	2,050,451	2,082,469	2,086,825	2,125,821	2,325,302	2,396,699
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	73,746	72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023
in BGN	70,145	69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023
in foreign currency	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743	-
o/w EUR	3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	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	12,541,800	12,481,184	12,612,301	12,700,767
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	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	1,716,691	1,614,493	1,750,549	1,796,244
in BGN	559,328	590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128
in foreign currency	940,065	925,771	975,048	1,008,761	998,485	968,344	973,765	1,003,127	997,200	997,077	870,850	939,762	949,116
o/w EUR	806,103	795,688	842,197	865,538	847,139	815,430	814,415	844,445	841,841	845,890	716,649	784,895	795,307
Debt securities issued over 2 years	117,951	115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
in BGN	11,163	11,466	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
o/w EUR	106,788	104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404
Capital and reserves	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	10,720,648	10,762,208	10,778,351	10,821,119
Funds contributed by owners	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	3,977,864	3,979,864	4,006,519	4,006,519
Reserves	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	5,432,389	5,434,029	5,461,758	5,541,205
Financial result	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	1,310,395	1,348,315	1,310,074	1,273,395

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		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF THE BNB														
International reserves		25,419,611	25,043,732	25,830,625	26,215,029	26,527,590	27,149,207	29,295,999	29,464,218	30,358,549	29,551,795	29,556,138	30,448,480	27,782,816
Cash in foreign currency		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	29,521,697	29,526,040	30,418,044	27,753,123
o/w EUR		82,145	80,880	78,298	76,176	74,304	71,708	68,849	67,283	66,047	64,155	62,000	61,274	59,054
SDR holdings		80,113	78,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555	62,919	60,909	60,006	58,250
Monetary gold		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	1,417,180	1,412,643	1,393,442	1,359,605
Monetary gold in BNB treasure		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	3,317,673	3,337,932	3,162,797	3,100,902
Monetary gold deposited with non-residents		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	1,326,062	1,334,077	1,263,998	1,239,112
Claims on non-resident banks		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	1,991,611	2,003,855	1,898,799	1,861,790
Reserve position in the IMF		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	15,235,531	14,834,417	15,950,432	12,260,187
Deposits		78,515	77,201	77,357	78,116	81,213	80,393	81,895	80,495	79,550	79,082	78,828	77,757	75,869
Overnight deposits		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	7,323,903	6,819,776	7,919,271	4,264,896
in BGN		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	5,482,992	4,882,936	4,809,440	3,384,433
in foreign currency		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	5,482,992	4,882,936	4,809,440	3,384,433
o/w EUR		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	5,451,161	4,853,668	4,806,363	3,377,652
Deposits with agreed maturity		762,774	195,583	3,083,630	2,158,347	63,076	2,014,420	1,840,911	2,595,934	2,795,090	1,840,911	1,936,840	3,109,831	880,463
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		762,774	195,583	3,083,630	2,158,347	63,076	2,014,420	1,840,911	2,595,934	2,795,090	1,840,911	1,936,840	3,109,831	880,463
o/w EUR		762,774	195,583	3,017,001	2,099,186	-	1,943,581	1,840,911	2,595,934	2,766,501	1,840,911	1,936,840	3,089,357	880,463
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		4,106,097	5,168,602	5,451,678	5,382,114	6,006,979	7,042,184	7,410,060	7,313,243	7,810,979	7,832,546	7,935,813	7,953,404	7,919,422
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	7,832,546	7,935,813	7,953,404	7,919,422
o/w EUR		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	7,825,002	7,928,264	7,945,967	7,919,422
Claims on non-resident governments		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	8,600,955	8,557,945	8,457,132	9,310,225
Securities other than shares		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	8,600,955	8,557,945	8,457,132	9,310,225
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	8,600,955	8,557,945	8,457,132	9,310,225
o/w EUR		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	8,600,955	8,551,029	8,457,132	9,310,225
Claims on other non-residents		123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400	932,015	841,881	1,279,615	1,340,907	1,631,399
Securities other than shares		123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400	932,015	841,881	1,279,615	1,340,907	1,631,399
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400	932,015	841,881	1,279,615	1,340,907	1,631,399
o/w EUR		123,077	167,032	555,321	1,063,822	1,167,178	1,046,420	1,061,423	985,400	932,015	841,881	1,279,615	1,340,907	1,631,399
Accrued interest receivable		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
o/w EUR		61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420

Foreign Assets and Liabilities of the BNB		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
BGN'000														
Other foreign assets		30,098	30,098	30,098	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		30,062	30,062	30,062	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		30,062	30,062	30,062	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		30,062	30,062	30,062	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		1,551,735	1,492,650	1,482,020	1,551,353	1,606,466	1,568,241	1,551,211	1,581,211	1,635,642	1,569,177	1,493,883	1,473,738	1,458,999
Liabilities to non-resident banks		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	1,416,633	1,412,094	1,392,900	1,359,076
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													
BGN000	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Liabilities to the IMF	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	1,416,633	1,412,094	1,392,900	1,359,076
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation	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	1,416,633	1,412,094	1,392,900	1,359,076
Liabilities to non-resident governments	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912	90,745	20,187	43,767	62,782
Deposits	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912	90,745	20,187	43,767	62,782
Overnight deposits	83,173	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912	90,745	20,187	43,767	62,782
in BGN	42,205	12,124	8,578	73,210	15,448	50,406	5,094	63,240	12,505	36,612	5,954	28,863	46,729
in foreign currency	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053
o/w EUR	40,968	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053
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	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	36,911	36,911
Deposits	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	36,911	36,911
Overnight deposits	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	36,911	36,911
in BGN	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	36,911	36,911
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	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable	557	157	334	506	165	307	431	94	184	280	83	160	230
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	557	157	334	506	165	307	431	94	184	280	83	160	230
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Loans to Non-financial Corporations, Households and NPISHs		12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Exchange rate: BGN / USD 1		1.51158	1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59718	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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	1.95583
LOANS TO NON-FINANCIAL CORPORATIONS		33,398,463	33,201,564	33,124,852	33,422,243	33,558,973	33,854,278	34,246,902	34,530,546	34,484,993	34,617,592	34,650,828	35,164,561	35,082,308	35,128,524
Overdraft		9,253,461	9,204,844	9,177,965	9,167,394	9,156,178	9,184,211	9,361,250	9,447,496	9,318,062	9,364,698	9,383,243	9,461,160	9,421,218	9,402,601
in BGN		3,507,436	3,458,122	3,447,305	3,500,673	3,527,383	3,543,580	3,608,792	3,637,164	3,637,344	3,659,756	3,662,495	3,739,018	3,732,491	3,751,831
in foreign currency		5,746,025	5,746,722	5,730,660	5,666,721	5,628,795	5,640,631	5,752,458	5,810,332	5,680,718	5,704,942	5,720,748	5,722,142	5,688,727	5,650,770
o/w EUR		5,432,932	5,426,799	5,429,717	5,375,428	5,332,625	5,308,795	5,404,887	5,482,655	5,373,146	5,409,138	5,426,251	5,418,184	5,394,436	5,363,943
Loans		24,145,002	23,996,720	23,946,887	24,254,849	24,402,795	24,670,067	24,885,662	25,083,050	25,166,931	25,252,894	25,267,585	25,703,401	25,661,090	25,725,923
Regular		18,507,299	18,227,426	18,143,581	18,072,508	18,172,540	18,287,834	18,431,195	18,616,293	18,682,362	18,611,444	18,727,094	19,070,272	19,371,591	19,397,777
Loans with maturity up to 1 year		972,481	866,887	846,264	839,828	865,283	882,278	812,585	796,722	850,330	844,878	869,382	891,166	1,040,299	986,760
in BGN		383,971	289,140	280,971	291,030	278,633	289,327	293,656	279,089	311,718	311,754	347,258	392,258	412,496	404,612
in foreign currency		588,510	567,747	565,293	548,798	586,650	592,951	518,929	517,633	538,612	533,124	522,124	498,908	627,803	582,148
o/w EUR		466,586	449,512	445,551	430,796	470,392	465,052	429,785	427,117	437,047	451,725	449,325	404,607	539,645	504,430
Loans with maturity over 1 up to 5 years		6,379,001	6,182,647	6,109,662	6,211,706	6,128,336	6,034,214	6,108,852	6,222,664	6,238,403	6,219,509	6,169,971	6,305,993	6,455,850	6,390,401
in BGN		1,158,313	1,144,967	1,140,411	1,249,508	1,320,020	1,359,729	1,390,875	1,492,771	1,460,321	1,488,701	1,460,300	1,544,758	1,503,482	1,488,391
in foreign currency		5,220,688	5,037,680	4,969,251	4,962,198	4,808,316	4,674,485	4,717,977	4,729,893	4,778,082	4,730,808	4,709,671	4,761,235	4,952,368	4,902,010
o/w EUR		5,106,264	4,904,810	4,844,299	4,837,692	4,672,626	4,531,950	4,538,059	4,541,653	4,599,547	4,601,641	4,570,483	4,601,562	4,808,236	4,796,734
Loans with maturity over 5 years		11,155,817	11,187,892	11,187,655	11,020,974	11,178,921	11,371,342	11,509,758	11,596,907	11,593,629	11,547,057	11,687,741	11,873,113	11,875,442	12,020,616
in BGN		1,514,721	1,499,742	1,491,040	1,504,803	1,495,188	1,531,079	1,545,971	1,578,517	1,636,849	1,713,251	1,702,315	1,772,280	1,810,631	1,946,642
in foreign currency		9,641,096	9,688,150	9,696,615	9,516,171	9,683,733	9,840,263	9,963,787	10,018,390	9,956,780	9,833,806	9,985,426	10,100,833	10,064,811	10,073,974
o/w EUR		9,302,385	9,350,394	9,358,070	9,173,777	9,341,540	9,481,404	9,609,323	9,652,903	9,599,958	9,484,885	9,626,079	9,753,794	9,712,037	9,708,404
Bad and restructured ¹		5,637,703	5,769,294	5,803,306	6,182,341	6,230,255	6,382,233	6,454,457	6,466,757	6,484,569	6,641,450	6,540,491	6,633,129	6,289,499	6,328,146
in BGN		1,084,247	1,118,595	1,124,156	1,150,487	1,130,598	1,145,135	1,152,921	1,148,160	1,157,895	1,157,185	1,183,266	1,184,774	1,174,137	1,191,129
in foreign currency		4,553,456	4,650,699	4,679,150	5,031,854	5,099,657	5,237,098	5,301,536	5,318,597	5,326,674	5,484,265	5,357,225	5,448,355	5,115,362	5,137,017
o/w EUR		4,504,522	4,605,900	4,636,144	4,988,693	5,058,554	5,195,363	5,259,468	5,278,327	5,286,704	5,448,420	5,319,038	5,410,269	5,077,808	5,107,220
LOANS TO HOUSEHOLDS AND NPISHs		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	18,654,820	18,652,058	18,716,581	18,622,078
Overdraft		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	1,589,168	1,584,789	1,570,436	1,566,157
in BGN		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	1,388,213	1,385,869	1,372,908	1,372,497
in foreign currency		206,517	206,426	203,846	204,289	205,217	206,648	202,713	201,091	199,292	202,218	200,955	198,920	197,528	193,660
o/w EUR		200,302	201,117	198,638	199,093	199,934	199,646	197,443	195,740	194,913	198,903	196,259	193,122	191,692	190,625
Consumer loans		7,438,396	7,383,071	7,374,077	7,379,348	7,399,106	7,406,466	7,372,850	7,343,022	7,350,148	7,322,710	7,300,150	7,308,875	7,268,893	7,235,341
Regular		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	6,086,376	6,092,495	6,082,479	6,039,168
Loans with maturity up to 1 year		18,018	17,897	17,094	17,244	18,837	24,554	25,868	27,492	31,507	31,535	34,562	35,316	37,437	34,504
in BGN		13,318	13,231	12,933	14,227	15,519	20,743	21,885	23,969	28,259	28,633	31,387	32,200	34,646	31,843
in foreign currency		4,700	4,666	4,161	3,017	3,318	3,811	3,983	3,523	3,248	2,902	3,175	3,116	2,791	2,661
o/w EUR		4,589	4,268	3,769	2,653	3,250	3,743	3,919	3,467	3,201	2,853	3,128	3,051	2,678	2,588
Loans with maturity over 1 up to 5 years		911,181	900,538	893,895	900,711	910,380	924,091	937,022	946,922	966,706	979,401	987,156	989,518	982,052	972,615
in BGN		751,299	742,858	735,245	740,018	748,055	761,069	773,370	782,614	801,523	810,090	819,229	823,041	816,501	810,259
in foreign currency		159,882	157,680	158,650	160,693	162,325	163,022	163,652	164,308	165,183	169,311	167,927	166,477	165,551	162,356
o/w EUR		159,456	157,280	158,260	160,305	161,922	162,598	163,256	163,922	164,819	168,959	167,573	166,132	165,289	162,112
Loans with maturity over 5 years		5,087,352	5,056,389	5,042,757	5,045,584	5,049,742	5,049,057	5,071,761	5,067,263	5,069,127	5,065,566	5,064,658	5,067,661	5,062,990	5,032,049
in BGN		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	3,628,806	3,623,703	3,607,016	3,580,349
in foreign currency		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	1,435,852	1,443,958	1,455,974	1,451,700
o/w EUR		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	1,413,665	1,421,768	1,433,789	1,430,197
Bad and restructured ¹		1,421,845	1,408,247	1,420,331	1,415,809	1,420,147	1,408,764	1,338,199	1,301,345	1,282,808	1,246,208	1,213,774	1,216,380	1,186,414	1,196,173
in BGN		1,163,600	1,150,910	1,161,845	1,156,053	1,158,837	1,149,603	1,087,775	1,053,539	1,036,979	1,009,635	981,230	983,591	954,442	960,314
in foreign currency		258,245	257,337	258,486	259,756	261,310	259,161	250,424	247,806	245,829	236,373	232,544	232,789	231,972	235,859
o/w EUR		243,608	242,439	244,785	246,221	247,197	245,326	237,213	234,848	233,253	224,182	220,918	221,610	217,279	221,741
Loans for house purchase		8,872,851	8,828,114	8,820,666	8,823,717	8,829,252	8,832,846	8,852,533	8,855,313	8,854,613	8,839,245	8,828,048	8,821,210	8,942,996	8,903,704

Table 5

Loans to Non-financial Corporations, Households and NPISHs		12.2011	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Regular		7,093,572	7,041,338	7,015,650	6,996,516	6,981,170	6,969,659	6,993,360	6,989,438	6,984,842	6,959,379	6,955,264	6,944,771	7,061,686	7,013,983
Loans with maturity up to 1 year		980	378	406	1,966	2,150	2,026	2,058	1,976	1,651	1,607	1,598	1,589	20	14
in BGN		34	32	64	62	83	75	114	40	16	9	5	1	1	-
in foreign currency		946	346	342	1,904	2,067	1,951	1,944	1,936	1,635	1,598	1,593	1,588	19	14
o/w EUR		946	346	342	1,904	2,067	1,951	1,944	1,936	1,635	1,598	1,593	1,588	19	14
Loans with maturity over 1 up to 5 years		39,540	38,026	37,068	36,011	35,059	35,431	36,040	35,376	34,957	33,938	33,928	33,560	32,336	30,546
in BGN		10,608	9,747	9,457	9,027	8,898	8,665	9,337	9,312	9,327	9,304	9,756	10,152	10,254	9,644
in foreign currency		28,932	28,279	27,611	26,984	26,161	26,766	26,703	26,064	25,630	24,634	24,172	23,408	22,082	20,902
o/w EUR		28,740	28,089	27,426	26,803	25,979	26,607	26,549	25,912	25,441	24,451	23,993	23,232	21,910	20,736
Loans with maturity over 5 years		7,053,052	7,002,934	6,978,176	6,958,539	6,943,961	6,932,202	6,955,086	6,948,234	6,948,234	6,923,334	6,919,738	6,909,622	7,029,330	6,983,423
in BGN		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	2,743,691	2,753,233	2,767,771	2,756,521
in foreign currency		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	4,176,047	4,156,389	4,261,559	4,226,902
o/w EUR		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	4,103,789	4,084,535	4,189,742	4,156,467
Bad and restructured ¹		1,779,279	1,786,776	1,805,016	1,827,201	1,848,082	1,863,187	1,859,153	1,865,875	1,869,771	1,879,866	1,872,784	1,876,439	1,881,310	1,889,721
in BGN		890,099	887,938	899,734	911,735	918,877	925,982	922,153	924,989	926,725	931,614	925,168	924,525	921,853	923,657
in foreign currency		889,180	898,838	905,282	915,466	929,205	937,205	937,000	940,886	943,046	948,252	947,616	951,914	959,457	966,064
o/w EUR		830,868	838,571	844,576	856,403	869,538	876,575	878,269	883,129	884,229	890,488	888,743	894,177	906,960	915,035
Other loans		948,609	928,937	912,367	919,347	924,951	942,296	941,254	936,215	937,534	939,844	937,454	937,184	934,256	916,876
Regular		702,220	683,970	665,813	675,628	680,120	691,813	691,666	688,635	690,785	692,625	689,755	692,382	693,139	676,004
Loans with maturity up to 1 year		39,034	24,690	17,520	16,614	16,657	18,752	21,310	22,162	25,105	26,998	28,578	31,209	32,199	29,724
in BGN		35,642	21,412	14,062	13,152	13,333	15,307	16,284	17,515	21,781	24,056	25,837	28,503	29,406	27,210
in foreign currency		3,392	3,278	3,458	3,462	3,324	3,445	5,026	4,647	3,324	2,942	2,741	2,706	2,793	2,514
o/w EUR		3,392	3,278	3,458	3,447	3,309	3,429	5,011	4,636	3,317	2,938	2,741	2,706	2,793	2,514
Loans with maturity over 1 up to 5 years		268,229	264,005	255,020	262,081	267,260	270,858	270,450	268,363	265,777	262,079	255,920	252,928	253,454	246,898
in BGN		137,533	134,175	132,702	140,250	144,489	149,642	151,263	149,438	147,716	146,087	143,178	145,341	147,940	146,200
in foreign currency		130,696	129,830	122,318	121,831	122,771	121,216	119,187	118,925	118,061	115,992	112,742	107,587	105,514	100,698
o/w EUR		130,638	129,776	122,268	121,549	122,417	120,846	118,858	118,598	117,759	115,719	112,548	107,405	105,342	100,541
Loans with maturity over 5 years		394,957	395,275	393,273	396,933	396,203	402,203	399,906	398,110	399,903	403,548	405,257	408,245	407,486	399,382
in BGN		186,323	186,786	186,237	188,317	189,278	188,702	189,629	189,218	190,461	194,356	196,970	198,898	197,973	198,326
in foreign currency		208,634	208,489	207,036	208,616	206,925	213,501	210,277	208,892	209,442	209,192	208,287	209,347	209,513	201,056
o/w EUR		207,679	207,551	206,118	207,705	206,073	212,621	209,431	208,039	208,614	208,385	207,488	208,553	208,753	200,309
Bad and restructured ¹		246,389	244,967	246,554	243,719	244,831	250,483	249,588	247,580	246,749	247,219	247,699	244,802	241,117	240,872
in BGN		153,005	151,345	152,133	149,088	148,686	152,615	150,952	149,341	149,183	149,472	150,019	147,744	146,302	145,618
in foreign currency		93,384	93,622	94,421	94,631	96,145	97,868	98,636	98,239	97,566	97,747	97,680	97,058	94,815	95,254
o/w EUR		92,756	92,990	93,782	94,568	96,081	97,800	97,974	97,565	96,894	97,084	97,028	96,401	94,163	94,630

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	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Exchange rate: BGN / USD 1	1,48439	1,45491	1,46438	1,47844	1,57690	1,55348	1,59218	1,55089	1,51263	1,50530	1,50611	1,48360	1,44342
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	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	62,458	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751
o/w EUR	61,815	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420
o/w Accrued interest on deposits	2,521	2,415	2,845	3,344	794	823	969	961	1,245	1,733	1,904	2,311	385
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	2,521	2,415	2,845	3,344	794	823	969	961	1,245	1,733	1,904	2,311	385
o/w EUR	1,888	2,152	2,412	2,721	550	448	349	665	1,019	1,377	1,727	2,018	54
o/w Accrued interest on securities other than shares	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598	81,534	42,589	39,584	49,749	31,366
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	59,937	82,058	99,206	73,627	93,170	96,411	68,630	70,598	81,534	42,589	39,584	49,749	31,366
o/w EUR	59,927	82,055	99,199	73,616	93,167	96,404	68,618	70,595	81,527	42,578	39,582	49,744	31,366
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	557	157	334	506	165	307	431	94	184	280	83	160	230
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	557	157	334	506	165	307	431	94	184	280	83	160	230
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocation	557	157	334	506	165	307	431	94	184	280	83	160	230
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	557	157	334	506	165	307	431	94	184	280	83	160	230
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	1,943	215	3	7	12	19	46	75	97	125	145	138	159
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,943	215	3	7	12	19	46	75	97	125	145	138	159
o/w EUR	1,943	215	-	-	-	19	46	73	93	119	143	136	159
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	1,943	215	3	7	12	19	46	75	97	125	145	138	159
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,943	215	3	7	12	19	46	75	97	125	145	138	159
o/w EUR	1,943	215	-	-	-	19	46	73	93	119	143	136	159

Table 6

Memorandum to the Analytical Reporting of the BNB													
BGN'000	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
o/w Accrued interest on deposits redeemable at notice in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-
Depreciation	99,685	101,244	100,696	102,299	103,961	105,795	107,127	108,461	109,984	111,085	112,390	113,699	115,436
Derivatives with a negative fair value in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Memorandum to the Analytical Reporting of Other MFIs		01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Exchange rate: BGN / USD 1		1.48439	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342
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		1,047,198	1,083,381	1,112,071	1,193,629	1,215,418	1,243,083	1,217,789	1,250,501	1,312,901	1,328,173	1,368,260	1,356,936	1,231,809
in BGN		332,699	339,340	352,597	373,797	375,197	385,183	355,915	359,288	378,133	373,201	384,716	383,340	356,025
in foreign currency		714,499	744,041	759,474	819,832	840,221	857,900	861,874	891,213	934,768	954,972	983,544	973,596	875,784
o/w EUR		680,067	706,001	715,196	768,182	784,077	802,874	821,175	846,103	883,895	897,683	924,269	912,249	840,274
o/w Accrued interest on deposits		5,029	6,590	7,976	9,278	10,691	10,561	10,155	11,890	14,073	14,716	13,398	8,124	7,742
in BGN		1,911	2,329	2,664	2,674	3,060	3,457	3,864	4,282	4,748	5,018	5,537	4,293	3,834
in foreign currency		3,118	4,261	5,312	6,604	7,631	7,104	6,291	7,608	9,325	9,698	7,861	3,831	3,908
o/w EUR		2,835	3,972	5,015	6,179	7,220	6,637	5,994	7,323	8,913	9,306	7,441	3,661	3,765
o/w Accrued interest on loans		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	1,170,572	1,184,822	1,161,408	1,159,637
in BGN		316,966	324,629	330,543	346,561	339,307	345,875	337,360	341,656	353,303	341,615	344,974	342,066	338,345
in foreign currency		679,795	699,150	710,391	757,758	764,356	768,550	778,140	793,252	824,588	828,957	839,848	819,342	821,292
o/w EUR		649,330	668,714	676,825	720,856	728,134	737,016	742,586	758,561	789,287	792,054	806,469	788,110	792,326
o/w Accrued interest on securities other than shares		45,147	52,181	62,840	79,641	100,748	117,756	91,823	103,337	120,710	142,646	169,807	186,909	64,050
in BGN		13,801	12,324	19,358	24,537	32,800	35,808	14,640	13,302	20,052	26,533	34,163	36,926	13,825
in foreign currency		31,346	39,857	43,482	55,104	67,948	81,948	77,183	90,035	100,658	116,113	135,644	149,983	50,225
o/w EUR		27,741	32,655	33,165	40,892	48,565	59,058	72,468	80,054	85,608	96,211	110,254	120,073	43,850
Derivatives with a positive fair value		136,258	122,385	121,280	120,930	191,509	178,712	207,901	197,211	191,984	170,915	171,718	170,057	168,844
in BGN		36,567	32,283	22,780	14,962	48,653	44,746	56,121	45,681	46,563	33,262	30,966	26,586	38,482
in foreign currency		99,691	90,102	98,500	105,968	142,856	133,966	151,780	151,530	145,421	137,653	140,752	143,471	130,362
o/w EUR		87,103	80,127	87,874	93,994	115,317	115,030	129,706	132,098	130,914	120,556	125,245	125,373	109,831
OTHER LIABILITIES, of which														
Accrued interest - total		619,303	652,751	671,196	710,577	721,798	710,265	725,541	739,056	747,111	766,290	793,604	575,885	589,188
in BGN		257,998	279,701	291,382	316,212	322,475	320,988	330,202	346,217	361,181	370,068	387,430	272,095	281,096
in foreign currency		361,305	373,050	379,814	394,365	399,323	389,277	395,339	392,839	385,930	396,222	406,174	303,790	308,092
o/w EUR		325,473	335,155	339,041	350,531	351,228	341,202	344,961	341,328	343,181	352,251	359,099	270,054	277,000
o/w Accrued interest on overnight deposits		3,866	6,262	7,661	9,888	11,813	12,894	14,562	17,173	17,709	19,059	20,619	2,354	4,015
in BGN		2,695	4,564	5,643	7,414	9,018	9,638	10,968	13,080	13,391	14,642	16,012	1,184	2,806
in foreign currency		1,171	1,698	2,018	2,474	2,795	3,256	3,594	4,093	4,318	4,417	4,607	1,170	1,209
o/w EUR		1,064	1,555	1,827	2,281	2,529	2,921	3,193	3,645	3,824	3,869	4,069	1,129	1,117
o/w Accrued interest on deposits with agreed maturity		592,598	609,240	613,639	637,840	638,683	617,742	615,052	610,627	605,685	606,696	616,030	563,419	552,997
in BGN		247,551	260,932	266,181	283,283	281,372	275,271	276,567	283,804	292,424	292,922	301,609	269,533	266,317
in foreign currency		345,067	348,308	347,458	354,557	357,311	342,471	338,485	326,823	313,261	313,774	314,421	293,886	286,680
o/w EUR		310,721	313,064	310,635	315,832	315,989	302,245	297,438	285,900	281,998	282,706	281,553	260,477	257,463
o/w Accrued interest on deposits redeemable at notice		14,861	27,715	40,243	52,614	67,157	76,878	91,098	104,991	117,914	133,069	148,326	2,093	22,453
in BGN		7,519	13,783	19,524	25,480	32,043	36,030	42,614	49,284	55,302	62,442	69,733	1,307	11,894
in foreign currency		7,342	13,932	20,719	27,134	35,114	40,848	48,484	55,707	62,612	70,627	78,593	786	10,559
o/w EUR		6,073	11,574	17,180	22,463	28,771	33,504	39,737	45,853	51,717	58,359	65,013	605	8,787
o/w Accrued interest on debt securities issued		7,447	8,375	8,071	9,366	2,941	2,270	4,017	5,045	5,376	7,116	8,042	7,673	9,557
in BGN		208	351	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		7,239	8,024	8,071	9,366	2,941	2,270	4,017	5,045	5,376	7,116	8,042	7,673	9,557
o/w EUR		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	4,584,327	4,626,767	4,646,079	4,728,664
Provisions		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	1,467,561	1,482,245	1,472,712	1,482,982
Depreciation														

Memorandum to the Analytical Reporting of Other MFIs

BGN'000	01.2012	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013
Derivatives with a negative fair value	135,863	128,996	125,799	128,536	166,431	165,284	174,984	184,060	184,512	170,575	176,355	179,603	171,732
in BGN	27,671	28,454	22,934	18,501	33,399	31,596	31,584	36,961	43,784	34,673	33,071	37,361	46,060
in foreign currency	108,192	100,542	102,865	110,035	133,032	133,688	143,400	147,099	140,728	135,902	143,284	142,242	125,672
o/w EUR	93,331	88,198	91,097	96,790	109,977	112,576	121,183	126,021	123,060	115,844	123,189	123,074	102,131

Preliminary data.

Source: other MFIs.

Monthly Sectoral Survey of the BNB as of January 2013													BGN'000	
ASSETS	Resident sector												Not allocated	
	General government				Other resident sectors				Non-resident sector					
	Other MFIs	CG	SSFs		Non-financial corporations	Financial corporations	OFIAs	ICs and PFs	Households and NPISHs		MU	Non-MU		Rest of the world
Total	76,845	131	76,714	70,373	6,341	6,341	6,341	25,124,812	24,252,798	22,634,615	1,618,183	872,014	4,345,389	
1. Cash (in foreign currency)	59,054	-	-	-	-	-	-	-	-	-	-	-	-	59,054
o/w EUR	58,250	-	-	-	-	-	-	-	-	-	-	-	-	58,250
2. SDR holdings	1,359,605	-	-	-	-	-	-	-	-	-	-	-	-	1,359,605
3. Reserve position in the IMF	75,869	-	-	-	-	-	-	75,869	-	-	-	-	75,869	-
4. Monetary gold	3,100,902	-	-	-	-	-	-	1,861,790	1,088,202	805,498	292,704	763,588	1,239,112	-
5. Deposits	4,264,896	-	-	-	-	-	-	4,264,896	4,255,193	3,294,503	960,690	9,703	-	-
5.1. Overnight	3,384,433	-	-	-	-	-	-	3,384,433	3,374,730	3,294,503	80,227	9,703	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,384,433	-	-	-	-	-	-	3,384,433	3,374,730	3,294,503	80,227	9,703	-	-
5.2. With agreed maturity	3,377,652	-	-	-	-	-	-	3,377,652	3,374,713	3,294,499	80,214	2,939	-	-
in BGN	880,463	-	-	-	-	-	-	880,463	880,463	880,463	880,463	-	-	-
in foreign currency	880,463	-	-	-	-	-	-	880,463	880,463	880,463	880,463	-	-	-
5.3. Redeemable at notice	880,463	-	-	-	-	-	-	880,463	880,463	880,463	880,463	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Repos	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-
up to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 1 and up to 5 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 5 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Securities other than shares	18,861,046	-	-	-	-	-	-	18,861,046	18,861,046	18,496,413	364,633	-	-	-
up to 1 year	1,786,737	-	-	-	-	-	-	1,786,737	1,786,737	1,786,737	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,786,737	-	-	-	-	-	-	1,786,737	1,786,737	1,786,737	-	-	-	-
over 1 and up to 2 years	1,786,737	-	-	-	-	-	-	1,786,737	1,786,737	1,786,737	-	-	-	-
in BGN	823,047	-	-	-	-	-	-	823,047	823,047	823,047	-	-	-	-
in foreign currency	823,047	-	-	-	-	-	-	823,047	823,047	823,047	-	-	-	-
over 2 years	16,251,262	-	-	-	-	-	-	16,251,262	16,251,262	15,886,629	364,633	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	16,251,262	-	-	-	-	-	-	16,251,262	16,251,262	15,886,629	364,633	-	-	-
9. Shares and other equity	106,232	-	-	-	-	-	-	106,232	106,232	15,886,629	364,633	-	-	-
in BGN	76,539	-	-	-	-	-	-	76,539	76,539	6,891	6,891	-	22,802	-
in foreign currency	29,693	-	-	-	-	-	-	29,693	29,693	6,891	6,891	-	22,802	-
o/w EUR	6,891	-	-	-	-	-	-	6,891	6,891	6,891	6,891	-	-	-

(continued)

		Monthly Sectoral Survey of the BNB as of January 2013																BGN'000
		Resident sector				General government				Other resident sectors				Non-resident sector				Not allocated
Total		Other MFIs		CG		SSFs		Non-financial corporations		Financial corporations		Households and NPISHs		Countries and institutions of the EU		Rest of the world		
10. Fixed assets (in levs)	285,311	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	285,311	
11. Other assets in BGN	1,434,131	306	131	-	-	-	-	-	-	-	-	-	-	31,518	31,466	31,310	1,402,307	
in foreign currency	53,356	306	131	-	-	-	-	-	-	-	-	-	-	31,518	31,466	31,310	53,050	
o/w EUR	1,380,775	-	-	-	-	-	-	-	-	-	-	-	-	31,420	31,420	31,280	1,349,257	
o/w EUR	31,994	-	-	-	-	-	-	-	-	-	-	-	-	1,465,661	99,693	99,693	574	
LIABILITIES	29,547,046	12,963,280	7,816,766	3,870,239	3,820,548	49,691	1,276,275	73,045	1,203,230	1,203,230	1,203,230	1,203,230	1,203,230	1,465,661	99,693	1,365,968	15,118,105	
12. Currency in circulation	8,843,622	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,843,622	
13. Deposits	13,062,400	12,962,707	7,816,766	3,869,825	3,820,548	49,277	1,276,116	73,045	1,203,071	1,203,071	1,203,071	1,203,071	1,203,071	99,693	99,693	99,693	-	
13.1. Overnight in BGN	9,969,517	9,869,824	7,816,766	1,781,269	1,748,992	32,277	271,769	51,531	220,258	220,258	220,258	220,258	220,258	99,693	99,693	99,693	-	
in foreign currency	6,045,517	5,961,877	4,454,017	1,492,877	1,460,800	32,277	14,983	14,983	14,983	14,983	14,983	14,983	14,983	83,640	83,640	83,640	-	
o/w EUR	3,924,000	3,907,947	3,362,749	288,392	288,392	-	256,806	51,531	205,275	205,275	205,275	205,275	205,275	16,053	16,053	16,053	-	
13.2. With agreed maturity up to 2 years in BGN	3,918,776	3,902,723	3,362,749	284,331	284,331	-	256,643	51,531	204,112	204,112	204,112	204,112	204,112	16,053	16,053	16,053	-	
in foreign currency	3,092,883	3,092,883	-	2,088,556	2,071,556	17,000	1,004,327	21,514	982,813	982,813	982,813	982,813	982,813	-	-	-	-	
o/w EUR	3,092,883	3,092,883	-	2,088,556	2,071,556	17,000	1,004,327	21,514	982,813	982,813	982,813	982,813	982,813	-	-	-	-	
in BGN	2,662,003	2,662,003	-	2,086,003	2,069,003	17,000	576,000	576,000	576,000	576,000	576,000	576,000	576,000	-	-	-	-	
in foreign currency	430,880	430,880	-	2,553	2,553	-	428,327	21,514	406,813	406,813	406,813	406,813	406,813	-	-	-	-	
o/w EUR	428,341	428,341	-	14	14	-	428,327	21,514	406,813	406,813	406,813	406,813	406,813	-	-	-	-	
over 2 years in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13.3. Redeemable at notice up to 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
over 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Repos in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. Loans in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. SDR allocation	1,359,076	-	-	-	-	-	-	-	-	-	-	-	-	1,359,076	-	-	1,359,076	
17. Capital and reserves	4,802,551	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,802,551	
17.1. Funds contributed by owners	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000	
17.2. Reserves	4,624,935	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,624,935	
17.3. Financial result	157,616	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	157,616	
18. Other liabilities in BGN	1,479,397	573	414	414	414	414	159	-	159	159	159	159	159	6,892	6,892	6,892	1,471,932	
in foreign currency	129,161	414	414	414	414	414	159	-	159	159	159	159	159	6,662	6,662	6,662	122,085	
o/w EUR	1,350,236	159	159	159	159	159	159	-	159	159	159	159	159	230	230	230	1,349,847	
o/w EUR	662	159	159	159	159	159	159	-	159	159	159	159	159	503	503	503	662	

Source: BNB.

	Monthly Sectoral Survey of other MFIs as of January 2013																BGN'000
	Total																
	Resident sector				General government				Other resident sectors				Non-resident sector				
	Monetary financial institutions		Other MFIs		CG	LG	SSFs	Financial corporations		Non-financial corporations		Households and NPISHs		Countries and institutions of the EU		Rest of the world	
	BNB						OFIAs	ICs and Pfs					IMU	Non-MU			
7. Fixed assets (in levs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Other assets	131,949	149	131,800	100,591	98,376	2,209	6	1,718,597	1,365,491	59,549	57,190	2,359	293,557	485,707	446,176	39,531	47,514
in BGN	882,727	146	94,911	71,902	70,575	1,321	6	715,768	489,306	39,881	37,530	2,351	186,581	39,929	30,152	9,777	3,582
in foreign currency	1,609,822	3	36,889	28,689	27,801	888	3	1,002,829	876,185	19,668	19,660	8	106,976	445,778	416,024	29,754	43,932
o/w EUR	998,919	3	20,330	23,386	22,498	888	3	955,200	836,039	17,557	17,549	8	101,604	395,028	386,538	8,490	28,944
LIABILITIES	62,263,166	4,381	1,862,680	2,107,144	716,287	1,386,757	4,100	58,288,961	17,602,870	3,886,002	1,691,315	2,194,687	36,800,089	11,778,676	10,504,567	1,274,109	2,023,781
9. Deposits	55,837,111	1,411,732	1,411,477	2,002,514	619,737	1,381,961	816	52,422,865	14,126,625	3,661,676	1,617,773	2,043,903	34,634,564	9,626,033	8,440,438	1,185,595	1,757,170
9.1. Overnight	14,634,332	255	208,616	1,329,724	149,315	1,179,726	683	13,095,737	7,571,522	1,183,225	608,609	574,616	4,340,990	902,985	635,233	444,100	191,133
in BGN	10,515,007	131,638	1,202,861	1,224,250	79,257	1,144,875	118	9,159,119	4,909,577	785,407	480,804	304,603	3,464,135	293,004	242,465	92,774	50,539
in foreign currency	4,119,325	77,233	105,474	105,474	70,058	34,851	565	3,936,618	2,661,945	397,818	127,805	270,013	876,855	609,981	392,768	294,409	217,213
o/w EUR	3,899,632	11,229	11,229	100,152	64,791	34,833	528	3,264,502	2,198,107	352,680	117,733	234,947	713,715	523,749	370,264	278,944	153,485
up to 2 years	34,170,288	1,202,861	1,202,861	672,790	470,422	202,235	133	32,294,637	6,504,428	2,475,467	1,009,164	1,466,303	23,314,742	10,238,024	8,835,982	7,861,206	974,776
in foreign currency	16,977,635	16,798,198	282,395	421,451	229,427	191,891	133	16,054,312	3,219,304	1,803,207	705,592	1,097,615	11,031,801	219,477	134,792	66,679	68,113
o/w EUR	19,815,444	15,050,302	452,712	146,765	143,165	3,600	-	14,450,825	2,837,107	429,074	222,832	206,242	11,184,644	4,765,142	4,187,250	3,903,882	283,368
over 2 years	16,856,306	12,619,300	328,738	134,174	130,734	3,440	-	12,156,388	2,432,445	425,110	219,111	205,999	9,298,833	4,237,006	3,859,766	3,601,223	268,543
in foreign currency	7,615,233	2,361,828	467,754	104,574	97,830	6,744	-	1,789,500	448,017	243,186	80,740	162,446	1,098,297	5,253,405	4,513,940	3,890,645	623,299
in BGN	1,364,813	1,317,149	401,175	75,590	68,846	6,744	-	840,384	174,345	136,845	1,407	135,438	529,194	47,664	36,192	31,906	4,286
in foreign currency	6,250,420	1,044,679	66,579	28,984	28,984	28,984	-	949,116	273,672	106,341	79,333	27,008	569,103	5,205,741	4,477,748	3,868,739	619,009
o/w EUR	6,078,805	890,839	66,579	28,984	28,984	28,984	-	795,307	256,992	106,067	79,328	26,739	432,248	5,187,966	4,475,567	3,857,394	618,173
9.3. Redeemable at notice	7,274,685	7,032,491	-	-	-	-	-	7,032,491	50,675	2,984	-	2,984	6,978,832	242,194	154,818	135,132	19,686
up to 3 months	7,274,685	7,032,491	-	-	-	-	-	7,032,491	50,675	2,984	-	2,984	6,978,832	242,194	154,818	135,132	19,686
in BGN	4,074,916	4,027,625	-	-	-	-	-	4,027,625	35,872	768	-	768	3,990,985	21,481	21,131	8,350	19,810
in foreign currency	3,199,769	3,004,866	-	-	-	-	-	3,004,866	14,803	2,216	-	2,216	2,987,847	194,903	125,337	114,001	11,336
o/w EUR	2,578,376	2,412,585	-	-	-	-	-	2,412,585	13,670	2,216	-	2,216	2,396,699	165,791	111,420	102,076	9,344
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Marketable instruments (debt securities issued up to 2 years - MFIs shares/units + repos)	2,502,578	500,938	296,511	-	-	-	-	204,427	65,673	100,858	7,124	93,734	37,896	2,001,640	1,856,611	1,805,411	51,200
in BGN	251,714	238,377	117,354	-	-	-	-	121,023	45,015	38,680	6,696	31,984	37,328	13,337	12,264	180	12,084
in foreign currency	2,250,864	262,561	179,157	-	-	-	-	83,404	20,658	62,178	428	61,750	568	1,988,303	1,844,347	1,805,231	39,116
o/w EUR	2,188,717	188,786	105,382	-	-	-	-	83,404	20,658	62,178	428	61,750	568	1,979,931	1,844,347	1,805,231	39,116
11. Capital and reserves	10,821,119	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1. Funds contributed by owners	4,006,519	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2. Reserves	5,541,205	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3. Financial result	1,273,395	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Other liabilities	8,022,952	5,925,117	158,818	104,630	96,550	4,796	3,284	5,661,669	3,410,572	123,468	66,418	57,050	2,127,629	417,614	296,032	258,718	37,314
in BGN	5,504,457	3,843,505	110,677	99,324	91,379	4,661	3,284	3,633,504	1,860,006	103,160	52,334	50,826	1,670,338	57,587	46,719	26,182	20,537
in foreign currency	2,518,495	2,081,612	48,141	5,306	5,171	135	-	2,028,165	1,550,566	20,308	14,084	6,224	457,291	360,027	249,313	232,536	16,777
o/w EUR	2,267,418	1,958,264	35,479	5,115	4,980	135	-	1,917,670	1,485,559	20,284	14,064	6,220	411,827	252,647	222,628	209,887	12,741

Preliminary data.

Source: other MFIs.

MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000

M3

	M2											M3					
	M1						QUASI-MONEY					Marketable instruments (debt securities issued up to 2 years + MMFs shares/(units + repos))					
	Overnight deposits			Deposits with agreed maturity up to 2 years			Deposits redeemable at notice up to 3 months			in BGN		in foreign currency					
	Currency outside MFIs	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency						
	Stocks																
01.2012	7,527,980	9,961,363	3,965,756	13,927,119	21,455,099	14,487,261	16,061,885	30,549,146	2,850,803	2,444,188	5,294,991	35,844,137	57,299,236	70,145	3,601	73,746	57,372,982
02.2012	7,482,214	9,996,013	4,173,811	14,169,824	21,652,038	14,743,107	15,590,039	30,333,146	2,869,732	2,448,037	5,317,769	35,650,915	57,302,953	69,073	3,601	72,674	57,375,627
03.2012	7,451,411	9,932,077	3,990,688	13,922,765	21,374,176	15,116,631	15,629,181	30,745,812	2,888,074	2,418,673	5,306,747	36,052,559	57,426,735	67,105	3,601	70,706	57,497,441
04.2012	7,513,406	9,753,874	4,437,741	14,191,615	21,705,021	15,632,414	15,548,093	31,180,507	2,895,970	2,437,351	5,333,321	36,513,828	58,218,849	68,109	3,601	71,710	58,290,559
05.2012	7,496,262	9,559,910	4,464,525	14,024,435	21,520,697	15,750,248	15,594,463	31,344,711	2,925,589	2,522,759	5,448,348	36,793,059	58,313,756	76,942	3,601	80,543	58,394,299
06.2012	7,675,843	9,559,375	4,013,273	13,572,648	21,248,491	15,760,990	15,880,323	31,641,313	2,986,348	2,533,097	5,519,445	37,160,758	58,409,249	80,134	3,014	83,148	58,492,397
07.2012	7,939,513	10,107,033	4,487,697	14,594,730	22,534,243	15,958,764	15,680,260	31,639,024	3,052,847	2,590,919	5,643,766	37,282,790	59,817,033	92,271	3,014	95,285	59,912,318
08.2012	8,093,568	10,200,103	4,233,452	14,433,555	22,527,123	16,228,398	15,550,151	31,778,549	3,094,942	2,587,104	5,682,046	37,460,595	59,987,718	96,232	3,014	99,246	60,086,964
09.2012	8,040,269	10,344,512	4,242,318	14,586,830	22,627,099	16,436,826	15,391,449	31,828,275	3,159,374	2,597,606	5,786,980	37,585,255	60,212,354	105,095	3,014	108,109	60,320,463
10.2012	7,971,248	10,025,747	4,300,875	14,326,622	22,297,870	16,719,091	15,048,232	31,767,323	3,173,727	2,615,725	5,789,452	37,556,775	59,854,645	112,459	3,014	115,473	59,970,118
11.2012	8,017,597	10,212,142	4,383,279	14,595,421	22,613,018	16,751,486	15,025,366	31,776,852	3,301,439	2,664,393	5,965,832	37,742,684	60,355,702	110,207	3,014	113,221	60,468,923
12.2012	8,499,217	10,578,659	3,936,333	14,514,992	23,014,209	16,924,942	15,034,371	31,959,313	3,758,108	2,899,456	6,657,564	38,616,877	61,631,086	111,525	1,743	113,268	61,744,354
01.2013	8,012,005	10,351,372	4,228,840	14,580,212	22,592,217	16,839,336	14,882,752	31,722,088	4,027,625	3,004,866	7,032,491	38,754,579	61,346,796	121,023	-	121,023	61,467,819
	Financial Transactions																
01.2012	-265,401	437,003	267,984	704,987	439,586	183,798	-1,860	181,938	2,448	-65,857	-63,409	118,529	558,115	-41,306	-3,832	-45,138	512,977
02.2012	-45,766	34,641	223,807	258,448	212,682	255,882	-424,534	-168,652	18,929	12,807	31,736	-136,916	75,766	-1,072	-	-1,072	74,694
03.2012	-30,803	-65,258	-192,201	-257,459	-288,262	372,625	22,334	394,959	17,976	-35,226	-17,250	377,709	89,447	-1,968	-	-1,968	87,479
04.2012	61,995	-178,189	440,818	262,629	324,624	515,783	-107,915	407,868	7,896	13,999	21,895	429,763	754,387	1,004	-	1,004	755,391
05.2012	-17,144	-193,975	-12,541	-206,516	-223,660	117,372	-109,575	7,797	29,626	55,758	85,384	93,181	-130,479	8,833	-	8,833	-121,646
06.2012	179,581	-540	-441,305	-441,845	-262,264	10,742	322,957	333,699	59,599	17,260	76,859	410,558	148,294	3,192	-587	2,605	150,899
07.2012	263,670	547,659	454,893	1,002,552	1,266,222	197,780	-263,554	-65,774	66,459	45,314	111,773	45,999	1,312,221	12,137	-	12,137	1,324,358
08.2012	154,055	93,049	-233,905	-140,856	13,199	269,611	-68,430	201,181	42,094	9,020	51,114	252,295	265,494	3,961	-	3,961	269,455
09.2012	-53,299	144,379	27,502	171,881	118,582	208,458	-102,574	105,884	64,432	22,318	86,750	192,634	311,216	8,863	-	8,863	320,079
10.2012	-69,021	-318,793	63,097	-255,696	-324,717	282,059	-331,599	-49,540	14,353	20,701	35,054	-14,486	-339,203	7,364	-	7,364	-331,839
11.2012	46,349	186,395	83,007	269,402	315,751	32,413	-21,679	10,734	127,712	48,679	176,391	187,125	502,876	-2,252	-	-2,252	500,624
12.2012	481,620	366,511	-434,153	-67,642	413,978	177,489	41,257	218,746	456,588	242,805	699,393	918,139	1,332,117	1,318	-1,271	47	1,332,164
01.2013	-487,212	-227,294	313,025	85,731	-401,481	-85,517	-85,168	-170,685	269,508	122,002	391,510	220,825	-180,656	9,498	-1,743	7,755	-172,901

* 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	All non-resident units ⁸ which are engaged in transactions with resident institutional units, or have other economic links with resident units. This sector's accounts provide an overall view of the economic relationships linking the national economy with the rest of the world. The sector includes such institutional units, which are physically located on the territory of the country. It is divided into two sub-sectors: <i>The European Union</i> and <i>Third countries and international organizations</i> . The European Union is divided into Monetary Union and EU member states non-participating in the Monetary Union, including EU institutions.
	Third countries and international organisations	
		S2 Rest of the world
		S13 General government

⁸ Including institutions of the European Union and international organisations.

II. Specific Methodological Notes

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

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

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

In order to prevent disclosure of individual information⁹ about a given reporting agent, some indicators are presented on a more aggregated level.

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

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

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

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

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

Indicators

*Net Foreign Assets*¹⁰ – a balance between gross foreign assets and liabilities of the Monetary financial sector. Gross foreign assets are reported by instrument and include Bulgaria's international reserves and other foreign assets of the BNB and other MFIs. Gross foreign liabilities reflect liabilities of the MFIs to the foreign sector. A split of gross foreign assets and liabilities of the BNB is made in Table 4: Foreign Assets and Liabilities of the BNB.

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

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

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

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

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

¹⁰ Monetary gold, special drawing rights holdings/allocations, claims on interest and interest liabilities in Net foreign assets are specific items for the BNB only.

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

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

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

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

Main Indicators

Assets side:

1. *Repos* – funds extended under agreements for reverse repurchases of securities where one of the parties receives funds against securities sold under a firm commitment to purchase the same or similar securities at a particular price on a fixed future date.
2. *Loans* – financial assets arising to provide borrowers with funds, goods or services. Loan terms (fixed by the creditor or negotiated) are set in a non-transferable document. A loan is an unconditional debt which shall be repaid upon maturity and shall generate income in the form of interest (see Table 5). Margin deposits¹¹ made by the reporting agents are also included in the *Financial corporations* sector.
3. *Securities other than shares* – includes securities other than shares and other equity which give the holder the unconditional right to fixed income or contractually determined income in the form of coupon payments and/or stated fixed sum at a stated date or dates starting from the issue date till the date set as maturity/redemption date. These securities do not grant the holder any ownership rights and interest over the issuing company. Also included are instruments with the same characteristics but with options for conversion into shares or other forms of ownership. The *Securities other than shares* indicator covers various types of bonds and other debt securities of bond nature (which can be discount or promissory notes accepted by other MFIs or other commercial paper, used as a form of short-term investments). Compensatory instruments held by credit institutions are also included in the Non-financial Public Enterprises sector¹².

¹¹ Deposits made under derivative contracts. They are used as cash collateral, remain in the ownership of the depositor and are repayable when the contract is closed out.

¹² Compensatory instruments include compensatory bills and housing compensatory bills issued under the Law on Compensation of the Owners of Nationalized Properties and registered compensatory bills issued under the Law on the Restitution of Ownership and the Use of Agricultural Lands. These instruments are issued by the government and are freely transferable. Pursuant to the Law on Public Offering of Securities, these are referred to as securities.

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

Liabilities side:

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

Table 4: Foreign Assets and Liabilities of the BNB

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

Instruments

BNB Foreign Assets:

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

1. *International foreign exchange reserves* include the most liquid foreign assets grouped into three sectors - non-resident banks, non-resident governments and other non-residents. Under a currency board (introduced on 1 July 1997) international foreign exchange reserves are equal to the assets of the Issue Department included in the BNB consolidated balance sheet (described in Article 28, para. 3 of the Law on the BNB).

International forex reserves include the following indicators:

- ✓ Cash – banknotes and coins held in freely convertible foreign currency;
- ✓ SDR holdings¹³;
- ✓ Monetary gold consisting of gold bullion in standard form in vault and monetary gold deposited with foreign banks. From 01.07.1997 up to 31.01.2005, pursuant to Art. 28, para.3, item 6 of the Law on the BNB, the stock of monetary gold is valued at BGN 500 per troy ounce or market value if lower. From 01.02.2005 onwards, monetary gold is valued at market value.
- ✓ Deposits – funds in freely convertible currency held by the BNB on accounts with foreign central banks graded by degree of liquidity (overnight deposits, deposits with agreed maturity, deposits redeemable at notice);
- ✓ Repos include funds received in the BNB against sale of securities with a commitment of reverse repurchase of the same or similar securities at a particular price on a fixed future date;
- ✓ Securities other than shares – debt instruments held by the BNB, issued by non-resident banks, financial institutions and governments, whereof liabilities are assigned one of the two highest ratings by two internationally recognized credit rating agencies, and which are payable in freely convertible currencies with the exception of debt instruments given or received as collateral;
- ✓ Reserve position in the IMF – Bulgaria's unconditional right to draw funds from the IMF. This indicator reflects the payment of the forex component in Bulgaria's quota and indicates the balance between the quota and the cash held by the IMF in national currency¹⁴.
- ✓ Interest receivable¹⁵ includes claims on accrued interest on foreign assets, included in international foreign exchange reserves.

¹³ Special Drawing Rights are reserve assets established by the IMF to supplement its member countries' official reserves. The value of SDR is set on the basis of a basket of reference currencies (euro, British pound, US dollar and Japanese yen).

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

¹⁵ A specificity associated with the currency board is that interest receivable and interest payable are reported as part of the international reserves, correspondingly as part of Bulgaria's foreign liabilities. Therefore, they are not reported as part of Other assets and Other liabilities as in other reporting units.

2. *Other foreign assets* include less liquid claims on non-residents which after the introduction of the currency board are reported as part of assets of the Banking Department. This position is divided into three sectors (non-resident banks, non-resident governments and other non-residents) and includes the following instruments:
- ✓ Deposits – assets held by other non-residents which are not part of the international foreign reserves;
 - ✓ Securities other than shares – debt securities which are not included in international reserves;
 - ✓ Shares and other equity represent capital investment in international financial institutions (e.g. BIS, Basel); MMFs shares/units are also included here – these holdings of securities give the owner the right of a share in the capital of a money market fund.

Foreign Liabilities of the BNB

Foreign liabilities of the BNB reflect the central bank's liabilities to the non-resident sector grouped into non-resident banks, non-resident governments and other non-residents.

Foreign liabilities include the following instruments:

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

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

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

Types of Loans

1. By maturity

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

2. By quality

- ✓ Regular loans – loans classified as “standard exposures”, as per Article 8 and “watch exposures”, according to Article 9 (excluding restructured loans) as per Ordinance No. 9 of BNB¹⁷.

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

¹⁷ Ordinance 9 of the BNB of 3 April 2008 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk.

✓ Bad and restructured loans¹⁸ – in accordance with the ECB¹⁹ statistical requirements, the BNB collects data on loans, which are restructured or impaired/repayment is overdue. Data on the total amount of balance sheet loans exposures, which are classified as “non-performing exposures” (Article 10), “loss” (Article 11) and “restructured exposures” according to Article 13 (regardless of the group they are classified in) as per Ordinance No. 9 of BNB¹⁷, are collected. For the purpose of monetary and interest rate statistics detailed data on the classified risk exposures according to their past due periods are not collected. In accordance with the international practice, reporting of monetary statistics differs from supervisory reporting, including the reporting of loans, which are restructured or impaired/repayment is overdue.

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

3. *By purpose*

- ✓ Consumer loans – loans granted for the purpose of purchase of goods and services for personal use of the households;
- ✓ Loans for house purchases – loans extended to households for the purpose of investing in housing for own use or rental use, including building and home improvements;
- ✓ Other loans – all other loans extended to households, including loans for education and medical treatment. Loans for commercial or production purposes and loans to NPISHs are also included in the indicator.

4. *By manner of disbursement*

- ✓ Overdraft – represents debit balance on a current account. Payment of overdraft is automatic upon receipt of funds on current accounts. Both overdrafts with pre-agreed interest terms and amounts and without pre-agreed terms are included.
- ✓ Loans, other than overdraft (see item 1).

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

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

Information in the tables is available since December 2001.

Description of Items

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

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

¹⁹ Regulation (EC) No 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13) and Regulation (EC) No 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18).

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

Provisions include allocated provisions for impairment loss (currently the specific provisions on assets), as well as provisions recognized as liabilities in accordance with IAS and Bulgaria's effective legislation. For statistical purposes, assets subject to provisioning are stated on a gross basis and the allocated provisions are included in the *Other liabilities* item. (See General Methodological Notes)

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

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

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

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

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

Specific Features of Monthly Sectoral Survey of the BNB

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

Tables 10 and 11: Monetary Aggregates and Their Counterparts – stocks and transactions

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

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

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