

# **MONETARY STATISTICS**

**February 2013**

25 March 2013



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## List of abbreviations

<b>BNB</b>	Bulgarian National Bank
<b>CG</b>	Central government
<b>ECB</b>	European Central Bank
<b>EU</b>	European Union
<b>ESA'95</b>	European System of Accounts, 1995
<b>IAS</b>	International Accounting Standards
<b>ICs and PFs</b>	Insurance corporations and pension funds
<b>IMF</b>	International Monetary Fund
<b>LG</b>	Local government
<b>M1</b>	Narrow money
<b>M2</b>	M1 and quasi-money
<b>M3</b>	Broad money
<b>MMFs</b>	Money market funds
<b>MU</b>	Monetary Union
<b>NPISHs</b>	Non-profit Institutions Serving Households
<b>NSI</b>	National Statistical Institute
<b>OECD</b>	Organization for Economic Cooperation and Development
<b>OFIAs</b>	Other financial intermediaries and auxiliaries, except insurance corporations and pension funds
<b>OMFIs</b>	Other monetary financial institutions
<b>SDDS</b>	Special Data Dissemination Standard
<b>SDR</b>	Special Drawing Rights
<b>SNA'93</b>	System of National Accounts, 1993
<b>SSFs</b>	Social Security Funds

## Legend

<b>0</b>	The indicator is less than 0.05 but more than nil.
<b>-</b>	The indicator is nil.
<b>r</b>	Revised data.

## TABLES



Table 1

Short Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
Exchange rate: BGN / USD 1		1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970
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
<b>FOREIGN ASSETS (NET)</b>		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	24,104,601
in BGN		-105,892	71,630	2,619	17,935	20,412	-383,694	-204,133	-286,900	-288,416	134,458	-221,855	101,907	229,934
in foreign currency		21,561,258	21,695,416	22,684,822	22,912,118	22,331,053	25,696,815	25,822,515	26,354,874	25,351,385	24,803,658	25,551,927	24,242,099	23,874,667
Foreign assets		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	38,993,248
in BGN		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	869,027
in foreign currency		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	38,124,221
Less: foreign liabilities		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	14,888,647
in BGN		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	639,093
in foreign currency		12,573,466	13,108,465	12,853,278	12,884,374	13,498,205	12,885,905	12,585,456	12,640,844	12,814,119	14,980,441	14,250,909	14,139,429	14,249,554
<b>DOMESTIC ASSETS (NET)</b>		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	55,341,520
<b>DOMESTIC CREDIT</b>		54,638,781	54,261,581	54,067,265	54,022,267	54,451,407	53,299,084	53,318,832	54,039,954	54,576,347	55,094,044	55,094,044	56,010,071	56,840,750
in BGN		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	19,968,681
in foreign currency		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	36,872,069
<b>CLAIMS ON GENERAL GOVERNMENT</b>		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	1,485,163
in BGN		-1,114,833	-1,787,805	-2,247,971	-2,650,031	-2,667,012	-2,896,129	-2,915,414	-3,069,752	-2,515,176	-2,507,159	-1,762,470	-1,520,975	-498,755
in foreign currency		1,962,357	1,859,316	1,913,518	1,980,510	2,018,080	793,723	919,027	967,289	1,115,646	1,167,590	1,083,594	1,808,406	1,983,918
<b>CLAIMS ON NON-GOVERNMENT SECTOR</b>		53,791,257	54,190,070	54,401,718	54,691,788	55,090,339	55,366,306	55,295,471	55,431,295	55,439,484	55,915,916	55,772,920	55,727,640	55,355,587
in BGN		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	20,702,329	20,467,436
in foreign currency		34,259,400	34,445,310	34,605,599	34,773,359	35,064,142	35,221,555	35,089,788	35,110,686	35,113,173	35,311,186	35,173,916	35,015,311	34,888,151
<b>FIXED ASSETS</b>		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	3,748,335
<b>OTHER ITEMS (NET)</b>		-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	-5,247,565
in BGN		-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	-4,362,796
in foreign currency		-794,586	-771,068	-836,140	-880,134	-765,417	-792,464	-792,739	-852,006	-798,982	-834,596	-717,545	-881,823	-884,769
<b>BROAD MONEY M3</b>		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	61,912,067
<b>MONEY M1</b>		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	23,303,778
Currency outside MFIs		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	8,011,848
Overnight deposits		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	15,291,930
in BGN		9,996,013	9,932,077	9,763,874	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	11,383,563
in foreign currency		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	3,908,367
<b>MONEY M2 (M1 + QUASI-MONEY)</b>		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	60,355,574	61,631,086	61,346,796	61,894,863
<b>QUASI-MONEY</b>		35,650,915	36,052,559	36,513,828	36,793,059	37,160,758	37,282,720	37,460,595	37,585,255	37,556,775	37,742,684	38,616,877	38,754,579	38,591,085
Deposits with agreed maturity up to 2 years		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	31,049,198
in BGN		14,743,107	15,116,631	15,632,414	15,750,248	15,760,990	15,958,764	16,228,398	16,436,826	16,175,091	16,751,486	16,924,942	16,839,336	16,203,351
in foreign currency		15,590,039	15,629,181	15,548,093	15,594,463	15,880,323	15,680,260	15,590,151	15,391,449	15,048,232	15,025,366	15,034,371	14,882,752	14,845,847
Deposits redeemable at notice up to 3 months		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	7,541,887
in BGN		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	4,312,735
in foreign currency		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	3,229,152
<b>MONEY M3 (M2 + MARKETABLE INSTRUMENTS)</b>		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	61,912,067
Marketable instruments (debt securities issued up to 2 years+)		72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023	17,204
MMF's shares(units + repos)		69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023	17,204
in BGN		3,601	3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	1,743	-	-
in foreign currency		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	17,534,054
<b>LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY</b>														

Short Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	1,812,600
in BGN		590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128	855,049
in foreign currency		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	957,551
Debt securities issued over 2 years		115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
in BGN		11,466	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
Capital and reserves		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	15,638,047

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
Exchange rate: BGN / USD 1		1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970
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
<b>FOREIGN ASSETS (NET)</b>		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	24,104,601
Foreign assets		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	38,993,248
Cash in foreign currency		565,999	541,355	557,237	587,484	641,953	689,468	617,425	602,617	606,525	573,984	649,026	611,050	579,541
o/w EUR		444,410	423,245	436,814	450,168	492,998	531,969	469,876	459,508	461,183	448,129	522,111	493,688	453,979
Deposits		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	10,217,367
in BGN		726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522	598,811	671,442	472,765	605,698	668,826
in foreign currency		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	9,548,541
o/w EUR		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	8,168,058
Repos		-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295	22,812
in BGN		-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295	22,812
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	16,716	16,716
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	16,716	16,716
Loans		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	2,807,357
in BGN		22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794	30,488	32,231	96,533	90,777	90,836
in foreign currency		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	2,716,521
o/w EUR		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	2,489,453
Securities other than shares		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	20,693,788
in BGN		223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,056	112,262	103,079	102,928	103,266	103,269
in foreign currency		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	20,590,519
o/w EUR		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	20,308,987
Shares and other equity		122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,888	127,760	151,279	150,731	146,763	147,176
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		122,130	121,753	122,002	129,060	129,076	129,994	127,510	127,888	127,760	151,279	150,731	146,763	147,176
o/w EUR		87,214	87,263	87,185	87,209	87,179	87,179	85,426	85,429	85,434	108,434	108,433	106,768	106,743
Monetary gold and SDR holdings <sup>1</sup>		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	4,503,445
Accrued interest receivable		84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
o/w EUR		84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420	21,599
Less: foreign liabilities		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	14,888,647
Deposits		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	11,097,988
in BGN		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	639,093
in foreign currency		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	10,458,895
o/w EUR		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	10,130,555	9,782,714
Repos		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	2,249,704
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	2,249,704
o/w EUR		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	2,241,511
Loans <sup>2</sup>		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities <sup>3</sup>		115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328	145,678	184,877	176,168	175,672	162,335
in BGN		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		92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335	162,335
o/w EUR		92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335	162,335
Accrued interest payable		157	334	506	165	307	431	94	184	280	83	160	230	94
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-

Detailed Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000		157	334	506	165	307	431	94	184	280	83	160	230	94
in foreign currency														
o/w EUR														
SDR allocation		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	1,378,526
<b>DOMESTIC ASSETS (NET)</b>		<b>53,090,432</b>	<b>52,805,411</b>	<b>52,600,624</b>	<b>52,447,489</b>	<b>53,130,696</b>	<b>51,882,548</b>	<b>51,905,134</b>	<b>51,882,416</b>	<b>52,498,314</b>	<b>53,088,344</b>	<b>53,938,606</b>	<b>54,627,131</b>	<b>55,341,520</b>
DOMESTIC CREDIT		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	56,840,750
CLAIMS ON GENERAL GOVERNMENT		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	1,485,163
Central government (net)		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	1,160,549
Claims		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	5,338,690
Government securities		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	5,327,988
in BGN		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	2,888,928
in foreign currency		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	2,439,060
o/w EUR		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	1,499,983
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		335,035	335,036	335,028	37	38	26	41	59	3,601	13,020	13,021	10,710	10,702
in BGN		335,027	335,027	335,027	30	28	26	26	28	3,585	13,015	13,012	10,700	10,699
in foreign currency		8	9	1	7	10	-	15	31	16	5	9	10	3
o/w EUR		8	9	1	7	10	-	15	31	16	5	9	10	3
Less: liabilities		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	4,178,141
Deposits		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	4,178,141
in BGN		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	3,599,366
in foreign currency		567,843	727,860	725,351	713,756	686,450	2,431,319	2,202,852	2,240,235	2,169,991	2,223,492	2,226,119	533,152	578,775
o/w EUR		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	553,228
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609	323,767	328,071	328,857	328,533	324,614
Securities other than shares		66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072	62,621	62,567	62,566	62,412	62,384
in BGN		2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182	5,004	4,990	4,989	4,844	4,816
in foreign currency		64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568	57,568
o/w EUR		64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568	57,568
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537	261,146	265,504	266,291	266,121	262,230
in BGN		189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124	193,418	198,339	199,317	199,816	196,168
in foreign currency		67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305	66,062
o/w EUR		67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305	66,062
CLAIMS ON NON-GOVERNMENT SECTOR		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	55,355,587
Non-financial corporations		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	35,456,763
Repos		32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329	28,314	28,837	25,943	25,943	25,943
in BGN		24,618	24,605	24,629	34,305	34,390	35,372	28,334	27,361	27,346	27,869	24,975	24,975	24,975
in foreign currency		7,891	6,242	-	-	-	968	968	968	968	968	968	968	968
o/w EUR		6,436	4,778	-	-	-	968	968	968	968	968	968	968	968

Table 1a

Detailed Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
Loans		33,124,852	33,422,243	33,568,973	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	34,885,890
in BGN		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	8,612,290
in foreign currency		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	26,273,600
o/w EUR		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	25,312,539
Securities other than shares		417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386	448,486	425,744	307,342	302,005	294,466
in BGN		13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119	14,108	14,190	14,113	14,105	13,441
in foreign currency		403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267	434,378	411,554	293,229	287,900	281,025
o/w EUR		399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485	430,615	407,789	289,520	284,290	277,301
Shares and other equity		211,566	243,493	242,956	220,959	220,786	220,678	219,218	220,800	240,126	243,396	249,350	252,451	250,464
in BGN		211,566	243,493	242,956	220,959	220,786	220,678	219,218	220,800	240,126	243,396	249,350	252,451	250,464
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		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	1,365,143
Repos		48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685	55,533
in BGN		48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685	55,533
in foreign currency		-	-	-	-	-	-	-	73,823	64,106	56,350	46,182	40,966	41,432
o/w EUR		-	-	-	-	-	-	-	3,020	3,020	14,432	14,432	12,719	14,101
Loans		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	956,292
in BGN		255,019	262,330	269,347	273,065	299,710	303,236	309,235	300,274	298,839	290,948	330,421	313,691	311,266
in foreign currency		629,720	692,431	737,867	742,939	737,750	745,198	726,676	713,620	714,586	706,370	659,394	654,144	645,026
o/w EUR		619,749	681,746	724,610	732,082	727,002	734,002	715,530	703,225	704,401	695,358	649,199	644,455	634,676
Securities other than shares		70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904	56,896	54,193	50,315	57,082	44,614
in BGN		3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131	3,786	3,647	3,647	3,647	3,647
in foreign currency		66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435	40,967
o/w EUR		66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435	40,967
Shares and other equity		278,625	276,136	275,802	274,944	278,357	279,793	277,886	280,052	277,452	277,069	288,737	310,884	308,704
in BGN		276,737	275,079	274,722	274,419	278,014	279,516	277,886	280,052	277,452	277,069	288,737	310,884	308,704
in foreign currency		1,888	1,057	1,080	525	343	277	-	-	-	-	-	-	-
o/w EUR		617	-	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs		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	18,533,681
Repos		2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130	2,011	1,958	1,915	2,153	1,544
in BGN		2,195	2,337	2,222	1,558	1,598	1,633	1,566	1,544	1,425	1,372	1,329	1,567	1,544
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		18,719,687	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	18,532,137
in BGN		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	10,899,673
in foreign currency		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	7,632,464
o/w EUR		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	7,468,322
FIXED ASSETS		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	3,748,335
OTHER ITEMS (NET)		-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	-5,247,565
Accounts between MFIs (net)		4,979	-10,636	14,191	-1,406	11,677	18,400	71,695	75,759	113,598	107,224	88,029	99,781	13,691
in BGN		27,293	13,329	4,113	6,507	8,552	15,570	72,215	67,910	70,985	67,970	85,945	71,949	-2,527
in foreign currency		-22,314	-23,965	10,078	-7,913	3,125	2,830	-520	2,084	42,613	39,254	2,084	27,832	16,218
o/w EUR		-22,188	-23,837	9,967	-8,028	3,206	2,936	-436	7,902	42,664	39,379	-1,587	18,300	16,235
Other assets and liabilities (net)		-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	-5,261,256
in BGN		-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	-4,360,269
in foreign currency		-772,272	-747,103	-846,218	-872,221	-768,542	-795,294	-792,219	-859,855	-841,595	-873,850	-719,629	-909,655	-900,987
o/w EUR		-779,852	-778,024	-852,762	-913,652	-814,565	-819,436	-760,113	-822,224	-819,139	-845,798	-657,651	-794,691	-821,981

Table 1a

Detailed Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
<b>BROAD MONEY M3</b>		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	61,912,067
<b>MONEY M1</b>		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	23,303,778
Currency outside MFIs		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	8,011,848
Overnight deposits in BGN		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	15,291,930
Local government and SSFs		9,996,013	9,932,077	9,753,874	9,559,910	9,559,910	10,107,033	10,200,103	10,344,512	10,025,747	10,212,142	10,578,659	10,351,372	11,383,563
Non-financial corporations		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	1,266,480
Financial corporations		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	5,224,514
Households and NPISHs		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	3,655,891
in foreign currency		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	3,908,367
Local government and SSFs		26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318	50,527	46,877	36,013	35,416	35,306
Non-financial corporations		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	2,552,071
Financial corporations		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	354,485
Households and NPISHs		645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694	661,072	674,930	815,586	876,855	966,505
o/w EUR		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	3,310,559
Local government and SSFs		26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253	50,462	46,823	35,959	35,361	35,250
Non-financial corporations		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	2,149,888
Financial corporations		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	333,382
Households and NPISHs		511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767	519,323	534,019	659,868	713,715	792,039
<b>MONEY M2 (M1 + QUASH-MONEY)</b>		57,302,953	57,426,735	58,218,849	58,313,756	58,409,249	59,817,033	59,987,718	60,212,334	59,854,645	60,355,702	61,631,086	61,346,796	61,894,863
QUASH-MONEY		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	38,591,085
Deposits with agreed maturity up to 2 years in BGN		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	31,049,198
Local government and SSFs		14,743,107	15,116,631	15,632,414	15,750,248	15,760,990	15,988,764	16,228,398	16,436,826	16,719,091	16,751,486	16,924,942	16,839,336	16,203,351
Non-financial corporations		166,704	176,727	235,834	251,851	270,120	274,018	262,542	251,558	245,726	245,923	219,589	209,024	222,271
Financial corporations		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	3,164,140
Households and NPISHs		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	2,025,578
in foreign currency		9,955,666	10,133,712	10,279,488	10,387,401	10,572,902	10,783,369	10,976,592	11,123,338	11,228,605	11,292,710	11,146,351	11,031,801	10,791,362
Local government and SSFs		15,590,039	15,623,181	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	14,845,847
Non-financial corporations		1,727	1,687	7,331	7,342	7,339	7,343	6,151	4,582	3,603	3,608	3,606	3,600	2,501
Financial corporations		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	2,764,422
Households and NPISHs		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	966,103
o/w EUR		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	11,112,821
Local government and SSFs		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	12,537,516
Non-financial corporations		1,565	1,524	7,166	7,166	7,166	7,166	5,978	4,413	3,435	3,440	3,440	3,440	2,335
Financial corporations		2,313,844	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	2,382,460
Households and NPISHs		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	962,693
in foreign currency		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	9,190,028
Local government and SSFs		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	7,541,887
Non-financial corporations		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	4,312,735
Financial corporations		36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906	31,197	33,548	43,894	35,872	41,440
Households and NPISHs		988	888	888	888	668	468	482	468	468	486	468	768	1,168
in foreign currency		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	4,270,127
Local government and SSFs		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	3,229,152
Non-financial corporations		34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147	15,690	13,464	11,730	14,803	12,259
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216	2,216

Table 1a

Detailed Monetary Survey		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
Households and NPIsHs		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	3,214,677
o/w EUR		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	2,589,547
Local government and SSFs														
Non-financial corporations		32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822	14,477	12,264	10,542	13,670	11,132
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216	2,216
Households and NPIsHs		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	2,576,199
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		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	61,912,067
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)														
in BGN		72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023	17,204
in foreign currency		69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023	17,204
o/w EUR		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		3,601	3,601	3,601	3,601	3,014	3,014	3,014	3,014	3,014	3,014	1,743	-	-
		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	17,534,054
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS														
in BGN		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	1,812,600
in foreign currency		590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128	855,049
o/w EUR		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	957,551
DEBT SECURITIES ISSUED OVER 2 YEARS		795,688	842,197	865,538	847,139	815,430	814,415	844,445	841,841	845,890	716,649	784,895	795,307	795,278
in BGN		115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
in foreign currency		11,466	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
CAPITAL AND RESERVES		104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
Funds contributed by owners		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	15,638,047
Reserves		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	4,033,519
Financial result		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	10,100,686
		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	1,503,842

<sup>1</sup>Including the reserve position in the IMF.

<sup>2</sup>Including only bans received from the IMF.

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

Source: BNB and other MFIs.

Table 2

BNB Analytical Reporting		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Exchange rate: BGN / USD 1		1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970
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
<b>ASSETS</b>		<b>20,847,427</b>	<b>20,712,081</b>	<b>20,641,524</b>	<b>20,609,202</b>	<b>21,254,298</b>	<b>21,377,083</b>	<b>21,670,999</b>	<b>22,278,166</b>	<b>22,076,349</b>	<b>21,994,178</b>	<b>23,595,591</b>	<b>22,788,332</b>	<b>22,433,821</b>
<b>FOREIGN ASSETS (NET)</b>		<b>23,551,082</b>	<b>24,348,605</b>	<b>24,663,676</b>	<b>24,921,124</b>	<b>25,580,966</b>	<b>27,744,788</b>	<b>27,883,007</b>	<b>28,722,907</b>	<b>27,982,618</b>	<b>28,062,255</b>	<b>28,974,742</b>	<b>26,323,817</b>	<b>25,692,451</b>
Foreign assets		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	27,244,877
Cash in foreign currency		80,880	78,298	76,176	74,304	71,708	68,849	67,283	66,047	64,155	62,000	61,274	59,054	56,601
o/w EUR		76,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555	62,919	60,909	60,006	58,250	55,852
Deposits in BGN		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	3,846,046
in foreign currency		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	3,846,046
o/w EUR		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	3,836,001
Repos in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares in BGN		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	18,787,330
in foreign currency		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	18,787,330
o/w EUR		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	18,787,330
Shares and other equity in BGN		30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,436	29,693	29,693
in foreign currency		30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,436	29,693	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 <sup>1</sup>		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	4,503,445
Accrued interest receivable in BGN		84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
in foreign currency		84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
o/w EUR		84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420	21,599
Less: foreign liabilities		1,492,650	1,482,020	1,551,353	1,606,466	1,588,241	1,551,211	1,581,211	1,635,642	1,569,177	1,493,883	1,473,738	1,458,999	1,552,426
Deposits in BGN		109,550	95,939	151,508	151,482	127,806	83,743	139,163	210,431	152,264	81,706	80,678	99,693	173,806
in foreign currency		35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053	127,060
o/w EUR		35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053	127,060
Repos in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans <sup>2</sup> in BGN		157	334	506	165	307	431	94	184	280	83	160	230	94
in foreign currency		157	334	506	165	307	431	94	184	280	83	160	230	94
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		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	1,378,526

Table 2

BNB Analytical Reporting		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
CLAIMS ON GENERAL GOVERNMENT		-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	-3,531,461
Central government (net)		-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	-3,531,461
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		3,000,651	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	3,531,461
in BGN		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	3,531,461
in foreign currency		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	3,195,989
o/w EUR		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	335,472
Repos		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	328,183
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	76,539	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	70,198	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	70,198	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	70,198	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		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
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		-	-	-	-	-	-	-	-	-	-	-	-	-
<b>FIXED ASSETS</b>		280,015	278,033	279,319	280,508	281,206	281,248	280,781	280,814	281,985	283,712	285,315	285,311	286,438
<b>OTHER ITEMS (NET)</b>		-59,554	-63,635	-62,822	-62,877	-66,123	-68,469	-68,519	-69,136	-72,678	-92,625	-77,433	-76,787	-90,146
Other assets		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	1,419,579
in BGN		55,514	54,154	53,799	55,113	56,965	56,780	55,976	56,926	53,918	53,363	53,784	53,356	51,786
in foreign currency		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	1,367,793
o/w EUR		46	88	53	50	306	107	45	64	69	75	39	574	461
Less: other liabilities		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	1,509,725
in BGN		113,283	116,671	115,521	116,087	121,134	123,822	123,061	124,621	125,434	135,599	129,764	129,161	138,486
in foreign currency		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	1,371,239
o/w EUR		913	515	455	1,234	1,307	557	523	566	522	9,762	573	662	2,580
<b>LIABILITIES</b>		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	22,433,821
<b>RESERVE MONEY</b>		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	16,399,440
Currency in circulation		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	8,848,242
Deposits of other MFIs		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	7,551,198
in BGN		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	4,227,268
in foreign currency		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	3,323,930
o/w EUR		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	3,323,930
<b>LIABILITIES INCLUDED IN MONEY SUPPLY</b>		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	1,246,964
<b>DEPOSITS</b>		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	1,246,964
Overnight deposits		584,067	604,198	418,534	393,505	164,310	362,091	520,495	534,967	523,873	497,678	235,276	304,066	387,863
in BGN		280,308	303,371	113,843	95,860	94,841	132,149	285,462	280,984	268,768	253,683	120,734	47,260	277,018
in foreign currency		246,422	98,130	97,616	90,418	90,800	84,048	107,202	120,333	123,543	111,637	118,619	32,277	32,667
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		33,886	205,241	16,227	5,442	4,041	48,101	178,260	160,651	145,225	142,046	2,115	14,983	244,351
Households and NPIs		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		303,759	300,827	304,691	297,645	69,469	229,942	235,033	253,983	255,105	243,995	114,542	256,806	110,845
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635	53,759	52,056	51,853	51,531	52,220
Financial corporations		244,956	246,318	246,787	246,835	19,950	178,707	182,475	196,348	201,346	191,939	62,689	205,275	58,625
Households and NPIs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		303,214	300,279	304,137	297,054	68,887	225,109	230,325	253,008	251,122	243,551	114,290	255,643	109,645
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		58,803	54,509	57,904	50,810	49,519	51,235	52,558	57,635	53,759	52,056	51,853	51,531	52,220
Financial corporations		244,411	245,770	246,233	246,244	19,368	173,874	177,767	195,373	197,363	191,495	62,437	204,112	57,425
Households and NPIs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years		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	859,101
in BGN		307,030	307,030	572,030	572,030	572,030	486,030	486,030	486,030	486,030	486,030	627,000	593,000	288,000
in foreign currency		-	-	38,000	38,000	38,000	29,000	29,000	29,000	29,000	29,000	29,000	17,000	17,000
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 2

BNB Analytical Reporting		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
Financial corporations		307,000	307,000	534,000	534,000	534,000	457,000	457,000	457,000	457,000	457,000	598,000	576,000	271,000
Households and NPIISHs		30	30	30	30	30	30	30	-	-	-	-	-	-
in foreign currency		253,257	253,275	253,303	253,501	480,329	320,756	316,844	306,806	303,758	303,761	428,326	428,327	571,101
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		231,743	231,761	231,789	231,987	458,815	299,242	295,330	285,292	282,244	282,247	406,812	406,813	549,587
Households and NPIISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		250,346	250,346	250,346	250,346	477,222	320,756	316,844	299,242	299,242	299,243	428,326	428,327	571,101
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		228,832	228,832	228,832	228,832	455,708	299,242	295,330	277,728	277,728	277,729	406,812	406,813	549,587
Households and NPIISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice up to 3 months		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		5,105,711	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	4,787,417
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		5,105,711	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	4,787,417
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		4,810,839	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	4,603,945
Financial result		274,872	288,187	54,987	69,174	85,899	97,785	103,757	109,295	118,398	122,974	142,169	157,616	163,472

<sup>1</sup>Including the reserve position in the IMF.

<sup>2</sup>Including only loans received from the IMF.

Source: BNB.

Analytical Reporting of Other MFIs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN/000														
Exchange rate: BGN / USD 1		1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970
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
<b>ASSETS</b>														
<b>FOREIGN ASSETS (NET)</b>		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	65,400,147
Foreign assets		-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	-1,587,850
Cash in foreign currency		10,062,723	10,109,136	10,455,247	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	11,748,371
o/w EUR		485,119	463,057	481,061	513,180	570,245	620,619	550,142	536,570	542,370	511,984	587,752	551,996	522,940
Deposits		365,439	346,530	361,989	377,283	422,484	464,091	403,461	394,963	398,264	387,220	462,105	435,438	398,127
in BGN		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	6,371,321
in foreign currency		726,123	880,584	887,009	834,411	892,496	559,519	758,166	701,522	598,811	671,442	472,765	605,698	668,826
o/w EUR		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	5,702,495
Repos		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	4,332,057
in BGN		-	5,200	-	-	7,079	-	7,079	-	5,014	5,033	3,563	23,295	22,812
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		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	2,807,357
in BGN		22,561	27,375	22,737	31,044	28,615	26,670	31,051	32,794	30,488	32,231	96,533	90,777	90,836
in foreign currency		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	2,716,521
o/w EUR		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	2,489,453
Securities other than shares		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	1,906,458
in BGN		223,047	222,721	222,430	220,889	220,913	138,121	138,022	134,066	112,262	103,079	102,928	103,266	103,269
in foreign currency		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	1,803,189
o/w EUR		770,885	1,232,785	1,200,730	1,174,512	1,175,234	1,026,014	1,035,863	1,039,132	1,076,942	1,203,797	1,260,345	1,321,297	1,521,657
Shares and other equity		92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760	97,662	121,181	120,295	117,070	117,483
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		92,032	91,655	91,904	98,962	98,978	99,896	97,412	97,760	97,662	121,181	120,295	117,070	117,483
o/w EUR		80,323	80,372	80,294	80,318	80,288	80,288	78,535	78,538	78,543	101,543	101,542	99,877	99,852
Less: foreign liabilities		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	13,336,221
Deposits		12,007,599	12,155,834	11,893,468	11,818,569	12,502,072	11,837,234	11,593,310	11,595,892	12,098,526	12,156,206	11,679,736	11,383,203	10,924,182
in BGN		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	592,347
in foreign currency		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	10,331,835
o/w EUR		10,668,549	10,822,518	10,533,191	10,438,594	11,083,003	10,413,494	9,992,950	9,920,068	10,477,433	10,868,003	10,167,184	10,114,512	9,655,654
Repos		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	2,249,704
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		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	2,249,704
o/w EUR		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	2,241,511
Securities <sup>1</sup>		115,494	115,509	115,604	104,084	143,316	143,296	143,434	143,328	145,678	184,877	176,168	175,672	162,335
in BGN		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		92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335	162,335
o/w EUR		92,285	92,291	92,299	92,306	131,429	131,436	131,445	131,452	131,459	170,583	162,335	162,335	162,335
<b>RESERVES IN THE BNB<sup>2</sup></b>		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	8,380,257
Cash in levs		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	836,394
Deposits		6,295,405	6,349,584	6,274,871	6,247,879	6,740,164	6,380,835	6,367,522	6,859,456	6,922,455	6,758,964	7,809,355	7,810,628	7,543,863
in BGN		4,305,166	4,259,907	4,125,715	4,071,138	4,145,659	3,897,375	4,034,155	4,183,919	4,293,359	4,093,793	5,079,959	4,448,319	4,221,330
in foreign currency		1,990,239	2,089,677	2,149,156	2,176,741	2,594,505	2,333,367	2,333,367	2,675,537	2,629,096	2,665,171	2,729,396	3,362,309	3,362,533
o/w EUR		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	3,362,533
<b>CLAIMS ON GENERAL GOVERNMENT</b>		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	5,016,624
Central government (net)		3,523,379	3,664,469	3,666,887	3,623,922	3,671,429	4,238,452	4,180,126	4,296,882	4,468,814	4,668,063	4,655,839	3,779,446	4,692,010

Table 3

Analytical Reporting of Other MFIs													
BGN/000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Claims	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	5,338,690
Government securities	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	5,327,988
in BGN	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	2,888,928
in foreign currency	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	2,439,060
o/w EUR	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	1,499,983
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	335,035	335,036	335,028	37	38	26	41	59	3,601	13,020	13,021	10,710	10,702
in BGN	335,027	335,027	335,027	30	28	26	26	28	3,585	13,015	13,012	10,700	10,699
in foreign currency	8	9	1	7	10	10	15	31	16	5	9	10	3
o/w EUR	8	9	1	7	10	10	15	31	16	5	9	10	3
Less: liabilities	843,286	837,662	830,798	683,999	672,777	676,677	676,695	691,901	693,507	681,180	622,077	619,737	646,680
Deposits	843,286	837,662	830,798	683,999	672,777	676,677	676,695	691,901	693,507	681,180	622,077	619,737	646,680
in BGN	596,287	586,985	590,724	430,707	410,907	416,026	430,726	445,568	445,677	440,359	378,963	377,530	403,377
in foreign currency	246,999	250,667	240,074	253,292	261,870	260,651	245,969	246,333	247,830	240,821	243,114	242,207	243,303
o/w EUR	232,671	236,242	225,430	237,775	247,487	245,774	230,352	228,163	229,674	222,937	226,233	224,478	225,045
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs	324,796	334,499	313,844	312,645	307,925	316,161	324,292	323,609	323,767	328,071	328,857	328,533	324,614
Securities other than shares	66,930	66,931	66,931	62,077	62,093	65,116	65,073	65,072	62,621	62,567	62,566	62,412	62,384
in BGN	2,894	2,895	2,895	2,148	2,164	5,187	5,164	5,182	5,004	4,990	4,989	4,844	4,816
in foreign currency	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568	57,568
o/w EUR	64,036	64,036	64,036	59,929	59,929	59,929	59,909	59,890	57,617	57,577	57,577	57,568	57,568
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	257,866	267,568	246,913	250,568	245,832	251,045	259,219	258,537	261,146	265,504	266,291	266,121	262,230
in BGN	189,923	195,003	175,028	178,972	174,488	181,920	190,474	190,124	193,418	198,339	199,317	199,816	196,168
in foreign currency	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305	66,062
o/w EUR	67,943	72,565	71,885	71,596	71,344	69,125	68,745	68,413	67,728	67,165	66,974	66,305	66,062
CLAIMS ON NON-GOVERNMENT SECTOR	53,714,722	54,113,535	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	55,279,048
Non-financial corporations	33,715,820	34,044,773	34,184,251	34,423,274	34,824,193	35,114,332	35,058,354	35,244,913	35,297,560	35,792,340	35,594,745	35,638,725	35,386,565
Repos	32,509	30,847	24,629	34,305	34,390	36,340	29,302	28,329	28,314	28,837	25,943	25,943	25,943
in BGN	24,618	24,605	24,605	34,305	34,390	35,372	28,332	27,361	27,346	27,869	24,975	24,975	24,975
in foreign currency	7,891	6,242	-	-	-	968	968	968	968	968	968	968	968
o/w EUR	6,436	4,778	-	-	-	968	968	968	968	968	968	968	968
Loans	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	34,885,890
in BGN	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	8,612,290
in foreign currency	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	26,273,600
o/w EUR	24,713,781	24,806,366	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	25,312,539
Securities other than shares	417,087	418,384	427,887	383,926	392,309	396,962	395,035	448,386	448,486	425,744	307,342	302,005	294,466
in BGN	13,515	13,229	13,230	13,022	13,159	12,870	12,867	12,119	14,108	14,190	14,113	14,105	13,441
in foreign currency	403,572	405,155	414,657	370,904	379,150	384,092	382,168	436,267	434,378	411,554	293,229	287,900	281,025
o/w EUR	399,935	401,494	410,961	366,962	375,266	380,112	378,291	432,485	430,615	407,789	289,520	284,291	277,301

Analytical Reporting of Other MFIs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN/000														
Shares and other equity		141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606	169,932	173,198	179,152	182,253	180,266
in BGN		141,372	173,299	172,762	150,765	150,592	150,484	149,024	150,606	169,932	173,198	179,152	182,253	180,266
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		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	1,358,802
Repos		48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685	55,533
in BGN		48,912	40,653	43,153	53,363	55,199	70,497	77,798	76,843	67,126	70,782	60,614	53,685	55,533
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		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	956,292
in BGN		265,019	262,330	269,347	273,065	299,710	303,236	309,235	300,274	298,839	290,948	330,421	313,691	311,266
in foreign currency		629,720	692,431	737,867	742,939	737,750	745,198	726,676	713,620	714,586	706,370	659,394	654,144	645,026
o/w EUR		619,749	681,746	724,610	732,082	727,005	734,002	715,530	703,225	703,401	695,358	649,199	644,455	634,676
Securities other than shares		70,499	66,672	64,350	63,897	64,301	63,447	62,808	59,904	56,896	54,193	50,315	57,082	44,614
in BGN		3,823	3,786	3,786	3,786	3,791	3,786	3,786	7,131	3,786	3,647	3,647	3,647	3,647
in foreign currency		66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435	40,967
o/w EUR		66,676	62,886	60,564	60,111	60,510	59,661	59,022	52,773	53,110	50,546	46,668	53,435	40,967
Shares and other equity		272,284	269,795	269,461	268,603	272,016	273,452	271,545	273,711	271,111	270,728	282,396	304,543	302,363
in BGN		270,396	268,738	268,381	268,078	271,673	273,175	271,545	273,711	271,111	270,728	282,396	304,543	302,363
in foreign currency		1,888	1,057	1,080	525	343	277	-	-	-	-	-	-	-
o/w EUR		617	-	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs		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	18,533,681
Repos		2,781	2,923	2,808	2,144	2,184	2,219	2,152	2,130	2,011	1,958	1,915	2,153	1,544
in BGN		2,195	2,337	2,222	1,558	1,598	1,633	1,566	1,544	1,425	1,372	1,329	1,567	1,544
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		18,719,687	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	18,532,137
in BGN		11,211,589	11,182,747	11,170,252	11,175,102	11,127,335	11,071,462	11,070,866	11,056,888	11,043,489	11,056,801	11,007,013	10,962,438	10,899,673
in foreign currency		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	7,632,464
o/w EUR		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	7,468,322
FIXED ASSETS		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	3,461,897
OTHER ITEMS (NET)		-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	-5,149,829
Accounts between other MFIs (net)		24,715	10,391	-9,334	4,943	8,973	33,449	75,616	106,986	119,785	115,664	121,974	106,174	21,281
Claims on other MFIs		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	1,781,632
in BGN		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	888,030
in foreign currency		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	893,602
o/w EUR		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	535,417
Less: liabilities to other MFIs		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	1,760,351
in BGN		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	884,364
in foreign currency		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	875,987
o/w EUR		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	517,785
Other (net)		-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	-5,171,110
Other unclassified assets		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	2,897,124	2,942,625
in BGN		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	1,277,723	1,277,302	1,284,861
in foreign currency		1,356,794	1,405,986	1,491,987	1,491,281	1,566,309	1,596,044	1,633,090	1,696,328	1,687,985	1,751,591	1,813,337	1,609,822	1,657,764
o/w EUR		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	1,502,584
Less: other unclassified liabilities		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	8,022,962	8,113,735
in BGN		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	5,558,430
in foreign currency		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	2,555,305

Table 3

Analytical Reporting of Other MFIs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN/000		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	2,322,031
	o/w EUR													
<b>LIABILITIES</b>		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	65,400,147
Liabilities to the BNB		255	255	255	380	255	255	260	255	255	255	255	255	255
in BGN		255	255	255	255	255	255	260	255	255	255	255	255	255
in foreign currency		-	-	-	125	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	125	-	-	-	-	-	-	-	-	-
<b>LIABILITIES INCLUDED IN MONEY SUPPLY</b>		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	52,653,255
<b>DEPOSITS</b>		48,676,385	48,810,821	49,461,576	49,598,458	49,516,737	50,708,643	50,570,781	50,844,312	50,569,786	51,050,666	51,841,267	52,009,398	52,636,051
Overnight deposits		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	14,904,067
in BGN		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	11,106,545
Local government and SSFs		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	1,233,813
Non-financial corporations		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	5,242,514
Financial corporations		990,511	937,709	904,318	818,644	895,395	927,802	953,007	884,134	817,497	781,987	696,332	785,407	992,327
Households and NPISHs		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	3,484,135	3,655,891
in foreign currency		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	3,797,522
Local government and SSFs		26,387	25,778	22,429	17,174	13,193	9,336	6,641	46,318	50,527	46,877	36,013	35,416	35,306
Non-financial corporations		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	2,499,851
Financial corporations		515,893	371,287	754,236	794,757	406,316	826,213	434,259	345,983	373,037	422,754	259,678	397,818	295,860
Households and NPISHs		645,421	673,680	652,050	662,077	680,468	686,288	673,065	670,694	661,072	674,930	815,586	876,855	966,505
o/w EUR		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	3,200,914
Local government and SSFs		26,326	25,720	22,377	17,118	13,138	9,280	6,586	46,253	50,462	46,823	35,959	35,361	35,250
Non-financial corporations		2,068,307	2,152,480	2,226,233	2,226,022	2,275,257	2,183,386	2,330,626	2,203,350	2,272,354	2,263,335	2,087,828	2,198,107	2,097,668
Financial corporations		487,393	334,797	710,656	756,372	328,368	680,939	357,771	266,845	328,735	368,635	244,543	352,680	275,957
Households and NPISHs		511,726	539,549	518,129	517,365	538,517	539,932	524,388	524,767	519,323	534,019	659,868	713,715	792,039
Deposits with agreed maturity up to 2 years		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	30,190,097
in BGN		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	15,915,351
Local government and SSFs		166,704	176,727	197,834	213,851	232,120	245,018	233,542	222,558	216,726	216,923	190,589	192,024	205,271
Non-financial corporations		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	3,164,140
Financial corporations		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	1,754,578
Households and NPISHs		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	10,791,362
in foreign currency		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	14,274,746
Local government and SSFs		1,727	1,687	7,331	7,342	7,339	7,343	6,151	4,582	3,603	3,608	3,606	3,600	2,501
Non-financial corporations		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	2,742,908
Financial corporations		890,614	772,627	791,662	730,666	585,792	579,391	618,794	684,528	452,673	450,975	477,948	429,074	416,516
Households and NPISHs		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	11,112,821
o/w EUR		12,895,786	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	11,966,415
Local government and SSFs		1,565	1,524	7,166	7,166	7,166	7,166	5,978	4,413	3,435	3,440	3,440	3,440	2,335
Non-financial corporations		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	2,360,946
Financial corporations		885,926	767,916	787,000	726,064	580,808	573,543	613,804	680,566	449,626	447,955	463,544	425,110	413,106
Households and NPISHs		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	9,190,028
Deposits redeemable at notice up to 3 months		5,317,769	5,306,747	5,333,321	5,448,348	5,519,445	5,643,766	5,682,046	5,789,452	5,965,832	6,657,564	7,032,491	7,541,887	7,541,887
in BGN		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	4,312,735
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		36,346	33,987	32,141	33,306	38,675	42,106	33,356	45,906	31,197	33,548	43,894	35,872	41,440
Financial corporations		988	888	888	888	668	468	482	468	468	486	468	768	1,168
Households and NPISHs		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	4,270,127
in foreign currency		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	3,229,152
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Reporting of Other MFIs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN/000														
Non-financial corporations		34,658	12,905	10,286	25,896	12,106	40,888	26,754	25,147	15,690	13,464	11,730	14,803	12,259
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216	2,216
Households and NPISHs		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	3,214,677
o/w EUR		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	2,589,547
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		32,898	11,374	8,717	24,269	10,222	38,952	25,319	23,822	14,477	12,264	10,542	13,670	11,132
Financial corporations		1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	1,532	2,216	2,216
Households and NPISHs		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	2,576,199
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)														
in BGN		72,674	70,706	71,710	80,543	83,148	95,285	99,246	108,109	115,473	113,221	113,268	121,023	17,204
in foreign currency		69,073	67,105	68,109	76,942	80,134	92,271	96,232	105,095	112,459	110,207	111,525	121,023	17,204
o/w EUR		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														
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		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	12,746,637
in BGN		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	1,812,600
in foreign currency		590,849	604,189	625,225	644,170	650,508	666,468	682,996	701,229	719,614	743,643	810,787	847,128	855,049
o/w EUR		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	967,551
Debt securities issued over 2 years		115,760	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
in BGN		11,466	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
o/w EUR		104,294	104,314	104,336	104,357	104,377	104,398	104,418	104,439	104,461	104,483	83,401	83,404	83,407
Capital and reserves		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	10,850,630
Funds contributed by owners		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	4,013,519
Reserves		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	5,496,741
Financial result		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	1,340,370

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

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

Source: other MFIs.

Table 4

Foreign Assets and Liabilities of the BNB													
BGN'000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Exchange rate: BGN / USD 1	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50630	1.50611	1.48360	1.44342	1.48970
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
<b>FOREIGN ASSETS OF THE BNB</b>	<b>25,043,732</b>	<b>25,830,625</b>	<b>26,215,029</b>	<b>26,527,590</b>	<b>27,149,207</b>	<b>29,295,999</b>	<b>29,464,218</b>	<b>30,358,549</b>	<b>29,551,795</b>	<b>29,556,138</b>	<b>30,448,480</b>	<b>27,782,816</b>	<b>27,244,877</b>
<b>International reserves</b>	<b>25,013,634</b>	<b>25,800,527</b>	<b>26,184,931</b>	<b>26,497,492</b>	<b>27,119,109</b>	<b>29,265,901</b>	<b>29,434,120</b>	<b>30,328,451</b>	<b>29,521,697</b>	<b>29,526,040</b>	<b>30,418,044</b>	<b>27,753,123</b>	<b>27,215,184</b>
Cash in foreign currency	80,880	76,298	76,176	74,304	71,708	68,849	67,283	66,047	64,155	62,000	61,274	59,054	56,601
o/w EUR	76,971	76,715	74,825	72,885	70,514	67,878	66,415	64,555	62,919	60,909	60,006	58,250	55,852
SDR holdings	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	1,379,065
Monetary gold	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	3,047,426
Monetary gold in BNB treasure	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	1,217,548
Monetary gold deposited with non-residents	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	1,829,878
Claims on non-resident banks	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	12,189,624
Reserve position in the IMF	77,201	77,357	78,116	81,213	80,393	81,895	80,495	79,550	79,082	78,828	77,757	75,869	76,954
Deposits	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	3,846,046
Overnight deposits	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	2,965,583
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	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	2,965,583
o/w EUR	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	2,955,538
Deposits with agreed maturity	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	880,463
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	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	880,463
o/w EUR	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	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	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	8,266,624
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	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	8,266,624
o/w EUR	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	8,266,624
Claims on non-resident governments	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	9,141,925
Securities other than shares	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	9,141,925
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	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	9,141,925
o/w EUR	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	9,141,925
Claims on other non-residents	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	1,378,781
Securities other than shares	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	1,378,781
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	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	1,378,781
o/w EUR	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	1,378,781
Accrued interest receivable	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	84,473	102,051	76,971	93,964	97,234	69,599	71,559	82,779	44,322	41,488	52,060	31,751	21,762
o/w EUR	84,207	101,611	76,337	93,717	96,852	68,967	71,260	82,546	43,955	41,309	51,762	31,420	21,599

Foreign Assets and Liabilities of the BNB													
BGN'000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Other foreign assets	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,098	30,436	29,693	29,693
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	30,400	29,657	29,657
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	30,400	29,657	29,657
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	30,400	29,657	29,657
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
<b>FOREIGN LIABILITIES OF THE BNB</b>	<b>1,492,650</b>	<b>1,482,020</b>	<b>1,551,353</b>	<b>1,606,466</b>	<b>1,568,241</b>	<b>1,551,211</b>	<b>1,581,211</b>	<b>1,635,642</b>	<b>1,569,177</b>	<b>1,493,883</b>	<b>1,473,738</b>	<b>1,458,999</b>	<b>1,552,426</b>
Liabilities to non-resident banks	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	1,378,526
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	-	-	-	-	-	-	-	-	-	-	-	-	-

Foreign Assets and Liabilities of the BNB													
BGN'000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Liabilities to the IMF	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	1,378,526
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation	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	1,378,526
Liabilities to non-resident governments	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912	90,745	20,187	43,767	62,782	136,895
Deposits	48,031	34,420	89,989	89,963	66,287	22,224	77,644	148,912	90,745	20,187	43,767	62,782	136,895
Overnight deposits	12,124	8,578	73,210	15,448	50,406	5,094	63,240	12,505	36,612	5,954	28,863	46,729	9,835
in BGN	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053	127,060
in foreign currency	35,907	25,842	16,779	74,515	15,881	17,130	14,404	136,407	54,133	14,233	14,904	16,053	127,060
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	-	-	-	-	-	-	-	-	-	-	-	-	-
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	61,519	61,519
Deposits	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
Overnight deposits	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in BGN	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519	61,519
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable	157	334	506	165	307	431	94	184	280	83	160	230	94
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	157	334	506	165	307	431	94	184	280	83	160	230	94
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Loans to Non-financial Corporations, Households and NPISHs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013	
BGN'000		1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970	
Exchange rate: BGN / USD 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	
Exchange rate: BGN / EUR 1															
<b>LOANS TO NON-FINANCIAL CORPORATIONS</b>															
Overdraft		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	34,885,890	
in BGN		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	9,313,398	
in foreign currency		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	3,664,636	
o/w EUR		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	5,488,762	
Loans		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	5,352,517	
Regular		23,946,887	24,254,849	24,402,795	24,670,067	24,885,652	25,083,050	25,166,931	25,252,894	25,267,585	25,703,401	25,661,090	25,725,923	25,572,492	
Loans with maturity up to 1 year		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	19,254,536	
in BGN		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	864,798	
in foreign currency		280,971	291,030	278,633	289,327	293,656	279,089	311,718	311,754	347,258	392,258	412,496	404,612	333,106	
o/w EUR		565,293	548,798	586,650	592,951	518,929	517,633	538,612	533,124	522,124	498,908	627,803	582,148	531,692	
Loans with maturity over 1 up to 5 years		445,551	430,796	470,392	465,052	429,785	427,117	437,047	451,725	449,325	404,607	539,645	504,430	475,320	
in BGN		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	6,295,487	
in foreign currency		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	1,458,890	
o/w EUR		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	4,836,597	
Loans with maturity over 5 years		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	4,721,472	
in BGN		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	12,094,251	
in foreign currency		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	1,965,158	
o/w EUR		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	10,129,093	
Bad and restructured <sup>1</sup>		5,358,070	9,173,777	9,341,540	9,481,404	9,609,323	9,652,903	9,589,958	9,484,885	9,626,079	9,753,794	9,712,037	9,708,404	9,666,423	
in BGN		8,303,306	6,182,341	6,230,255	6,382,233	6,454,457	6,466,757	6,466,757	6,641,450	6,540,491	6,633,129	6,289,499	6,328,146	6,317,956	
in foreign currency		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	1,190,500	
o/w EUR		4,679,150	5,031,854	5,099,657	5,237,098	5,301,536	5,318,597	5,484,265	5,326,674	5,484,265	5,325,225	5,448,355	5,115,362	5,127,456	
LOANS TO HOUSEHOLDS AND NPISHs		4,636,144	4,988,693	5,068,554	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	5,096,807	
Overdraft		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	18,532,137	
in BGN		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	1,531,069	
in foreign currency		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	1,341,065	
o/w EUR		203,846	204,289	205,217	206,648	202,713	201,091	199,292	202,218	200,955	198,920	197,528	193,660	190,004	
Consumer loans		198,638	199,093	199,934	199,646	197,443	195,740	194,913	198,903	196,259	193,122	191,692	190,625	186,678	
Regular		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	7,226,239	
Loans with maturity up to 1 year		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	6,035,789	
in BGN		17,094	17,244	18,837	24,554	25,868	27,492	31,507	31,535	34,562	35,316	37,437	34,504	35,358	
in foreign currency		12,933	14,227	15,519	20,743	21,885	23,969	28,259	28,633	31,387	32,200	34,646	31,843	30,338	
o/w EUR		4,161	3,017	3,318	3,811	3,983	3,523	3,248	2,902	3,175	3,116	2,791	2,661	5,020	
Loans with maturity over 1 up to 5 years		3,769	2,653	3,250	3,743	3,919	3,467	3,201	2,853	3,128	3,051	2,678	2,588	4,964	
in BGN		893,895	900,711	910,380	924,091	937,022	946,922	966,706	979,401	987,156	989,518	982,052	972,615	966,729	
in foreign currency		735,245	740,018	748,055	761,069	773,370	782,614	801,523	810,090	819,229	823,041	816,501	810,259	809,610	
o/w EUR		158,650	160,693	162,325	163,022	163,652	164,308	165,183	169,311	167,927	166,477	165,551	162,356	157,119	
Loans with maturity over 5 years		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	5,033,702	
in BGN		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	3,576,049	
in foreign currency		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	1,451,707	1,457,653	
o/w EUR		1,295,949	1,320,644	1,337,956	1,355,133	1,376,119	1,395,910	1,398,762	1,408,258	1,413,665	1,421,768	1,433,789	1,430,197	1,435,750	
Bad and restructured <sup>1</sup>		1,420,331	1,415,809	1,420,147	1,408,764	1,338,199	1,301,345	1,282,808	1,246,204	1,213,774	1,216,380	1,186,414	1,196,173	1,190,450	
in BGN		1,161,845	1,156,053	1,158,837	1,149,603	1,087,775	1,053,539	1,036,979	1,009,835	981,230	983,931	954,442	960,314	953,540	
in foreign currency		258,486	259,756	261,310	259,161	250,424	247,806	245,829	236,373	232,544	232,789	231,972	235,859	236,910	

Table 5

Loans to Non-financial Corporations, Households and NPISHs		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
	o/w EUR	244,785	246,221	247,197	245,326	237,213	234,848	233,253	224,182	220,918	221,610	217,279	221,741	222,968
Loans for house purchase		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	8,887,218
Regular		7,015,650	6,996,516	6,981,170	6,969,659	6,993,380	6,989,438	6,984,842	6,959,379	6,955,264	6,944,771	7,061,686	7,013,983	6,993,156
Loans with maturity up to 1 year		406	1,966	2,150	2,026	2,058	1,976	1,651	1,607	1,598	1,589	20	14	9
in BGN		64	62	83	75	114	40	16	9	5	1	1	-	-
in foreign currency		342	1,904	2,067	1,951	1,944	1,936	1,635	1,598	1,593	1,588	19	14	9
o/w EUR		342	1,904	2,067	1,951	1,944	1,936	1,635	1,598	1,593	1,588	19	14	9
Loans with maturity over 1 up to 5 years		37,068	36,011	35,059	35,431	36,040	35,376	34,957	33,938	33,560	33,560	32,336	30,546	29,510
in BGN		9,457	9,027	8,898	8,665	9,337	9,312	9,327	9,304	9,756	10,152	10,254	9,644	9,593
in foreign currency		27,611	26,984	26,161	26,766	26,703	26,064	25,630	24,634	24,172	23,408	22,082	20,902	19,917
o/w EUR		27,426	26,803	25,979	26,607	26,549	25,912	25,441	24,451	23,993	23,232	21,910	20,736	19,828
Loans with maturity over 5 years		6,978,176	6,958,539	6,943,961	6,932,202	6,955,282	6,952,086	6,948,234	6,923,834	6,919,738	6,909,622	7,029,330	6,983,423	6,963,637
in BGN		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	2,759,030
in foreign currency		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	4,204,607
o/w EUR		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	4,132,322
Bad and restructured <sup>1</sup>		1,805,016	1,827,201	1,848,082	1,863,187	1,859,153	1,865,875	1,869,771	1,879,866	1,876,784	1,876,439	1,881,310	1,889,721	1,894,062
in BGN		899,734	911,735	918,877	925,982	922,153	924,989	926,725	931,614	925,168	924,525	921,853	923,657	925,064
in foreign currency		905,282	915,466	929,205	937,205	937,000	940,886	943,046	948,252	947,616	951,914	959,457	966,064	968,998
o/w EUR		844,576	856,403	869,538	876,575	878,269	883,129	884,229	890,488	888,743	894,177	906,960	915,035	918,251
Other loans		912,367	919,347	924,951	942,296	941,254	936,215	937,534	939,844	937,184	937,184	934,256	916,876	887,611
Regular		665,813	675,628	680,120	691,813	691,666	688,635	690,785	692,625	689,755	692,382	693,139	676,004	655,011
Loans with maturity up to 1 year		17,520	16,614	16,657	18,752	21,310	22,162	25,105	26,998	28,578	31,209	32,199	29,724	16,088
in BGN		14,062	13,152	13,333	15,307	16,284	17,515	21,781	24,056	25,837	28,503	29,406	27,210	13,470
in foreign currency		3,458	3,462	3,324	3,445	5,026	4,647	3,324	2,942	2,741	2,706	2,793	2,514	2,618
o/w EUR		3,458	3,447	3,309	3,429	5,011	4,636	3,317	2,938	2,741	2,706	2,793	2,514	2,618
Loans with maturity over 1 up to 5 years		255,020	262,081	267,260	270,858	270,450	268,363	265,777	262,079	255,920	252,928	253,454	246,898	242,998
in BGN		132,702	140,250	144,489	149,642	151,263	149,438	147,716	146,087	143,178	145,341	147,940	146,200	144,357
in foreign currency		122,318	121,831	122,771	121,216	119,187	118,925	118,061	115,992	112,742	107,587	105,514	100,698	98,641
o/w EUR		122,268	121,549	122,417	120,846	118,858	118,598	117,759	115,719	112,548	107,405	105,342	100,541	98,486
Loans with maturity over 5 years		393,273	396,933	396,203	402,203	399,906	398,110	399,903	403,548	405,257	408,245	407,486	399,382	395,925
in BGN		186,237	188,317	189,278	188,702	189,629	189,218	190,461	194,356	196,970	198,898	197,973	198,326	197,433
in foreign currency		207,036	208,616	206,925	213,501	210,277	208,892	209,442	209,192	208,287	209,347	209,513	201,056	198,492
o/w EUR		206,118	207,705	206,073	212,621	209,431	208,039	208,614	208,385	207,488	208,553	208,753	200,309	197,743
Bad and restructured <sup>1</sup>		246,554	243,719	244,831	250,483	249,588	247,580	246,749	247,219	247,699	244,802	241,117	240,872	232,600
in BGN		152,133	149,088	148,686	152,615	150,952	149,341	149,183	149,472	150,019	147,744	146,302	145,618	140,124
in foreign currency		94,421	94,631	96,145	97,868	98,636	98,239	97,566	97,747	97,680	97,058	94,815	95,254	92,476
o/w EUR		93,782	94,568	96,081	97,800	97,974	97,565	96,894	97,084	97,028	96,401	94,163	94,630	91,832

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

Preliminary data.

Source: other MFIs.



Table 6

Memorandum to the Analytical Reporting of the BNB		02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
BGN'000														
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-
	Depreciation	101,244	100,696	102,299	103,961	105,795	107,127	108,461	109,984	111,085	112,390	113,699	115,436	116,721
	Derivatives with a negative fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
	in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Memorandum to the Analytical Reporting of Other MFIs													
BGN000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
Exchange rate: BGN / USD 1	1.45491	1.46438	1.47844	1.57690	1.55348	1.59218	1.55089	1.51263	1.50530	1.50611	1.48360	1.44342	1.48970
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
<b>OTHER ASSETS, of which</b>													
Accrued interest - total	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	1,239,902
in BGN	339,340	352,597	373,797	375,197	385,183	355,915	359,288	378,133	373,201	384,716	383,340	356,025	354,859
in foreign currency	744,041	759,474	819,832	840,221	857,900	861,874	891,213	934,768	954,972	983,544	973,596	875,784	885,043
o/w EUR	706,001	715,196	768,182	784,077	802,874	821,175	846,103	883,895	897,683	924,269	912,249	840,274	842,524
o/w Accrued interest on deposits	6,590	7,976	9,278	10,691	10,561	10,155	11,890	14,073	14,716	13,398	8,124	7,742	7,451
in BGN	2,329	2,664	2,674	3,060	3,457	3,864	4,282	4,748	5,018	5,557	4,293	3,834	3,387
in foreign currency	4,261	5,312	6,604	7,631	7,104	6,291	7,608	9,325	9,698	7,861	3,831	3,908	4,064
o/w EUR	3,972	5,015	6,179	7,220	6,637	5,994	7,323	8,913	9,306	7,441	3,661	3,765	3,865
o/w Accrued interest on loans	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	1,157,572
in BGN	324,629	330,543	346,561	339,307	345,875	337,360	341,656	353,303	341,615	344,974	342,066	338,345	339,835
in foreign currency	699,150	710,391	757,758	764,356	768,550	778,140	793,252	824,588	828,957	839,848	819,342	821,292	817,737
o/w EUR	668,714	676,825	720,856	728,134	737,016	742,586	758,561	789,287	792,084	806,469	788,110	792,326	788,249
o/w Accrued interest on securities other than shares	52,181	62,840	79,641	100,748	117,756	91,823	103,337	120,710	142,646	169,807	186,909	64,050	74,476
in BGN	12,324	19,358	24,537	32,800	35,808	14,640	13,302	20,052	26,533	34,163	36,926	13,825	11,616
in foreign currency	39,857	43,482	55,104	67,948	81,948	77,183	90,035	100,658	116,113	135,644	149,983	50,225	62,860
o/w EUR	32,655	33,165	40,892	48,565	59,058	72,468	80,054	85,608	96,211	110,254	120,073	43,850	50,071
Derivatives with a positive fair value	122,385	121,280	120,930	191,509	178,712	207,901	197,211	191,984	170,915	171,718	170,057	168,844	165,373
in BGN	32,283	22,780	14,962	48,653	44,746	56,121	45,681	46,563	33,262	30,966	26,586	38,482	27,645
in foreign currency	90,102	98,500	105,968	142,856	133,966	151,780	151,530	145,421	137,653	140,752	143,471	130,362	137,728
o/w EUR	80,127	87,874	93,994	115,317	115,030	129,706	132,098	130,914	120,556	125,245	125,373	109,831	116,375
<b>OTHER LIABILITIES, of which</b>													
Accrued interest - total	652,751	671,196	710,577	721,798	710,265	725,541	739,056	747,111	766,290	793,604	575,885	589,188	629,040
in BGN	279,701	291,382	316,212	322,475	320,988	330,202	346,217	361,181	370,068	387,430	272,095	281,096	299,267
in foreign currency	373,050	379,814	394,365	399,323	389,277	395,339	392,839	385,930	396,222	406,174	303,790	308,092	329,773
o/w EUR	335,155	339,041	350,531	351,228	341,202	344,961	341,328	343,181	352,251	359,099	270,054	277,000	293,350
o/w Accrued interest on overnight deposits	6,262	7,661	9,888	11,813	12,894	14,562	17,173	17,709	19,059	20,619	2,354	4,015	7,358
in BGN	4,564	5,643	7,414	9,018	9,638	10,968	13,080	13,391	14,642	16,012	1,184	2,806	5,069
in foreign currency	1,698	2,018	2,474	2,795	3,256	3,594	4,093	4,318	4,417	4,607	1,170	1,209	2,289
o/w EUR	1,555	1,827	2,281	2,529	2,921	3,193	3,645	3,824	3,869	4,069	1,129	1,117	2,065
o/w Accrued interest on deposits with agreed maturity	609,240	613,639	637,840	638,683	617,742	615,052	610,627	605,685	606,696	616,030	563,419	552,997	567,577
in BGN	260,932	266,181	283,283	281,372	275,271	276,567	283,804	292,424	292,922	301,609	269,533	266,317	271,284
in foreign currency	348,308	347,458	354,557	357,311	342,471	338,485	326,823	313,264	313,774	314,421	293,886	286,680	296,293
o/w EUR	313,064	310,635	315,832	315,989	302,245	297,438	285,900	281,998	282,706	281,553	260,477	257,463	263,634
o/w Accrued interest on deposits redeemable at notice	27,715	40,243	52,614	67,157	76,878	91,098	104,991	117,914	133,069	148,326	2,093	22,453	43,336
in BGN	13,783	19,524	25,480	32,043	36,030	42,614	49,284	55,302	62,442	69,733	1,307	11,894	22,831
in foreign currency	13,932	20,719	27,134	35,114	40,848	48,484	55,707	62,612	70,627	78,593	786	10,559	20,505
o/w EUR	11,574	17,180	22,463	28,771	33,504	39,737	45,853	51,717	58,359	65,013	605	8,787	16,975
o/w Accrued interest on debt securities issued	8,375	8,071	9,366	2,941	2,270	4,017	5,045	5,376	7,116	8,042	7,673	9,557	10,586
in BGN	351	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	8,024	8,071	9,366	2,941	2,270	4,017	5,045	5,376	7,116	8,042	7,673	9,557	10,586
o/w EUR	8,024	8,071	9,366	2,941	2,270	4,017	5,045	5,376	7,116	8,042	7,673	9,557	10,586
Provisions	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	4,775,287
Depreciation	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	1,496,725
Derivatives with a negative fair value	128,996	125,799	128,536	166,431	165,284	174,984	184,060	184,512	170,575	176,355	179,603	171,732	152,638

Table 7

Memorandum to the Analytical Reporting of Other MFIs													
BGN'000	02.2012	03.2012	04.2012	05.2012	06.2012	07.2012	08.2012	09.2012	10.2012	11.2012	12.2012	01.2013	02.2013
in BGN	28,454	22,934	18,501	33,399	31,596	31,584	36,961	43,784	34,673	33,071	37,361	46,060	24,692
in foreign currency	100,542	102,865	110,035	133,032	133,688	143,400	147,099	140,728	135,902	143,284	142,242	125,672	127,946
o/w EUR	88,198	91,097	96,790	109,977	112,576	121,183	126,021	123,060	115,844	123,189	123,074	102,131	108,263

Preliminary data.

Source: other MFIs.



## Monthly Sectoral Survey of the BNB as of February 2013

BGN'000

	Total															
	Resident sector				General government				Other resident sectors				Non-resident sector			
													Countries and institutions of the EU			
	Other MFIs	CG	SSFs		Other MFIs	CG	SSFs		Non-financial corporations	Financial corporations	Households and NPISHs	MU	Non-MU	Rest of the world	Not allocated	
10. Fixed assets (in levs)	286,438	-	-	-	-	-	-	-	-	-	-	-	-	-	-	286,438
11. Other assets	1,441,341	331	120	-	211	211	-	211	211	-	211	21,486	138	42	1,419,344	
in BGN	51,786	331	120	-	211	211	-	211	211	-	211	21,486	138	42	51,455	
in foreign currency	1,389,555	-	-	-	-	-	-	-	-	-	-	-	-	-	1,367,889	
o/w EUR	21,645	-	-	-	-	-	-	-	-	-	-	-	-	-	46	
<b>LIABILITIES</b>	<b>29,027,433</b>	<b>12,330,258</b>	<b>7,551,198</b>	<b>3,581,585</b>	<b>50,124</b>	<b>1,197,475</b>	<b>73,734</b>	<b>1,123,741</b>	<b>1,123,741</b>	<b>1,123,741</b>	<b>1,123,741</b>	<b>31</b>	<b>173,806</b>	<b>1,390,133</b>	<b>15,133,205</b>	
12. Currency in circulation	8,848,242	-	-	-	-	-	-	-	-	-	-	-	-	-	8,848,242	
13. Deposits	12,503,429	12,328,623	7,551,198	3,581,128	3,531,461	49,667	73,734	1,123,563	1,123,563	-	173,806	-	173,806	-	-	
13.1. Overnight	9,572,738	9,398,932	7,551,198	1,492,538	1,459,871	32,667	52,220	302,976	302,976	-	173,806	-	173,806	-	-	
in BGN	5,631,272	4,227,268	4,227,268	1,159,653	1,126,966	32,667	244,351	244,351	244,351	-	46,746	-	46,746	-	-	
in foreign currency	3,894,720	3,767,660	3,323,930	332,885	328,165	332,885	110,845	58,625	58,625	-	127,060	-	127,060	-	-	
o/w EUR	3,888,800	3,761,740	3,323,930	328,165	328,165	328,165	109,645	57,425	57,425	-	127,060	-	127,060	-	-	
13.2. With agreed maturity	2,930,691	2,930,691	-	2,088,590	2,071,590	17,000	21,514	820,587	820,587	-	-	-	-	-	-	
up to 2 years	2,930,691	2,930,691	-	2,088,590	2,071,590	17,000	21,514	820,587	820,587	-	-	-	-	-	-	
in BGN	2,357,003	2,357,003	-	2,086,003	2,069,003	17,000	271,000	271,000	271,000	-	-	-	-	-	-	
in foreign currency	573,688	573,688	-	2,587	2,587	-	571,101	549,587	549,587	-	-	-	-	-	-	
o/w EUR	571,119	571,119	-	18	18	-	571,101	549,587	549,587	-	-	-	-	-	-	
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	1,378,526	-	-	-	-	-	-	-	-	-	-	-	-	1,378,526	-	
17. Capital and reserves	4,787,417	-	-	-	-	-	-	-	-	-	-	-	-	-	4,787,417	
17.1. Funds contributed by owners	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	20,000	
17.2. Reserves	4,603,945	-	-	-	-	-	-	-	-	-	-	-	-	-	4,603,945	
17.3. Financial result	163,472	-	-	-	-	-	-	-	-	-	-	-	-	-	163,472	
18. Other liabilities	1,509,819	635	-	457	457	457	178	178	178	-	31	31	11,607	1,497,546		
in BGN	138,486	457	-	457	457	457	178	178	178	-	125	31	11,513	126,516		
in foreign currency	1,371,333	178	-	-	-	-	178	178	178	-	31	31	94	1,371,030		
o/w EUR	2,580	178	-	-	-	-	178	178	178	-	31	31	31	2,371		

Source: BNB.

## Monthly Sectoral Survey of other MFIs as of February 2013

	BGN000																								
	Resident sector										Non-resident sector														
	Monetary financial institutions					General government					Other resident sectors					Financial corporations		Households and NPIs		Countries and institutions of the EU					
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporations	OFIAs	ICs and PFs	Households and NPIs	MU	Non-MU	Rest of the world	Not allocated												
<b>ASSETS</b>	<b>89,257,134</b>	<b>72,266,004</b>	<b>9,451,751</b>	<b>7,544,186</b>	<b>1,907,566</b>	<b>5,775,726</b>	<b>5,448,631</b>	<b>327,089</b>	<b>6</b>	<b>57,038,527</b>	<b>36,780,139</b>	<b>1,433,108</b>	<b>1,360,623</b>	<b>72,485</b>	<b>18,825,280</b>	<b>11,759,507</b>	<b>10,175,500</b>	<b>6,541,294</b>	<b>3,634,206</b>	<b>1,584,007</b>	<b>5,231,623</b>	<b>1,359,334</b>	<b>836,394</b>	<b>522,940</b>	<b>398,127</b>
1. Cash	1,359,334	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	836,394	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	522,940	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	398,127	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Deposits	14,951,563	8,580,242	8,580,228	7,543,863	1,036,365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.1. Overnight	11,234,293	7,803,856	7,803,856	7,543,826	260,030	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	4,901,082	4,357,456	4,357,456	4,221,293	136,163	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	6,333,211	3,446,400	3,446,400	3,322,533	123,867	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	5,612,585	3,373,962	3,373,962	3,322,533	51,429	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.2. With agreed maturity	3,717,270	776,386	776,372	37	776,335	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
in BGN	362,799	237,599	237,599	37	237,562	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	3,354,471	538,787	538,773	538,773	538,773	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
o/w EUR	2,421,300	327,866	327,864	-	327,864	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Repos	340,449	317,637	234,617	-	234,617	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	182,127	176,031	108,080	-	108,080	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	158,322	141,606	126,537	-	126,537	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	83,484	66,768	51,699	-	51,699	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Loans	57,922,161	55,114,804	467,567	48	467,567	272,932	10,702	262,230	54,374,305	34,885,890	955,945	333	18,532,137	2,807,357	2,150,298	161,426	1,988,872	667,059	-	-	-	-	-	-	-
up to 1 year	12,613,524	12,476,171	48	48	48	51,297	10,702	40,595	12,424,826	10,466,810	338,549	338,425	124	1,619,467	137,353	81,737	51,358	30,379	55,616	-	-	-	-	-	-
in BGN	5,688,688	5,646,716	12	12	12	51,294	10,699	40,595	5,595,410	4,079,908	112,009	111,939	54	2,153,974	1,826	1,388	438	40,146	-	-	-	-	-	-	-
in foreign currency	6,924,836	6,829,455	36	36	36	3	3	3	6,829,416	6,386,902	226,540	226,486	70	215,974	95,381	79,911	49,970	29,941	15,470	-	-	-	-	-	
o/w EUR	6,553,806	6,470,657	36	36	36	3	3	3	6,470,618	6,033,121	225,020	224,966	54	212,477	83,149	73,562	49,892	23,670	9,587	-	-	-	-	-	
over 1 and up to 5 years	11,055,104	10,633,928	130,367	130,367	130,367	15,348	15,348	15,348	10,488,213	8,668,871	315,757	315,596	161	1,503,565	421,176	180,249	79,682	100,557	240,927	-	-	-	-	-	
in BGN	3,204,788	3,168,256	91,250	91,250	91,250	15,348	15,348	15,348	3,061,658	1,798,835	128,201	128,040	161	1,134,622	368,663	384,644	175,945	79,467	208,699	-	-	-	-	-	
in foreign currency	7,850,316	7,465,672	39,117	39,117	39,117	-	-	-	7,426,555	6,870,036	187,556	187,556	187,556	368,963	309,471	155,480	78,150	77,330	153,991	-	-	-	-	-	
o/w EUR	7,647,802	7,338,331	39,117	39,117	39,117	-	-	-	7,299,214	6,744,995	187,556	187,556	187,556	366,663	309,471	155,480	78,150	77,330	153,991	-	-	-	-	-	
over 5 years	34,253,533	32,004,705	337,152	337,152	337,152	206,287	206,287	206,287	31,461,266	15,750,209	301,972	301,924	48	15,409,085	2,248,928	1,886,312	30,386	1,857,926	360,516	-	-	-	-	-	
in BGN	11,628,718	11,616,386	310,000	310,000	310,000	140,225	140,225	140,225	11,166,161	7,733,547	71,056	71,056	48	8,361,558	12,332	3,050	2,190	860	9,282	-	-	-	-	-	
in foreign currency	22,624,815	20,388,319	27,152	27,152	27,152	66,062	66,062	66,062	20,295,105	13,016,662	230,916	230,868	48	7,047,527	2,236,496	1,885,262	28,196	1,857,066	351,234	-	-	-	-	-	
o/w EUR	21,835,700	19,738,917	27,152	27,152	27,152	66,062	66,062	66,062	19,645,703	12,534,423	222,098	222,050	48	6,889,182	2,096,533	1,877,866	28,196	1,849,670	218,967	-	-	-	-	-	
5. Securities other than shares	7,674,030	5,767,572	38,120	38,120	38,120	5,390,372	5,327,968	62,384	339,080	294,466	44,614	44,614	-	-	1,906,458	1,716,434	1,350,292	366,142	190,024	-	-	-	-	-	
up to 1 year	1,665,445	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	-	-	978,156	948,839	842,360	106,479	29,317	-	-	-	-	-	
in BGN	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	687,289	-	-	978,156	948,839	842,360	106,479	29,317	-	-	-	-	-	
in foreign currency	978,156	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	831,985	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
over 1 and up to 2 years	241,752	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	-	-	831,985	802,668	724,457	78,211	29,317	-	-	-	-	-	
in BGN	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	69,858	-	-	171,894	171,894	171,894	171,894	171,894	-	-	-	-	-	
in foreign currency	171,894	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	115,344	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
over 2 years	5,766,833	5,010,425	38,120	38,120	38,120	4,633,225	4,570,841	62,384	339,080	294,466	44,614	44,614	-	-	115,344	115,344	115,344	115,344	115,344	-	-	-	-	-	
in BGN	2,256,954	2,153,685	13,441	13,441	13,441	17,088	13,441	3,647	3,647	3,647	3,647	3,647	-	-	103,269	77,824	336,038	259,663	160,707	-	-	-	-	-	
in foreign currency	3,509,879	2,856,740	38,120	38,120	38,120	2,496,628	2,430,060	57,568	321,992	281,025	40,967	40,967	-	-	653,139	517,877	336,038	181,839	135,262	-	-	-	-	-	
o/w EUR	2,486,267	1,913,939	38,120	38,120	38,120	1,557,551	1,499,983	57,568	318,268	277,301	40,967	40,967	-	-	574,328	454,558	279,266	175,292	119,770	-	-	-	-	-	
6. Shares and other equity	605,075	487,592	4,963	4,963	4,963	-	-	-	482,629	180,266	302,363	282,191	20,172	20,172	117,483	30,206	27,721	2,485	87,277	-	-	-	-	-	
in BGN	487,592	487,592	4,963	4,963	4,963	-	-	-	482,629	180,266	302,363	282,191	20,172	20,172	117,483	30,206	27,721	2,485	87,277	-	-	-	-		

## Monthly Sectoral Survey of other MFIs as of February 2013

	Resident sector													Non-resident sector					Rest of the world	Not allocated				
	Monetary financial institutions													Countries and institutions of the EU										
	General government													Financial corporations							Households and NPISHs			
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporations	Financial corporations	OFIAs	ICs and PFIAs	Households and NPISHs	MU	Non-MU												
7. Fixed assets (in levs)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,461,897	
8. Other assets	126,256	323	125,933	112,422	109,941	2,475	6	1,759,479	1,393,574	74,306	57,686	16,620	291,599	534,076	486,656	429,989	56,667	47,420	410,392	47,420	410,392	47,420	410,392	
in BGN	95,525	322	95,203	70,118	68,721	1,391	6	738,560	497,160	54,927	38,315	16,612	186,493	22,388	18,714	9,255	9,459	3,674	358,250	3,674	358,250	3,674	358,250	
in foreign currency	30,731	1	30,730	42,304	41,220	1,084	-	1,020,899	896,414	19,379	19,371	8	105,106	511,688	467,942	420,734	47,208	43,746	52,142	43,746	52,142	43,746	52,142	
o/w EUR	17,811	1	17,810	31,566	30,462	1,084	-	977,193	857,952	19,350	19,352	8	99,881	425,659	397,494	373,468	24,026	28,165	50,355	28,165	50,355	28,165	50,355	
LIABILITIES	89,257,134	62,976,938	1,923,169	2,241,860	749,224	1,487,862	4,774	58,811,909	17,632,750	3,890,756	1,800,219	2,090,537	37,288,003	13,742,452	11,749,841	10,471,682	1,278,159	1,992,611	12,537,744	1,992,611	12,537,744	1,992,611	12,537,744	
9. Deposits	56,801,424	56,801,424	1,506,093	2,130,145	646,660	1,482,497	968	52,965,186	14,146,083	3,895,219	1,722,923	1,972,296	35,123,882	10,924,182	9,159,016	7,963,861	1,195,155	1,765,166	-	1,765,166	-	1,765,166	-	1,765,166
9.1. Overnight	16,140,881	15,241,772	166,974	1,439,850	170,731	1,288,302	817	13,634,948	7,724,365	1,288,187	749,712	538,475	6,222,396	899,109	617,729	439,019	178,710	281,360	-	281,360	-	281,360	-	281,360
in BGN	11,576,244	11,283,111	91,691	1,328,688	94,875	1,233,737	76	9,872,732	5,224,514	992,327	622,052	370,275	3,655,891	283,133	232,433	139,808	92,625	50,700	-	50,700	-	50,700	-	50,700
in foreign currency	4,564,637	3,948,661	75,283	111,162	75,856	34,565	741	3,762,216	2,498,851	295,860	127,660	168,200	966,505	616,976	385,296	299,211	86,085	230,660	-	230,660	-	230,660	-	230,660
o/w EUR	3,793,587	3,273,591	2,387	2,387	70,290	34,547	703	3,165,664	2,097,668	275,957	115,870	160,087	792,039	519,996	353,066	275,728	77,338	166,930	-	166,930	-	166,930	-	166,930
9.2. With agreed maturity up to 2 years	43,616,184	33,817,765	1,339,119	690,295	475,949	214,195	151	31,788,351	6,368,021	2,403,648	973,211	1,430,437	23,016,682	9,798,419	8,403,657	7,408,048	995,609	1,394,762	-	1,394,762	-	1,394,762	-	1,394,762
in BGN	35,999,874	31,442,889	871,349	589,215	381,443	207,621	151	29,982,325	5,907,048	2,171,094	892,487	1,278,607	21,904,183	4,558,985	3,902,902	3,530,847	372,055	654,083	-	654,083	-	654,083	-	654,083
in foreign currency	19,339,012	15,001,346	588,138	140,963	138,462	2,501	15	14,272,245	2,742,908	4,165,516	213,006	203,510	11,112,821	4,337,666	3,767,943	3,464,654	303,289	569,723	-	569,723	-	569,723	-	569,723
o/w EUR	16,272,658	12,469,887	377,670	128,137	125,802	2,335	11,964,080	2,360,946	4,131,066	413,106	210,199	202,907	9,190,028	3,802,771	3,435,880	3,157,775	278,105	366,891	-	366,891	-	366,891	-	366,891
over 2 years	7,616,310	2,374,876	467,770	101,080	94,506	6,574	848,026	460,973	232,554	175,524	134,042	1,405	132,637	538,947	48,450	36,486	32,021	4,465	11,964	-	11,964	-	11,964	
in BGN	1,370,211	1,321,761	401,191	72,057	65,521	6,536	1,006,026	460,973	175,524	134,042	1,405	132,637	538,947	48,450	36,486	32,021	4,465	11,964	-	11,964	-	11,964	-	11,964
in foreign currency	6,246,099	1,053,115	66,579	29,023	28,985	38	848,026	460,973	232,554	175,524	134,042	1,405	132,637	538,947	48,450	36,486	32,021	4,465	11,964	-	11,964	-	11,964	
9.3. Redeemable at notice	7,768,541	7,541,887	66,579	28,991	28,993	38	795,240	266,519	98,230	79,314	18,916	10,750,971	1,079,362	219,319	134,959	66,193	84,360	-	84,360	-	84,360	-	84,360	
up to 3 months	7,768,541	7,541,887	66,579	28,991	28,993	38	795,240	266,519	98,230	79,314	18,916	10,750,971	1,079,362	219,319	134,959	66,193	84,360	-	84,360	-	84,360	-	84,360	
in BGN	4,354,180	4,312,735	145,987	145,987	145,987	145,987	7,541,887	53,699	3,384	3,384	3,384	7,484,804	228,654	137,630	116,794	20,836	89,024	-	89,024	-	89,024	-	89,024	
in foreign currency	3,414,361	3,229,152	71,149	145,987	145,987	145,987	7,541,887	53,699	3,384	3,384	3,384	7,484,804	228,654	137,630	116,794	20,836	89,024	-	89,024	-	89,024	-	89,024	
o/w EUR	2,747,715	2,589,547	71,149	145,987	145,987	145,987	7,541,887	53,699	3,384	3,384	3,384	7,484,804	228,654	137,630	116,794	20,836	89,024	-	89,024	-	89,024	-	89,024	
over 3 months	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10. Marketable instruments (debt securities issued up to 2 years + MMFs shares/units + repos)	2,767,163	355,124	254,513	254,513	254,513	254,513	254,513	100,611	21,364	77,511	4,348	73,163	1,736	2,412,039	2,270,804	2,231,688	39,116	141,235	-	141,235	-	141,235	-	141,235
in BGN	125,730	125,730	108,526	108,526	108,526	108,526	108,526	17,204	705	15,331	3,920	11,411	1,168	2,412,039	2,270,804	2,231,688	39,116	141,235	-	141,235	-	141,235	-	141,235
in foreign currency	2,641,433	229,394	145,987	145,987	145,987	145,987	145,987	83,407	20,659	62,180	428	61,752	568	2,412,039	2,270,804	2,231,688	39,116	141,235	-	141,235	-	141,235	-	141,235
o/w EUR	2,558,402	154,556	71,149	71,149	71,149	71,149	71,149	83,407	20,659	62,180	428	61,752	568	2,412,039	2,270,804	2,231,688	39,116	141,235	-	141,235	-	141,235	-	141,235
11. Capital and reserves	10,860,630	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1. Funds contributed by owners	4,013,519	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2. Reserves	5,496,741	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3. Financial result	1,340,370	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Other liabilities	8,113,735	6,020,390	162,563	111,715	102,544	5,365	3,806	5,746,112	3,465,301	118,262	72,948	45,078	2,162,785	406,231	320,021	276,133	43,888	86,210	1,687,114	86,210	1,687,114	86,210	1,687,114	
in BGN	5,559,430	3,895,978	127,890	107,042	98,012	5,224	3,806	3,661,046	1,877,378	97,176	57,435	39,741	1,686,192	52,165	40,661	21,832	18,829	11,504	1,610,287	11,504	1,610,287	11,504	1,610,287	
in foreign currency	2,555,305	2,124,412	34,673	4,673	4,532	141	2,085,066	1,587,923	20,880	15,513	5,337	476,293	354,066	279,360	254,301	25,059	74,706	76,827	1,687,114	76,827	1,687,114	76,827	1,687,114	
o/w EUR	2,322,031	1,977,711	25,612	4,470	4,329	141	1,947,629	1,502,009	20,300	14,971	5,329	425,320	288,286	255,008	234,878	20,130	33,278	56,034	1,687,114	56,034	1,687,114	56,034	1,687,114	

Preliminary data.

Source: other MFIs.



Table 11

## COUNTERPARTS OF MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000

	Long-term financial liabilities										Domestic credit				Net foreign assets		Other items (net)			
	Debt securities issued over 2 years					Capital and reserves					Claims on non-government sector		Foreign assets	less Foreign liabilities	Fixed assets					
	Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		in foreign currency		in BGN	Claims on General government		in foreign currency		in BGN	Claims on non-government sector									
	in BGN	in foreign currency	in BGN	in foreign currency		in BGN	in foreign currency	in BGN	in foreign currency		in BGN	in foreign currency	in BGN	in foreign currency						
02.2012	590,849	925,771	1,516,620	11,466	104,294	115,760	15,537,791	17,170,171	-1,114,833	1,962,357	847,524	19,531,857	34,259,400	53,791,257	54,638,781	35,106,455	21,455,366	3,352,877	-4,901,226	
03.2012	604,189	975,048	1,579,237	-	104,314	104,314	15,391,465	17,075,016	-1,787,805	1,859,316	71,511	19,744,760	34,445,310	54,190,070	54,261,581	35,939,761	14,172,715	21,767,046	3,355,126	-4,811,296
04.2012	625,225	1,008,761	1,633,986	-	104,336	104,336	15,259,184	16,997,506	-2,247,971	1,913,518	-334,453	19,796,119	34,605,599	54,401,718	54,067,265	36,670,276	13,982,835	22,687,441	3,363,208	-4,831,849
05.2012	644,170	998,485	1,642,855	-	104,357	104,357	15,236,231	16,983,243	-2,650,031	1,980,510	-669,521	19,918,429	34,773,359	54,691,788	54,022,267	36,882,836	12,920,053	22,930,053	3,415,457	-4,990,235
06.2012	650,508	968,344	1,618,852	-	104,377	104,377	15,266,535	16,989,764	-2,657,012	2,018,080	-638,932	20,026,197	35,064,142	55,090,339	54,451,407	36,978,361	14,626,886	22,351,465	3,418,685	-4,739,396
07.2012	666,468	973,765	1,640,233	-	104,398	104,398	15,538,720	17,283,351	-2,896,129	793,723	-2,102,406	20,134,751	35,215,555	55,356,306	53,253,900	39,307,030	13,993,909	25,313,121	3,437,391	-4,808,743
08.2012	682,996	1,003,127	1,686,123	-	104,418	104,418	15,646,011	17,436,552	-2,915,414	919,027	-1,996,387	20,205,683	35,089,788	55,295,471	53,299,094	39,342,289	13,723,907	25,618,382	3,440,358	-4,834,308
09.2012	701,229	997,200	1,698,429	-	104,439	104,439	15,827,063	17,629,931	-3,069,752	957,289	-2,112,463	20,310,609	35,120,686	55,431,295	53,318,832	39,864,094	13,796,116	26,067,978	3,451,010	-4,887,426
10.2012	719,614	997,077	1,716,691	-	104,461	104,461	15,770,013	17,591,165	-2,515,176	1,115,646	-1,399,530	20,326,311	35,113,173	55,439,484	54,039,954	38,912,079	13,849,110	25,062,969	3,498,200	-5,039,840
11.2012	743,643	870,850	1,614,493	-	104,483	104,483	15,838,561	17,557,537	-2,507,159	1,167,590	-1,339,569	20,604,730	35,311,186	55,915,916	54,576,347	40,595,884	15,657,768	24,938,116	3,514,071	-5,002,074
12.2012	810,787	939,762	1,750,549	-	83,401	83,401	15,690,374	17,524,324	-1,762,470	1,083,594	-678,876	20,599,004	35,173,916	55,772,920	55,094,044	40,478,625	15,148,553	25,330,072	3,698,477	-4,863,915
01.2013	847,128	949,116	1,796,244	-	83,404	83,404	15,623,670	17,503,318	-1,520,975	1,808,406	287,431	20,707,329	35,015,311	55,722,640	56,010,071	39,187,848	14,843,842	24,344,006	3,729,894	-5,112,834
02.2013	855,049	957,551	1,812,600	-	83,407	83,407	15,638,047	17,534,054	-498,755	1,983,918	1,485,163	20,467,436	34,888,151	55,355,587	56,840,750	38,993,248	14,888,647	24,104,601	3,748,335	-5,247,565
Financial Transactions																				
02.2012	31,521	-11,721	19,800	303	-2,510	-2,207	34,398	51,991	287,372	201,807	489,179	-84,841	-31,047	-115,888	373,291	-357,425	-270,393	-87,032	32,820	-192,394
03.2012	13,374	48,416	61,790	-11,466	4	-11,462	61,802	112,130	-675,280	-104,046	-779,326	216,739	190,475	407,214	-372,112	1,022,226	528,455	493,771	2,249	75,701
04.2012	21,036	32,399	53,435	-	3	-133,062	-79,624	-79,624	-458,293	52,932	-405,361	73,657	162,915	236,572	-168,769	680,492	-208,089	888,581	10,082	-54,107
05.2012	18,945	-19,334	-389	-	4	4	5,438	5,053	-407,239	41,138	-366,101	126,430	109,455	235,885	-130,216	16,929	-110,338	127,267	50,249	-163,893
06.2012	6,338	-27,978	-21,640	-	3	48,437	46,290	24,653	-8,520	39,917	39,917	152,287	322,212	474,499	514,416	163,061	696,559	-533,498	3,228	191,406
07.2012	15,960	1,674	17,634	-	3	34,255	51,892	-245,781	-1,249,147	-1,494,928	111,829	111,829	138,458	250,287	-1,244,641	2,013,341	-670,946	2,684,287	18,706	-82,102
08.2012	16,593	34,200	50,793	-	2	63,933	114,728	-35,898	137,032	101,134	86,634	86,634	-101,137	-14,503	86,631	106,149	-231,304	337,453	2,967	-42,868
09.2012	18,233	-2,283	15,950	-	4	24,528	40,482	-165,464	55,974	-109,490	111,811	111,811	60,279	172,090	62,600	450,000	102,246	347,754	10,652	-60,445
10.2012	18,385	658	19,043	-	4	39,601	58,648	53,169	152,689	684,379	17,973	17,973	2,233	20,206	704,585	-797,111	66,567	-863,678	47,190	-161,288
11.2012	24,032	-126,211	-102,179	-	4	34,821	-67,354	6,294	57,869	64,163	281,120	221,695	502,815	566,978	1,656,501	1,813,770	-157,269	15,871	7,690	-157,269
12.2012	67,044	70,863	137,907	-	-21,085	-21,085	12,674	129,496	736,830	-72,154	664,676	10,082	-89,534	-79,452	585,224	118,944	-475,440	594,384	184,406	97,646
01.2013	36,341	13,804	50,145	-	3	3,308	53,456	213,303	734,248	947,551	111,303	111,303	-119,073	-7,770	939,781	-1,059,505	-248,987	-810,518	31,417	-280,125
02.2013	7,921	3,892	11,813	-	3	61,160	72,976	1,029,378	172,829	1,202,207	-234,226	-234,226	-145,491	-379,717	822,490	-263,917	19,869	-283,786	18,441	-58,648

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);<sup>1</sup>
- ✓ 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).<sup>2</sup>
- 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

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<sup>1</sup> 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.

<sup>2</sup> 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 interest<sup>3</sup> 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.

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<sup>3</sup> 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 funds<sup>4</sup> registered in Bulgaria. Of all credit institutions, 24 are banks licensed to conduct bank operations in Bulgaria and abroad and 6 are foreign banks' branches. The number of money market funds is 2.

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

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<sup>4</sup> 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*<sup>5</sup>, 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.

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<sup>5</sup> 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).

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

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

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS	
Money-neutral sector	Central government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system. These are ministries, institutions and other central agencies, non-budget funds and administrative departments of the state whose competence extends normally over the whole economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by central government and whose competence extends over the whole economic territory.	
	Local government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system locally. This is the local administration, whose competence extends to the economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by local government bodies and whose competence is restricted to the economic territory of the local government.	
	Social security funds	Central and local institutional units whose main activity is to provide social benefits and which fulfill each of the following two criteria: 1) by law or by regulation certain groups of population are obliged to participate in the scheme or to pay contributions; 2) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer.	
Non-resident sector	European Union	MU	All non-resident units <sup>8</sup> which are engaged in transactions with resident institutional units, or have other economic links with resident units. This sector's accounts provide an overall view of the economic relationships linking the national economy with the rest of the world. The sector includes such institutional units, which are physically located on the territory of the country. It is divided into two sub-sectors: <i>The European Union</i> and <i>Third countries and international organizations</i> . The European Union is divided into Monetary Union and EU member states non-participating in the Monetary Union, including EU institutions.
		Non-MU	
	Third countries and international organisations	S2 Rest of the world	

<sup>8</sup> 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 information<sup>9</sup> about a given reporting agent, some indicators are presented on a more aggregated level.

### Tables 1, 1<sup>a</sup>, 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*<sup>10</sup> – 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

<sup>9</sup> 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.

<sup>10</sup> 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 deposits<sup>11</sup> 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 sector<sup>12</sup>.

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<sup>11</sup> 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.

<sup>12</sup> 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 deposits on 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 holdings<sup>13</sup>;
- ✓ 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 currency<sup>14</sup>.
- ✓ Interest receivable<sup>15</sup> includes claims on accrued interest on foreign assets, included in international foreign exchange reserves.

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<sup>13</sup> 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).

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

<sup>15</sup> 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 allocations<sup>16</sup>;
- ✓ Interest payable<sup>15</sup> – 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 BNB<sup>17</sup>.

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<sup>16</sup> Long-term liability to the IMF, counterpart of the Special Drawing Rights.

<sup>17</sup> 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 loans<sup>18</sup> – in accordance with the ECB<sup>19</sup> 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 BNB<sup>17</sup>, 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.

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

<sup>19</sup> 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).*