БЪЛГАРСКА НАРОДНА БАНКА
BULGARIAN NATIONAL BANK

INTEREST RATE STATISTICS

September 2016

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Used conventions

0 – zero or negligible
co – statistically processed data
p – revised data
- – nil
⧗ – time series break

TABLES

INTERBANK MARKET INDICES[1]

		BIR[2]	Leonia	Sofibid							Sofibor						
				overnight	spot week	1 month	2 months	3 months	6 months	12 months	overnight	spot week	1 month	2 months	3 months	6 months	12 months
2015	IX	0.01	0.01	0.00	0.01	0.04	0.08	0.14	0.30	0.74	0.05	0.11	0.30	0.36	0.52	0.94	1.69
	X	0.01	0.01	0.00	0.01	0.05	0.08	0.13	0.27	0.71	0.05	0.11	0.31	0.36	0.51	0.91	1.64
	XI	0.01	0.01	0.00	0.01	0.05	0.08	0.12	0.26	0.68	0.05	0.12	0.30	0.35	0.49	0.88	1.55
	XII	0.01	0.01	0.00	0.01	0.05	0.07	0.11	0.24	0.62	0.05	0.12	0.30	0.34	0.47	0.86	1.43
2016	I	0.01	-0.10	-0.19	-0.18	-0.14	-0.09	-0.05	0.08	0.44	0.00	0.03	0.15	0.18	0.28	0.62	1.18
	II	0.00	-0.08	-0.29	-0.28	-0.21	-0.16	-0.10	0.00	0.26	-0.04	-0.01	0.08	0.12	0.19	0.48	0.96
	III	0.00	0.00	-0.33	-0.33	-0.27	-0.21	-0.15	-0.04	0.20	-0.04	-0.03	0.04	0.08	0.15	0.39	0.85
	IV	0.00	-0.21	-0.36	-0.38	-0.32	-0.27	-0.22	-0.11	0.12	-0.05	-0.08	0.00	0.06	0.13	0.32	0.75
	V	0.00	-0.39	-0.38	-0.38	-0.32	-0.27	-0.21	-0.12	0.12	-0.05	-0.07	0.01	0.07	0.14	0.33	0.77
	VI	0.00	-0.38	-0.38	-0.37	-0.31	-0.27	-0.21	-0.12	0.12	-0.05	-0.05	0.01	0.06	0.13	0.34	0.78
	VII	0.00	-0.01	-0.40	-0.39	-0.32	-0.28	-0.23	-0.14	0.12	-0.05	-0.06	0.02	0.07	0.13	0.34	0.77
	VIII	0.00	-0.02	-0.40	-0.40	-0.33	-0.28	-0.22	-0.12	0.12	-0.03	-0.03	0.04	0.09	0.15	0.35	0.78
	IX	0.00	-0.07	-0.40	-0.40	-0.33	-0.29	-0.23	-0.12	0.10	-0.02	-0.02	0.04	0.09	0.14	0.35	0.77

[1] Monthly values are calculated as a simple average of daily values.

[2] Since 1 February 2005, according to Resolution of the BNB Governing Council, the BIR equals the simple average of the daily values of LEONIA (LEv OverNight Index Average, a reference rate of all overnight unsecured lending transactions in the interbank market) for the business days of the preceding calendar month, and when this simple average amounts to a value less than zero, the BIR is set to a value equal to zero.

YIELD ON GOVERNMENT SECURITIES AND LONG-TERM INTEREST RATE FOR CONVERGENCE ASSESSMENT PURPOSES

		Yield on BGN-denominated interest-bearing government securities on the primary market[1]					Yield on BGN-denominated interest-bearing government securities on the secondary market[2]					Long-term interest rate[7]
		2 years[3]	3 years[4]	5 years	7 years[5]	10 years[6]	2 years[3]	3 years[4]	5 years	7 years[5]	10 years[6]	
annual effective yield												
2015	IX	-	0.49	0.94	-	-	0.29	0.48	0.63	0.36	1.63	2.36
	X	-	0.47	0.97	-	2.48	-	0.45	-	0.34	1.52	2.36
	XI	-	0.49	1.06	-	2.56	-	0.51	1.00	-	1.82	2.99
	XII	-	-	0.79	-	2.34	-	0.31	0.46	-	1.79	2.43
2016	I	-	-	-	-	2.58	0.02	0.26	0.67	0.05	0.90	2.44
	II	-	0.36	-	-	-	-	0.27	1.26	0.01	1.13	2.67
	III	-	-	-	-	-	-	-	0.65	0.01	1.38	2.66
	IV	-	-	-	-	-	-	0.27	0.99	-	2.03	2.44
	V	-	-	-	-	2.41	-	-	-	-	1.96	2.37
	VI	-	-	-	-	-	-	0.23	0.55	0.06	1.65	2.40
	VII	-	-	-	-	-	0.00	0.11	0.86	-	1.30	2.39
	VIII	-	-	-	-	-	-	0.40	0.15	0.01	1.39	2.28
	IX	-	-	-	-	-	-	0.72	0.48	0.01	1.04	2.15

[1] Source: Fiscal services department, BNB.

[2] The average weighted effective yield to maturity achieved on the secondary market during the reporting period. The yield is calculated using the ISMA formula at ACT/365 day count convention. The securities are grouped by their original maturity.

[3] Government securities with maturity of two years also include issues of two years and six months.

[4] Government securities with maturity of three years also include issues of three years and six months.

[5] Government securities with maturity of seven years also include issues with maturity of seven years and three months.

[6] Government securities with maturity of ten years also include issues with maturity of ten years and six months.

[7] LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance (*Central Government* sector) and denominated in national currency. The ISMA formula at ACT/365 day count convention is used.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Loans other than overdraft													
		in BGN							in EUR						
			up to 1 million EUR			over 1 million EUR				up to 1 million EUR			over 1 million EUR		
			up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate															
2015	IX	5.80	5.83	6.81	-	5.74	-	-	4.92	4.66	-	5.94	4.94	8.30	-
	X	6.64	5.14	10.61	6.89	7.15	6.17	-	6.63	5.65	5.64	-	6.84	-	-
	XI	5.42	5.19	4.70	5.35	5.64	6.70	5.12	4.32	5.08	5.12	-	4.08	-	-
	XII	5.31	5.32	14.76	6.93	5.30	-	-	4.59	4.92	-	-	4.69	-	0.00
2016	I	5.91	4.73	6.08	-	6.21	-	-	6.97	4.97	6.69	-	7.24	-	-
	II	4.41	4.90	5.94	7.24	3.74	-	-	5.62	5.00	6.59	-	5.75	-	6.80
	III	4.60	4.69	3.97	-	4.54	-	-	5.96	4.84	5.12	7.23	6.17	-	-
	IV	5.35	4.95	3.90	9.26	5.51	5.64	-	6.31	4.50	5.10	-	6.62	-	-
	V	4.22	5.00	4.21	7.16	3.60	-	-	4.89	5.05	7.23	-	4.86	-	-
	VI	4.33	4.72	3.86	14.10	4.18	-	-	5.09	4.59	8.15	-	5.18	3.53	-
	VII	4.69	4.52	6.12	13.93	4.76	-	-	5.26	4.19	5.64	3.88	5.45	-	-
	VIII	4.62	4.50	11.80	-	4.67	5.12	-	4.16	4.12	8.92	7.23	4.17	3.53	-
	IX	4.23	4.49	10.76	4.24	4.08	5.64	3.56	5.04	4.81	8.23	-	5.05	-	-
volumes in million BGN															
2015	IX	272.7	143.6	2.2	-	126.9	-	-	467.9	85.1	-	1.6	377.8	3.4	-
	X	711.7	156.4	0.3	0.4	504.6	50.0	-	528.4	93.1	0.5	-	434.7	-	-
	XI	439.3	222.6	0.8	1.6	207.2	4.5	2.7	476.1	110.1	1.2	-	364.8	-	-
	XII	813.7	209.5	0.1	0.8	603.4	-	-	807.9	132.3	-	-	651.7	-	23.8
2016	I	526.1	105.0	0.5	-	420.6	-	-	534.3	64.3	0.2	-	469.8	-	-
	II	244.7	138.0	0.4	0.9	105.3	-	-	452.8	87.9	0.1	-	357.0	-	7.8
	III	394.9	179.9	5.5	-	209.5	-	-	547.3	87.9	0.0	0.2	459.2	-	-
	IV	687.6	173.4	7.2	0.2	499.8	7.0	-	626.3	91.6	0.9	-	533.8	-	-
	V	431.0	188.2	4.8	0.1	237.9	-	-	440.0	76.5	0.5	-	363.0	-	-
	VI	919.1	258.0	5.8	0.1	655.2	-	-	674.9	97.0	3.8	-	565.8	8.4	-
	VII	711.4	213.4	0.9	0.0	497.0	-	-	584.2	89.6	1.0	0.1	493.5	-	-
	VIII	559.4	194.4	0.3	-	362.4	2.3	-	589.0	64.0	0.8	0.1	510.3	13.7	-
	IX	590.2	180.3	0.3	0.2	397.1	7.2	5.1	620.6	58.9	1.0	-	560.7	-	-

Preliminary data.

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR

		Overdraft[1]		Loans other than overdraft							
				in BGN				in EUR			
		in BGN	in EUR		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate											
2015	IX	5.18	4.38	6.14	6.78	5.83	6.24	5.67	4.15	5.20	5.86
	X	5.11	4.28	6.03	6.65	5.73	6.13	5.60	4.35	5.13	5.78
	XI	5.04	4.27	5.95	6.48	5.67	6.05	5.56	4.72	5.05	5.75
	XII	4.98	4.15	5.73	5.65	5.52	5.88	5.34	4.06	4.92	5.52
2016	I	4.94	4.16	5.54	5.01	5.37	5.74	5.22	4.21	4.69	5.42
	II	4.82	4.14	5.46	4.99	5.26	5.66	5.18	4.12	4.63	5.39
	III	4.73	4.13	5.35	4.61	5.20	5.56	5.14	3.75	4.64	5.35
	IV	4.55	4.02	5.21	4.76	5.03	5.39	5.11	4.29	4.75	5.27
	V	4.53	3.94	5.14	4.60	5.02	5.29	5.07	4.23	4.68	5.23
	VI	4.48	3.80	5.01	4.17	4.89	5.22	5.00	3.69	4.67	5.17
	VII	4.33	3.66	4.91	4.15	4.80	5.09	4.92	3.73	4.56	5.10
	VIII	4.35	3.62	4.84	3.91	4.77	5.04	4.84	3.45	4.49	5.04
	IX	4.31	3.61	4.77	3.99	4.67	4.94	4.78	3.53	4.36	4.98
volumes in million BGN											
2015	IX	4504.6	3490.7	5480.9	520.5	2028.4	2932.0	9803.7	255.4	2246.2	7302.1
	X	4481.5	3394.5	5600.8	552.8	2081.5	2966.6	9715.2	256.0	2206.0	7253.2
	XI	4631.8	3506.8	5656.5	562.2	2126.7	2967.6	9733.2	319.0	2113.4	7300.8
	XII	4518.3	3448.1	5828.7	555.8	2130.2	3142.7	9281.0	278.7	2127.8	6874.5
2016	I	4439.5	3330.2	5756.4	532.7	2099.6	3124.1	9139.4	269.3	2115.5	6754.6
	II	4488.9	3301.8	5762.9	516.4	2087.0	3159.5	9145.3	279.4	2115.5	6750.4
	III	4557.8	3234.6	5804.0	506.3	2040.0	3257.7	9216.8	304.6	2103.0	6809.2
	IV	4521.4	3165.4	5912.9	456.1	2106.9	3349.9	9306.6	350.9	2171.4	6784.2
	V	4521.6	3143.9	5966.3	454.9	2081.0	3430.3	9228.0	340.6	2169.9	6717.5
	VI	4523.0	3106.3	6388.8	573.0	2132.1	3683.7	9310.5	355.1	2220.9	6734.5
	VII	4625.8	3120.3	6552.6	627.7	2173.1	3751.8	9360.2	342.6	2269.1	6748.5
	VIII	4603.1	2961.0	6598.6	614.5	2179.6	3804.4	9430.0	348.3	2297.5	6784.2
	IX	4704.7	2937.2	6716.9	611.5	2224.8	3880.6	9252.0	315.7	2219.9	6716.4

[1] For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

Preliminary data.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO *HOUSEHOLDS* [1] SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Consumer loans								Loans for house purchases									
		in BGN				in EUR				in BGN					in EUR				
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years
annual effective interest rate																			
2015	IX	10.72	11.02	8.46	8.31	7.12	7.21	7.17	6.59	5.72	5.73	5.75	5.65	5.51	5.84	5.86	6.80	5.64	5.31
	X	10.51	10.77	8.31	8.31	7.05	6.97	7.70	7.29	5.60	5.61	6.09	5.08	5.27	5.95	6.02	6.35	5.27	5.27
	XI	10.76	11.02	8.44	8.32	7.04	7.08	6.89	6.81	5.46	5.46	4.93	5.35	5.41	6.02	6.09	7.03	5.00	4.94
	XII	11.53	11.83	8.47	8.30	6.44	7.51	5.47	6.06	5.44	5.45	4.99	5.36	5.27	6.03	6.09	5.91	5.53	5.43
2016	I	10.72	11.00	8.18	8.31	7.29	7.38	6.43	7.15	5.29	5.29	5.29	5.23	5.34	5.90	5.96	6.16	5.85	4.52
	II	10.32	10.61	7.66	8.20	6.75	6.68	7.26	7.13	5.36	5.37	5.51	5.17	5.26	5.89	5.98	5.13	5.29	5.28
	III	9.88	10.16	7.21	8.08	6.43	6.38	6.92	6.61	5.15	5.15	4.78	5.22	5.26	5.97	5.97	7.20	5.13	5.08
	IV	9.93	10.23	7.33	7.85	7.20	7.47	5.77	5.54	5.11	5.09	5.25	5.29	5.98	5.71	5.68	7.19	5.37	5.00
	V	10.00	10.24	8.00	7.93	7.35	7.46	6.82	6.67	5.03	5.03	4.81	4.66	4.88	5.61	5.65	5.60	5.30	4.66
	VI	9.51	9.72	7.76	7.83	6.69	6.92	4.59	6.88	4.97	4.97	4.79	4.48	4.60	5.75	5.79	6.35	4.06	4.78
	VII	9.92	10.18	7.79	7.72	6.66	6.64	7.30	6.48	4.86	4.86	4.61	4.61	4.56	5.53	5.55	6.38	5.07	4.67
	VIII	9.99	10.28	7.82	7.71	6.74	7.08	6.52	5.21	4.85	4.87	4.76	4.61	4.25	5.67	5.69	5.67	6.15	4.82
	IX	10.21	10.49	7.89	7.63	6.17	6.00	5.46	7.59	4.74	4.74	4.63	4.17	4.73	5.24	5.19	6.39	5.29	6.43
volumes in million BGN																			
2015	IX	223.6	198.6	5.9	19.0	11.5	8.9	1.0	1.6	120.1	116.7	0.5	0.6	2.3	46.3	42.2	0.8	0.8	2.4
	X	246.3	220.8	6.8	18.7	13.2	10.8	0.9	1.5	116.0	113.6	0.2	0.3	1.9	30.7	27.0	0.8	0.6	2.3
	XI	217.2	195.9	5.1	16.2	10.3	8.4	0.8	1.1	124.3	121.5	0.3	0.6	1.8	34.0	30.5	0.8	0.4	2.3
	XII	208.2	190.4	4.5	13.3	20.6	9.3	9.6	1.7	152.1	147.3	0.5	1.3	3.0	41.0	36.9	1.0	1.1	2.0
2016	I	167.5	150.4	4.6	12.5	7.2	6.2	0.6	0.5	117.3	115.2	0.4	0.2	1.4	29.6	27.1	0.9	0.3	1.2
	II	244.3	216.6	8.4	19.3	11.0	9.5	0.7	0.8	113.1	109.6	1.2	0.3	2.0	31.6	27.6	1.7	0.7	1.6
	III	307.7	270.0	12.1	25.7	12.3	10.4	0.6	1.3	136.9	133.7	0.7	0.3	2.2	28.0	25.8	0.9	0.3	1.0
	IV	288.6	253.9	11.0	23.7	11.0	9.4	0.4	1.2	144.8	140.6	1.2	0.8	2.2	30.8	27.9	1.3	0.4	1.1
	V	257.5	230.4	7.5	19.7	7.5	6.4	0.4	0.7	145.0	141.5	0.5	0.6	2.4	23.6	22.1	0.3	0.4	0.8
	VI	326.7	291.1	10.1	25.5	6.8	4.8	0.7	1.4	186.5	182.9	0.7	0.5	2.5	24.9	22.5	1.0	0.2	1.2
	VII	278.8	249.0	9.2	20.6	5.0	4.3	0.3	0.5	169.0	165.7	0.5	0.4	2.4	21.8	20.3	0.4	0.3	0.8
	VIII	289.9	257.1	10.1	22.7	5.2	4.0	0.4	0.8	174.0	169.5	0.6	0.7	3.3	20.5	18.5	1.2	0.3	0.6
	IX	257.4	231.4	8.4	17.6	4.9	4.0	0.3	0.6	151.1	147.2	0.5	0.7	2.6	23.4	22.3	0.5	0.1	0.4

[1] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

(continue)

Preliminary data.

(continued)

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO *HOUSEHOLDS* [1] SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Other loans							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2015	IX	6.58	6.55	7.26	11.57	4.52	4.52	-	-
	X	6.35	6.35	6.17	-	4.78	4.69	-	11.02
	XI	5.67	5.67	-	-	4.44	4.44	-	-
	XII	6.71	6.71	7.92	-	5.15	5.15	5.33	-
2016	I	5.59	5.59	8.03	-	4.73	4.70	5.33	7.87
	II	6.15	6.14	7.81	8.03	4.16	4.16	-	-
	III	5.36	5.36	4.98	6.84	4.46	4.46	4.59	-
	IV	4.93[R]	4.93[R]	4.18	7.00	4.53	4.53	-	-
	V	4.69[R]	4.69[R]	4.24	6.90	4.23	4.23	-	-
	VI	4.23[R]	4.20[R]	5.11	6.69	4.98	4.95	-	8.03
	VII	3.86[R]	3.84[R]	5.41	7.13	3.65	3.65	-	-
	VIII	3.59[R]	3.57[R]	6.39	7.64	3.84	3.84	-	-
	IX	3.46	3.46	3.15	7.43	4.89	4.89	-	-
volumes in million BGN									
2015	IX	22.4	21.3	1.1	0.0	7.6	7.6	-	-
	X	21.2	21.2	0.0	-	6.8	6.7	-	0.1
	XI	49.7	49.7	-	-	9.7	9.7	-	-
	XII	21.4	21.3	0.0	-	5.4	5.3	0.1	-
2016	I	11.6	11.6	0.0	-	3.9	3.8	0.1	0.0
	II	12.7	12.6	0.1	0.0	8.0	8.0	-	-
	III	27.3	26.6	0.6	0.1	3.6	3.6	0.0	-
	IV	28.6[R]	27.6[R]	0.8	0.2	4.9	4.9	-	-
	V	25.5[R]	24.8[R]	0.5	0.2	2.7	2.7	-	-
	VI	54.8[R]	53.8[R]	0.9	0.1	2.1	2.1	-	0.0
	VII	44.3[R]	43.8[R]	0.3	0.2	4.4	4.4	-	-
	VIII	58.2[R]	57.9[R]	0.2	0.1	1.3	1.3	-	-
	IX	74.6	74.4	0.2	0.1	3.7	3.7	-	-

[1] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.
Preliminary data.

APRC[1] ON NEW BUSINESS ON LOANS TO *HOUSEHOLDS* SECTOR

		APRC[1]			
		Consumer loans		For house purchases	
		in BGN	in EUR	in BGN	in EUR
annual effective interest rate					
2015	IX	11.76	7.87	6.19	6.25
	X	11.49	7.78	6.08	6.47
	XI	11.77	7.85	5.89	6.52
	XII	12.47	7.09	5.91	6.54
2016	I	11.78	8.12	5.85	6.46
	II	11.33	7.57	5.89	6.35
	III	10.87	7.22	5.65	6.51
	IV	10.88	7.84	5.57	6.17
	V	10.96	8.24	5.47	6.12
	VI	10.42	7.42	5.40	6.18
	VII	10.90	7.39	5.34	6.02
	VIII	10.93	7.41	5.33	6.19
	IX	11.15	6.86	5.19	5.74

[1] APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this indicator is available on the BNB's website (www.bnb.bg/Statistics/Interest rate statistics/Annual percentage rate of charge on new business on loans to *Households* sector by original maturity).
Preliminary data.

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *HOUSEHOLDS* [1] SECTOR

		Overdraft[2]		Consumer loans							
		in BGN	in EUR	in BGN				in EUR			
					up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate											
2015	IX	14.43	9.18	10.20	22.33	11.96	9.61	9.02	6.90	8.88	9.04
	X	14.41	8.94	10.16	22.26	11.98	9.56	8.96	6.85	8.80	8.97
	XI	14.35	8.73	10.13	22.07	11.98	9.51	8.90	6.81	8.29	8.95
	XII	14.35	8.83	10.12	23.72	12.05	9.46	8.85	7.50	8.07	8.93
2016	I	14.21	8.78	10.00	24.52	11.95	9.33	8.81	7.42	8.03	8.89
	II	14.22	8.93	9.94	25.02	11.92	9.26	8.77	7.33	7.96	8.85
	III	14.13	8.91	9.82	25.44	11.74	9.14	8.73	7.53	7.93	8.80
	IV	14.21	8.89	9.76	26.04	11.66	9.07	8.69	7.49	7.85	8.76
	V	14.11	8.98	9.71	25.94	11.62	9.01	8.67	7.96	7.77	8.75
	VI	14.03	8.93	9.64	25.27	11.56	8.93	8.65	7.27	7.66	8.74
	VII	14.04	8.96	9.53	25.67	11.49	8.80	8.61	7.21	7.59	8.71
	VIII	13.95	8.95	9.49	25.66	11.46	8.74	8.59	7.04	7.54	8.68
	IX	13.88	9.01	9.44	26.09	11.45	8.67	8.57	7.43	7.47	8.67
volumes in million BGN											
2015	IX	1282.1	157.0	5172.0	38.2	1082.9	4050.9	1009.9	1.9	76.6	931.4
	X	1265.8	159.2	5209.7	40.1	1092.5	4077.1	986.2	2.1	74.2	910.0
	XI	1270.9	164.3	5228.0	41.1	1096.3	4090.6	966.2	2.1	73.9	890.2
	XII	1251.5	158.0	5222.2	44.5	1095.8	4081.9	951.8	1.3	79.3	871.2
2016	I	1220.4	153.6	5201.7	42.5	1087.4	4071.8	932.0	1.3	76.9	853.8
	II	1216.7	149.3	5223.8	42.2	1094.9	4086.7	910.1	1.2	75.0	834.0
	III	1227.1	146.7	5294.3	42.7	1120.3	4131.2	888.1	1.0	71.4	815.7
	IV	1200.5	144.8	5355.8	44.4	1142.3	4169.1	867.7	1.0	70.4	796.3
	V	1223.4	143.9	5392.4	45.8	1154.9	4191.8	847.2	1.2	68.8	777.2
	VI	1231.5	140.9	5472.6	48.6	1180.0	4244.0	820.3	1.3	67.4	751.6
	VII	1215.1	135.4	5520.0	49.7	1196.6	4273.7	796.8	1.3	65.5	730.0
	VIII	1231.6	133.1	5570.0	51.2	1215.2	4303.6	773.2	1.2	63.6	708.3
	IX	1241.5	133.2	5601.8	51.9	1226.6	4323.3	750.2	1.1	62.0	687.2

[1] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

[2] For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

(continue)

Preliminary data.

(continued)

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *HOUSEHOLDS*[1] SECTOR

		Loans for house purchases								Other loans							
		in BGN				in EUR				in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate																	
2015	IX	6.71	9.74	6.77	6.71	7.08	4.78	6.51	7.09	7.58	6.41	7.85	7.50	7.04	6.29	6.69	7.19
	X	6.64	9.58	6.57	6.64	7.04	7.60	6.47	7.04	7.50	6.13	7.77	7.45	6.90	6.21	6.54	7.06
	XI	6.56	9.26	6.35	6.56	7.01	7.07	6.52	7.02	7.27	6.78	7.24	7.34	6.69	6.19	6.27	6.87
	XII	6.48	8.99	6.19	6.48	6.98	-	6.42	6.99	7.25	6.79	7.18	7.34	6.67	5.81	6.28	6.84
2016	I	6.34	8.64	6.05	6.35	6.94	-	6.39	6.95	7.17	6.98	7.03	7.30	6.62	5.69	6.29	6.76
	II	6.27	8.17	5.99	6.27	6.91	-	6.41	6.91	7.09	6.98	6.93	7.22	6.47	6.03	6.03	6.67
	III	6.19	8.49	5.85	6.19	6.88	4.13	6.40	6.88	6.96	7.03	6.73	7.14	6.42	6.40	5.99	6.62
	IV	6.05	7.86	5.66	6.05	6.83	4.13	6.36	6.84	6.77	7.39	6.42	7.05	6.34	6.65	5.84	6.57
	V	5.99	6.56	5.63	6.00	6.80	4.13	6.33	6.81	6.52	7.36	6.00	7.00	6.30	6.85	5.86	6.52
	VI	5.93	10.28	5.59	5.93	6.78	4.13	6.51	6.78	6.17	7.53	5.45	6.94	6.11	6.91	5.36	6.45
	VII	5.83	9.48	5.53	5.83	6.74	4.13	6.18	6.74	5.91	6.87	5.13	6.85	5.98	6.76	5.21	6.32
	VIII	5.76	6.23	5.47	5.76	6.71	4.13	6.14	6.71	5.63	6.49	4.78	6.78	5.93	6.81	5.18	6.26
	IX	5.70	8.52	5.39	5.70	6.67	4.13	6.12	6.67	5.28	6.36	4.36	6.66	5.85	5.15	5.14	6.16
volumes in million BGN																	
2015	IX	3830.3	0.8	28.1	3801.4	3020.6	0.0	14.4	3006.1	386.9	19.9	156.7	210.3	150.2	0.3	44.1	105.8
	X	3881.6	0.6	28.8	3852.2	2977.0	0.0	14.3	2962.7	380.9	22.0	151.6	207.3	152.0	0.5	44.8	106.7
	XI	3936.5	0.4	28.9	3907.1	2930.8	0.0	14.0	2916.8	403.3	22.4	173.6	207.3	155.5	0.8	46.5	108.2
	XII	4006.1	0.3	29.0	3976.7	2880.1	-	13.8	2866.3	379.9	18.8	163.4	197.8	153.7	0.6	45.6	107.5
2016	I	4042.5	0.3	29.5	4012.8	2841.2	-	13.9	2827.3	363.8	13.7	154.9	195.2	151.7	0.5	44.7	106.5
	II	4087.2	0.2	29.9	4057.1	2799.9	-	13.7	2786.3	357.0	10.6	151.0	195.4	154.5	0.4	47.7	106.4
	III	4155.0	0.1	30.1	4124.8	2749.2	0.1	13.7	2735.4	368.9	10.2	161.0	197.7	152.9	0.4	47.7	104.8
	IV	4225.6	0.1	30.8	4194.6	2702.6	0.1	12.9	2689.6	379.8	7.4	172.4	200.1	151.6	0.3	48.5	102.8
	V	4299.4	0.1	31.2	4268.2	2659.2	0.1	12.6	2646.6	398.6	7.0	191.5	200.1	151.1	0.3	49.0	101.9
	VI	4393.9	0.0	31.3	4362.6	2609.8	0.1	13.3	2596.4	435.3	6.8	226.4	202.0	144.5	0.3	44.7	99.6
	VII	4477.8	0.0	31.5	4446.3	2553.5	0.1	12.5	2540.9	464.1	8.7	252.1	203.3	144.5	0.3	45.1	99.1
	VIII	4557.8	0.0	32.6	4525.2	2496.8	0.1	12.6	2484.1	506.6	11.1	290.2	205.4	142.2	0.2	44.0	98.1
	IX	4631.4	0.0	32.8	4598.6	2450.4	0.1	12.1	2438.2	562.2	12.8	335.0	214.4	140.7	0.3	42.4	97.9

[1] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.
Preliminary data.

INTEREST RATES AND VOLUMES ON CREDIT CARD CREDIT TO *NON-FINANCIAL CORPORATIONS* AND *HOUSEHOLDS* SECTORS[1, 2]

		Credit card credit[3]							
		Non-financial corporations				Households			
		in BGN		in EUR		in BGN		in EUR	
			of which extended credit		of which extended credit		of which extended credit		of which extended credit
annual effective interest rate									
2015	IX	16.01	19.16	15.69	19.18	16.39	18.63	14.60	18.43
	X	16.01	19.15	15.76	19.20	16.38	18.63	14.58	18.43
	XI	15.93	19.11	15.32	19.17	16.37	18.63	14.56	18.38
	XII	16.04	19.08	15.87	19.18	16.28	18.60	14.46	18.34
2016	I	16.11	18.97	15.77	19.14	15.95	18.19	14.23	18.19
	II	15.87	18.98	15.71	19.10	15.92	18.19	14.26	18.27
	III	15.79	19.00	15.96	19.25	15.92	18.18	14.35	18.31
	IV	15.93	18.97	15.71	19.17	15.92	18.19	14.51	18.45
	V	15.96	18.95	15.96	19.42	15.90	18.20	14.36	18.45
	VI	15.90	18.89	15.72	19.38	15.87	18.20	14.25	18.43
	VII	15.79	18.84	15.91	19.41	15.91	18.21	14.16	18.36
	VIII	15.72	18.79	15.75	19.27	15.87	18.21	14.07	18.35
	IX	15.48	18.71	15.49	19.38	15.82	18.19	14.00	18.43
volumes in million BGN									
2015	IX	19.6	16.4	6.3	5.2	739.9	651.2	34.3	27.2
	X	19.8	16.5	6.8	5.5	732.2	643.9	33.9	26.8
	XI	19.5	16.3	6.6	5.3	725.9	638.0	32.9	26.1
	XII	19.6	16.4	6.3	5.2	721.9	631.6	32.8	25.9
2016	I	18.8	16.0	5.9	4.8	714.5	626.3	32.0	25.0
	II	19.9	16.6	6.4	5.3	717.7	628.2	32.9	25.7
	III	19.9	16.6	6.5	5.4	714.6	625.7	32.7	25.7
	IV	20.1	16.9	6.5	5.3	712.6	623.7	32.0	25.2
	V	20.4	17.2	6.5	5.3	715.5	624.8	32.7	25.4
	VI	20.3	17.1	6.1	5.0	715.4	623.9	32.0	24.7
	VII	19.8	16.6	5.8	4.8	708.4	618.7	30.9	23.8
	VIII	19.8	16.5	5.6	4.6	710.7	619.5	30.8	23.6
	IX	19.8	16.4	6.2	4.9	714.6	621.5	31.9	24.3

[1] The *Households* sector also includes the *NPISHs* sector.

[2] Interest rates and volumes on new business and on outstanding amounts coincide.

[3] Credit card credit is included in the *overdraft* instrument.

Preliminary data.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *NON-FINANCIAL CORPORATIONS* SECTOR

		Deposits with agreed maturity													
		in BGN							in EUR						
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years
annual effective interest rate															
2015	IX	0.65	0.46	0.76	0.53	0.94	1.32	0.13	0.80	0.39	0.62	0.96	1.00	1.80	0.09
	X	0.68	0.64	0.57	0.85	0.85	1.64	0.63	0.71	0.47	0.80	1.20	1.29	1.88	0.25
	XI	0.81	0.76	0.81	0.65	1.28	2.16	0.07	0.76	0.62	0.77	0.82	1.15	1.84	0.15
	XII	0.50	0.40	0.42	0.72	1.20	1.37	0.19	0.62	0.31	0.71	0.61	1.32	1.84	0.10
2016	I	0.26	0.48	0.49	0.72	0.91	0.11	0.17	0.58	0.42	0.59	0.59	1.42	0.74	0.22
	II	0.53	0.46	0.41	0.49	0.97	1.27	0.08	0.87	0.58	0.54	0.24	1.10	1.38	1.34
	III	0.48	0.40	0.46	0.24	0.77	1.60	0.09	0.25	0.23	0.47	0.52	0.43	1.42	0.01
	IV	0.41	0.41	0.43	0.47	0.76	0.10	0.06	0.44	0.49	0.32	0.76	0.44	1.01	0.10
	V	0.29	0.29	0.33	0.55	0.99	1.78	0.03	0.68	0.86	0.38	0.67	0.51	1.22	0.55
	VI	0.35	0.19	0.28	0.32	1.08	0.63	0.03	0.40	0.42	0.45	0.72	0.59	0.86	0.11
	VII	0.41	0.50	0.32	0.18	0.92	1.33	0.02	0.43	0.45	0.37	0.47	0.55	0.58	0.08
	VIII	0.35	0.20	0.26	0.36	0.93	1.06	0.10	0.51	0.12	0.41	0.36	0.94	1.36	0.09
	IX	0.27	0.29	0.21	0.25	0.54	0.48	0.02	0.44	0.79	0.43	0.33	0.35	0.74	0.00
volumes in million BGN															
2015	IX	281.3	85.1	67.0	39.3	66.5	5.0	18.4	215.6	35.9	34.7	8.2	121.0	3.7	12.1
	X	251.0	139.3	40.5	20.8	22.1	5.1	23.1	149.5	58.4	44.8	11.0	16.1	2.6	16.6
	XI	272.0	141.7	45.8	30.5	24.1	10.9	19.1	307.5	102.5	124.2	32.6	37.2	2.0	9.0
	XII	371.2	189.2	47.6	49.8	31.3	6.8	46.6	276.8	72.4	32.2	15.4	57.1	18.4	81.2
2016	I	587.4	108.3	30.1	16.6	32.5	385.2	14.7	155.0	63.7	30.9	9.6	11.6	25.9	13.3
	II	182.2	71.5	30.2	39.6	23.2	6.3	11.3	170.3	54.4	15.4	14.4	43.2	1.0	41.9
	III	223.0	60.2	43.2	40.5	62.2	2.8	14.1	222.8	76.3	49.5	11.4	18.0	0.5	67.2
	IV	226.4	97.6	40.7	13.3	35.3	19.9	19.7	118.9	53.9	28.3	10.4	12.6	2.1	11.6
	V	212.4	94.2	29.2	6.1	12.9	3.4	66.5	200.1	74.8	26.4	24.5	28.5	7.3	38.6
	VI	158.8	65.2	34.2	16.0	25.3	0.6	17.6	228.1	68.2	20.8	56.5	5.5	0.3	76.9
	VII	175.7	59.4	63.2	14.4	17.8	2.2	18.6	192.2	88.4	38.5	39.2	14.7	2.8	8.7
	VIII	223.3	92.3	28.1	14.1	41.8	4.8	42.1	295.7	73.6	43.4	49.8	108.2	1.4	19.3
	IX	125.7	61.1	10.0	29.8	11.6	1.4	11.8	289.6	120.2	13.1	26.8	33.7	8.9	86.9

Preliminary data.

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF *NON-FINANCIAL CORPORATIONS* SECTOR

		Overnight deposits[1]		Deposits with agreed maturity														Deposits redeemable at notice[1]					
				in BGN							in EUR							in BGN			in EUR		
		in BGN	in EUR		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		up to 3 months	over 3 months		up to 3 months	over 3 months
annual effective interest rate																							
2015	IX	0.14	0.12	1.32	0.57	0.90	0.94	1.93	2.91	2.32	1.19	0.65	0.67	0.81	1.47	3.21	1.06	0.30	0.30	-	0.18	0.18	-
	X	0.13	0.12	1.26	0.57	0.87	0.87	1.80	2.88	2.25	1.15	0.65	0.60	0.77	1.42	3.15	1.03	0.30	0.30	-	0.18	0.18	-
	XI	0.12	0.12	1.24	0.62	0.89	0.81	1.72	2.68	2.32	1.13	0.68	0.68	0.77	1.43	2.97	1.18	0.28	0.28	-	0.04	0.04	-
	XII	0.12	0.11	1.13	0.57	0.77	0.77	1.56	2.54	2.03	0.99	0.49	0.65	0.69	1.33	2.41	0.71	0.33	0.33	-	0.03	0.03	-
2016	I	0.09	0.09	0.93	0.57	0.76	0.73	1.42	0.65	2.10	1.02	0.55	0.62	0.66	1.36	1.95	1.04	0.34	0.34	-	0.04	0.04	-
	II	0.09	0.08	0.89	0.53	0.74	0.66	1.34	0.62	2.12	0.99	0.54	0.50	0.58	1.23	2.04	1.24	0.28	0.28	-	0.04	0.04	-
	III	0.08	0.07	0.81	0.50	0.59	0.55	1.17	0.60	2.06	0.92	0.52	0.47	0.55	1.19	2.00	0.83	0.42	0.42	-	0.04	0.04	-
	IV	0.08	0.07	0.79	0.52	0.57	0.54	1.12	0.57	2.05	0.92	0.54	0.44	0.53	1.17	1.94	1.15	0.35	0.35	-	0.04	0.04	-
	V	0.07	0.07	0.76	0.52	0.53	0.48	1.09	0.47	1.71	0.89	0.76	0.40	0.48	1.13	1.43	1.05	0.39	0.39	-	0.04	0.04	-
	VI	0.06	0.06	0.77	0.54	0.48	0.42	1.08	0.46	2.22	0.80	0.60	0.38	0.38	1.08	1.43	0.78	0.44	0.44	-	0.04	0.04	-
	VII	0.06	0.04	0.76	0.61	0.45	0.39	1.01	0.47	2.10	0.77	0.57	0.34	0.34	1.04	1.39	1.12	0.45	0.45	-	0.05	0.05	-
	VIII	0.05	0.04	0.73	0.61	0.40	0.36	0.99	0.43	1.91	0.68	0.52	0.32	0.25	0.97	1.32	1.12	0.47	0.47	-	0.05	0.05	-
	IX	0.05	0.03	0.69	0.53	0.39	0.35	0.95	0.37	1.92	0.67	0.61	0.29	0.28	0.93	1.27	0.70	0.37	0.37	-	0.04	0.04	-
volumes in million BGN																							
2015	IX	8162.1	3489.7	1863.5	515.5	233.1	341.7	533.0	92.0	148.1	1597.1	235.6	224.3	218.0	733.4	68.7	117.2	14.5	14.5	-	1.0	1.0	-
	X	8340.4	3451.1	1911.0	571.9	219.2	336.6	527.2	100.7	155.5	1568.8	247.9	204.6	214.4	710.6	69.4	122.0	14.0	14.0	-	1.0	1.0	-
	XI	8667.0	3642.7	1872.2	525.7	215.7	352.9	523.1	102.2	152.6	1703.3	314.3	286.7	219.6	707.9	68.5	106.4	17.3	17.3	-	4.6	4.6	-
	XII	9378.3	3470.6	1989.9	604.7	220.2	350.4	531.3	109.6	173.7	1760.1	281.6	291.1	205.0	737.1	71.8	173.6	15.9	15.9	-	1.4	1.4	-
2016	I	8460.7	3469.9	2345.6	578.7	216.0	349.0	535.6	499.0	167.4	1650.5	273.7	293.4	204.1	669.0	96.9	113.5	13.7	13.7	-	0.9	0.9	-
	II	8632.6	3477.1	2322.1	555.0	213.9	355.6	539.2	494.6	163.8	1555.5	263.7	190.4	194.4	676.5	97.7	132.8	13.2	13.2	-	0.8	0.8	-
	III	8289.4	3410.7	2330.2	540.4	211.3	359.3	572.1	489.8	157.3	1636.8	276.6	216.4	190.0	667.5	97.1	189.1	15.3	15.3	-	0.7	0.7	-
	IV	8355.8	3312.2	2345.2	552.2	211.2	351.8	581.7	488.8	159.5	1590.3	297.9	213.1	191.5	660.9	99.9	127.0	19.6	19.6	-	0.7	0.7	-
	V	8571.3	3491.7	2323.3	480.3	203.0	356.2	588.6	478.7	216.5	1602.5	350.7	206.9	181.5	611.5	99.1	152.8	20.8	20.8	-	0.7	0.7	-
	VI	8714.0	3616.9	2257.0	487.4	203.1	321.4	598.8	478.9	167.3	1656.0	348.0	204.1	184.4	619.7	93.8	206.0	21.3	21.3	-	0.7	0.7	-
	VII	8936.2	3635.6	2245.0	466.7	223.6	308.1	590.2	480.5	175.9	1665.2	408.3	207.3	210.0	603.2	94.5	141.9	20.8	20.8	-	0.6	0.6	-
	VIII	9352.3	3794.5	2261.4	511.1	232.6	276.3	568.1	478.6	194.8	1776.7	421.2	224.5	320.8	576.7	89.6	143.9	23.3	23.3	-	0.6	0.6	-
	IX	9283.6	3782.9	2201.8	478.5	222.7	272.9	551.8	478.9	197.1	1840.7	462.6	216.4	283.4	563.4	97.1	217.7	26.3	26.3	-	0.8	0.8	-

[1] For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.
Preliminary data.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *HOUSEHOLDS* [1] SECTOR

		Deposits with agreed maturity													
		in BGN							in EUR						
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years
annual effective interest rate															
2015	IX	1.51	0.41	1.32	1.26	1.59	2.43	2.17	1.24	0.32	1.20	1.16	1.33	2.02	1.66
	X	1.41	0.39	1.10	1.16	1.48	2.26	2.13	1.21	0.30	1.04	1.05	1.28	2.11	1.61
	XI	1.42	0.32	0.88	1.10	1.54	2.44	2.17	1.19	0.26	0.74	1.03	1.29	2.22	1.59
	XII	1.48	0.33	0.78	1.16	1.59	2.33	2.14	1.17	0.25	0.64	1.11	1.29	2.02	1.36
2016	I	1.51	0.27	0.64	0.97	1.41	2.17	2.17	1.09	0.20	0.64	0.92	1.15	1.83	1.62
	II	1.38	0.21	0.57	0.58	1.23	1.96	2.16	0.94	0.20	0.61	0.51	0.98	1.67	1.64
	III	1.13	0.18	0.47	0.48	1.06	1.75	2.13	0.78	0.18	0.40	0.44	0.91	1.50	1.56
	IV	1.17	0.18	0.50	0.80	0.99	1.60	2.09	0.80	0.18	0.43	0.71	0.81	1.47	1.53
	V	0.97	0.15	0.49	0.81	0.87	1.53	1.72	0.70	0.15	0.40	0.77	0.69	1.20	1.18
	VI	0.83	0.15	0.40	0.83	0.92	1.37	1.48	0.66	0.13	0.34	0.78	0.65	1.16	1.17
	VII	0.84	0.14	0.34	0.82	0.83	1.30	1.47	0.64	0.11	0.30	0.81	0.61	1.09	1.16
	VIII	0.84	0.14	0.36	0.81	0.83	1.36	1.47	0.70	0.11	0.32	0.83	0.63	1.11	1.09
	IX	0.72	0.13	0.30	0.70	0.80	1.73	1.19	0.63	0.12	0.27	0.72	0.65	1.24	0.89
volumes in million BGN															
2015	IX	616.2	94.1	118.2	59.3	176.0	52.7	115.9	455.9	69.1	82.6	43.5	174.6	47.5	38.5
	X	599.2	100.0	89.3	59.8	182.6	67.3	100.3	480.8	66.6	77.6	54.8	177.7	57.3	46.8
	XI	640.1	110.4	75.4	65.3	205.6	71.4	112.0	470.7	69.4	57.5	58.4	189.2	62.6	33.5
	XII	902.9	122.6	100.9	85.8	327.6	124.2	141.9	632.8	77.0	68.1	66.9	271.1	76.8	72.9
2016	I	834.7	103.0	73.2	63.7	222.6	85.5	286.7	503.1	76.9	49.2	52.2	187.5	62.5	74.9
	II	700.4	102.0	43.9	64.2	178.7	51.7	259.8	404.7	53.7	40.8	58.1	149.1	43.9	59.1
	III	596.8	106.1	57.4	62.7	165.2	42.2	163.4	355.2	56.8	48.1	59.8	113.2	35.4	41.9
	IV	587.3	107.8	56.2	79.3	112.5	33.6	197.9	320.4	52.1	39.1	66.9	89.8	28.5	44.0
	V	520.3	99.4	47.6	77.5	114.4	34.0	147.3	346.4	66.6	32.3	70.4	89.2	30.6	57.2
	VI	553.8	126.6	52.9	85.5	135.0	35.0	118.8	342.8	69.4	32.2	65.7	98.2	32.4	44.9
	VII	533.8	114.1	42.8	75.9	129.1	34.7	137.2	377.6	73.1	32.3	63.0	123.8	37.7	47.6
	VIII	561.2	120.2	43.1	85.5	129.4	38.1	144.9	454.4	76.6	29.4	79.3	133.4	46.9	89.0
	IX	481.2	111.3	35.5	66.4	136.3	20.1	111.5	345.5	59.5	25.6	53.8	108.9	22.7	75.0

[1] The *Households* sector also includes the *NPISHs* sector.
Preliminary data.

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF *HOUSEHOLDS* [1] SECTOR

		Overnight deposits[2]		Deposits with agreed maturity														Deposits redeemable at notice[2]					
				in BGN							in EUR							in BGN			in EUR		
		in BGN	in EUR		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		up to 3 months	over 3 months		up to 3 months	over 3 months
annual effective interest rate																							
2015	IX	0.27	0.37	2.20	0.35	0.83	1.06	2.35	3.72	4.96	1.90	0.29	0.72	0.92	2.13	3.22	3.48	1.11	1.11	-	1.05	1.05	-
	X	0.27	0.34	2.07	0.33	0.77	1.00	2.16	3.58	4.83	1.77	0.25	0.66	0.88	1.91	3.11	3.42	1.06	1.06	-	1.00	1.00	-
	XI	0.26	0.32	1.97	0.32	0.76	0.96	2.00	3.45	4.74	1.66	0.24	0.61	0.87	1.75	2.98	3.38	1.03	1.03	-	0.98	0.98	-
	XII	0.24	0.28	1.82	0.30	0.67	0.91	1.77	3.27	4.52	1.55	0.22	0.54	0.83	1.58	2.84	3.21	0.99	0.99	-	0.94	0.94	-
2016	I	0.23	0.25	1.71	0.23	0.57	0.86	1.62	3.14	4.34	1.46	0.18	0.46	0.80	1.46	2.70	3.15	0.94	0.94	-	0.90	0.90	-
	II	0.22	0.29	1.63	0.21	0.53	0.80	1.53	3.06	4.21	1.39	0.16	0.42	0.74	1.37	2.63	3.05	0.85	0.85	-	0.82	0.82	-
	III	0.22	0.24	1.57	0.18	0.46	0.74	1.44	2.98	4.14	1.34	0.15	0.37	0.70	1.30	2.53	3.00	0.84	0.84	-	0.80	0.80	-
	IV	0.18	0.21	1.52	0.17	0.40	0.70	1.38	2.90	4.08	1.30	0.15	0.33	0.67	1.25	2.44	2.98	0.77	0.77	-	0.76	0.76	-
	V	0.15	0.20	1.47	0.16	0.37	0.67	1.33	2.80	4.02	1.25	0.14	0.30	0.64	1.21	2.33	2.94	0.76	0.76	-	0.74	0.74	-
	VI	0.15	0.19	1.41	0.16	0.34	0.62	1.28	2.70	3.97	1.20	0.14	0.28	0.60	1.16	2.21	2.91	0.72	0.72	-	0.71	0.71	-
	VII	0.14	0.18	1.36	0.14	0.31	0.59	1.23	2.60	3.88	1.14	0.12	0.26	0.55	1.11	2.08	2.85	0.71	0.71	-	0.69	0.69	-
	VIII	0.14	0.17	1.32	0.13	0.29	0.59	1.19	2.53	3.83	1.10	0.11	0.24	0.57	1.04	1.98	2.78	0.70	0.70	-	0.68	0.68	-
	IX	0.13	0.15	1.26	0.12	0.26	0.56	1.10	2.49	3.71	1.02	0.10	0.22	0.57	0.92	1.93	2.62	0.69	0.69	-	0.66	0.66	-
volumes in million BGN																							
2015	IX	5537.2	1171.2	11188.7	928.3	1167.7	1499.2	5559.8	1112.3	921.5	9935.5	716.7	1135.7	1297.6	4953.0	1018.8	813.7	6407.6	6407.6	-	3368.8	3368.8	-
	X	5722.7	1198.7	11283.0	945.5	1185.9	1498.3	5549.9	1167.7	935.6	9936.1	720.1	1159.1	1286.2	4881.4	1063.0	826.3	6441.8	6441.8	-	3354.7	3354.7	-
	XI	5807.6	1229.8	11378.3	968.5	1201.2	1511.1	5529.1	1225.6	942.8	10011.1	725.2	1156.7	1397.2	4814.3	1077.7	840.0	6524.5	6524.5	-	3344.4	3344.4	-
	XII	6185.2	1264.0	11508.2	1007.6	1221.2	1526.1	5435.6	1327.6	990.0	9884.8	740.8	1169.2	1251.7	4727.2	1100.9	895.0	6759.7	6759.7	-	3383.3	3383.3	-
2016	I	6344.4	1262.1	11585.1	1028.3	1234.7	1524.9	5395.5	1394.3	1007.3	9903.0	758.1	1178.4	1241.9	4675.1	1143.8	905.6	6793.6	6793.6	-	3382.0	3382.0	-
	II	6335.3	1279.1	11608.5	1041.5	1208.7	1535.8	5373.0	1423.3	1026.3	9882.7	743.0	1162.9	1265.6	4634.3	1164.7	912.1	6787.5	6787.5	-	3375.7	3375.7	-
	III	6427.5	1305.6	11606.0	1060.9	1173.3	1531.1	5363.6	1438.3	1039.0	9836.9	739.9	1124.8	1274.9	4605.5	1172.1	919.7	6759.5	6759.5	-	3357.2	3357.2	-
	IV	6780.7	1325.5	11628.4	1074.7	1158.9	1551.4	5339.8	1445.2	1058.3	9775.5	742.9	1095.9	1279.8	4560.6	1172.4	923.9	6789.9	6789.9	-	3363.2	3363.2	-
	V	6660.3	1363.5	11637.5	1088.4	1147.6	1568.5	5324.9	1441.7	1066.3	9741.3	772.2	1067.3	1293.5	4509.3	1175.1	923.9	6784.4	6784.4	-	3381.4	3381.4	-
	VI	6843.7	1409.7	11658.2	1132.2	1133.1	1575.7	5313.6	1426.5	1077.2	9718.0	776.4	1047.1	1347.6	4453.8	1163.0	930.1	6820.1	6820.1	-	3396.3	3396.3	-
	VII	7075.5	1453.9	11653.3	1144.6	1111.4	1597.6	5294.9	1414.8	1090.1	9689.1	795.3	1026.7	1363.0	4408.1	1157.5	938.5	6840.0	6840.0	-	3418.4	3418.4	-
	VIII	7041.5	1453.5	11696.7	1181.2	1095.7	1639.9	5275.5	1410.3	1094.1	9627.0	811.8	1003.6	1337.3	4363.3	1153.5	957.5	6824.6	6824.6	-	3391.0	3391.0	-
	IX	7151.2	1525.3	11715.2	1205.1	1079.3	1668.2	5266.2	1397.3	1099.1	9594.5	813.0	991.0	1356.5	4327.6	1147.9	958.6	6820.7	6820.7	-	3403.4	3403.4	-

[1] The *Households* sector also includes the *NPISHs* sector.

[2] For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.

Preliminary data.

METHODOLOGICAL NOTES

The statistics of the interest rates applied by the banks, compiled by the BNB, is based on a harmonized methodology for the euro area countries specified in Regulation (EC) № 63/2002 of the European Central bank of 20 December 2001 (ECB/2001/18) [1]. This statistics presents information about the interest rates, volumes of new business and outstanding amounts of deposits and loans of the *Non-financial Corporations* and *Households and NPISHs* [2] sectors. The classification by institutional sectors is in accordance with the requirements of the *European System of Accounts 1995* (ESA'95) [3].

The "Interest Rate Statistics" publication also comprises interbank market indices, BIR and yield to maturity on government securities.

Loans and deposits of the *Non-financial Corporations* and *Households and NPISHs* sectors

Types of interest rates and methods of calculation

● *Effective annual interest rates*. They are average weighted with the volumes of new business throughout the reporting period or the outstanding amounts as of the end of the reporting period. They include all interest payments on deposits and loans excluding other charges related to these instruments.

● *Annual percentage rate of charge (APRC).* It represents the total cost of the loan to the borrower expressed as an annual percentage of the amount of the extended loan. The *APRC* comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client has to pay in order to obtain the loan. It is calculated for *consumer loans* and *loans for house purchase* only.

Interest rates and volumes on new business and outstanding amounts:

● *New business* – every new agreement between the client and the reporting agent. New agreements are contracts that specify for the first time the interest rate, maturity and other conditions of the deposit or loan. A new agreement is also every renegotiation of the interest rate, maturity and/or other conditions of an existing contract when the possibility for this renegotiation has not been previously provided for in it, as well as the renegotiation of the maturity with the active involvement of the client;

● *Outstanding amounts* – all liabilities of the reporting agents to their clients on deposits and all claims of the reporting agents on loans with the exception of restructured loans and non-performing loans past-due over 90 days (the categories correspond to "non-performing exposures", "loss" and "restructured loans" according to the repealed Ordinance No. 9 of the BNB [4]).

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[1] 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).

[2] Non-profit institutions serving households.

[3] Detailed sectoral classification in accordance with the requirements of the *European System of Accounts* (ESA'95) is available on the BNB website in section www.bnb.bg/ *Statistics/ Methodological Notes/ Institutional Sectors*.

[4] Ordinance No. 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.

Breakdown by sector

The interest rate statistics covers loans and deposits of non-financial corporations, households and NPISHs residents of the Republic of Bulgaria.

● *Non-financial corporations* sector (Sector S.11 by *ESA'95*) – consists of institutional units which are market producers and whose principal activity is the production of goods and/or non-financial services.

● *Households and NPISHs* sector (Sectors S.14 and S.15 by *ESA'95*) includes the following subsectors:

- *Households* sector (Sector S.14) – individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and services (market producers), as well as producers of goods and non-financial services for exclusively own final use. The subsector also includes sole proprietorships and partnerships without independent legal status.
- *Non-profit institutions serving households* sector (Sector S.15) – separate legal entities, whose principal activity is connected to serving, supporting and assisting households. Their principal resources, apart from those received from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by the *General government* sector and from property income. Trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sports clubs are included here.

Breakdown by instrument

● *Overnight deposits* – deposits without fixed maturity, which are immediately convertible in cash and/or transferable at demand by banker's order or cheque without any restriction or penalty. This instrument also includes deposits up to 1 day. Interest rates and volumes on new business and on outstanding amounts for this instrument coincide.

● *Deposits redeemable at notice* – non-transferable deposits without any agreed maturity, which cannot be paid in cash without a period of prior notice. The instrument includes non-transferable savings deposits without a fixed maturity, which serve as store of money belonging to the households against the issue of a personal savings book or similar document, as well as other deposits with similar characteristics. Interest rates and volumes on new business and on outstanding amounts for this instrument coincide.

● *Deposits with agreed maturity* – deposits that are not immediately available as they have an agreed term or other restrictions on their withdrawal. These deposits cannot be used in settlements and they are not convertible in cash without any restrictions or penalties. *Time deposits* and other deposits with similar characteristics (margin deposits, amounts pledged as collateral, accumulation accounts, amounts blocked in relation to legal proceedings, etc.) as well as liabilities on loans are included here.

● *Loans* – claims on funds lent by reporting agents to borrowers as well as claims transferred from third parties. Restructured loans and non-performing loans past-due over 90 days (the categories correspond to "non-performing exposures", "loss" and "restructured loans" according to the repealed Ordinance No. 9 of the BNB [4]) are not included in the scope of interest rate statistics. Loans are divided in two subcategories: *overdraft* and *loans other than overdraft* [5].*Overdraft* includes debit balances on current accounts, revolving loans, drawdowns on credit lines and *credit card credit*. *Credit card credit* consists of *interest-free convenience credit* and *interest-bearing extended credit*. Interest rates and volumes on new business and on outstanding amounts for *overdraft* coincide.

[5] Claims on repurchase agreements of the reporting agents are included in the instrument *loans other than overdraft*.

Breakdown by currency

● *BGN*;

● *EUR*, expressed in its BGN equivalent.

Breakdown by purpose of loans (only for sector *Households and NPISHs*)

● *Consumer loans* – loans granted for the purpose of personal use of the households in the consumption of goods and services.

● *Loans for house purchases* – loans extended to households for the purpose of investing in housing for own use or rental, 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.

Breakdown by agreed size of the loan (only for sector *Non-financial corporations*)

● *loans up to an amount of EUR 1 million* expressed as its BGN equivalent (the limit of EUR 1 million refers to every individual loan).

● *loans over an amount of EUR 1 million* expressed as its BGN equivalent (the limit of EUR 1 million refers to every individual loan).

Breakdown by agreed period

● *Original maturity* – the initially agreed period of time during which the loan cannot be repaid and the deposit redeemed without any kind of penalty.

● *Period of initial rate fixation* – the predetermined period of time at the start of a loan contract during which the value of the agreed interest rate cannot be changed.

● *Period of notice* – the period of time between the moment the holder gives notice of an intention to withdraw funds to the reporting unit and the date on which the holder is allowed to convert it in cash without incurring a penalty.

Reporting period

The reporting period is one calendar month. End-of-month information is presented for the purpose of interest rate statistics on *outstanding amounts*. Interest rate statistics on *new business* includes data on all new agreements concluded during the reporting period.

Revision policy

In accordance with the requirements set out in the European Central Bank *Guideline ECB/2014/15* [6] revisions may be:

● Monthly – revisions which refer only to data for the period preceding the last reporting period;

● Quarterly – revisions which refer to information for periods prior to the last reporting period. Quarterly revisions are made with the publication of the data for March, June, September, and December. Thus, consistency between monetary and interest rate statistics is ensured.

[6] Guideline of the European Central Bank of 4 April 2014 on monetary and financial statistics (ECB/2014/15) as amended.

Revisions of published data are made in the following cases:

● Obtained additional information, incorrect classification, improved reporting procedures and correction of mistakes in the data submitted by reporting agents;

● Change in the methodological standards of monetary and interest rate statistics.

Revisions of the data are announced in the press release and are marked with the sign R in the respective tables.

Data source

Reporting agents are all banks in Bulgaria, including branches of foreign banks.

Interbank market

Scope

● *Base interest rate (BIR)*: The *BIR* for the current month equals the simple average of the values of the index *LEONIA* for the business days of the preceding calendar month, and when this simple average amounts to a value less than zero, the *BIR* is set to a value equal to zero.

● Interbank market indices:

- *LEONIA (LEONIA: LEv OverNight Interest Average)*: *LEONIA* is an interest rate of BGN overnight unsecured transactions in the Bulgarian interbank market;
- SOFIBOR *(Sofia Interbank Offered Rate)* and SOFIBID (*Sofia Interbank Bid Rate)*: a fixing of the quotes for unsecured BGN deposits offered in the Bulgarian interbank market. They are calculated for a set of maturities every business day as an average of the ask quotes and the respective bid rates provided by a representative panel of banks.

Data processing

Monthly data on indices are calculated as a simple average of daily data.

Reporting period

The reporting period is one calendar month.

Data source

Methodology and Financial Markets Directorate of the BNB.

Yield to maturity on government securities. Long-Term Interest Rate for Convergence Assessment Purposes

Scope

● *Primary and secondary market yield* to maturity on interest-bearing government securities.

● *Long-term interest rate for convergence assessment purposes* (*LTIR*) is determined on the basis of the secondary market yield to maturity of a long-term government bond (benchmark bond) issued by the Ministry of Finance (*Central Government* sector) and denominated in the national currency. The *LTIR* is calculated in accordance with the requirements of the European Central Bank. Additional information regarding the *LTIR* is published on the web site of the BNB (*Statistics/Monetary and Interest Rate Statistics/ Interest Rate Statistics/Long-term Interest Rate for Convergence Assessment Purposes*).

Data processing

● The yield to maturity of government securities is calculated as an average weighted effective yield to maturity on individual transactions between primary dealers of government securities during the reporting period. The securities are grouped by their original maturity.

● The monthly value of the *LTIR* is the simple average of its daily values.

Reporting period

The reporting period is one calendar month.

Data source

Fiscal Services Department of the BNB – for the yield on government securities.

Data Dissemination

The Bulgarian National Bank publishes on its website a complete set of tables of interest rates statistics in a database organised as time series. An archive of interest rate statistics time series as of the date of publication for the respective reporting period is available on the website of the BNB in the *Interest Rate Statistics Archive* subsection.

Selected indicators, representative for the interest rate statistics and organised in tables are published in the "Monthly Bulletin" of the BNB, the January – June report and the Annual report of the BNB.

Data is simultaneously released to all interested parties. The publication dates are announced in the *Statistical Data Release Calendar* [7]. The press release, electronic issue "Interest Rate Statistics" and data tables are published at 12:00 h. The database is updated by 17:00 h. on the date of release.

Contacts

Should you have any questions on the data and the applied methodology, please do not hesitate to contact the press office of the Bulgarian National Bank (press_office@bnbank.org) or Ms. Daniela Dobreva, Head of Monetary and Banking Statistics Division (dobreva.d@bnbank.org).

Last update as of 27 October 2016

[7] *The Statistical Data Release Calendar* is available on the BNB website in section www.bnb.bg/ *Press Office/ Events/ Calendar*.