



Bulgarian National Bank

REPORT • January – June 2009

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Abbreviations

APRC	Annual Percentage Rate of Cost
BIC	Bank Identifier Code
BGN	The Abbreviation of the Redenominated Lev
BIS	Bank for International Settlements
BIR	Base Interest Rate
BNB	Bulgarian National Bank
BSE	Bulgarian Stock Exchange
CG	Central Government
CIF	Cost, Insurance, Freight
CM	Council of Ministers
CPI	Consumer Price Index
ECB	European Central Bank
EMU	European Monetary Union
ESA'95	European System of Accounts, 1995
EU	European Union
FOB	Free on Board
GDP	Gross Domestic Product
GFS 2001	Government Finance Statistics Manual, 2001
GNFS	Goods and Nonfactor Services
GS	Government Securities
IAS/IFRS	International Accounting Standards/International Financial Reporting Standards
ICs and PFs	Insurance Companies and Pension Funds
IMF	International Monetary Fund
INTRASTAT	System for collecting statistics on the trade in goods between countries of the European Union.
IPO	Initial public stock offering
LEONIA	(LEv OverNight Index Average) Reference Rate is an effective overnight rate computed as a weighted average of all overnight unsecured lending transactions in the interbank market.
LTIR	Long-term Interest Rate
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MoF	Ministry of Finance
MFIs	Monetary Financial Institutions
MMFs	Money Market Funds
MU	Monetary Union
NEA	National Employment Agency
NPISHs	Non-profit Institutions Serving Households
NCEA 2003	National Classification of Economic Activities, 2003 of the National Statistical Institute.
NSI	National Statistical Institute
OFIAs O	Other Financial Intermediaries and Auxiliaries Except for Insurance Companies and Pension Funds
OMFIs	Other monetary financial institutions
OpR	Operational Risk
OTC	Over-the-counter
SNA'93	System of National Accounts, 1993
SOFIBOR	The SOFIBOR (Sofia Interbank Offered Rate) is a fixing of the quotes for unsecured BGN deposits offered in the Bulgarian interbank market.
SSFs	Social Security Funds

Conventions used in the table

"-"	data do not exist/data are not applicable
"."	data are not yet available
" 0 "	nil or negligible

1. MACROECONOMIC INDICATORS

	2007	2008		2008	2009	
		Q1	Q2		Q1	Q2
REAL SECTOR ¹						
Gross value added (million BGN) ²	46 401	10 947	12 994	54 851	11 607	13 856
Gross value added (annual real growth rate, %) ²	6.3	7.6	6.7	6.1	-2.8	-1.9
Gross domestic product (million BGN) ²	56 520	13 484	15 944	66 728	13 961	16 322
Gross domestic product (annual real growth rate, %) ²	6.2	7.0	7.1	6.0	-3.5	-4.9
Final consumption (million BGN) ²	48 209	12 444	13 292	56 343	12 633	13 368
Gross capital formation (million BGN) ²	20 798	4 779	6 920	25 586	3 710	4 932
Exports of goods and services (million BGN) ²	35 831	8 809	10 758	40 351	6 769	7 920
Imports of goods and services (million BGN) ²	48 317	12 549	15 025	55 552	9 151	9 898
GDP deflator (change, %) ³	7.9	8.6	10.1	11.4	5.1	6.7
Consumer price index (period over period change, %) ⁴	12.5	-	-	7.8	-	-
Consumer price index (annual change, %) ⁵	12.5	-	-	7.8	-	-
Consumer price index (average annual change, %) ⁶	8.4	13.3	15.0	12.4	6.0	4.1
Harmonized index of consumer prices (period over period change, %) ⁴	11.6	-	-	7.2	-	-
Harmonized index of consumer prices (annual change, %) ⁵	11.6	-	-	7.2	-	-
Harmonized index of consumer prices (average annual change, %) ⁶	7.6	12.4	14.0	12.0	5.1	3.1
Producer price index, total (change, %) ⁷	10.2	-	-	0.2	-	-
Producer price index on domestic market (change, %) ⁷	11.2	-	-	4.7	-	-
Producer price index on non-domestic market (change, %) ⁷	8.3	-	-	-8.7	-	-
Industrial production index (period over period change, %) ⁸	9.6	-9.4	6.9	0.7	-19.8	3.7
Industrial production index (annual change, %) ⁸	9.6	3.6	5.6	0.7	-17.6	-20.1
Terms of trade (%)	2.2	-1.1	5.9	1.5	-10.2	-5.9
Goods export price index (change, based on the annual average prices for the previous year, %)	9.4	5.8	12.8	8.5	-15.3	-15.0
Goods import price index (change, based on the annual average prices for the previous year, %)	7.0	7.0	6.5	6.9	-5.7	-9.7
Employed (thousands) ^{9,10}	2 385	-	-	2 436	-	-
Unemployed (thousands) ^{10,11}	256	-	-	232	-	-
Unemployment (%) ^{10,11}	6.9	-	-	6.3	-	-
Average monthly wages and salaries (BGN)	431	484	510	524	563	588
Gross domestic product per capita (BGN)	7 379	-	-	8 753	-	-
PUBLIC FINANCE						
<i>CONSOLIDATED FISCAL PROGRAMME ¹²</i>						
<i>(million BGN)</i>						
Revenue and grants	24 063.0	6 746.3	7 283.2	27 313.2	6 401.1	6 552.1
Tax revenue	19 323.8	5 369.1	5 787.5	22 166.9	5 159.2	4 963.2
Non-tax revenue and grants	4 739.3	1 377.3	1 495.6	5 146.3	1 241.9	1 588.9
Total expenses	22 103.4	5 034.8	5 217.1	25 323.4	5 888.2	6 887.1
Interest expenses	630.8	286.6	74.0	585.0	271.7	70.4
Non-interest expenses	21 472.6	4 748.2	5 143.1	24 738.4	5 616.5	6 816.7
Primary balance	2 590.4	1 998.1	2 140.0	2 574.8	784.6	-264.6
Cash deficit(-) / surplus(+)	1 959.6	1 711.5	2 066.0	1 989.8	512.9	-335.0
Government and government guaranteed debt	11 167.2	10 376.5	10 373.5	10 709.9	10 535.1	10 542.7
<i>(% of GDP) ¹⁴</i>						
Revenue and grants	42.6	10.1	10.9	40.9	9.7	9.9
Tax revenue	34.2	8.0	8.7	33.2	7.8	7.5
Non-tax revenue and grants	8.4	2.1	2.2	7.7	1.9	2.4
Total expenses	39.1	7.5	7.8	38.0	8.9	10.4
Interest expenses	1.1	0.4	0.1	0.9	0.4	0.1
Non-interest expenses	38.0	7.1	7.7	37.1	8.5	10.3
Primary balance	4.6	3.0	3.2	3.9	1.2	-0.4
Cash deficit(-) / surplus(+)	3.5	2.6	3.1	3.0	0.8	-0.5
Government and government guaranteed debt	19.8	15.6	15.5	16.1	15.9	15.9
GOVERNMENT FINANCE STATISTICS - ESA '95 METHODOLOGY ¹³						
Deficit(-)/ surplus(+) (million BGN)	39.4	-	-	1 014.9	-	-
Deficit(-)/surplus(+) (% of GDP)	0.1	-	-	1.5	-	-
MONEY AND CREDIT ¹⁵						
<i>(million BGN) ¹⁰</i>						
Net foreign assets	19 130.4	17 706.7	16 706.0	13 944.1	13 256.8	13 600.2
Foreign assets	31 250.2	29 915.4	33 204.3	32 538.6	30 585.5	30 921.5
Foreign liabilities	12 119.9	12 208.7	16 498.3	18 594.4	17 328.7	17 321.3
Net domestic assets	33 215.9	35 407.4	38 429.5	44 755.8	45 500.4	45 576.3
Domestic credit	33 486.2	35 570.3	38 473.0	44 533.1	45 327.5	45 538.6
Claims on government sector	-4 296.9	-4 792.7	-6 905.9	-5 175.2	-4 736.8	-4 941.1
Claims on non-government sector	37 783.0	40 363.0	45 378.9	49 708.3	50 064.3	50 479.7
Claims on households and NPISHs	13 783.1	14 650.8	16 285.5	18 098.0	18 265.6	18 402.5
Claims on non-government sector (annual growth rate, %)	62.5	55.5	52.0	31.6	24.0	11.2
Claims on households and NPISHs (annual growth rate, %)	52.4	49.7	49.0	31.3	24.7	13.0

1. MACROECONOMIC INDICATORS

	2007	2008		2008	2009	
		Q1	Q2		Q1	Q2
Net foreign assets of other MFIs	-4 212.1	-5 956.9	-9 162.3	-10 851.7	-9 790.2	-9 580.4
Foreign assets of other MFIs	7 874.9	6 193.5	7 292.7	7 645.4	7 446.1	7 627.8
Foreign liabilities of other MFIs	12 086.9	12 150.4	16 455.0	18 497.0	17 236.3	17 208.2
Money M1 (Narrow money)	20 726.7	19 848.0	20 326.7	19 866.6	17 749.8	17 909.5
Money M2 (M1 + Quasi-money)	42 041.6	42 210.4	43 928.9	45 687.9	44 841.9	45 497.3
Money M3 (Broad money)	42 061.6	42 248.7	43 964.8	45 777.8	44 891.9	45 536.1
BNB international reserves ¹⁵	23 346.1	23 694.0	25 883.6	24 864.8	23 111.0	23 265.3
Reserve money	14 194.2	13 411.4	14 042.5	14 185.8	11 923.8	12 235.8
Money in circulation	8 410.9	7 727.0	8 124.6	9 179.4	7 799.0	7 809.8
Deposits of other MFIs	5 783.3	5 684.4	5 918.0	5 006.4	4 124.7	4 426.0
(% of GDP) ¹⁴						
Money M1 (Narrow money)	36.7	29.7	30.5	29.8	26.8	27.0
Money M2 (M1 + Quasi-money)	74.4	63.3	65.8	68.5	67.7	68.7
Money M3 (Broad money)	74.4	63.3	65.9	68.6	67.7	68.7
Domestic credit	59.2	53.3	57.7	66.7	68.4	68.7
Claims on government sector	-7.6	-7.2	-10.3	-7.8	-7.1	-7.5
Claims on non-government sector	66.8	60.5	68.0	74.5	75.5	76.2
Claims on households and NPISHs	24.4	22.0	24.4	27.1	27.6	27.8
Interest rates ¹⁷						
Base interest rate ¹⁸	3.93	4.75	4.91	5.12	4.20	2.71
Interbank money market	4.08	4.96	5.13	5.29	3.76	2.47
SOFIBOR 3 months	4.90	6.63	6.89	7.14	6.74	5.99
Yield on long-term government securities ¹⁹	4.17	4.63	4.92	4.99	6.27	5.82
Long-term interest rate for convergence assessment ²⁰	4.54	5.05	4.97	5.38	7.32	7.20
New business ²¹						
Deposits with agreed maturity	4.05	4.55	5.11	5.58	6.86	7.04
Short-term loans ²²	9.15	10.72	10.01	10.69	10.86	11.44
Long-term loans ²²	9.41	9.92	10.44	10.55	11.47	12.08
Annual percentage rate of charge ²³	10.40	10.78	11.36	11.46	13.04	14.08
Outstanding amounts ²¹						
Overnight deposits ²⁴	0.72	0.75	0.77	0.79	0.72	0.73
Deposits with agreed maturity	4.39	4.58	4.90	6.01	6.48	6.76
Overdraft ²⁴	10.37	10.69	10.80	11.39	11.12	11.38
Short-term loans ²²	9.39	9.84	10.28	11.27	10.97	11.45
Long-term loans ²²	10.08	10.11	10.38	11.54	11.20	11.22
EXTERNAL SECTOR ¹⁵						
Gross External Debt ²⁵						
(million EUR) ¹⁰						
Gross external debt	28 988.8	30 283.4	33 569.5	36 973.7	36 651.3	36 657.0
Public sector ²⁶	4 092.3	3 854.2	3 945.1	3 972.5	3 974.2	4 127.8
Private sector ²⁷	24 896.5	26 429.2	29 624.4	33 001.2	32 677.1	32 529.1
Net external debt	11 962.0	14 164.2	15 784.0	19 352.9	19 951.6	19 785.5
Gross external debt (% of exports of GNFS) ²⁸	158.8	–	–	179.7	–	–
Short term debt/Gross external debt (%)	32.3	32.5	35.6	35.5	35.0	34.4
(% GDP) ¹⁴						
Gross external debt	100.3	88.8	98.4	108.4	108.2	108.2
Public Sector	14.2	11.3	11.6	11.6	11.7	12.2
Private Sector	86.2	77.5	86.8	96.7	96.4	96.0
Short term debt	32.4	28.8	35.0	38.4	37.9	37.2
Net External Debt	41.4	41.5	46.3	56.7	58.9	58.4
Balance of Payments ^{25, 29}						
(million EUR)						
Current account	-7 274.0	-1 972.3	-4 401.2	-8 653.1	-1 412.6	-2 552.3
Trade balance ³⁰	-7 245.3	-1 769.9	-4 247.1	-8 597.3	-1 144.9	-2 394.5
Exports, FOB	13 511.9	3 653.3	7 747.5	15 203.8	2 676.5	5 409.1
Exports, FOB (year over year percentage change)	12.5	26.0	24.1	12.5	-26.7	-30.2
Imports, FOB	20 757.2	5 423.3	11 994.6	23 801.1	3 821.4	7 803.6
Imports, FOB (year over year percentage change)	18.1	21.8	27.6	14.7	-29.5	-34.9
Current and capital account	-7 862.4	-1 786.5	-4 199.1	-8 375.8	-1 229.9	-2 248.1
Capital and financial account	12 619.3	2 551.8	6 377.0	11 656.0	319.5	1 271.8
Financial account	13 207.7	2 366.1	6 174.9	11 378.7	136.8	967.6
Foreign direct investment ³¹	8 595.8	1 218.9	3 229.9	6 549.0	840.4	1 534.7
Foreign direct investment/Current account deficit (%)	118.2	61.8	73.4	75.7	59.5	60.1
Portfolio investment - assets ³²	-190.4	31.3	-182.6	-220.8	-194.6	-152.3
Portfolio investment - liabilities ³²	-389.1	-2.2	-52.5	-419.3	-43.1	-125.9
Other investments - assets ³²	535.0	812.7	174.0	147.0	248.6	73.0
Other investments - liabilities ³²	4 870.0	719.0	3 481.8	5 808.1	-691.3	-315.9
BNB reserve assets in monhts of GNFS imports	5.8	5.6	5.7	5.4	5.3	6.0

1. MACROECONOMIC INDICATORS

	2007	2008		2008	2009	
		Q1	Q2		Q1	Q2
(% GDP) ¹⁴						
Current account	-25.2	-5.8	-12.9	-25.4	-4.2	-7.5
Trade balance	-25.1	-5.2	-12.4	-25.2	-3.4	-7.1
Exports, FOB	46.8	10.7	22.7	44.6	7.9	16.0
Imports, FOB	71.8	15.9	35.2	69.8	11.3	23.0
Services, net	2.6	-0.7	-0.1	2.3	-0.3	0.5
Travel, net	3.3	-0.3	0.5	2.7	-0.1	0.7
Income, net	-3.9	-0.3	-1.8	-3.9	-0.9	-1.9
Current transfers, net	1.2	0.4	1.4	1.5	0.4	1.0
Current and capital account	-27.2	-5.2	-12.3	-24.5	-3.6	-6.6
Capital and financial account	43.7	7.5	18.7	34.2	0.9	3.8
Financial account	45.7	6.9	18.1	33.4	0.4	2.9
Foreign direct investment	29.7	3.6	9.5	19.2	2.5	4.5
Portfolio investment - assets	-0.7	0.1	-0.5	-0.6	-0.6	-0.4
Portfolio investment - liabilities	-1.3	-0.0	-0.2	-1.2	-0.1	-0.4
Other investment - assets	1.9	2.4	0.5	0.4	0.7	0.2
Other investment - liabilities	16.9	2.1	10.2	17.0	-2.0	-0.9
Other indicators						
Exchange rate of the lev against the euro		Currency board fixed rate: BGN 1.95583/EUR 1				
Exchange rate of the lev against the US dollar ¹⁰	1.33	1.24	1.24	1.39	1.47	1.38
Nominal effective exchange rate (index June 1997 = 100)	127.5	129.5	129.0	131.2	133.3	133.0
Real effective exchange rate (index June 1997 = 100) ³³	162.0	167.4	165.9	173.9	176.7	174.9

¹ Source: NSI, excluding data on unemployed and unemployment rate.

² Preliminary NSI data. The data are subject to revision.

³ Chain indices for annual data. The deflators for each period are calculated as the ratio of current prices GDP estimate and previous year's prices GDP estimate for the same period.

^{4, 5} Annual data - annual rate (end of period).

⁶ Annual and quarterly data - average change for the period.

⁷ 2005=100. Annual data - annual rate (end of period).

⁸ 2005=100. Annual and quarterly data - average change for the period.

⁹ Employed under a labour contract.

¹⁰ As of end of the corresponding period.

¹¹ Unemployed registered. Source: National Employment Agency.

¹² National methodology. Source: Ministry of Finance. Cumulative monthly data.

¹³ Source: National Statistical Institute and Ministry of Finance. European System of Accounts, 1995. Data are compiled in accordance with Council Regulation (EC) № 3605/93 on the application of the Protocol on the excessive deficit procedure. The 2007 difference in surplus with national methodology data is mainly due to the recording of transactions on cancellation of debt of Iraq.

¹⁴ The 2009 data are calculated on the basis of a GDP projection of 66 269 million BGN.

¹⁵ Source: BNB and other MFIs. Other MFIs comprise credit institutions (commercial banks) and money market funds (included since February 2007).

¹⁶ It is equal to the total assets of the BNB's Issue Department.

¹⁷ The interest rates are on BGN instruments. They are calculated by weighing with the corresponding amounts. Base interest rate, long-term interest rate for convergence assessment and SOFIBOR are calculated as average values.

¹⁸ The base interest rate equals the simple average of the index LEONIA (LEv OverNight Interest Average, a reference rate of the concluded and settled Bulgarian lev overnight deposit transactions) for the business days of the preceding month (base period).

¹⁹ The average weighted effective yield achieved on the secondary market during the reporting period. The yield is calculated using the ISMA formula at ACT/365 day count convention.

²⁰ The long-term interest rate for convergence assessment purposes is determined on the basis of the secondary market yield to maturity of a benchmark long-term bond issued by the Ministry of Finance (*Central Government*) and denominated in the national currency. The ISMA formula at ACT/365 day count convention is used. The data show the yield gained on the secondary market.

²¹ The interest rates are effective annual 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. Interest rates on new business and on outstanding amounts, applied by banks, on loans and deposits are vis-a-vis *Non-financial corporations* and *Households* sectors.

²² Loans other than overdraft. Short-term loans include loans by original maturity up to and including 1 year and long-term loans - over 1 year.

²³ The annual percentage rate of charge comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan. It refers only to consumer loans and loans for house purchase to *Households*.

²⁴ Interest rates on new business and on outstanding amounts for overnight deposits and overdraft coincide.

²⁵ Preliminary data for 2008 and 2009.

²⁶ Source: Ministry of Finance, Bulgarian National Bank, banks, local companies.

²⁷ Sources: banks, local companies.

²⁸ Goods and non-factor services. The indicator is calculated on an annual basis.

²⁹ Cumulative data.

³⁰ Preliminary data for 2008. For 2009 - preliminary NSI data, which include data from the *INTRASTAT* system for the EU member states and customs declarations for non-EU countries.

³¹ Data are provided by direct investment companies reporting to the BNB, by the Agency for Privatization, the NSI, the Central Depository and the banks. Preliminary data for 2008 and 2009.

³² A negative sign (-) denotes an increase in assets and a decrease in liabilities and a positive sign (+) denotes a decrease in assets and an increase in liabilities.

³³ Based on CPI as at the end of the corresponding period.

Conventions used in the table

"-" data do not exist/data are not applicable

"." data are not yet available

"0" nil or negligible

2. MONETARY AND FINANCIAL STATISTICS

2.1. BALANCE SHEET OF THE BNB

(BGN'000)

Balance Sheet of Issue Department	31.01.2009	28.02.2009	31.03.2009	30.04.2009	31.05.2009	30.06.2009
Assets	23 709 716	23 495 526	23 111 023	23 062 887	23 044 515	23 265 337
1. Cash and foreign currency denominated deposits	3 555 963	3 283 803	3 527 351	2 278 771	2 758 006	2 832 631
2. Monetary gold and other monetary gold instruments	1 790 116	1 870 104	1 736 468	1 677 934	1 740 410	1 676 502
3. Investments in securities	18 363 638	18 341 619	17 847 204	19 106 182	18 546 099	18 756 204
Liabilities	23 709 716	23 495 526	23 111 023	23 062 887	23 044 515	23 265 337
1. Notes and coins in circulation	8 213 442	8 083 628	7 799 032	7 976 849	7 760 332	7 809 780
2. Liabilities to banks	3 940 845	4 105 375	4 124 738	4 180 997	4 240 138	4 425 968
3. Liabilities to Government and to government budget institutions	7 784 448	7 513 309	7 185 754	7 466 426	7 398 768	7 440 333
4. Liabilities to other depositors	353 271	413 675	522 616	374 477	447 892	474 369
5. Banking Department deposit	3 417 711	3 379 539	3 478 883	3 064 138	3 197 385	3 114 887

(BGN'000)

Balance Sheet of Banking Department	31.01.2009	28.02.2009	31.03.2009	30.04.2009	31.05.2009	30.06.2009
Assets	5 117 454	5 075 840	5 134 568	4 730 493	4 829 252	4 748 572
1. Gold and other precious metals	18 892	27 064	25 359	24 539	25 376	24 507
2. Receivables from central government	0	0	0	0	0	0
3. Capital investments and IMF quota	1 488 984	1 484 628	1 440 714	1 446 456	1 410 645	1 410 735
4. Fixed tangible and intangible assets	171 723	173 226	175 663	180 705	181 744	185 654
5. Other assets	20 144	11 383	13 949	14 655	14 102	12 789
6. Deposit with Issue Department	3 417 711	3 379 539	3 478 883	3 064 138	3 197 385	3 114 887
Liabilities	5 117 454	5 075 840	5 134 568	4 730 493	4 829 252	4 748 572
1. Borrowings from IMF	0	0	0	0	0	0
2. Liabilities to international financial institutions	1 380 921	1 376 633	1 332 714	1 338 440	1 302 934	1 303 086
3. Other liabilities	7 701	36 583	14 390	11 760	75 643	14 077
Total liabilities:	1 388 622	1 413 216	1 347 104	1 350 200	1 378 577	1 317 163
4. Capital	20 000	20 000	20 000	20 000	20 000	20 000
5. Reserves	2 948 199	2 840 322	2 916 715	3 143 271	3 151 632	3 095 342
6. Retained earnings	760 633	802 302	850 749	217 022	279 043	316 067
Total equity:	3 728 832	3 662 624	3 787 464	3 380 293	3 450 675	3 431 409

Source: BNB.

2.2. MONETARY SURVEY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Exchange rate: BGN / USD 1	1.23693	1.24069	1.36743	1.38731	1.46966	1.38378
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	17 706 739	16 706 026	18 230 781	13 944 123	13 256 766	13 600 199
Foreign assets	29 915 436	33 204 291	36 105 568	32 538 555	30 585 465	30 921 468
Cash in foreign currency	448 705	512 838	492 705	641 523	552 301	644 872
o/w EUR	352 180	400 866	365 314	509 858	423 743	511 010
Deposits	8 411 151	8 350 982	6 763 449	7 925 856	8 450 078	7 939 019
in BGN	184 115	158 449	1 062 350	192 183	269 300	246 853
in foreign currency	8 227 036	8 192 533	5 701 099	7 733 673	8 180 778	7 692 166
o/w EUR	6 684 164	6 950 856	4 711 412	6 756 423	7 406 096	6 750 977
Repos	38 197	15 062	19 559	9 850	212	210
in BGN	23	15 062	19 559	9 850	212	210
in foreign currency	38 174	-	-	-	-	-
o/w EUR	38 174	-	-	-	-	-
Loans	600 768	631 898	639 189	611 480	615 713	586 553
in BGN	11 247	30 335	56 397	46 586	50 255	51 844
in foreign currency	589 521	601 563	582 792	564 894	565 458	534 709
o/w EUR	486 154	457 977	452 292	432 087	431 563	410 768
Securities other than shares	18 651 570	21 730 378	26 162 715	21 228 863	18 692 571	19 582 517
in BGN	323 535	451 914	536 212	542 411	624 961	633 722
in foreign currency	18 328 035	21 278 464	25 626 503	20 686 452	18 067 610	18 948 795
o/w EUR	18 143 685	21 130 490	25 013 266	20 310 234	17 748 856	18 785 051
Shares and other equity	86 035	86 284	95 706	96 667	96 714	98 793
in BGN	-	-	-	-	-	-
in foreign currency	86 035	86 284	95 706	96 667	96 714	98 793
o/w EUR	62 992	62 880	72 640	72 093	71 970	74 052
Monetary gold and SDR holdings ¹	1 560 225	1 542 681	1 572 851	1 617 021	1 817 032	1 753 978
Accrued interest receivable	118 785	334 168	359 394	407 295	360 844	315 526
in BGN	-	-	-	-	-	-
in foreign currency	118 785	334 168	359 394	407 295	360 844	315 526
o/w EUR	118 498	334 047	358 797	406 207	358 290	311 583
Less: foreign liabilities	12 208 697	16 498 265	17 874 787	18 594 432	17 328 699	17 321 269
Deposits	11 649 825	15 901 601	17 661 062	18 216 499	16 934 774	16 857 001
in BGN	660 119	677 827	1 716 856	2 140 518	2 150 689	2 065 372
in foreign currency	10 989 706	15 223 774	15 944 206	16 075 981	14 784 085	14 791 629
o/w EUR	10 801 206	14 943 020	15 557 802	15 510 713	14 309 032	14 352 946
Repos	278 510	315 913	119 456	293 214	309 447	379 967
in BGN	-	-	-	-	-	-
in foreign currency	278 510	315 913	119 456	293 214	309 447	379 967
o/w EUR	264 494	315 913	119 456	292 104	308 198	372 218
Loans ²	-	-	-	-	-	-
Securities ³	280 362	280 751	94 269	84 719	84 478	84 301
in BGN	6 216	6 527	5 647	5 758	5 509	5 529
in foreign currency	274 146	274 224	88 622	78 961	78 969	78 772
o/w EUR	274 146	274 224	88 622	78 961	78 969	78 772
Accrued interest payable	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
DOMESTIC ASSETS (NET)	35 407 428	38 429 487	39 692 013	44 755 829	45 500 392	45 576 324
DOMESTIC CREDIT	35 570 315	38 473 002	39 989 611	44 533 093	45 327 520	45 538 605
CLAIMS ON GENERAL GOVERNMENT	-4 792 707	-6 905 942	-8 616 260	-5 175 158	-4 736 805	-4 941 073
Central government (net)	-5 000 187	-7 113 464	-8 823 301	-5 403 599	-4 961 929	-5 179 936
Claims	2 979 062	2 945 010	2 967 094	2 949 446	2 956 727	2 841 349
Government securities	2 978 569	2 944 516	2 966 599	2 949 422	2 956 703	2 841 321
in BGN	1 532 868	1 507 111	1 457 594	1 448 323	1 353 751	1 305 919
in foreign currency	1 445 701	1 437 405	1 509 005	1 501 099	1 602 952	1 535 402
o/w EUR	991 689	962 713	973 669	971 646	1 017 407	1 004 839
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	493	494	495	24	24	28
in BGN	489	490	491	18	20	21
in foreign currency	4	4	4	6	4	7
o/w EUR	4	4	4	6	4	7

2.2. MONETARY SURVEY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Less: liabilities	7 979 249	10 058 474	11 790 395	8 353 045	7 918 656	8 021 285
Deposits	7 979 249	10 058 474	11 790 395	8 353 045	7 918 656	8 021 285
in BGN	5 821 811	7 881 591	9 103 412	6 123 685	5 893 026	5 426 031
in foreign currency	2 157 438	2 176 883	2 686 983	2 229 360	2 025 630	2 595 254
o/w EUR	2 126 230	2 128 952	2 142 130	1 950 586	1 799 470	2 316 921
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Local government and SSFs	207 480	207 522	207 041	228 441	225 124	238 863
Securities other than shares	55 312	55 250	53 337	56 156	57 907	63 891
in BGN	6 248	6 232	6 163	6 057	4 823	4 793
in foreign currency	49 064	49 018	47 174	50 099	53 084	59 098
o/w EUR	49 064	49 018	47 174	50 099	53 084	59 098
Repos	-	-	1 095	2 271	2 283	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	1 095	2 271	2 283	-
o/w EUR	-	-	1 095	2 271	2 283	-
Loans	152 168	152 272	152 609	170 014	164 934	174 972
in BGN	121 262	120 585	118 408	138 594	134 144	134 966
in foreign currency	30 906	31 687	34 201	31 420	30 790	40 006
o/w EUR	30 906	31 687	34 201	31 420	30 790	40 006
CLAIMS ON NON-GOVERNMENT SECTOR	40 363 022	45 378 944	48 605 871	49 708 251	50 064 325	50 479 678
Non-financial corporations	25 005 508	28 195 903	30 243 311	30 651 451	30 817 533	30 859 032
Repos	49 817	56 814	109 129	13 504	26 781	16 486
in BGN	22 868	34 994	82 012	8 313	8 492	8 526
in foreign currency	26 949	21 820	27 117	5 191	18 289	7 960
o/w EUR	26 949	21 820	27 117	5 191	17 996	7 684
Loans	24 445 425	27 665 490	29 706 102	30 242 274	30 404 286	30 458 252
in BGN	7 497 279	8 134 870	8 437 505	8 301 365	8 105 149	8 056 597
in foreign currency	16 948 146	19 530 620	21 268 597	21 940 909	22 299 137	22 401 655
o/w EUR	16 643 978	19 147 941	20 427 267	21 134 320	21 465 778	21 632 199
Securities other than shares	367 216	332 662	294 651	274 427	269 798	262 150
in BGN	35 750	36 254	37 975	29 308	28 360	28 066
in foreign currency	331 466	296 408	256 676	245 119	241 438	234 084
o/w EUR	320 952	285 862	245 052	233 309	228 926	222 304
Shares and other equity	143 050	140 937	133 429	121 246	116 668	122 144
in BGN	143 050	140 937	133 429	121 246	116 668	122 144
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	706 764	897 519	770 300	958 819	981 149	1 218 170
Repos	29 431	43 875	43 926	31 960	45 183	27 289
in BGN	23 171	22 278	20 745	18 357	26 408	23 477
in foreign currency	6 260	21 597	23 181	13 603	18 775	3 812
o/w EUR	6 260	6 239	6 255	13 064	18 297	3 812
Loans	449 291	624 464	539 828	749 738	729 788	975 738
in BGN	105 882	108 652	99 540	100 379	112 002	352 724
in foreign currency	343 409	515 812	440 288	649 359	617 786	623 014
o/w EUR	340 975	513 580	437 008	646 656	616 601	622 400
Securities other than shares	104 329	101 964	70 905	79 773	86 191	87 599
in BGN	37 751	37 447	7 483	7 094	7 092	7 091
in foreign currency	66 578	64 517	63 422	72 679	79 099	80 508
o/w EUR	66 578	64 517	63 422	72 679	79 099	80 508
Shares and other equity	123 713	127 216	115 641	97 348	119 987	127 544
in BGN	122 465	126 003	114 417	96 319	118 941	126 515
in foreign currency	1 248	1 213	1 224	1 029	1 046	1 029
o/w EUR	-	-	-	-	-	-
Households and NPISHs	14 650 750	16 285 522	17 592 260	18 097 981	18 265 643	18 402 476
Repos	16 334	12 027	10 392	6 487	3 984	3 983
in BGN	16 334	12 027	10 392	6 487	3 984	3 983
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	14 634 416	16 273 495	17 581 868	18 091 494	18 261 659	18 398 493
in BGN	11 678 470	12 364 387	12 829 875	12 800 434	12 859 000	12 826 514
in foreign currency	2 955 946	3 909 108	4 751 993	5 291 060	5 402 659	5 571 979
o/w EUR	2 879 297	3 830 322	4 625 795	5 125 350	5 237 545	5 406 053
FIXED ASSETS	2 247 077	2 324 448	2 456 964	2 600 617	2 687 714	2 744 235
OTHER ITEMS (NET)	-2 409 964	-2 367 963	-2 754 562	-2 377 881	-2 514 842	-2 706 516
Accounts between MFIs (net)	-71 954	-92 646	-153 290	-50 094	-23 120	-41 565
in BGN	-72 181	-55 563	-36 148	-42 303	-30 168	-19 626
in foreign currency	227	-37 083	-117 142	-7 791	7 048	-21 939
o/w EUR	-11 599	-36 692	-116 771	-7 514	7 221	-21 701

2.2. MONETARY SURVEY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Other assets and liabilities (net)	-2 338 010	-2 275 317	-2 601 272	-2 327 787	-2 491 722	-2 664 951
in BGN	-1 935 803	-1 841 019	-2 040 317	-1 946 907	-2 033 523	-2 178 718
in foreign currency	-402 207	-434 298	-560 955	-380 880	-458 199	-486 233
o/w EUR	-305 258	-358 879	-498 024	-329 394	-341 473	-455 356
BROAD MONEY M3	42 248 711	43 964 787	45 690 405	45 777 830	44 891 924	45 536 119
MONEY M1	19 848 046	20 326 698	20 525 109	19 866 626	17 749 776	17 909 527
Currency outside MFIs	6 990 157	7 364 333	7 745 399	8 029 165	7 023 164	7 012 154
Overnight deposits	12 857 889	12 962 365	12 779 710	11 837 461	10 726 612	10 897 373
in BGN	8 441 360	8 401 734	8 597 485	8 394 204	7 368 972	7 572 856
Local government and SSFs	585 433	778 137	746 747	489 819	516 779	723 020
Non-financial corporations	4 763 848	4 649 728	4 869 983	4 963 610	4 195 359	4 164 218
Financial corporations	524 183	374 588	356 454	285 097	264 738	350 090
Households and NPISHs	2 567 896	2 599 281	2 624 301	2 655 678	2 392 096	2 335 528
in foreign currency	4 416 529	4 560 631	4 182 225	3 443 257	3 357 640	3 324 517
Local government and SSFs	37 320	35 360	36 502	26 578	71 738	19 312
Non-financial corporations	3 126 857	3 267 747	2 929 623	2 431 228	2 256 074	2 228 020
Financial corporations	162 529	217 971	223 067	216 996	351 848	444 740
Households and NPISHs	1 089 823	1 039 553	993 033	768 455	677 980	632 445
o/w EUR	3 749 350	3 922 313	3 441 573	2 915 522	2 774 500	2 690 347
Local government and SSFs	37 232	35 242	36 308	25 797	71 004	19 221
Non-financial corporations	2 619 864	2 777 365	2 374 640	2 073 744	1 869 079	1 764 391
Financial corporations	144 329	199 776	185 531	185 278	298 388	407 097
Households and NPISHs	947 925	909 930	845 094	630 703	536 029	499 638
MONEY M2 (M1 + QUASI-MONEY)	42 210 406	43 928 875	45 631 750	45 687 924	44 841 866	45 497 314
QUASI-MONEY	22 362 360	23 602 177	25 106 641	25 821 298	27 092 090	27 587 787
Deposits with agreed maturity up to 2 years	18 537 593	19 393 532	20 518 116	21 394 403	22 943 066	23 590 277
in BGN	8 066 123	8 467 043	8 947 818	9 066 101	9 735 733	9 515 407
Local government and SSFs	903 629	938 135	1 035 994	828 963	873 002	857 046
Non-financial corporations	2 377 711	2 510 517	2 513 911	2 713 868	2 626 626	2 442 546
Financial corporations	989 190	1 127 973	1 178 254	858 015	1 038 409	871 693
Households and NPISHs	3 795 593	3 890 418	4 219 659	4 665 255	5 197 696	5 344 122
in foreign currency	10 471 470	10 926 489	11 570 298	12 328 302	13 207 333	14 074 870
Local government and SSFs	28 992	22 686	21 617	19 262	6 566	34 312
Non-financial corporations	2 566 749	2 644 825	2 773 463	3 050 548	2 894 740	3 096 362
Financial corporations	346 783	337 348	364 870	715 749	1 171 686	1 462 985
Households and NPISHs	7 528 946	7 921 630	8 410 348	8 542 743	9 134 341	9 481 211
o/w EUR	8 599 976	8 988 199	9 368 790	10 325 774	11 184 189	12 259 656
Local government and SSFs	25 367	19 049	17 609	15 196	5 374	33 189
Non-financial corporations	2 109 162	2 142 213	2 179 724	2 568 141	2 440 979	2 801 970
Financial corporations	319 044	296 747	322 006	694 350	1 151 567	1 443 170
Households and NPISHs	6 146 403	6 530 190	6 849 451	7 048 087	7 586 269	7 981 327
Deposits redeemable at notice up to 3 months	3 824 767	4 208 645	4 588 525	4 426 895	4 149 024	3 997 510
in BGN	1 841 793	1 979 609	2 137 328	2 130 729	1 987 703	1 899 726
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	25 704	5 855	3 725	39 317	46 858	38 501
Financial corporations	1 000	-	-	2 954	5 645	2 946
Households and NPISHs	1 815 089	1 973 754	2 133 603	2 088 458	1 935 200	1 858 279
in foreign currency	1 982 974	2 229 036	2 451 197	2 296 166	2 161 321	2 097 784
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	17 739	28 721	31 055	12 614	21 757	39 537
Financial corporations	-	-	-	-	-	4 762
Households and NPISHs	1 965 235	2 200 315	2 420 142	2 283 552	2 139 564	2 053 485
o/w EUR	1 664 592	1 918 542	2 094 491	1 956 459	1 814 119	1 765 529
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	8 432	25 676	28 099	10 055	19 340	37 820
Financial corporations	-	-	-	-	-	4 762
Households and NPISHs	1 656 160	1 892 866	2 066 392	1 946 404	1 794 779	1 722 947
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	42 248 711	43 964 787	45 690 405	45 777 830	44 891 924	45 536 119
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)	38 305	35 912	58 655	89 906	50 058	38 805
in BGN	18 853	16 833	42 050	82 391	45 560	34 477
in foreign currency	19 452	19 079	16 605	7 515	4 498	4 328
o/w EUR	19 452	19 079	16 060	6 962	3 912	3 776

2.2. MONETARY SURVEY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	10 865 456	11 170 726	12 232 389	12 922 122	13 865 234	13 640 404
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	1 335 580	1 479 264	1 617 728	1 465 405	1 385 190	1 295 188
in BGN	455 555	462 914	556 984	463 454	424 722	424 321
in foreign currency	880 025	1 016 350	1 060 744	1 001 951	960 468	870 867
o/w EUR	702 963	800 664	826 017	779 979	742 272	685 139
DEBT SECURITIES ISSUED OVER 2 YEARS	103 913	113 485	109 178	118 605	125 089	111 071
in BGN	40 981	42 011	36 133	33 429	33 192	34 168
in foreign currency	62 932	71 474	73 045	85 176	91 897	76 903
o/w EUR	62 932	71 474	73 045	85 176	91 897	76 903
CAPITAL AND RESERVES	9 425 963	9 577 977	10 505 483	11 338 112	12 354 955	12 234 145
Funds contributed by owners	2 189 081	2 331 873	2 558 339	2 713 339	3 085 939	3 194 614
Reserves	5 247 766	5 707 109	5 870 859	6 074 011	6 696 221	7 239 894
Financial result	1 989 116	1 538 995	2 076 285	2 550 762	2 572 795	1 799 637

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

³Including debt securities issued and MMFs shares/units held by non-residents.

Source: BNB and other MFIs.

The following conventions have been used in tables 2.2.-2.13.:

" 0 " The indicator is less than 0.05 but more than nil.

" - " The indicator is nil.

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Exchange rate: BGN / USD 1	1.23693	1.24069	1.36743	1.38731	1.46966	1.38378
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	17 235 282	17 498 781	18 623 827	18 322 530	16 689 020	16 727 091
FOREIGN ASSETS (NET)	23 663 666	25 868 327	28 763 440	24 795 802	23 047 005	23 180 604
Foreign assets	23 721 949	25 911 620	28 821 798	24 893 205	23 139 356	23 293 700
Cash in foreign currency	79 067	79 641	94 387	84 396	96 072	147 275
o/w EUR	78 382	78 679	93 476	83 473	95 291	146 602
Deposits	4 176 272	3 255 070	1 819 773	2 561 450	3 421 703	2 676 020
in BGN	-	-	-	-	-	-
in foreign currency	4 176 272	3 255 070	1 819 773	2 561 450	3 421 703	2 676 020
o/w EUR	4 152 982	3 233 670	1 794 926	2 552 177	3 397 097	2 479 823
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Securities other than shares	17 759 611	20 672 071	24 947 404	20 194 594	17 415 372	18 372 542
in BGN	-	-	-	-	-	-
in foreign currency	17 759 611	20 672 071	24 947 404	20 194 594	17 415 372	18 372 542
o/w EUR	17 759 611	20 672 071	24 457 142	19 938 204	17 221 741	18 310 298
Shares and other equity	27 989	27 989	27 989	28 449	28 333	28 359
in BGN	-	-	-	-	-	-
in foreign currency	27 989	27 989	27 989	28 449	28 333	28 359
o/w EUR	6 976	6 976	6 976	6 976	6 860	6 886
Monetary gold and SDR holdings ¹	1 560 225	1 542 681	1 572 851	1 617 021	1 817 032	1 753 978
Accrued interest receivable	118 785	334 168	359 394	407 295	360 844	315 526
in BGN	-	-	-	-	-	-
in foreign currency	118 785	334 168	359 394	407 295	360 844	315 526
o/w EUR	118 498	334 047	358 797	406 207	358 290	311 583
Less: foreign liabilities	58 283	43 293	58 358	97 403	92 351	113 096
Deposits	58 283	43 293	58 358	97 403	92 351	113 096
in BGN	6 953	2 175	26 393	20 374	25 604	42 696
in foreign currency	51 330	41 118	31 965	77 029	66 747	70 400
o/w EUR	51 330	41 118	31 965	77 029	66 747	70 400
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans ²	-	-	-	-	-	-
Accrued interest payable	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT	-6 646 401	-8 580 403	-10 349 146	-6 712 461	-6 634 503	-6 741 282
Central government (net)	-6 646 401	-8 580 403	-10 349 146	-6 712 461	-6 634 503	-6 741 282
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	-	-	-	-	-	-

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Less: liabilities	6 646 401	8 580 403	10 349 146	6 712 461	6 634 503	6 741 282
Deposits	6 646 401	8 580 403	10 349 146	6 712 461	6 634 503	6 741 282
in BGN	5 171 211	7 079 079	8 301 106	4 980 034	5 068 414	4 686 201
in foreign currency	1 475 190	1 501 324	2 048 040	1 732 427	1 566 089	2 055 081
o/w EUR	1 463 199	1 486 880	1 540 623	1 467 681	1 352 729	1 798 637
Repos	-	-	-	-	-	-
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	79 179	79 179	79 179	79 179	79 179	79 179
Non-financial corporations	72 236	72 236	72 236	72 236	72 236	72 236
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Shares and other equity	72 236	72 236	72 236	72 236	72 236	72 236
in BGN	72 236	72 236	72 236	72 236	72 236	72 236
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	6 943	6 943	6 943	6 943	6 943	6 943
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Shares and other equity	6 943	6 943	6 943	6 943	6 943	6 943
in BGN	6 943	6 943	6 943	6 943	6 943	6 943
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
FIXED ASSETS	166 254	174 808	180 154	195 735	226 979	240 629
OTHER ITEMS (NET)	-27 416	-43 130	-49 800	-35 725	-29 640	-32 039
Other assets	1 270 625	1 259 919	1 320 823	1 337 218	1 372 510	1 340 492
in BGN	35 560	30 893	28 242	33 973	39 108	36 958
in foreign currency	1 235 065	1 229 026	1 292 581	1 303 245	1 333 402	1 303 534
o/w EUR	181	231	254	186	198	335
Less: other liabilities	1 298 041	1 303 049	1 370 623	1 372 943	1 402 150	1 372 531
in BGN	63 889	74 727	78 399	70 250	66 581	69 161
in foreign currency	1 234 152	1 228 322	1 292 224	1 302 693	1 335 569	1 303 370
o/w EUR	648	779	895	353	3 151	649
LIABILITIES	17 235 282	17 498 781	18 623 827	18 322 530	16 689 020	16 727 091
RESERVE MONEY	13 411 350	14 042 536	14 802 954	14 185 790	11 923 770	12 235 750
Currency in circulation	7 726 979	8 124 559	8 511 054	9 179 414	7 799 032	7 809 781
Deposits of other MFIs	5 684 371	5 917 977	6 291 900	5 006 376	4 124 738	4 425 969
in BGN	1 817 913	2 049 856	2 245 701	2 625 155	2 129 373	2 184 098
in foreign currency	3 866 458	3 868 121	4 046 199	2 381 221	1 995 365	2 241 871
o/w EUR	3 866 458	3 868 121	4 046 199	2 381 221	1 995 365	2 241 871

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
LIABILITIES INCLUDED IN MONEY SUPPLY	960 223	821 970	849 760	770 787	977 786	1 059 932
DEPOSITS	960 223	821 970	849 760	770 787	977 786	1 059 932
Overnight deposits	199 874	166 905	229 118	156 951	131 995	261 753
in BGN	164 216	137 468	188 007	97 398	74 507	215 372
Social security funds	105 722	137 129	187 870	97 287	56 528	214 689
Non-financial corporations	-	-	-	-	-	-
Financial corporations	58 494	339	137	111	17 979	683
Households and NPISHs	-	-	-	-	-	-
in foreign currency	35 658	29 437	41 111	59 553	57 488	46 381
Social security funds	-	-	-	-	-	-
Non-financial corporations	35 098	29 050	40 470	59 332	52 622	44 448
Financial corporations	560	387	641	221	4 866	1 933
Households and NPISHs	-	-	-	-	-	-
o/w EUR	35 359	29 409	40 914	59 391	52 715	45 597
Social security funds	-	-	-	-	-	-
Non-financial corporations	35 028	29 050	40 470	59 332	52 622	44 448
Financial corporations	331	359	444	59	93	1 149
Households and NPISHs	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	760 349	655 065	620 642	613 836	845 791	798 179
in BGN	570 000	518 000	508 000	518 000	748 000	612 375
Social security funds	459 000	469 000	479 000	481 000	491 000	484 000
Non-financial corporations	30 000	-	-	-	-	-
Financial corporations	81 000	49 000	29 000	37 000	257 000	127 000
Households and NPISHs	-	-	-	-	-	1 375
in foreign currency	190 349	137 065	112 642	95 836	97 791	185 804
Social security funds	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	21 514	21 514	21 514
Financial corporations	168 835	115 551	91 128	74 322	76 277	164 290
Households and NPISHs	-	-	-	-	-	-
o/w EUR	177 980	127 129	101 703	95 836	97 791	185 804
Social security funds	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	21 514	21 514	21 514
Financial corporations	156 466	105 615	80 189	74 322	76 277	164 290
Households and NPISHs	-	-	-	-	-	-
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	2 863 709	2 634 275	2 971 113	3 365 953	3 787 464	3 431 409
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	2 863 709	2 634 275	2 971 113	3 365 953	3 787 464	3 431 409
Funds contributed by owners	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	2 198 550	2 299 308	2 454 546	2 647 641	2 916 715	3 095 342
Financial result	645 159	314 967	496 567	698 312	850 749	316 067

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

2.4. ANALYTICAL REPORTING OF OTHER MFIs

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Exchange rate: BGN / USD 1	1.23693	1.24069	1.36743	1.38731	1.46966	1.38378
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	42 300 333	44 315 190	46 356 777	46 534 313	46 968 999	47 673 283
FOREIGN ASSETS (NET)	-5 956 927	-9 162 301	-10 532 659	-10 851 679	-9 790 239	-9 580 405
Foreign assets	6 193 487	7 292 671	7 283 770	7 645 350	7 446 109	7 627 768
Cash in foreign currency	369 638	433 197	398 318	557 127	456 229	497 597
o/w EUR	273 798	322 187	271 838	426 385	328 452	364 408
Deposits	4 234 879	5 095 912	4 943 676	5 364 406	5 028 375	5 262 999
in BGN	184 115	158 449	1 062 350	192 183	269 300	246 853
in foreign currency	4 050 764	4 937 463	3 881 326	5 172 223	4 759 075	5 016 146
o/w EUR	2 531 182	3 717 186	2 916 486	4 204 246	4 008 999	4 271 154
Repos	38 197	15 062	19 559	9 850	212	210
in BGN	23	15 062	19 559	9 850	212	210
in foreign currency	38 174	-	-	-	-	-
o/w EUR	38 174	-	-	-	-	-
Loans	600 768	631 898	639 189	611 480	615 713	586 553
in BGN	11 247	30 335	56 397	46 586	50 255	51 844
in foreign currency	589 521	601 563	582 792	564 894	565 458	534 709
o/w EUR	486 154	457 977	452 292	432 087	431 563	410 768
Securities other than shares	891 959	1 058 307	1 215 311	1 034 269	1 277 199	1 209 975
in BGN	323 535	451 914	536 212	542 411	624 961	633 722
in foreign currency	568 424	606 393	679 099	491 858	652 238	576 253
o/w EUR	384 074	458 419	556 124	372 030	527 115	474 753
Shares and other equity	58 046	58 295	67 717	68 218	68 381	70 434
in BGN	-	-	-	-	-	-
in foreign currency	58 046	58 295	67 717	68 218	68 381	70 434
o/w EUR	56 016	55 904	65 664	65 117	65 110	67 166
Less: foreign liabilities	12 150 414	16 454 972	17 816 429	18 497 029	17 236 348	17 208 173
Deposits	11 591 542	15 858 308	17 602 704	18 119 096	16 842 423	16 743 905
in BGN	653 166	675 652	1 690 463	2 120 144	2 125 085	2 022 676
in foreign currency	10 938 376	15 182 656	15 912 241	15 998 952	14 717 338	14 721 229
o/w EUR	10 749 876	14 901 902	15 525 837	15 433 684	14 242 285	14 282 546
Repos	278 510	315 913	119 456	293 214	309 447	379 967
in BGN	-	-	-	-	-	-
in foreign currency	278 510	315 913	119 456	293 214	309 447	379 967
o/w EUR	264 494	315 913	119 456	292 104	308 198	372 218
Securities ¹	280 362	280 751	94 269	84 719	84 478	84 301
in BGN	6 216	6 527	5 647	5 758	5 509	5 529
in foreign currency	274 146	274 224	88 622	78 961	78 969	78 772
o/w EUR	274 146	274 224	88 622	78 961	78 969	78 772
RESERVES IN THE BNB	6 392 021	6 653 882	6 940 891	6 135 566	4 884 622	5 203 776
Cash in levs	736 822	760 226	765 655	1 150 249	775 868	797 627
Deposits	5 655 199	5 893 656	6 175 236	4 985 317	4 108 754	4 406 149
in BGN	1 788 739	2 035 315	2 234 653	2 621 698	2 129 038	2 174 056
in foreign currency	3 866 460	3 858 341	3 940 583	2 363 619	1 979 716	2 232 093
o/w EUR	3 866 460	3 858 341	3 940 583	2 363 619	1 979 716	2 232 093
CLAIMS ON GENERAL GOVERNMENT	1 853 694	1 674 461	1 732 886	1 537 303	1 897 698	1 800 209
Central government (net)	1 646 214	1 466 939	1 525 845	1 308 862	1 672 574	1 561 346
Claims	2 979 062	2 945 010	2 967 094	2 949 446	2 956 727	2 841 349
Government securities	2 978 569	2 944 516	2 966 599	2 949 422	2 956 703	2 841 321
in BGN	1 532 868	1 507 111	1 457 594	1 448 323	1 353 751	1 305 919
in foreign currency	1 445 701	1 437 405	1 509 005	1 501 099	1 602 952	1 535 402
o/w EUR	991 689	962 713	973 669	971 646	1 017 407	1 004 839
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	493	494	495	24	24	28
in BGN	489	490	491	18	20	21
in foreign currency	4	4	4	6	4	7
o/w EUR	4	4	4	6	4	7
Less: liabilities	1 332 848	1 478 071	1 441 249	1 640 584	1 284 153	1 280 003
Deposits	1 332 848	1 478 071	1 441 249	1 640 584	1 284 153	1 280 003
in BGN	650 600	802 512	802 306	1 143 651	824 612	739 830
in foreign currency	682 248	675 559	638 943	496 933	459 541	540 173
o/w EUR	663 031	642 072	601 507	482 905	446 741	518 284
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-

2.4. ANALYTICAL REPORTING OF OTHER MFIs

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Local government and SSFs	207 480	207 522	207 041	228 441	225 124	238 863
Securities other than shares	55 312	55 250	53 337	56 156	57 907	63 891
in BGN	6 248	6 232	6 163	6 057	4 823	4 793
in foreign currency	49 064	49 018	47 174	50 099	53 084	59 098
o/w EUR	49 064	49 018	47 174	50 099	53 084	59 098
Repos	-	-	1 095	2 271	2 283	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	1 095	2 271	2 283	-
o/w EUR	-	-	1 095	2 271	2 283	-
Loans	152 168	152 272	152 609	170 014	164 934	174 972
in BGN	121 262	120 585	118 408	138 594	134 144	134 966
in foreign currency	30 906	31 687	34 201	31 420	30 790	40 006
o/w EUR	30 906	31 687	34 201	31 420	30 790	40 006
CLAIMS ON NON-GOVERNMENT SECTOR	40 283 843	45 299 765	48 526 692	49 629 072	49 985 146	50 400 499
Non-financial corporations	24 933 272	28 123 667	30 171 075	30 579 215	30 745 297	30 786 796
Repos	49 817	56 814	109 129	13 504	26 781	16 486
in BGN	22 868	34 994	82 012	8 313	8 492	8 526
in foreign currency	26 949	21 820	27 117	5 191	18 289	7 960
o/w EUR	26 949	21 820	27 117	5 191	17 996	7 684
Loans	24 445 425	27 665 490	29 706 102	30 242 274	30 404 286	30 458 252
in BGN	7 497 279	8 134 870	8 437 505	8 301 365	8 105 149	8 056 597
in foreign currency	16 948 146	19 530 620	21 268 597	21 940 909	22 299 137	22 401 655
o/w EUR	16 643 978	19 147 941	20 427 267	21 134 320	21 465 778	21 632 199
Securities other than shares	367 216	332 662	294 651	274 427	269 798	262 150
in BGN	35 750	36 254	37 975	29 308	28 360	28 066
in foreign currency	331 466	296 408	256 676	245 119	241 438	234 084
o/w EUR	320 952	285 862	245 052	233 309	228 926	222 304
Shares and other equity	70 814	68 701	61 193	49 010	44 432	49 908
in BGN	70 814	68 701	61 193	49 010	44 432	49 908
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	699 821	890 576	763 357	951 876	974 206	1 211 227
Repos	29 431	43 875	43 926	31 960	45 183	27 289
in BGN	23 171	22 278	20 745	18 357	26 408	23 477
in foreign currency	6 260	21 597	23 181	13 603	18 775	3 812
o/w EUR	6 260	6 239	6 255	13 064	18 297	3 812
Loans	449 291	624 464	539 828	749 738	729 788	975 738
in BGN	105 882	108 652	99 540	100 379	112 002	352 724
in foreign currency	343 409	515 812	440 288	649 359	617 786	623 014
o/w EUR	340 975	513 580	437 008	646 656	616 601	622 400
Securities other than shares	104 329	101 964	70 905	79 773	86 191	87 599
in BGN	37 751	37 447	7 483	7 094	7 092	7 091
in foreign currency	66 578	64 517	63 422	72 679	79 099	80 508
o/w EUR	66 578	64 517	63 422	72 679	79 099	80 508
Shares and other equity	116 770	120 273	108 698	90 405	113 044	120 601
in BGN	115 522	119 060	107 474	89 376	111 998	119 572
in foreign currency	1 248	1 213	1 224	1 029	1 046	1 029
o/w EUR	-	-	-	-	-	-
Households and NPISHs	14 650 750	16 285 522	17 592 260	18 097 981	18 265 643	18 402 476
Repos	16 334	12 027	10 392	6 487	3 984	3 983
in BGN	16 334	12 027	10 392	6 487	3 984	3 983
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	14 634 416	16 273 495	17 581 868	18 091 494	18 261 659	18 398 493
in BGN	11 678 470	12 364 387	12 829 875	12 800 434	12 859 000	12 826 514
in foreign currency	2 955 946	3 909 108	4 751 993	5 291 060	5 402 659	5 571 979
o/w EUR	2 879 297	3 830 322	4 625 795	5 125 350	5 237 545	5 406 053
FIXED ASSETS	2 080 823	2 149 640	2 276 810	2 404 882	2 460 735	2 503 606
OTHER ITEMS (NET)	-2 353 121	-2 300 257	-2 587 843	-2 320 831	-2 468 963	-2 654 402
Accounts between other MFIs (net)	-42 527	-68 070	-36 371	-28 769	-6 881	-21 490
Claims on other MFIs	2 515 438	2 242 708	2 308 976	1 691 831	2 498 688	1 979 427
in BGN	1 413 860	1 329 555	1 360 902	1 269 880	1 864 013	1 498 266
in foreign currency	1 101 578	913 153	948 074	421 951	634 675	481 161
o/w EUR	937 180	801 098	720 913	299 706	487 368	356 520
Less: liabilities to other MFIs	2 557 965	2 310 778	2 345 347	1 720 600	2 505 569	2 000 917
in BGN	1 456 612	1 370 322	1 385 747	1 308 460	1 893 591	1 507 595
in foreign currency	1 101 353	940 456	959 600	412 140	611 978	493 322
o/w EUR	948 781	828 010	732 068	289 618	464 498	368 443

2.4. ANALYTICAL REPORTING OF OTHER MFIs

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Other (net)	-2 310 594	-2 232 187	-2 551 472	-2 292 062	-2 462 082	-2 632 912
Other unclassified assets	947 003	1 145 772	1 198 157	1 338 283	1 458 735	1 572 884
in BGN	552 874	655 412	647 354	712 033	813 266	876 889
in foreign currency	394 129	490 360	550 803	626 250	645 469	695 995
o/w EUR	354 603	433 340	476 629	532 640	560 034	580 109
Less: other unclassified liabilities	3 257 597	3 377 959	3 749 629	3 630 345	3 920 817	4 205 796
in BGN	2 460 348	2 452 597	2 637 514	2 622 663	2 819 316	3 023 404
in foreign currency	797 249	925 362	1 112 115	1 007 682	1 101 501	1 182 392
o/w EUR	659 394	791 671	974 012	861 867	898 554	1 035 151
LIABILITIES	42 300 333	44 315 190	46 356 777	46 534 313	46 968 999	47 673 283
Liabilities to the BNB	255	255	255	266	255	255
in BGN	255	255	255	266	255	255
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	34 298 331	35 778 484	37 095 246	36 977 878	36 890 974	37 464 033
DEPOSITS	34 260 026	35 742 572	37 036 591	36 887 972	36 840 916	37 425 228
Overnight deposits	12 658 015	12 795 460	12 550 592	11 680 510	10 594 617	10 635 620
in BGN	8 277 144	8 264 266	8 409 478	8 296 806	7 294 465	7 357 484
Local government and SSFs	479 711	641 008	558 877	392 532	460 251	508 331
Non-financial corporations	4 763 848	4 649 728	4 869 983	4 963 610	4 195 359	4 164 218
Financial corporations	465 689	374 249	356 317	284 986	246 759	349 407
Households and NPISHs	2 567 896	2 599 281	2 624 301	2 655 678	2 392 096	2 335 528
in foreign currency	4 380 871	4 531 194	4 141 114	3 383 704	3 300 152	3 278 136
Local government and SSFs	37 320	35 360	36 502	26 578	71 738	19 312
Non-financial corporations	3 091 759	3 238 697	2 889 153	2 371 896	2 203 452	2 183 572
Financial corporations	161 969	217 584	222 426	216 775	346 982	442 807
Households and NPISHs	1 089 823	1 039 553	993 033	768 455	677 980	632 445
o/w EUR	3 713 991	3 892 904	3 400 659	2 856 131	2 721 785	2 644 750
Local government and SSFs	37 232	35 242	36 308	25 797	71 004	19 221
Non-financial corporations	2 584 836	2 748 315	2 334 170	2 014 412	1 816 457	1 719 943
Financial corporations	143 998	199 417	185 087	185 219	298 295	405 948
Households and NPISHs	947 925	909 930	845 094	630 703	536 029	499 638
Deposits with agreed maturity up to 2 years	17 777 244	18 738 467	19 897 474	20 780 567	22 097 275	22 792 098
in BGN	7 496 123	7 949 043	8 439 818	8 548 101	8 987 733	8 903 032
Local government and SSFs	444 629	469 135	556 994	347 963	382 002	373 046
Non-financial corporations	2 347 711	2 510 517	2 513 911	2 713 868	2 626 626	2 442 546
Financial corporations	908 190	1 078 973	1 149 254	821 015	781 409	744 693
Households and NPISHs	3 795 593	3 890 418	4 219 659	4 665 255	5 197 696	5 342 747
in foreign currency	10 281 121	10 789 424	11 457 656	12 232 466	13 109 542	13 889 066
Local government and SSFs	28 992	22 686	21 617	19 262	6 566	34 312
Non-financial corporations	2 545 235	2 623 311	2 751 949	3 029 034	2 873 226	3 074 848
Financial corporations	177 948	221 797	273 742	641 427	1 095 409	1 298 695
Households and NPISHs	7 528 946	7 921 630	8 410 348	8 542 743	9 134 341	9 481 211
o/w EUR	8 421 996	8 861 070	9 267 087	10 229 938	11 086 398	12 073 852
Local government and SSFs	25 367	19 049	17 609	15 196	5 374	33 189
Non-financial corporations	2 087 648	2 120 699	2 158 210	2 546 627	2 419 465	2 780 456
Financial corporations	162 578	191 132	241 817	620 028	1 075 290	1 278 880
Households and NPISHs	6 146 403	6 530 190	6 849 451	7 048 087	7 586 269	7 981 327
Deposits redeemable at notice up to 3 months	3 824 767	4 208 645	4 588 525	4 426 895	4 149 024	3 997 510
in BGN	1 841 793	1 979 609	2 137 328	2 130 729	1 987 703	1 899 726
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	25 704	5 855	3 725	39 317	46 858	38 501
Financial corporations	1 000	-	-	2 954	5 645	2 946
Households and NPISHs	1 815 089	1 973 754	2 133 603	2 088 458	1 935 200	1 858 279
in foreign currency	1 982 974	2 229 036	2 451 197	2 296 166	2 161 321	2 097 784
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	17 739	28 721	31 055	12 614	21 757	39 537
Financial corporations	-	-	-	-	-	4 762
Households and NPISHs	1 965 235	2 200 315	2 420 142	2 283 552	2 139 564	2 053 485
o/w EUR	1 664 592	1 918 542	2 094 491	1 956 459	1 814 119	1 765 529
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	8 432	25 676	28 099	10 055	19 340	37 820
Financial corporations	-	-	-	-	-	4 762
Households and NPISHs	1 656 160	1 892 866	2 066 392	1 946 404	1 794 779	1 722 947
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	38 305	35 912	58 655	89 906	50 058	38 805
in BGN	18 853	16 833	42 050	82 391	45 560	34 477
in foreign currency	19 452	19 079	16 605	7 515	4 498	4 328
o/w EUR	19 452	19 079	16 060	6 962	3 912	3 776

2.4. ANALYTICAL REPORTING OF OTHER MFIs

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	8 001 747	8 536 451	9 261 276	9 556 169	10 077 770	10 208 995
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	1 335 580	1 479 264	1 617 728	1 465 405	1 385 190	1 295 188
in BGN	455 555	462 914	556 984	463 454	424 722	424 321
in foreign currency	880 025	1 016 350	1 060 744	1 001 951	960 468	870 867
o/w EUR	702 963	800 664	826 017	779 979	742 272	685 139
Debt securities issued over 2 years	103 913	113 485	109 178	118 605	125 089	111 071
in BGN	40 981	42 011	36 133	33 429	33 192	34 168
in foreign currency	62 932	71 474	73 045	85 176	91 897	76 903
o/w EUR	62 932	71 474	73 045	85 176	91 897	76 903
Capital and reserves	6 562 254	6 943 702	7 534 370	7 972 159	8 567 491	8 802 736
Funds contributed by owners	2 169 081	2 311 873	2 538 339	2 693 339	3 065 939	3 174 614
Reserves	3 049 216	3 407 801	3 416 313	3 426 370	3 779 506	4 144 552
Financial result	1 343 957	1 224 028	1 579 718	1 852 450	1 722 046	1 483 570

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

Source: other MFIs.

2.5. CLAIMS ON LOANS BY SECTOR

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Total	40 299 992	45 362 997	48 628 315	49 940 227	50 400 542	50 893 893
Resident sector	39 699 224	44 731 099	47 989 126	49 328 747	49 784 829	50 307 340
Monetary financial institutions	17 431	17 427	10 180	75 203	225 198	300 876
Government sector	152 661	152 766	153 104	170 038	164 958	175 000
Other residents	39 529 132	44 560 906	47 825 842	49 083 506	49 394 673	49 831 464
Non-financial corporations	24 445 425	27 665 490	29 706 102	30 242 274	30 404 286	30 458 252
Financial corporations	449 291	621 921	537 872	749 738	728 728	974 719
Households and NPISHs	14 634 416	16 273 495	17 581 868	18 091 494	18 261 659	18 398 493
Non-resident sector	600 768	631 898	639 189	611 480	615 713	586 553
European Union	374 454	341 664	328 985	334 401	330 800	311 108
Other countries	226 314	290 234	310 204	277 079	284 913	275 445

Source: other MFIs.

2.6. CLAIMS ON LOANS BY CURRENCY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Total	40 299 992	45 362 997	48 628 315	49 940 227	50 400 542	50 893 893
in BGN	19 414 645	20 759 335	21 542 228	21 452 388	21 475 582	21 716 678
in foreign currency	20 885 347	24 603 662	27 086 087	28 487 839	28 924 960	29 177 215
in EUR	20 398 729	23 996 379	25 984 779	27 380 030	27 791 407	28 117 278
in USD	411 032	502 314	947 047	908 256	934 998	866 127
in CHF	68 912	98 266	147 439	194 023	191 789	189 581
in other currencies	6 674	6 703	6 822	5 530	6 766	4 229

Source: other MFIs.

2.7. CLAIMS ON LOANS BY ORIGINAL TERM TO MATURITY

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Total	40 299 992	45 362 997	48 628 315	49 940 227	50 400 542	50 893 893
Up to one year	11 468 831	13 109 365	13 850 009	13 984 815	13 684 971	13 600 406
Over one and up to five years	10 035 852	11 089 123	12 081 312	12 052 250	12 040 772	11 972 877
Over five years	18 795 309	21 164 509	22 696 994	23 903 162	24 674 799	25 320 610

Source: other MFIs.

2.8. CLAIMS ON LOANS TO HOUSEHOLDS BY TYPE

(BGN'000)

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
Total	14 621 696	16 259 779	17 567 240	18 077 554	18 248 317	18 382 478
Overdraft	1 478 109	1 636 890	1 867 812	1 986 394	2 041 626	2 075 664
Consumer	6 142 319	6 802 284	7 221 171	7 268 482	7 214 616	7 252 840
For house purchase	6 003 245	6 764 935	7 384 994	7 744 293	7 975 158	8 054 200
Other	998 023	1 055 670	1 093 263	1 078 385	1 016 917	999 774

Source: other MFIs.

**2.9. DEPOSITS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

	30.06.2009	Total	Up to 1 000 BGN			Over 1 000 and up to 2 500 BGN			Over 2 500 and up to 5 000 BGN			Over 5 000 and up to 10 000 BGN		
			BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total			12 908 624	9 059 244	771 951	406 106	200 660	91 068	389 828	163 614	67 352	253 991	170 698	54 946
	number (BGN'000)		34 725 058	935 800	118 283	60 668	345 573	154 505	1 403 237	604 592	242 709	1 766 560	1 241 107	391 019
Non-financial corporations	number (BGN'000)		485 116	243 775	49 644	12 187	6 037	1 376	27 471	3 936	842	20 334	3 829	804
	number (BGN'000)		12 203 863	43 211	9 110	2 195	56 302	9 835	104 956	14 436	3 065	142 848	27 481	5 782
Agriculture, forestry and fishing	number (BGN'000)		15 810	8 394	1 491	196	1 085	132	828	71	10	729	62	14
	number (BGN'000)		280 554	1 391	245	30	1 800	212	3 108	258	39	5 160	443	101
Mining and quarrying	number (BGN'000)		1 531	640	121	53	145	21	93	9	4	90	15	2
	number (BGN'000)		202 541	123	30	11	241	37	357	29	16	637	101	14
Manufacturing	number (BGN'000)		45 800	20 821	6 331	1 716	3 139	724	2 252	475	126	1 877	506	130
	number (BGN'000)		1 812 562	3 702	1 144	340	5 163	1 199	8 325	1 701	456	13 284	3 584	946
Electricity, gas, steam and air conditioning supply	number (BGN'000)		2 879	1 092	224	51	221	41	236	31	1	152	36	13
	number (BGN'000)		742 138	211	52	10	375	67	119	119	3	1 069	267	102
Water supply, sewerage, waste management and remediation activities	number (BGN'000)		1 346	575	122	20	100	14	92	7	2	78	15	3
	number (BGN'000)		57 718	97	27	4	165	24	356	26	6	549	121	26
Construction	number (BGN'000)		45 226	21 249	5 767	764	3 314	719	2 906	432	39	2 161	409	39
	number (BGN'000)		1 254 918	3 862	1 093	119	5 481	1 172	11 275	1 604	142	15 272	2 971	262
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN'000)		197 410	115 020	20 400	6 137	12 602	2 234	9 991	1 350	365	7 161	1 242	317
	number (BGN'000)		3 999 762	19 492	3 616	1 036	20 767	3 587	38 397	4 945	1 332	49 904	8 906	2 294
Transportation and storage	number (BGN'000)		21 470	10 874	2 824	620	1 464	331	61	1 081	57	908	218	61
	number (BGN'000)		667 278	1 732	481	116	2 416	549	1 011	702	212	6 467	1 588	426
Accommodation and food service activities	number (BGN'000)		21 539	11 350	2 572	481	1 474	340	1 211	213	22	824	212	23
	number (BGN'000)		592 668	1 993	473	85	2 380	548	91	4 715	771	5 784	1 496	169
Information and communication	number (BGN'000)		6 897	2 855	580	288	586	102	489	89	38	386	77	28
	number (BGN'000)		236 133	587	143	66	967	170	1 822	321	126	2 744	584	188
Real estate activities	number (BGN'000)		13 920	5 524	2 532	218	892	403	26	1 145	12	488	282	8
	number (BGN'000)		447 573	1 113	522	32	1 452	653	41	4 744	43	3 316	1 965	51
Professional, scientific and technical activities	number (BGN'000)		34 473	15 937	2 983	625	3 209	476	100	2 438	65	2 012	381	69
	number (BGN'000)		837 300	3 265	603	133	5 428	797	165	9 252	232	14 308	2 760	495
Administrative and support service activities	number (BGN'000)		7 462	3 050	988	337	612	136	36	514	25	344	98	26
	number (BGN'000)		193 004	650	176	46	1 017	218	56	1 976	96	2 447	709	178
Education	number (BGN'000)		2 396	1 085	138	52	252	36	9	196	12	135	30	9
	number (BGN'000)		102 792	250	35	11	415	63	15	722	99	971	240	70
Human health and social work activities	number (BGN'000)		14 484	5 868	575	121	2 185	77	20	1 865	54	1 495	67	14
	number (BGN'000)		362 744	1 486	110	24	3 766	128	34	6 851	60	10 446	482	109
Arts, entertainment and recreation	number (BGN'000)		5 285	3 156	245	80	534	33	15	365	17	233	25	11
	number (BGN'000)		82 365	545	47	16	883	53	24	1 349	60	1 626	176	82
Other service activities	number (BGN'000)		27 188	16 285	1 751	428	2 181	218	66	1 769	167	41	1 261	154
	number (BGN'000)		331 813	2 712	313	116	3 586	358	100	6 741	615	8 864	1 108	269
Households and NPISHs	number (BGN'000)		12 443 508	8 815 469	722 307	393 919	710 566	194 623	89 692	362 357	66 510	233 657	166 869	54 142
	number (BGN'000)		22 521 195	892 589	109 173	58 473	1 138 032	335 738	1 298 281	590 156	239 644	1 623 712	1 213 626	385 237

* Including deposits, loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.9. DEPOSITS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

	30.06.2009	Over 10 000 and up to 20 000 BGN			Over 20 000 and up to 30 000 BGN			Over 30 000 and up to 40 000 BGN			Over 40 000 and up to 50 000 BGN			Over 50 000 and up to 100 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total		125 856	131 345	31 950	37 263	49 753	9 436	16 243	26 325	3 768	9 984	14 967	2 195	17 152	28 512	3 133
	number (BGN'000)	1 710 088	1 856 817	443 321	899 450	1 201 273	228 992	558 614	927 708	129 542	453 605	664 591	96 802	1 219 737	2 063 599	214 673
Non-financial corporations	number (BGN'000)	15 053	3 314	692	7 011	1 772	355	3 977	1 249	200	2 872	861	161	6 690	2 703	404
	number (BGN'000)	213 013	48 202	9 991	171 432	43 595	8 889	137 356	43 989	6 969	129 095	38 742	7 195	472 194	201 274	28 872
Agriculture, forestry and fishing	number (BGN'000)	638	68	12	410	33	4	255	19	2	170	24	1	463	49	6
	number (BGN'000)	9 121	989	170	10 049	815	108	8 869	679	67	7 657	1 112	49	32 873	3 443	435
Mining and quarrying	number (BGN'000)	56	10	8	41	2	3	31	1	1	17	4	3	45	7	5
	number (BGN'000)	810	144	102	1 019	52	67	1 066	31	39	761	183	134	3 187	529	349
Manufacturing	number (BGN'000)	1 576	450	107	773	250	64	454	174	28	343	135	23	792	416	62
	number (BGN'000)	22 355	6 637	1 587	18 816	6 157	1 548	15 816	6 175	977	15 386	6 030	1 009	55 494	30 791	4 477
Electricity, gas, steam and air conditioning supply	number (BGN'000)	153	21	3	77	15	4	34	9	6	41	1	1	99	25	7
	number (BGN'000)	2 222	319	36	1 908	385	91	1 170	304	214	1 837	45	41	7 048	1 933	517
Water supply, sewerage, waste management and remediation activities	number (BGN'000)	62	9	1	36	6	2	25	2	-	21	1	-	47	16	2
	number (BGN'000)	900	134	13	896	140	48	872	74	-	940	40	-	3 380	1 225	182
Construction	number (BGN'000)	1 785	333	32	861	178	15	492	146	8	364	107	11	891	325	22
	number (BGN'000)	25 185	4 847	446	21 272	4 374	363	17 020	5 123	267	16 264	4 779	495	63 126	24 314	1 510
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN'000)	5 032	1 122	276	2 331	598	147	1 306	397	83	919	270	66	2 117	856	141
	number (BGN'000)	71 528	16 269	3 918	56 799	14 598	3 604	45 016	13 963	2 900	41 200	12 138	2 968	148 941	63 576	10 117
Transportation and storage	number (BGN'000)	678	216	42	290	94	27	163	72	14	127	45	11	276	119	31
	number (BGN'000)	9 535	3 168	615	7 024	2 321	641	5 552	2 514	494	5 720	2 014	492	19 281	9 162	2 242
Accommodation and food service activities	number (BGN'000)	602	206	29	295	113	11	164	80	4	119	43	6	264	147	15
	number (BGN'000)	8 455	3 005	432	7 250	2 855	267	5 658	2 780	132	5 383	1 920	268	18 450	10 927	1 010
Information and communication	number (BGN'000)	281	69	29	154	29	11	83	28	9	64	23	3	167	68	12
	number (BGN'000)	4 028	961	431	3 800	719	277	2 883	987	313	2 848	1 048	129	12 132	4 879	780
Real estate activities	number (BGN'000)	375	202	15	186	108	8	101	72	3	86	54	1	166	174	11
	number (BGN'000)	5 330	2 950	222	4 533	2 658	209	3 466	2 527	97	3 966	2 434	49	12 021	13 060	848
Professional, scientific and technical activities	number (BGN'000)	1 520	300	74	683	178	25	401	128	16	247	84	17	648	277	46
	number (BGN'000)	21 526	4 351	1 056	16 752	4 367	626	13 854	4 561	568	11 137	3 818	757	46 137	20 739	3 347
Administrative and support service activities	number (BGN'000)	288	72	15	120	49	8	74	39	11	73	16	6	125	62	12
	number (BGN'000)	4 075	1 076	229	2 892	1 206	189	2 570	1 379	378	3 282	733	265	8 314	4 587	906
Education	number (BGN'000)	116	29	5	45	6	3	26	5	-	9	9	1	44	18	4
	number (BGN'000)	1 575	423	77	1 096	153	77	867	171	-	400	397	48	3 148	1 279	242
Human health and social work activities	number (BGN'000)	817	51	11	274	29	5	149	13	3	81	11	3	191	35	5
	number (BGN'000)	11 230	741	152	6 692	726	130	5 112	441	112	3 613	498	136	13 386	2 631	340
Arts, entertainment and recreation	number (BGN'000)	153	21	7	79	27	3	34	8	5	30	-	1	54	26	14
	number (BGN'000)	2 099	289	108	1 958	267	65	1 196	293	172	1 388	-	46	4 035	2 140	946
Other service activities	number (BGN'000)	921	135	26	356	73	15	185	56	7	161	34	7	301	83	9
	number (BGN'000)	13 039	1 899	397	8 676	1 802	379	6 369	1 987	239	7 313	1 553	309	21 241	6 059	624
Households and NPISHs	number (BGN'000)	110 803	128 031	31 258	30 252	47 981	9 081	12 266	25 076	3 568	7 112	14 106	2 034	10 462	25 809	2 729
	number (BGN'000)	1 497 075	1 808 615	433 330	728 018	1 157 678	220 303	421 258	883 719	122 573	324 510	625 849	89 607	747 543	1 862 325	185 801

* Including deposits, loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.9. DEPOSITS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

	30.06.2009	Over 100 000 and up to 200 000 BGN			Over 200 000 and up to 500 000 BGN			Over 500 000 and up to 1 000 000 BGN			Over 1 000 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total		6 549	7 716	923	3 446	3 168	423	1 228	1 100	129	948	968	125
	(BGN'000)	899 475	1 034 766	123 765	1 057 592	973 099	127 107	886 946	796 502	88 856	3 521 483	3 485 010	603 258
Non-financial corporations	number	3 918	1 729	293	2 604	1 388	203	989	652	82	827	779	108
	(BGN'000)	541 839	250 172	41 325	797 919	441 466	60 841	712 095	483 308	56 734	3 222 662	3 041 265	572 202
Agriculture, forestry and fishing	number	307	41	2	182	18	4	33	14	1	13	10	3
	(BGN'000)	42 652	5 479	265	53 472	5 660	1 247	23 221	10 262	952	26 359	13 572	8 164
Mining and quarrying	number	23	3	1	25	2	4	14	3	1	6	7	9
	(BGN'000)	3 233	485	180	8 269	658	1 399	8 883	2 168	584	15 918	73 466	77 219
Manufacturing	number	466	239	50	329	238	34	117	95	16	109	120	26
	(BGN'000)	64 109	35 064	6 772	100 329	75 350	10 854	82 068	70 762	10 685	544 580	439 138	139 403
Electricity, gas, steam and air conditioning supply	number	66	15	1	56	12	4	24	7	-	63	25	6
Water supply, sewerage, waste management and remediation activities	number	9 297	2 061	173	17 247	3 652	1 313	17 428	4 812	-	479 032	140 475	45 337
	(BGN'000)	4 492	395	-	7 894	1 581	434	1 861	662	-	19 780	10 372	-
Construction	number	574	212	23	384	158	13	157	76	5	98	82	6
	(BGN'000)	79 212	30 579	3 520	117 164	50 890	4 068	119 709	55 518	3 286	239 778	286 184	32 257
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	1 225	539	110	821	476	75	310	198	26	250	247	31
	(BGN'000)	168 858	77 981	15 554	254 471	151 064	22 062	217 339	147 375	18 608	1 041 870	1 063 757	158 024
Transportation and storage	number	124	65	30	87	49	26	39	24	13	39	66	10
	(BGN'000)	17 743	9 262	3 988	27 364	16 624	7 517	28 287	17 204	8 367	117 816	304 387	19 163
Accommodation and food service activities	number	160	122	12	100	80	3	47	52	5	47	28	5
	(BGN'000)	22 256	18 119	1 638	31 685	25 471	899	33 824	36 344	3 566	198 844	111 238	21 403
Information and communication	number	80	49	6	44	43	10	15	15	4	18	16	1
	(BGN'000)	11 186	7 525	892	12 955	13 252	2 356	10 450	11 216	2 608	54 436	63 752	1 494
Real estate activities	number	96	109	6	61	68	4	39	36	1	22	42	4
	(BGN'000)	13 529	15 893	798	17 864	21 245	1 413	29 794	25 662	667	55 153	142 491	53 478
Professional, scientific and technical activities	number	355	175	18	204	125	10	64	78	4	51	77	4
	(BGN'000)	48 889	25 182	2 524	61 324	39 591	2 974	47 628	61 399	2 839	141 512	202 948	8 092
Administrative and support service activities	number	61	42	14	47	30	2	14	5	1	5	12	3
	(BGN'000)	8 166	5 847	2 123	13 211	10 781	575	8 732	3 912	548	7 972	82 979	8 168
Education	number	16	8	3	16	4	3	15	7	1	12	9	-
	(BGN'000)	2 358	1 152	426	4 727	890	846	12 176	5 167	969	42 018	19 174	-
Human health and social work activities	number	156	19	4	108	21	4	57	5	2	67	5	-
	(BGN'000)	21 930	2 665	598	34 333	6 222	1 083	40 972	4 002	1 461	171 583	8 261	-
Arts, entertainment and recreation	number	29	8	2	26	21	3	10	9	2	2	7	-
	(BGN'000)	4 077	961	330	8 536	6 666	1 237	6 216	6 935	1 594	8 016	17 913	-
Other service activities	number	148	80	11	86	38	2	31	27	-	16	22	-
	(BGN'000)	19 852	11 522	1 544	27 074	11 869	564	23 507	19 908	-	57 995	61 158	-
Households and NPISHs	number	2 631	5 987	630	842	1 780	220	239	448	47	121	189	17
	(BGN'000)	357 636	784 594	82 440	259 673	531 633	66 266	174 851	313 194	32 122	298 821	443 745	31 056

* Including deposits, loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.10. DEPOSITS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES**

	30.06.2009	Total	Overnight deposits			Deposits with agreed maturity			Deposits redeemable at notice			Repos			Loans		
			BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total			12 908 624	6 898 047	394 266	120 766	1 513 331	638 081	2 254 909	538 424	295 358	1	5	6	305	8 219	73
Non-financial corporations			34 725 058	6 499 746	2 219 581	596 436	8 110 090	11 324 353	1 976 453	1 760 767	332 255	-	-	-	-	-	-
			465 116	348 501	72 075	16 455	20 777	5 773	233	43	9	-	-	-	-	5	2
Agriculture, forestry and fishing			12 203 863	4 164 218	1 719 943	463 629	2 541 998	2 890 279	340 720	37 820	1 717	-	-	-	305	4 833	-
			15 810	12 355	1 905	248	1 127	125	25	2	-	-	-	-	-	-	-
Mining and quarrying			280 554	151 347	12 517	10 523	68 944	26 447	5 441	4 205	-	-	-	-	-	-	-
			1 531	1 021	194	90	205	10	-	1	-	-	-	-	-	-	-
Manufacturing			202 541	34 751	9 860	30 223	9 753	68 006	49 901	47	-	-	-	-	-	-	-
			45 800	31 110	9 404	2 383	1 902	744	36	5	3	-	-	-	-	-	-
Electricity, gas, steam and air conditioning supply			1 812 562	540 212	257 641	122 829	406 252	423 920	2 963	2 171	1 314	-	-	-	-	-	-
			2 879	2 016	420	96	293	40	7	2	-	-	-	-	-	-	-
Water supply, sewerage, waste management and remediation activities			742 138	265 403	63 819	40 417	271 976	84 810	7 431	5 862	-	-	-	-	-	-	-
			1 346	1 010	181	28	95	24	3	-	-	-	-	-	-	-	-
Construction			45 226	33 063	8 351	948	5 870	10 571	566	60	-	-	-	-	-	-	-
			1 254 918	469 197	213 308	23 593	250 457	255 862	14 966	4 278	-	-	-	-	1	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles			197 410	151 030	27 923	7 923	7 990	1 988	61	17	4	-	-	-	4	1	-
			3 999 762	1 436 904	605 441	145 081	731 710	953 708	98 102	5 663	222	-	-	-	305	4 800	-
Transportation and storage			21 470	15 506	4 095	904	634	221	10	1	-	-	-	-	-	-	-
			667 278	169 363	77 230	20 162	80 615	291 924	24 212	2 970	-	-	-	-	-	-	-
Accommodation and food service activities			21 539	15 887	3 892	644	770	313	-	2	-	-	-	-	-	1	-
			592 668	154 097	81 359	13 364	192 580	134 072	16 680	483	-	-	-	-	-	33	-
Information and communication			6 897	4 871	1 051	458	343	136	29	1	-	-	-	-	-	-	-
			236 133	83 194	50 677	8 294	37 316	54 697	1 444	183	-	-	-	-	-	-	-
Real estate activities			13 920	8 454	4 095	296	724	327	3	-	-	-	-	-	-	-	-
			447 573	102 583	96 729	16 908	53 594	136 615	41 040	104	-	-	-	-	-	-	-
Professional, scientific and technical activities			34 473	26 383	4 986	987	1 360	640	26	5	-	-	-	-	-	-	-
			837 300	287 700	126 166	14 985	151 650	245 163	1 662	1 151	-	-	-	-	-	-	-
Administrative and support service activities			7 462	4 855	1 512	459	464	125	8	2	1	-	-	-	-	-	-
			193 004	43 543	64 635	9 229	20 922	48 652	839	656	181	-	-	-	-	-	-
Education			2 396	1 789	280	92	178	46	-	1	-	-	-	-	-	-	-
			102 792	21 867	5 939	887	48 856	23 255	1 939	49	-	-	-	-	-	-	-
Human health and social work activities			14 484	12 773	892	188	534	70	6	-	-	-	-	-	-	-	-
			362 744	209 592	13 887	1 644	121 217	13 218	2 595	591	-	-	-	-	-	-	-
Arts, entertainment and recreation			5 285	4 450	372	127	253	59	2	-	-	-	-	-	-	-	-
			82 365	24 406	8 763	2 384	17 069	27 037	449	-	-	-	-	-	-	-	-
Other service activities			27 188	21 928	2 522	584	1 771	315	2	1	1	-	-	-	-	-	-
			331 813	133 807	27 722	2 957	73 117	92 322	45	107	-	-	-	-	-	-	-
Households and NPISHs			12 443 508	6 549 546	322 191	104 311	1 492 554	632 308	254 185	538 381	295 349	1	-	-	-	4	2
			22 521 195	2 335 528	499 638	132 807	5 568 192	8 434 074	1 635 733	1 722 947	330 538	-	-	-	-	3 386	73

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.11. LOANS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

		Up to 1 000 BGN				Over 1 000 and up to 2 500 BGN				Over 2 500 and up to 5 000 BGN				Over 5 000 and up to 10 000 BGN			
		BGN		EUR		BGN		EUR		BGN		EUR		BGN		EUR	
		Other currencies		Other currencies		Other currencies		Other currencies		Other currencies		Other currencies		Other currencies		Other currencies	
Total		3 023 576		29 627		7 041		9 056		356		13 485		248		253	
	number	1 388 254	5 815	614 783	5 815	549	724 602	15 415	564	1 335 022	51 171	883	308 314	2 279 169	156 720	1 787	
Non-financial corporations	number	128 749	5 668	21 561	1 545	1 545	4 426	1 146	85	6 468	1 063	32	8 145	1 454	1 454	34	
	(BGN000)	30 472 212	3 723	1 043	234	7 571	1 921	1 333	24 379	3 953	115	64 392	11 040	238			
Agriculture, forestry and fishing	number	6 344	125	18	139	22	139	36	1	212	30	-	300	44	1		
	(BGN000)	1 006 031	133	27	3	241	36	1	814	116	-	2 356	337	5			
Mining and quarrying	number	318	44	28	17	8	3	1	3	4	2	10	6	-			
	(BGN000)	225 243	6	5	1	14	5	2	13	15	8	82	41	-			
Manufacturing	number	17 917	1 869	664	172	467	162	5	704	148	7	967	199	4			
	(BGN000)	6 044 825	389	135	26	778	265	7	2 662	530	24	7 572	1 489	30			
Electricity, gas, steam and air conditioning supply	number	365	49	21	6	5	3	-	8	2	-	9	4	-			
Water supply, sewerage, waste management and remediation activities	number	657 456	9	5	1	10	6	5	32	8	-	73	35	-			
	(BGN000)	275	18	9	1	10	5	-	5	-	-	9	1	-			
Construction	number	130 218	2	4	-	15	7	-	18	-	-	71	6	-			
	(BGN000)	11 881	1 875	487	91	315	122	-	407	78	1	526	103	2			
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	4 922 254	299	93	10	544	208	-	1 552	304	3	4 033	766	18			
	(BGN000)	59 613	11 327	2 863	893	2 113	506	59	3 098	502	12	4 036	673	20			
Transportation and storage	number	9 824 030	1 888	502	146	3 609	850	94	11 643	1 871	46	32 136	5 117	134			
	(BGN000)	8 006	1 124	296	65	255	101	6	428	96	2	500	127	-			
Accommodation and food service activities	number	1 072 433	181	73	5	446	169	9	1 617	357	6	3 898	963	-			
	(BGN000)	6 620	1 248	302	74	270	57	3	352	48	3	457	95	1			
Information and communication	number	1 986 468	227	83	10	461	92	6	1 342	176	10	3 648	720	9			
	(BGN000)	1 452	296	133	34	55	24	2	77	16	2	85	17	1			
Real estate activities	number	345 762	40	14	3	98	43	2	280	60	7	652	114	6			
	(BGN000)	1 774	307	155	18	26	11	1	61	10	-	49	6	-			
Professional, scientific and technical activities	number	1 530 340	34	11	2	41	18	2	233	33	-	388	50	-			
	(BGN000)	5 664	1 006	290	63	243	67	3	373	52	2	444	64	2			
Administrative and support service activities	number	1 478 486	221	48	10	413	113	5	1 349	196	6	3 555	500	13			
	(BGN000)	1 455	161	70	9	45	24	1	69	22	-	97	33	-			
Education	number	369 240	25	8	-	80	40	1	272	84	-	770	247	-			
	(BGN000)	234	54	13	4	11	5	3	16	6	-	21	2	-			
Human health and social work activities	number	16 794	5	3	1	18	9	-	61	19	-	171	20	-			
	(BGN000)	1 944	394	67	23	82	9	1	169	21	-	191	30	-			
Arts, entertainment and recreation	number	207 718	79	11	4	147	15	1	642	83	-	1 501	238	-			
	(BGN000)	494	98	16	7	25	3	1	28	3	-	53	2	-			
Other service activities	number	130 498	22	2	2	40	5	2	103	10	-	401	15	-			
	(BGN000)	4 393	931	129	50	357	22	1	458	25	1	391	48	3			
Households and NPISHs	number	524 416	163	19	10	616	40	1	1 746	91	5	3 085	382	23			
	(BGN000)	2 894 827	1 366 693	23 959	5 496	440 925	7 910	271	356 505	12 422	216	300 169	18 984	219			
	(BGN000)	18 399 415	611 060	4 772	315	717 031	13 494	431	1 310 643	47 218	768	2 214 777	145 680	1 549			

* Including loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.11. LOANS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

30.06.2009		Over 10 000 and up to 25 000 BGN			Over 25 000 and up to 50 000 BGN			Over 50 000 and up to 100 000 BGN			Over 100 000 and up to 250 000 BGN			Over 250 000 and up to 500 000 BGN		
		BGN		Other currencies	BGN		Other currencies	BGN		Other currencies	BGN		Other currencies	BGN		Other currencies
		EUR			EUR			EUR			EUR			EUR		
Total	number (BGN000)	207 234	30 520	410	67 078	25 762	714	30 818	24 348	809	14 821	16 857	408	3 681	5 292	102
	number	3 221 629	506 436	7 196	2 355 842	925 874	26 270	2 190 872	1 756 657	57 837	2 295 222	2 574 761	59 545	1 283 171	1 852 370	36 462
Non-financial corporations	number (BGN000)	14 110	3 310	27	14 826	4 029	34	8 543	4 446	45	6 513	6 022	68	2 755	3 589	59
	number	240 476	57 863	453	559 990	148 269	1 285	626 627	330 361	3 347	1 067 856	990 490	10 896	983 050	1 287 107	21 425
Agriculture, forestry and fishing	number (BGN000)	681	140	2	949	180	2	764	196	2	665	262	1	293	161	2
	number	11 833	2 425	41	36 297	6 590	76	57 500	14 793	152	110 803	43 113	208	104 988	57 272	765
Mining and quarrying	number (BGN000)	23	1	-	26	3	1	22	5	-	27	6	1	14	7	-
	number	356	17	-	913	108	40	1 707	372	-	4 525	941	182	4 949	2 359	-
Manufacturing	number (BGN000)	1 940	445	3	2 289	550	10	1 429	753	4	1 182	985	13	533	663	10
	number	33 434	7 739	49	87 246	20 490	390	105 559	56 185	303	194 642	164 749	2 180	189 276	236 965	3 674
Electricity, gas, steam and air conditioning supply	number (BGN000)	23	2	-	31	11	-	18	6	-	15	18	-	12	23	-
	number	419	42	-	1 172	439	-	1 323	476	-	2 264	3 170	-	4 307	8 314	-
Water supply, sewerage, waste management and remediation activities	number (BGN000)	26	10	-	44	5	-	28	7	1	28	13	1	10	5	1
	number	456	167	-	1 689	182	-	2 096	559	63	4 965	2 145	111	3 587	1 777	277
Construction	number (BGN000)	1 115	298	1	1 304	319	-	808	349	3	728	657	2	326	520	2
	number	19 137	5 114	13	49 102	11 551	-	59 546	26 119	251	122 205	110 417	341	118 926	190 523	620
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN000)	6 482	1 427	13	6 716	1 787	10	3 841	1 953	25	2 772	2 634	38	1 182	1 501	28
	number	110 076	24 882	233	254 523	65 965	369	281 532	145 571	1 847	451 107	429 850	5 842	419 538	539 432	9 985
Transportation and storage	number (BGN000)	1 142	272	-	1 261	358	2	604	328	3	291	281	2	93	118	2
	number	19 818	4 784	-	47 316	13 007	88	42 647	23 734	248	46 556	44 247	360	32 797	42 194	714
Accommodation and food service activities	number (BGN000)	753	207	-	550	259	2	268	263	1	224	351	3	94	178	7
	number	12 475	3 537	-	20 286	9 525	79	19 003	20 945	77	36 373	58 915	599	33 853	62 908	2 849
Information and communication	number (BGN000)	149	27	-	150	34	-	94	47	-	58	48	1	12	26	2
	number	2 591	496	35	5 664	1 282	-	7 049	3 575	-	8 938	7 829	198	4 160	8 471	761
Real estate activities	number (BGN000)	88	32	-	89	44	1	62	73	-	52	198	-	24	96	1
	number	1 524	535	-	3 233	1 571	31	4 666	5 441	-	8 545	33 732	-	8 524	33 988	452
Professional, scientific and technical activities	number (BGN000)	683	185	-	660	211	1	274	167	1	160	206	2	56	122	1
	number	11 532	3 308	-	25 008	7 704	31	19 716	12 217	63	25 860	33 755	354	19 384	44 900	257
Administrative and support service activities	number (BGN000)	157	63	-	162	33	-	98	54	1	97	58	1	36	40	2
	number	2 665	1 114	-	5 948	1 230	-	7 115	3 888	72	16 046	9 338	140	13 922	13 671	777
Education	number (BGN000)	25	10	-	16	8	-	10	3	1	8	9	-	2	3	-
	number	430	164	-	614	294	-	699	218	57	1 444	1 558	-	767	1 226	-
Human health and social work activities	number (BGN000)	274	55	1	166	65	2	76	77	1	54	75	1	20	30	-
	number	4 517	978	10	5 771	2 365	64	5 483	5 675	93	8 322	12 424	140	7 048	10 717	-
Arts, entertainment and recreation	number (BGN000)	72	17	-	59	16	-	15	12	1	6	18	-	3	12	-
	number	1 236	285	-	2 119	563	-	1 125	907	69	824	3 012	-	1 071	4 053	-
Other service activities	number (BGN000)	477	119	5	354	146	3	132	133	1	146	203	2	45	84	1
	number	7 977	2 276	72	13 089	5 503	117	9 861	9 686	52	24 437	33 295	241	15 953	28 337	294
Households and NPISHs	number (BGN000)	193 124	27 210	383	52 252	21 733	680	22 275	19 902	764	8 308	10 835	340	926	1 703	43
	number	2 981 153	448 573	6 743	1 795 852	777 605	24 985	1 564 245	1 426 296	54 490	1 227 366	1 584 271	48 649	300 121	565 263	15 037

* including loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

**2.11. LOANS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES***

	30.06.2009	Over 500 000 BGN				Over 1 000 000 BGN			
		and up to 1 000 000 BGN		Other currencies	BGN	and up to 1 000 000 BGN		Other currencies	BGN
		BGN	EUR			BGN	EUR		
Total		number (BGN000)	1 210	2 882	54	1 068	4 026	86	
		883 651	2 047 082	38 960	3 706 070	17 153 635	705 605		
Non-financial corporations		number	1 106	2 531	42	1 047	3 937	83	
		(BGN000)	812 075	1 816 341	31 249	3 672 458	16 991 495	700 357	
Agriculture, forestry and fishing		number	97	113	-	81	99	2	
		(BGN000)	70 151	82 112	-	174 773	224 177	3 893	
Mining and quarrying		number	6	12	1	16	20	1	
		(BGN000)	4 069	9 398	989	90 546	102 267	1 313	
Manufacturing		number	211	490	8	254	755	22	
		(BGN000)	156 009	353 206	6 011	1 024 904	3 219 600	168 307	
Electricity, gas, steam and air conditioning supply		number	4	11	-	13	71	-	
		(BGN000)	2 838	8 253	-	45 811	578 449	-	
Water supply, sewerage, waste management and remediation activities		number	8	2	-	12	15	1	
		(BGN000)	6 176	1 205	-	49 445	53 645	1 550	
Construction		number	144	411	-	139	741	7	
		(BGN000)	110 832	298 307	-	455 517	3 032 646	303 257	
Wholesale and retail trade; repair of motor vehicles and motorcycles		number	479	961	23	387	1 224	28	
		(BGN000)	349 343	678 339	16 753	1 310 320	4 544 606	125 981	
Transportation and storage		number	31	77	4	31	93	13	
		(BGN000)	22 710	55 953	3 198	99 394	521 943	43 001	
Accommodation and food service activities		number	35	156	2	23	310	4	
		(BGN000)	24 488	112 228	1 378	53 230	1 495 466	13 470	
Information and communication		number	7	22	1	4	26	-	
		(BGN000)	4 482	15 881	854	51 643	220 534	-	
Real estate activities		number	10	93	1	23	242	1	
		(BGN000)	7 992	68 260	639	83 509	1 244 956	21 930	
Professional, scientific and technical activities		number	23	81	1	27	192	2	
		(BGN000)	16 401	58 046	735	104 967	1 080 484	7 335	
Administrative and support service activities		number	16	40	1	12	51	2	
		(BGN000)	11 199	28 460	692	33 275	207 841	10 320	
Education		number	1	2	-	1	3	-	
		(BGN000)	786	1 745	-	1 949	4 536	-	
Human health and social work activities		number	12	17	-	6	25	-	
		(BGN000)	7 287	11 590	-	17 918	104 595	-	
Arts, entertainment and recreation		number	2	9	-	-	16	-	
		(BGN000)	1 465	7 639	-	-	105 528	-	
Other service activities		number	20	34	-	18	54	-	
		(BGN000)	15 847	25 719	-	75 257	250 222	-	
Households and NPISHs		number	104	351	12	21	89	3	
		(BGN000)	71 576	230 741	7 711	33 612	162 140	5 248	

* including loans and repurchase agreements.

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

2.12. LOANS OF NONFINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES

Total		30.06.2009		Overdraft				Loans other than overdraft				Repos			
				BGN	EUR	Other currencies	up to 1 year			BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number (BGN'000)	3 023 576	1 553 401	44 343	7 730	30 939	2 824	81	564 209	31 252	217	682 186	103 869	67	5
	number	48 871 627	5 531 907	5 842 033	263 427	549 913	815 934	27 485	3 298 437	7 823 299	416 296	11 502 854	12 556 986	6 922	7 684
Non-financial corporations	number	128 749	48 877	12 401	1 811	3 465	1 868	40	19 583	13 033	98	17 574	9 888	1	5
	number	30 472 212	3 719 119	5 583 591	258 252	451 710	783 433	27 092	1 696 549	7 519 716	411 313	2 189 219	7 745 459	6 000	7 684
Agriculture, forestry and fishing	number	6 344	2 088	330	20	347	91	2	1 682	642	7	824	309	-	-
	number (BGN'000)	1 006 031	152 823	82 496	9	38 241	24 094	120	210 590	171 152	4 414	168 235	153 256	-	-
Mining and quarrying	number	318	117	43	23	8	4	-	39	23	1	35	25	-	-
	number (BGN'000)	225 243	50 440	28 841	2 495	1 493	6 800	-	16 025	18 623	40	39 222	61 264	-	-
Manufacturing	number	17 917	6 121	1 996	207	603	341	16	2 573	1 939	22	2 548	1 538	-	-
	number (BGN'000)	6 044 825	939 794	1 916 785	109 298	110 566	148 861	17 554	314 588	825 510	51 561	437 523	1 170 197	-	-
Electricity, gas, steam and air conditioning supply	number	365	133	58	6	3	4	-	17	38	-	34	72	-	-
	number (BGN'000)	657 456	32 315	191 641	1	139	10 493	-	7 186	142 571	-	18 618	254 492	-	-
Water supply, sewerage, waste management and remediation activities	number	275	85	16	2	18	9	2	37	34	-	58	13	-	-
	number (BGN'000)	130 218	8 284	8 251	1 550	1 585	1 260	388	9 793	41 639	-	48 858	8 547	-	-
Construction	number	11 881	4 527	1 152	96	327	273	1	1 547	1 740	5	1 286	920	-	-
	number (BGN'000)	4 922 254	441 471	576 896	151	64 898	153 278	1 424	238 598	2 076 500	292 008	196 726	869 374	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	59 613	24 596	5 788	1 052	1 520	844	15	8 238	5 390	37	8 079	4 028	-	-
	number (BGN'000)	9 824 030	1 630 782	1 958 879	83 351	186 778	277 532	6 492	574 948	2 050 383	40 170	833 207	2 149 673	31 141	418
Transportation and storage	number	8 006	3 022	723	85	174	79	1	1 464	918	6	1 100	427	-	-
	number (BGN'000)	1 072 433	152 362	283 850	28 468	14 653	13 388	706	61 333	168 800	6 070	89 032	241 386	-	-
Accommodation and food service activities	number	6 620	1 950	563	83	122	71	-	1 111	791	5	1 091	821	-	-
	number (BGN'000)	1 986 488	33 522	100 842	3 096	6 805	37 442	-	36 846	451 552	3 564	128 213	1 172 759	-	-
Information and communication	number	1 452	603	215	38	27	12	-	175	93	4	182	100	-	-
	number (BGN'000)	345 762	24 384	15 986	17	1 640	2 197	-	46 817	50 512	715	12 756	189 604	-	-
Real estate activities	number	1 774	502	258	20	24	34	-	122	329	1	143	339	-	-
	number (BGN'000)	1 530 340	38 099	71 155	21 934	6 584	66 859	-	43 862	803 915	452	30 144	446 666	-	-
Professional, scientific and technical activities	number	5 664	2 413	589	72	76	29	1	626	404	1	833	611	-	-
	number (BGN'000)	1 478 486	104 548	207 201	7 369	3 915	12 166	221	47 966	454 648	31	65 977	559 990	1 188	4
Administrative and support service activities	number	1 455	462	175	11	75	17	1	241	168	5	172	128	-	-
	number (BGN'000)	369 240	21 673	66 518	73	5 321	7 651	140	41 047	98 611	11 789	23 276	93 141	-	-
Education	number	234	86	26	4	1	2	-	41	17	1	37	19	-	-
	number (BGN'000)	16 794	676	829	1	1	633	-	966	1 323	57	5 301	7 007	-	-
Human health and social work activities	number	1 944	588	114	25	28	12	-	341	167	1	487	178	-	-
	number (BGN'000)	207 718	6 089	28 586	34	1 085	1 239	-	12 066	33 130	140	39 475	85 736	-	-
Arts, entertainment and recreation	number	494	202	36	9	5	4	-	77	40	-	77	44	-	-
	number (BGN'000)	130 498	2 122	7 245	73	783	351	-	2 124	25 110	-	3 377	89 313	-	-
Other service activities	number	4 393	1 382	339	58	107	42	1	1 252	300	2	588	316	-	-
	number (BGN'000)	524 416	79 735	37 590	332	7 223	19 189	47	31 794	105 377	302	49 279	193 054	-	-
Households and NPISHs	number	2 894 827	1 504 524	31 942	5 919	27 474	956	41	544 626	18 219	119	664 612	93 981	-	-
	number (BGN'000)	18 399 415	1 812 788	258 442	5 175	98 203	32 501	393	1 601 888	303 583	4 983	9 313 635	4 811 527	66	922
consumer loans	number	1 144 886	-	-	-	24 162	628	33	498 451	13 445	89	563 939	43 340	-	-
	number (BGN'000)	7 252 840	-	-	-	20 256	7 612	285	1 236 976	97 664	1 685	4 994 538	855 249	-	-
loans for house purchase	number	147 616	-	-	-	225	18	3	8 398	1 290	23	88 678	47 467	-	-
	number (BGN'000)	8 054 200	-	-	-	2 561	3 503	-	53 053	53 354	349	4 045 379	3 780 862	-	-
other loans	number	59 874	-	-	-	3 087	310	5	37 777	3 484	7	11 995	3 174	-	-
	number (BGN'000)	1 015 048	-	-	-	75 386	21 386	108	311 859	152 565	2 949	273 718	175 416	-	-

The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Source : The banks.

2.13. INTEREST RATE STATISTICS

(%)

	III.2008	VI.2008	IX.2008	XII.2008	III.2009	VI.2009
BASE INTEREST RATE ¹ (BIR)	4.83	4.96	5.23	5.77	3.49	2.35
LEONIA ²	4.85	5.06	5.38	5.17	3.53	2.24
SOFIBOR ³						
1-month	6.38	6.60	6.80	7.07	5.64	4.75
3-month	6.68	7.02	7.32	7.74	6.58	5.94
6-month	6.92	7.30	7.65	8.25	7.86	7.32
12-month	7.58	8.33	8.67	9.24	9.53	9.74
YIELD ON GOVERNMENT SECURITIES ⁴						
3-year	3.37	5.01	-	3.38	-	-
5-year	4.77	5.37	-	4.09	4.45	5.44
10-year	4.85	5.58	5.87	7.68	6.73	7.48
LONG-TERM INTEREST RATE FOR CONVERGENCE ASSESSMENT PURPOSES ⁵ (LTIR)	4.85	5.17	5.17	7.76	7.73	7.30
INTEREST RATES ON NEW BUSINESS ⁶						
Loans to <i>Non-financial corporations</i> sector						
loans up to 1 million EUR						
BGN	10.32	10.73	11.24	11.78	11.27	10.87
EUR	8.56	8.73	9.06	9.43	9.08	9.80
loans over 1 million EUR						
BGN	9.33	9.74	8.80	10.93	10.76	10.87
EUR	8.42	8.40	8.42	7.70	8.92	8.37
Loans to <i>Households</i> sector						
consumer loans						
BGN	10.14	10.80	11.59	12.41	12.27	14.22
EUR	9.12	9.02	9.78	11.03	11.46	11.64
loans for house purchases						
BGN	8.32	8.81	9.45	10.23	9.65	10.39
EUR	7.30	7.52	8.00	8.59	9.08	8.51
other loans						
BGN	12.35	12.45	12.52	12.32	12.74	12.51
EUR	9.72	9.42	10.33	10.52	12.03	8.45
Annual Percentage Rate of Cost ⁷ (APRC) on loans to <i>Households</i> sector						
consumer loans						
BGN	11.22	11.96	12.37	13.56	13.44	15.31
EUR	10.15	9.65	10.46	11.96	12.20	12.42
loans for house purchases						
BGN	9.12	9.72	10.24	10.74	10.38	11.24
EUR	8.17	8.49	8.88	9.24	9.84	9.26
Deposits of <i>Non-financial corporations</i> sector						
deposits with agreed maturity						
BGN	4.60	5.20	5.76	6.63	6.00	6.69
EUR	3.70	3.85	4.23	4.77	4.13	4.39
Deposits of <i>Households</i> sector						
deposits with agreed maturity						
BGN	4.91	5.33	5.98	8.03	7.81	8.15
EUR	3.99	4.26	4.56	6.10	6.07	6.52
INTEREST RATES ON OUTSTANDING AMOUNTS ⁶						
Loans to <i>Non-financial corporations</i> sector						
overdraft						
BGN	9.43	9.59	9.84	10.36	9.76	9.71
EUR	7.23	7.40	7.82	6.57	6.01	6.31
loans other than overdraft						
BGN	10.05	10.36	10.60	11.58	11.10	10.96
EUR	8.43	8.63	8.80	7.86	7.39	7.66
Loans to <i>Households</i> sector						
overdraft						
BGN	13.69	13.78	13.01	13.64	14.00	14.88
EUR	9.73	9.82	9.83	9.51	9.85	10.15
loans other than overdraft						
consumer loans						
BGN	10.64	11.03	11.21	12.38	12.15	12.31
EUR	9.25	9.08	9.27	10.06	10.19	10.45
loans for house purchases						
BGN	8.83	8.94	9.02	9.84	9.62	9.66
EUR	7.78	7.76	7.80	8.10	7.88	8.22
other loans						
BGN	12.29	12.56	12.58	12.98	12.94	12.78
EUR	9.65	9.87	9.95	9.69	9.78	10.10

2.13. INTEREST RATE STATISTICS

(%)

	III.2008	VI.2008	IX.2008	XII.2008	III.2009	VI.2009
Deposits of <i>Non-financial corporations</i> sector						
overnight deposits						
BGN	0.66	0.70	0.79	0.72	0.53	0.55
EUR	0.61	0.58	0.85	0.60	0.55	0.44
deposits with agreed maturity						
BGN	4.33	4.73	5.27	5.98	5.91	6.05
EUR	4.26	4.34	4.62	5.03	5.05	5.01
deposits redeemable at notice						
BGN	3.28	2.99	3.08	4.02	4.11	4.01
EUR	2.76	3.36	3.43	2.79	1.95	1.83
Deposits of <i>Households</i> sector						
overnight deposits						
BGN	0.94	0.92	0.89	0.91	1.05	1.06
EUR	0.52	0.49	0.54	0.49	0.59	0.56
deposits with agreed maturity						
BGN	4.73	5.00	5.37	6.03	6.76	7.09
EUR	3.80	4.02	4.22	4.91	5.40	5.79
deposits redeemable at notice						
BGN	3.06	3.33	3.49	3.70	3.78	3.70
EUR	2.50	2.75	2.90	3.34	3.40	3.42

¹ The BIR equals the simple average of the values of the index LEONIA for the business days of the preceding month.

² Interest rate on real overnight unsecured lending transactions in BGN on the interbank market. Monthly values are calculated as a simple average of daily values.

³ Fixing of the quotes for unsecured BGN deposits offered in the interbank market. Monthly values are calculated as a simple average of daily values.

⁴ The average weighted effective yield achieved on the secondary market on BGN-denominated interest-bearing government securities.

⁵ It 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. Monthly values are calculated as a simple average of daily values.

⁶ The interest rates are effective annual 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.

⁷ It comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan.

Source: BNB.

3. SUPERVISION STATISTICS

3.1. BALANCE SHEET OF THE BANKING SYSTEM

AS OF 30 JUNE 2009

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	5 715 409	2 971 694	2 610 342	133 373
Financial assets held for trading	895 239	509 524	298 708	87 007
Derivatives held for trading	126 559	28 449	81 460	16 650
Equity instruments	6 207	6 204	0	3
Debt instruments	762 473	474 871	217 248	70 354
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	777 459	458 492	299 168	19 799
Equity instruments	8 815	7 626	95	1 094
Debt instruments	768 644	450 866	299 073	18 705
Loans and advances	0	0	0	0
Available-for-sale financial assets	1 979 869	859 871	877 382	242 616
Equity instruments	71 535	60 580	7 755	3 200
Debt instruments	1 908 334	799 291	869 627	239 416
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	56 484 557	22 130 681	32 399 887	1 953 989
Debt instruments	5 071	5 071	0	0
Loans and advances	56 479 486	22 125 610	32 399 887	1 953 989
Held-to-maturity investments	1 452 193	460 825	613 816	377 552
Debt instruments	1 452 193	460 825	613 816	377 552
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	4 910	0	4 241	669
Fair value hedges	4 910	0	4 241	669
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	1 353 190	1 353 154	36	0
Property, Plant and Equipment	1 330 841	1 330 805	36	0
Investment property	22 349	22 349	0	0
Intangible assets	164 767	164 766	1	0
Goodwill	0	0	0	0
Other intangible assets	164 767	164 766	1	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	162 280	106 913	55 367	0
Tax assets	44 532	44 525	7	0
Current tax assets	29 301	29 294	7	0
Deferred tax assets	15 231	15 231	0	0
Other assets	403 532	341 214	44 502	17 816
Non-current assets and disposal groups classified as held for sale	31 847	31 847	0	0
TOTAL ASSETS	69 469 784	29 433 506	37 203 457	2 832 821

3.1. BALANCE SHEET OF THE BANKING SYSTEM
AS OF 30 JUNE 2009

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	123 419	39 751	60 218	23 450
Derivatives held for trading	123 419	39 751	60 218	23 450
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	60 001 906	23 123 890	33 266 745	3 611 271
Deposits from credit institutions	14 188 748	3 127 111	10 750 848	310 789
Deposits (other than from credit institutions)	42 314 250	19 696 260	19 397 536	3 220 454
Debt certificates (including bonds)	903 328	206 750	653 117	43 461
Subordinated liabilities	1 863 106	39 403	1 823 034	669
Other financial liabilities measured at amortised cost	732 474	54 366	642 210	35 898
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	16 345	0	16 345	0
Fair value hedges	16 345	0	16 345	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	69 036	49 390	1 020	18 626
Restructuring	120	120	0	0
Pending legal issues and tax litigation	14 235	8 786	884	4 565
Pensions and other post retirement benefit obligations	14 835	14 835	0	0
Credit commitments and guarantees	21 835	7 672	102	14 061
Onerous contracts	0	0	0	0
Other provisions	18 011	17 977	34	0
Tax liabilities	46 857	46 095	761	1
Current tax liabilities	8 280	7 518	761	1
Deferred tax liabilities	38 577	38 577	0	0
Other liabilities	379 388	225 280	117 739	36 369
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	60 636 951	23 484 406	33 462 828	3 689 717

**3.1. BALANCE SHEET OF THE BANKING SYSTEM
AS OF 30 JUNE 2009**

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	3 072 935	3 072 935		
Paid in capital	3 072 935	3 072 935		
Unpaid capital which has been called up	0	0		
Share premium	259 168	259 168		
Other Equity	135	135		
Equity component of financial instruments	0	0		
Other equity instruments	135	135		
Revaluation reserves and other valuation differences on:	175 739	175 739		
Tangible assets	264 674	264 674		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-88 935	-88 935		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	4 826 598	4 826 598		
Treasury shares	21	21		
Income from current year	498 279	498 279		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	8 832 833	8 832 833		
TOTAL LIABILITIES AND EQUITY	69 469 784	32 317 239	33 462 828	3 689 717

Source: BNB.

3.2. INCOME STATEMENT OF THE BANKING SYSTEM
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	1 867 083	1 253 815	584 422	28 846
Interest income	2 566 078	1 346 108	1 148 279	71 691
Cash & cash balances with central banks	16	0	16	0
Financial assets held for trading (if accounted for separately)	53 675	32 981	17 220	3 474
Financial assets designated at fair value through profit or loss (if accounted for separately)	22 254	12 636	9 077	541
Available-for-sale financial assets	48 999	22 524	19 069	7 406
Loans and receivables (including finance leases)	2 396 320	1 267 565	1 081 379	47 376
Held-to-maturity investments	36 721	10 402	16 477	9 842
Derivatives - Hedge accounting, interest rate risk	7 944	0	4 892	3 052
Other assets	149	0	149	0
Interest expenses	1 161 313	469 841	638 038	53 434
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	29 735	25 567	2 905	1 263
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	1 120 069	444 070	628 650	47 349
Derivatives - Hedge accounting, interest rate risk	11 294	0	6 477	4 817
Other liabilities	215	204	6	5
Expenses on share capital repayable on demand	0	0		
Dividend income	970	283	679	8
Financial assets held for trading (if accounted for separately)	44	44	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	926	239	679	8
Fee and commission income	398 707	302 681	83 426	12 600
Fee and commission expenses	42 565	30 622	9 924	2 019
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	2 591	2 591		
Available-for-sale financial assets	3 066	3 066		
Loans and receivables (including finance leases)	72	72		
Held-to-maturity investments	-456	-456		
Financial liabilities measured at amortised cost	0	0		
Other	-91	-91		
Gains (losses) on financial assets and liabilities held for trading, net	68 717	68 717		
Equity instruments and related derivatives	-882	-882		
Interest rate instruments and related derivatives	15 506	15 506		
Foreign exchange trading	62 476	62 476		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	-5	-5		
Other (including hybrid derivatives)	-8 378	-8 378		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	77	77		
Gains (losses) from hedge accounting, net	-153	-153		
Exchange differences, net	8 650	8 650		
Gains (losses) on derecognition of assets other than held for sale, net	6 751	6 751		
Other operating income	25 335	25 335		
Other operating expenses	6 762	6 762		

3.2. INCOME STATEMENT OF THE BANKING SYSTEM AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	831 095
Staff expenses	351 749
General and administrative expenses	479 346
Depreciation	110 038
Property, Plant and Equipment	86 784
Investment Properties	138
Intangible assets (other than goodwill)	23 116
Provisions	-17 555
Impairment	402 435
Impairment on financial assets not measured at fair value through profit or loss	402 325
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	37
Loans and receivables (including finance leases)	402 288
Held to maturity investments	0
Impairment on non-financial assets	110
Property, plant and equipment	101
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	9
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	13 766
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-72
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	554 764
Tax expense (income) related to profit or loss from continuing operations	56 485
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	498 279
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	498 279
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	498 279

Source: BNB.

3.3. BANK GROUPS*

AS OF 30 JUNE 2009

BIC	Bank
Group I	
UNCR9660	Unicredit Bulbank
STSA9300	DSK Bank
UBBS9200	United Bulgarian Bank
RZBB9155	Raiffeisenbank, Bulgaria
BPBI9920	Eurobank EFG, Bulgaria
Group II	
FINV9150	First Investment Bank
PIRB9170	Piraeus Bank Bulgaria
TTBB9400	Societe Generale Expressbank
KORP9220	Corporate Commercial Bank
CECB9790	Central Cooperative Bank
BUIB9888	CIBank
BUIN9561	Allianz Bank Bulgaria
CBUN9195	MKB Unionbank
IORT9120	Investbank
PRCB9230	ProCredit Bank, Bulgaria
SOMB9130	Municipal Bank
NASB9620	Bulgarian Development Bank
BGUS9160	Bulgarian-American Credit Bank
IABG9470	International Asset Bank
BINV9480	Emporiki Bank - Bulgaria
CREX9260	Tokuda Bank
DEMI9240	D Commerce Bank
WEBK9310	NLB West-East Bank
TEXI9545	Texim Private Entrepreneurial Bank
Group III	
CRBA9898	Alpha Bank, Bulgaria Branch
BNPA9440	BNP Paribas S.A., Sofia Branch
INGB9145	ING Bank N. V., Sofia Branch
CITI9250	Citibank N. A., Sofia Branch
TCZB9350	T. C. Ziraat Bank, Sofia Branch
LUMI9270	Bank LEUMI Romania S.A., Sofia Branch

* Banks are classified only for statistical purposes. The group classification does not imply banks' financial performance evaluation and it should not be interpreted as a rating system.

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: foreign bank branches.

Source: BNB.

3.4. BALANCE SHEET OF GROUP I BANKS
AS OF 30 JUNE 2009

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	3 181 916	1 513 335	1 610 877	57 704
Financial assets held for trading	617 618	340 263	220 571	56 784
Derivatives held for trading	92 981	26 519	62 380	4 082
Equity instruments	1 146	1 146	0	0
Debt instruments	523 491	312 598	158 191	52 702
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	438 781	213 548	215 254	9 979
Equity instruments	8 655	7 626	0	1 029
Debt instruments	430 126	205 922	215 254	8 950
Loans and advances	0	0	0	0
Available-for-sale financial assets	1 067 830	416 358	454 646	196 826
Equity instruments	22 662	18 004	2 115	2 543
Debt instruments	1 045 168	398 354	452 531	194 283
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	32 715 444	14 002 641	17 945 512	767 291
Debt instruments	0	0	0	0
Loans and advances	32 715 444	14 002 641	17 945 512	767 291
Held-to-maturity investments	777 379	50 761	387 579	339 039
Debt instruments	777 379	50 761	387 579	339 039
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	359	0	359	0
Fair value hedges	359	0	359	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	700 661	700 661	0	0
Property, Plant and Equipment	698 956	698 956	0	0
Investment property	1 705	1 705	0	0
Intangible assets	106 497	106 497	0	0
Goodwill	0	0	0	0
Other intangible assets	106 497	106 497	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	55 378	55 378	0	0
Tax assets	24 950	24 950	0	0
Current tax assets	17 319	17 319	0	0
Deferred tax assets	7 631	7 631	0	0
Other assets	165 069	137 694	12 224	15 151
Non-current assets and disposal groups classified as held for sale	5 480	5 480	0	0
TOTAL ASSETS	39 857 362	17 567 566	20 847 022	1 442 774

3.4. BALANCE SHEET OF GROUP I BANKS
AS OF 30 JUNE 2009

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	99 542	38 523	57 301	3 718
Derivatives held for trading	99 542	38 523	57 301	3 718
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	34 216 699	14 414 374	18 015 967	1 786 358
Deposits from credit institutions	7 774 991	2 438 179	5 269 039	67 773
Deposits (other than from credit institutions)	24 304 556	11 725 423	10 860 548	1 718 585
Debt certificates (including bonds)	478 735	201 716	277 019	0
Subordinated liabilities	1 343 960	28 462	1 315 498	0
Other financial liabilities measured at amortised cost	314 457	20 594	293 863	0
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	16 345	0	16 345	0
Fair value hedges	16 345	0	16 345	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	61 935	42 390	920	18 625
Restructuring	0	0	0	0
Pending legal issues and tax litigation	14 138	8 689	884	4 565
Pensions and other post retirement benefit obligations	11 827	11 827	0	0
Credit commitments and guarantees	20 539	6 477	2	14 060
Onerous contracts	0	0	0	0
Other provisions	15 431	15 397	34	0
Tax liabilities	29 112	29 112	0	0
Current tax liabilities	678	678	0	0
Deferred tax liabilities	28 434	28 434	0	0
Other liabilities	204 358	122 710	61 113	20 535
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	34 627 991	14 647 109	18 151 646	1 829 236

3.4. BALANCE SHEET OF GROUP I BANKS
AS OF 30 JUNE 2009

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 318 830	1 318 830		
Paid in capital	1 318 830	1 318 830		
Unpaid capital which has been called up	0	0		
Share premium	0	0		
Other Equity	0	0		
Equity component of financial instruments	0	0		
Other equity instruments	0	0		
Revaluation reserves and other valuation differences on:	129 232	129 232		
Tangible assets	196 794	196 794		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-67 562	-67 562		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	3 453 481	3 453 481		
Treasury shares	0	0		
Income from current year	327 828	327 828		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	5 229 371	5 229 371		
TOTAL LIABILITIES AND EQUITY	39 857 362	19 876 480	18 151 646	1 829 236

Source: BNB.

3.5. INCOME STATEMENT OF GROUP I BANKS
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	1 131 123	790 913	324 784	15 426
Interest income	1 524 701	863 056	625 562	36 083
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	43 813	26 034	14 825	2 954
Financial assets designated at fair value through profit or loss (if accounted for separately)	13 864	6 837	6 837	190
Available-for-sale financial assets	29 432	10 312	12 966	6 154
Loans and receivables (including finance leases)	1 409 801	818 421	576 517	14 863
Held-to-maturity investments	19 847	1 452	9 525	8 870
Derivatives - Hedge accounting, interest rate risk	7 944	0	4 892	3 052
Other assets	0	0	0	0
Interest expenses	645 372	288 504	331 088	25 780
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	29 393	25 539	2 593	1 261
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	604 671	262 951	322 018	19 702
Derivatives - Hedge accounting, interest rate risk	11 294	0	6 477	4 817
Other liabilities	14	14	0	0
Expenses on share capital repayable on demand	0	0		
Dividend income	706	50	650	6
Financial assets held for trading (if accounted for separately)	0	0	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	706	50	650	6
Fee and commission income	241 301	198 966	36 069	6 266
Fee and commission expenses	26 130	18 572	6 409	1 149
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	1 226	1 226		
Available-for-sale financial assets	890	890		
Loans and receivables (including finance leases)	0	0		
Held-to-maturity investments	336	336		
Financial liabilities measured at amortised cost	0	0		
Other	0	0		
Gains (losses) on financial assets and liabilities held for trading, net	39 360	39 360		
Equity instruments and related derivatives	-134	-134		
Interest rate instruments and related derivatives	11 807	11 807		
Foreign exchange trading	27 687	27 687		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	0	0		
Other (including hybrid derivatives)	0	0		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	-184	-184		
Gains (losses) from hedge accounting, net	-126	-126		
Exchange differences, net	-12 648	-12 648		
Gains (losses) on derecognition of assets other than held for sale, net	6 428	6 428		
Other operating income	3 055	3 055		
Other operating expenses	1 194	1 194		

3.5. INCOME STATEMENT OF GROUP I BANKS
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	432 903
Staff expenses	189 274
General and administrative expenses	243 629
Depreciation	61 200
Property, Plant and Equipment	45 148
Investment Properties	19
Intangible assets (other than goodwill)	16 033
Provisions	-19 852
Impairment	305 980
Impairment on financial assets not measured at fair value through profit or loss	305 970
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	36
Loans and receivables (including finance leases)	305 934
Held to maturity investments	0
Impairment on non-financial assets	10
Property, plant and equipment	10
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	0
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	13 766
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	364 658
Tax expense (income) related to profit or loss from continuing operations	36 830
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	327 828
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	327 828
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	327 828

Source: BNB.

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2009

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	2 089 688	1 120 390	898 576	70 722
Financial assets held for trading	175 935	88 671	58 274	28 990
Derivatives held for trading	17 753	1 884	4 527	11 342
Equity instruments	5 061	5 058	0	3
Debt instruments	153 121	81 729	53 747	17 645
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	338 678	244 944	83 914	9 820
Equity instruments	160	0	95	65
Debt instruments	338 518	244 944	83 819	9 755
Loans and advances	0	0	0	0
Available-for-sale financial assets	887 867	435 260	406 817	45 790
Equity instruments	48 635	42 338	5 640	657
Debt instruments	839 232	392 922	401 177	45 133
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	20 740 110	7 409 662	12 236 421	1 094 027
Debt instruments	5 071	5 071	0	0
Loans and advances	20 735 039	7 404 591	12 236 421	1 094 027
Held-to-maturity investments	674 814	410 064	226 237	38 513
Debt instruments	674 814	410 064	226 237	38 513
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	4 551	0	3 882	669
Fair value hedges	4 551	0	3 882	669
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	595 372	595 336	36	0
Property, Plant and Equipment	574 728	574 692	36	0
Investment property	20 644	20 644	0	0
Intangible assets	48 083	48 082	1	0
Goodwill	0	0	0	0
Other intangible assets	48 083	48 082	1	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	106 902	51 535	55 367	0
Tax assets	12 942	12 935	7	0
Current tax assets	11 192	11 185	7	0
Deferred tax assets	1 750	1 750	0	0
Other assets	199 980	167 405	29 957	2 618
Non-current assets and disposal groups classified as held for sale	26 367	26 367	0	0
TOTAL ASSETS	25 901 289	10 610 651	13 999 489	1 291 149

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2009

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	20 924	1 226	280	19 418
Derivatives held for trading	20 924	1 226	280	19 418
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	22 213 073	7 567 146	12 935 433	1 710 494
Deposits from credit institutions	4 726 833	532 407	3 955 755	238 671
Deposits (other than from credit institutions)	16 124 484	6 984 992	7 747 697	1 391 795
Debt certificates (including bonds)	424 593	5 034	376 098	43 461
Subordinated liabilities	519 146	10 941	507 536	669
Other financial liabilities measured at amortised cost	418 017	33 772	348 347	35 898
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	6 909	6 808	100	1
Restructuring	0	0	0	0
Pending legal issues and tax litigation	95	95	0	0
Pensions and other post retirement benefit obligations	2 938	2 938	0	0
Credit commitments and guarantees	1 296	1 195	100	1
Onerous contracts	0	0	0	0
Other provisions	2 580	2 580	0	0
Tax liabilities	16 817	16 055	761	1
Current tax liabilities	6 819	6 057	761	1
Deferred tax liabilities	9 998	9 998	0	0
Other liabilities	136 352	86 907	35 180	14 265
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	22 394 075	7 678 142	12 971 754	1 744 179

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2009

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 754 105	1 754 105		
Paid in capital	1 754 105	1 754 105		
Unpaid capital which has been called up	0	0		
Share premium	259 168	259 168		
Other Equity	0	0		
Equity component of financial instruments	0	0		
Other equity instruments	0	0		
Revaluation reserves and other valuation differences on:	48 519	48 519		
Tangible assets	67 443	67 443		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-18 924	-18 924		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	1 273 546	1 273 546		
Treasury shares	21	21		
Income from current year	171 897	171 897		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	3 507 214	3 507 214		
TOTAL LIABILITIES AND EQUITY	25 901 289	11 185 356	12 971 754	1 744 179

Source: BNB.

3.7. INCOME STATEMENT OF GROUP II BANKS

AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	653 486	412 900	228 252	12 334
Interest income	948 896	442 676	471 152	35 068
Cash & cash balances with central banks	16	0	16	0
Financial assets held for trading (if accounted for separately)	4 875	2 937	1 564	374
Financial assets designated at fair value through profit or loss (if accounted for separately)	8 390	5 799	2 240	351
Available-for-sale financial assets	18 812	11 943	5 617	1 252
Loans and receivables (including finance leases)	899 780	413 047	454 614	32 119
Held-to-maturity investments	16 874	8 950	6 952	972
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	149	0	149	0
Interest expenses	475 133	163 785	284 047	27 301
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	25	25	0	0
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	474 913	163 570	284 047	27 296
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	195	190	0	5
Expenses on share capital repayable on demand	0	0		
Dividend income	264	233	29	2
Financial assets held for trading (if accounted for separately)	44	44	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	220	189	29	2
Fee and commission income	144 616	94 726	44 514	5 376
Fee and commission expenses	15 469	11 262	3 396	811
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	1 361	1 361		
Available-for-sale financial assets	2 172	2 172		
Loans and receivables (including finance leases)	72	72		
Held-to-maturity investments	-792	-792		
Financial liabilities measured at amortised cost	0	0		
Other	-91	-91		
Gains (losses) on financial assets and liabilities held for trading, net	15 648	15 648		
Equity instruments and related derivatives	-748	-748		
Interest rate instruments and related derivatives	6 170	6 170		
Foreign exchange trading	18 609	18 609		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	-5	-5		
Other (including hybrid derivatives)	-8 378	-8 378		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	261	261		
Gains (losses) from hedge accounting, net	-27	-27		
Exchange differences, net	18 333	18 333		
Gains (losses) on derecognition of assets other than held for sale, net	355	355		
Other operating income	19 748	19 748		
Other operating expenses	5 367	5 367		

3.7. INCOME STATEMENT OF GROUP II BANKS
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	346 857
Staff expenses	143 115
General and administrative expenses	203 742
Depreciation	43 746
Property, Plant and Equipment	37 057
Investment Properties	119
Intangible assets (other than goodwill)	6 570
Provisions	2 177
Impairment	69 088
Impairment on financial assets not measured at fair value through profit or loss	69 079
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	1
Loans and receivables (including finance leases)	69 078
Held to maturity investments	0
Impairment on non-financial assets	9
Property, plant and equipment	0
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	9
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	0
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-72
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	191 546
Tax expense (income) related to profit or loss from continuing operations	19 649
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	171 897
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	171 897
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	171 897

Source: BNB.

3.8. BALANCE SHEET OF GROUP III BANKS

AS OF 30 JUNE 2009

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	443 805	337 969	100 889	4 947
Financial assets held for trading	101 686	80 590	19 863	1 233
Derivatives held for trading	15 825	46	14 553	1 226
Equity instruments	0	0	0	0
Debt instruments	85 861	80 544	5 310	7
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	0	0	0	0
Equity instruments	0	0	0	0
Debt instruments	0	0	0	0
Loans and advances	0	0	0	0
Available-for-sale financial assets	24 172	8 253	15 919	0
Equity instruments	238	238	0	0
Debt instruments	23 934	8 015	15 919	0
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	3 029 003	718 378	2 217 954	92 671
Debt instruments	0	0	0	0
Loans and advances	3 029 003	718 378	2 217 954	92 671
Held-to-maturity investments	0	0	0	0
Debt instruments	0	0	0	0
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	57 157	57 157	0	0
Property, Plant and Equipment	57 157	57 157	0	0
Investment property	0	0	0	0
Intangible assets	10 187	10 187	0	0
Goodwill	0	0	0	0
Other intangible assets	10 187	10 187	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	0	0	0	0
Tax assets	6 640	6 640	0	0
Current tax assets	790	790	0	0
Deferred tax assets	5 850	5 850	0	0
Other assets	38 483	36 115	2 321	47
Non-current assets and disposal groups classified as held for sale	0	0	0	0
TOTAL ASSETS	3 711 133	1 255 289	2 356 946	98 898

3.8. BALANCE SHEET OF GROUP III BANKS

AS OF 30 JUNE 2009

(BGN'000)

Liabilities				
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	2 953	2	2 637	314
Derivatives held for trading	2 953	2	2 637	314
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	3 572 134	1 142 370	2 315 345	114 419
Deposits from credit institutions	1 686 924	156 525	1 526 054	4 345
Deposits (other than from credit institutions)	1 885 210	985 845	789 291	110 074
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities measured at amortised cost	0	0	0	0
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	192	192	0	0
Restructuring	120	120	0	0
Pending legal issues and tax litigation	2	2	0	0
Pensions and other post retirement benefit obligations	70	70	0	0
Credit commitments and guarantees	0	0	0	0
Onerous contracts	0	0	0	0
Other provisions	0	0	0	0
Tax liabilities	928	928	0	0
Current tax liabilities	783	783	0	0
Deferred tax liabilities	145	145	0	0
Other liabilities	38 678	15 663	21 446	1 569
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	3 614 885	1 159 155	2 339 428	116 302

3.8. BALANCE SHEET OF GROUP III BANKS
AS OF 30 JUNE 2009

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	0	0		
Paid in capital	0	0		
Unpaid capital which has been called up	0	0		
Share premium	0	0		
Other Equity	135	135		
Equity component of financial instruments	0	0		
Other equity instruments	135	135		
Revaluation reserves and other valuation differences on:	-2 012	-2 012		
Tangible assets	437	437		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-2 449	-2 449		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	99 571	99 571		
Treasury shares	0	0		
Income from current year	-1 446	-1 446		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	96 248	96 248		
TOTAL LIABILITIES AND EQUITY	3 711 133	1 255 403	2 339 428	116 302

Source: BNB.

3.9. INCOME STATEMENT OF GROUP III BANKS
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	82 474	50 002	31 386	1 086
Interest income	92 481	40 376	51 565	540
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	4 987	4 010	831	146
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	755	269	486	0
Loans and receivables (including finance leases)	86 739	36 097	50 248	394
Held-to-maturity investments	0	0	0	0
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	0	0	0	0
Interest expenses	40 808	17 552	22 903	353
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	317	3	312	2
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	40 485	17 549	22 585	351
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	6	0	6	0
Expenses on share capital repayable on demand	0	0		
Dividend income	0	0	0	0
Financial assets held for trading (if accounted for separately)	0	0	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	0	0	0	0
Fee and commission income	12 790	8 989	2 843	958
Fee and commission expenses	966	788	119	59
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	4	4		
Available-for-sale financial assets	4	4		
Loans and receivables (including finance leases)	0	0		
Held-to-maturity investments	0	0		
Financial liabilities measured at amortised cost	0	0		
Other	0	0		
Gains (losses) on financial assets and liabilities held for trading, net	13 709	13 709		
Equity instruments and related derivatives	0	0		
Interest rate instruments and related derivatives	-2 471	-2 471		
Foreign exchange trading	16 180	16 180		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	0	0		
Other (including hybrid derivatives)	0	0		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	0	0		
Gains (losses) from hedge accounting, net	0	0		
Exchange differences, net	2 965	2 965		
Gains (losses) on derecognition of assets other than held for sale, net	-32	-32		
Other operating income	2 532	2 532		
Other operating expenses	201	201		

3.9. INCOME STATEMENT OF GROUP III BANKS
AS OF 30 JUNE 2009

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	51 335
Staff expenses	19 360
General and administrative expenses	31 975
Depreciation	5 092
Property, Plant and Equipment	4 579
Investment Properties	0
Intangible assets (other than goodwill)	513
Provisions	120
Impairment	27 367
Impairment on financial assets not measured at fair value through profit or loss	27 276
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	0
Loans and receivables (including finance leases)	27 276
Held to maturity investments	0
Impairment on non-financial assets	91
Property, plant and equipment	91
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	0
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	0
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1 440
Tax expense (income) related to profit or loss from continuing operations	6
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1 446
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	-1 446
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	-1 446

Source: BNB.

3.10. CAPITAL ADEQUACY OF THE BANKS (under Ordinance No. 8 of the BNB)

AS OF 30 JUNE 2009

(BGN'000)

	Group I	Group II	Banking system
OWN FUNDS (CAPITAL BASE)	5 877 210	3 630 759	9 507 969
ELIGIBLE CAPITAL	4 589 743	3 213 751	7 803 494
Eligible Capital	1 318 830	2 013 252	3 332 082
Eligible Reserves	3 355 416	1 085 752	4 441 168
Interim income from current year	0	0	0
Funds for general banking risks	21 994	162 830	184 824
(-) Intangible assets	-106 497	-48 083	-154 580
TIER-TWO CAPITAL	1 616 732	644 197	2 260 929
Core Additional Own Funds	461 263	270 914	732 177
Hybrid instruments	286 772	39 117	325 889
Revaluation reserves (on bank premises)	174 491	66 529	241 020
Securities of indeterminate duration and other instruments	0	165 268	165 268
Supplementary Additional Own Funds	1 155 469	373 283	1 528 752
Fixed-term cumulative preferential shares	0	0	0
Subordinated loan capital	1 155 469	373 283	1 528 752
(-) Excess on limits for Supplementary Additional Own Funds	0	0	0
(-) Excess on limits for Additional Own Funds	0	0	0
(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS	-329 265	-227 189	-556 454
Of which: (-) From Original Own Funds	-164 635	-151 713	-316 348
Of which: (-) From Additional Own Funds	-164 635	-75 479	-240 114
(-) Specific provisions for credit risk when standardised approach is used	-270 944	-120 287	-391 231
TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier I capital)	4 425 113	3 062 041	7 487 154
TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier II capital)	1 432 102	568 721	2 020 823
CAPITAL REQUIREMENTS	3 994 570	2 488 500	6 483 070
TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	2 355 234	1 509 077	3 864 311
SETTLEMENT/DELIVERY RISK	0	0	0
TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS	31 140	6 870	38 010
TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (Opr)	276 671	143 051	419 722
OTHER CAPITAL REQUIREMENTS	1 331 522	829 497	2 161 019
Surplus (+) / Deficit (-) of own funds	1 882 640	1 142 259	3 024 899
Solvency ratio (%)	17.66%	17.51%	17.60%
Tier I Capital Adequacy ratio	13.29%	14.77%	13.86%

Source: BNB.

3.1.1. LIQUIDITY OF BANKS (under Ordinance No. 11 of the BNB)

AS OF 30 JUNE 2009

(BGN'000)

Items	Total	Assets in pawn/overdue assets of 30 or more days	At sight up to 7 days	From 8 days to 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	Over 1 year
FIRST GROUP								
Liquid assets	7 037 820	1 687 827						
Assets, total - inflow	38 706 867	3 459 188	8 166 903	3 372 702	1 269 952	2 095 977	4 059 455	19 741 878
Liabilities, total - outflow	34 378 176		10 747 879	7 070 056	4 186 665	3 294 911	2 927 878	6 150 787
Coefficient of liquid assets	20.47							
Coefficient of liquidity by maturity intervals			75.99	33.89	11.53	15.75	27.94	114.90
SECOND GROUP								
Liquid assets	4 934 433	1 045 801						
Assets, total - inflow	24 926 398	1 960 322	6 184 728	1 039 468	1 043 793	1 653 194	2 998 169	12 007 046
Liabilities, total - outflow	22 240 888		5 975 986	2 600 183	3 132 367	2 965 982	2 988 426	4 577 944
Coefficient of liquid assets	22.19							
Coefficient of liquidity by maturity intervals			103.49	42.61	20.20	22.02	32.25	105.72
THIRD GROUP								
Liquid assets	822 991	427						
Assets, total - inflow	3 582 841	172 756	1 298 496	311 612	127 507	182 805	265 265	1 397 156
Liabilities, total - outflow	3 575 279		2 356 508	517 657	227 608	139 396	96 511	237 599
Coefficient of liquid assets	23.02							0
Coefficient of liquidity by maturity intervals			55.10	16.65	6.48	8.87	12.95	64.90
BANKING SYSTEM								
Liquid assets	12 795 244	2 734 055						
Assets, total - inflow	67 216 106	5 592 266	15 650 127	4 723 782	2 441 252	3 931 976	7 322 889	33 146 080
Liabilities, total - outflow	60 194 343		19 080 373	10 187 896	7 546 640	6 400 289	6 012 815	10 966 330
Coefficient of liquid assets	21.26							
Coefficient of liquidity by maturity intervals			82.02	32.91	13.45	17.19	28.30	108.00

Source: BNB.

3.12. REPORT ON CLASSIFIED RISK EXPOSURES AND ALLOCATION OF SPECIFIC PROVISIONS FOR CREDIT RISK OF THE BANKING SYSTEM (under Ordinance No. 9 of the BNB)

AS OF 30 JUNE 2009

(BGN'000)

Items	Watch exposures					Substandard exposures					Non performing exposures					Total specific provisions for credit risk
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	
a	1	2	3	4	5=3-4	6	7	8	9	10=8-9	11	12	13	14	15=13-14	16=5+10+15
A. Classified risk exposures (provisioned as per Regulation 9)	653 907	4 523	649 384	585 791	63 593	192 215	26 656	165 559	104 861	60 698	503 664	148 714	354 947	88 655	266 292	390 583
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 874 601	97 439	1 777 162			665 803	125 963	539 840			821 298	677 166	144 132			
TOTAL (A + B)	2 528 508	101 962	2 426 546	585 791	63 593	858 018	152 619	705 399	104 861	60 698	1 324 962	825 880	499 079	88 655	266 292	390 583

Items	Risk of losses according to Regulation 9 for standard exposures on portfolio basis		Risk of losses according to Regulation 9 for country risk on portfolio basis		Carrying amount		Risk value		Specific provisions for credit risk	
	%	Amount	%	Amount						
a	3	4	5	6	7	8	9=7-8			
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	0	0.49	648	0	0	132 697	132 049	648		

D. Other risk exposures	Carrying amount
	a
	49 686 762

Methodological notes: The changes in the form of reporting classified risk exposures and allocation of specific provisions for credit risk reflect amendments to BNB Ordinance No. 9 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk, effective as of 31. March 2009 (Darjaven Vestnik, issue 21 of 20 March 2008).

Source: BNB.

3.13. REPORT ON CLASSIFIED RISK EXPOSURES AND ALLOCATION OF SPECIFIC PROVISIONS FOR CREDIT RISK OF GROUP I BANKS

AS OF 30 JUNE 2009

BGN '000

Items	Watch exposures				Substandard exposures				Non performing exposures				Total specific provisions for credit risk			
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39		Carrying amount	Risk value	Specific provisions for credit risk
a	1	2	3	4	5-3-4	6	7	8	9	10-8-9	11	12	13	14	15-13-14	16=5+10+15
A. Classified risk exposures (provisioned as per Regulation 9)	454 967	2 562	452 405	411 380	41 025	136 411	10 150	126 261	73 404	52 857	305 224	59 870	245 351	68 289	177 062	270 944
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 201 666	69 413	1 132 253			351 014	88 248	262 766			544 724	494 537	50 187			
TOTAL (A + B)	1 656 633	71 975	1 584 658	411 380	41 025	487 425	98 398	389 027	73 404	52 857	849 948	554 407	295 538	68 289	177 062	270 944

Items	Risk of losses according to Regulation 9 for standard exposures on portfolio basis				Risk of losses according to Regulation 9 for country risk on portfolio basis				Carrying amount		Risk value		Specific provisions for credit risk	
	Value before impairment as per IAS 39	Impairment as per IAS 39	%	Amount	Value before impairment as per IAS 39	Impairment as per IAS 39	%	Amount	Carrying amount	Risk value	Carrying amount	Risk value	Specific provisions for credit risk	
a	1	2	3	4	5	6	7	8	9=7-8	0	10	11	12	13
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0

Methodological notes: The changes in the form of reporting classified risk exposures and allocation of specific provisions for credit risk reflect amendments to BNB Ordinance No. 9 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk, effective as of 31 March 2009 (Darjaven Vestnik, issue 21 of 20 March 2008).

Source: BNB.

3.14. REPORT ON CLASSIFIED RISK EXPOSURES AND ALLOCATION OF SPECIFIC PROVISIONS FOR CREDIT RISK OF GROUP II BANKS

AS OF 30 JUNE 2009

BGN '000

Items	Watch exposures				Substandard exposures				Non performing exposures					Total specific provisions for credit risk	
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount		Risk value
a	1	2	3	4	5=3-4	6	7	8	9	10=8-9	11	12	13	14	15=13-14
A. Classified risk exposures (provisioned as per Regulation 9)	198 940	1 961	196 979	174 411	22 568	55 804	16 506	39 298	31 457	7 841	198 440	88 844	109 596	20 366	89 230
B. Classified risk exposures (non-provisioned as per Regulation 9)	672 935	28 026	644 909			314 789	37 715	277 074			276 574	182 629	93 945		
TOTAL (A + B)	871 875	29 987	841 888	174 411	22 568	370 593	54 221	316 372	31 457	7 841	475 014	271 473	203 541	20 366	89 230
															119 639

Items	Risk of losses according to Regulation 9 for standard exposures on portfolio basis		Risk of losses according to Regulation 9 for country risk on portfolio basis		Carrying amount	Risk value	Specific provisions for credit risk
	%	Amount	%	Amount			
a	1	2	3	4	5	6	7=7-8
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)		132 697	0.49	648	0.00	0	648

D. Other risk exposures
Carrying amount
a
19 240 541

Methodological notes: The changes in the form of reporting classified risk exposures and allocation of specific provisions for credit risk reflect amendments to BNB Ordinance No. 9 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk, effective as of 31 March 2009 (Darjaven Vestnik, issue 21 of 20 March 2008).

Source: BNB.

4. NON-BANK FINANCIAL INSTITUTIONS

4.1. LEASING ACTIVITY

(BGN'000)

Claims Under Lease Contracts - stocks	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
By asset type	4 129 448	4 844 054	5 430 209	5 822 240	5 731 216	5 641 778
Financial lease	4 066 053	4 777 300	5 346 922	5 753 942	5 648 649	5 569 692
Machinery and industrial equipment	1 145 332	1 296 425	1 455 378	1 552 404	1 545 843	1 535 401
Computers and other IT equipment	43 974	49 592	51 017	53 470	53 318	48 609
Transport and commercial vehicles	1 119 243	1 309 635	1 446 565	1 542 200	1 487 060	1 439 227
Cars	1 394 670	1 642 535	1 829 311	1 906 681	1 851 038	1 830 054
Real estate	272 477	350 747	424 885	465 751	461 466	473 853
Other	90 357	128 366	139 765	233 437	249 924	242 547
Operational lease	63 395	66 754	83 287	68 297	82 567	72 086
Machinery and industrial equipment	1 793	1 576	1 545	1 414	1 182	2 964
Computers and other IT equipment	82	107	81	59	43	38
Transport and commercial vehicles	18 462	18 312	31 917	17 446	27 769	21 824
Cars	42 953	46 654	49 639	49 333	53 503	45 588
Real estate	105	105	105	45	45	1 603
Other	-	-	-	-	25	69
By maturity	4 129 448	4 844 054	5 430 209	5 822 240	5 731 216	5 641 778
Financial lease	4 066 053	4 777 300	5 346 922	5 753 942	5 648 649	5 569 692
Regular	3 998 887	4 723 118	5 296 759	5 658 591	5 162 491	5 195 932
Up to one year	51 107	51 459	65 658	77 296	73 140	80 158
Over one up to five years	3 474 553	4 015 843	4 512 136	4 714 939	4 186 622	4 174 154
Over five years	473 227	655 816	718 965	866 356	902 729	941 620
Overdue	67 166	54 181	50 162	95 351	486 158	373 760
Operational lease	63 395	66 754	83 287	68 297	82 567	72 086
Up to one year	1 238	1 100	1 406	2 083	1 353	1 145
Over one up to five years	62 090	65 593	81 232	65 778	80 794	69 024
Over five years	67	61	649	436	420	1 917
Financial lease by sectors and main industry	4 066 053	4 777 300	5 346 922	5 753 942	5 648 649	5 569 692
Residents	4 064 420	4 775 842	5 342 001	5 719 865	5 619 835	5 564 186
Non-financial corporations	3 675 765	4 299 533	4 796 250	5 145 401	5 073 431	5 022 562
Agriculture, hunting and forestry, fishing	86 298	116 874	130 441	131 708	139 643	153 978
Mining and quarrying	46 530	57 166	61 561	66 639	66 192	65 975
Manufacturing	575 372	618 632	668 301	697 194	681 010	642 510
Electricity, gas and water supply	19 691	19 244	21 707	21 864	21 073	19 307
Construction	708 092	794 881	881 710	932 234	908 691	868 374
Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	836 951	1 045 173	1 222 834	1 324 725	1 313 480	1 358 145
Hotels and restaurants	87 297	97 994	100 209	132 301	128 274	125 001
Transport, storage and communication	686 030	805 854	881 043	920 993	896 591	876 818
Real estate, renting and business activities	328 418	374 881	437 235	466 487	462 150	447 604
Education	1 020	765	924	907	760	1 609
Health and social work	13 743	14 329	15 091	16 318	18 404	17 040
Other community, social and personal service activities	286 323	353 740	375 194	434 032	437 163	446 201
Monetary financial institutions	3 536	3 178	3 400	3 358	3 086	6 060
Other financial corporations	32 249	30 133	33 918	39 850	44 196	42 458
General government	1 152	1 842	3 224	4 285	4 293	3 968
Households and non-profit institutions serving households	351 718	441 156	505 209	526 971	494 829	489 138
Non-residents	1 633	1 458	4 921	34 077	28 814	5 506

Source: Reports from leasing companies.

4.2. CORPORATIONS SPECIALIZING IN LENDING *

	03.2008	06.2008	09.2008	12.2008	03.2009	06.2009
						(BGN'000)
Assets	2 585 943	2 862 589	2 919 071	3 009 052	3 067 872	3 087 758
Loans	2 325 608	2 557 671	2 699 763	2 816 741	2 493 430	2 317 650
Repos	5 628	5 745	4 185	919	-	-
Securities other than shares	8 204	2 558	2 558	2 559	2 575	2 573
Shares and other equity	23 197	12 712	12 553	16 933	13 456	15 192
Investment fund shares	-	-	-	-	-	-
Other shares	23 197	12 712	12 553	16 933	13 456	15 192
Other assets	223 306	283 904	200 012	171 900	558 412	752 343
Liabilities	2 585 943	2 862 589	2 919 071	3 009 052	3 067 872	3 087 758
Loans	2 018 112	2 274 370	2 313 467	2 371 891	2 408 365	2 539 837
Up to 1 year	329 133	415 663	423 341	445 500	504 196	631 469
Over 1 year	1 688 979	1 858 707	1 890 126	1 926 391	1 904 169	1 908 368
Debt securities issued	256 786	250 928	225 836	233 039	232 674	85 302
Other liabilities	154 829	171 893	203 403	230 535	219 408	254 838
Total equity	156 215	165 397	176 365	173 586	207 425	207 781
Capital	116 224	130 836	131 383	138 607	148 457	156 741
Financial result	549	175	3 500	-22 011	-13 055	-20 620
Claims on Loans	2 325 608	2 557 671	2 699 763	2 816 741	2 493 430	2 317 650
By maturity	2 325 608	2 557 671	2 699 763	2 816 741	2 493 430	2 317 650
Regular	2 227 266	2 425 524	2 555 220	2 622 651	2 254 579	2 085 911
Up to 1 year	235 992	289 362	236 182	261 370	244 020	219 488
Over 1 up to 5 years	596 330	532 459	621 358	655 578	649 216	564 107
Over 5 years	1 394 944	1 603 703	1 697 680	1 705 703	1 361 343	1 302 316
Overdue	98 342	132 147	144 543	194 089	238 851	231 738
By sectors and by purpose	2 325 608	2 557 671	2 699 763	2 816 741	2 493 430	2 317 650
Resident sector	2 322 716	2 554 750	2 696 938	2 813 936	2 490 833	2 315 088
Nonfinancial corporations	396 276	396 019	381 302	403 996	352 064	340 332
Monetary financial institutions	37	37	35	33	31	29
Other financial corporations	6 156	3 009	9 603	9 282	8 545	7 722
Government sector	1 919	1 879	4 513	4 549	4 269	4 157
Households and NPISHs	1 918 328	2 153 807	2 301 485	2 396 075	2 125 924	1 962 848
Consumer	1 029 902	1 156 880	1 216 738	1 275 920	1 245 051	1 139 115
For house purchase	792 602	895 324	981 696	998 274	751 584	697 142
Other	95 824	101 602	103 052	121 882	129 289	126 591
Nonresident sector	2 892	2 921	2 824	2 805	2 597	2 562
Number of reporting agents	59	59	59	64	64	64

* Statistics of corporations specializing in lending do not include leasing companies, which are reporting agents of other statistics.

Source: Reports from corporations specializing in lending.

4.3. ASSETS OF RESIDENT INVESTMENT FUNDS

(million BGN)

	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009
<i>Instrumental and currency breakdown</i>						
By instrument	665.7	612.0	451.1	286.2	274.3	288.2
Cash (AF.21)	2.4	3.2	2.5	2.8	1.9	2.5
Deposits (AF.22 + AF.29)	161.7	146.2	110.1	88.3	86.6	82.5
Securities other than shares (AF.33)	89.4	94.0	86.8	66.8	65.6	61.4
Shares and other equity (AF.51)	382.7	338.7	225.5	119.4	105.3	128.1
Investment fund shares/units (AF.52)	21.0	19.7	15.2	7.2	8.7	9.9
Non-financial assets (AN)	5.4	6.7	8.1	0.5	2.3	2.2
Financial derivatives (AF.34)	0.9	1.1	0.1	0.0	0.0	0.1
Other assets (AF.7)	2.4	2.4	2.8	1.1	3.9	1.4
By currency	665.7	612.0	451.1	286.2	274.3	288.2
BGN	540.5	487.7	343.1	209.6	206.7	221.8
EUR	88.0	87.2	82.2	63.1	56.9	54.7
USD	12.9	14.2	11.4	5.8	5.6	5.7
Other	24.4	22.8	14.3	7.7	5.0	6.0
<i>Securities portfolio structure</i>						
By countries	493.0	452.4	327.5	193.5	179.6	199.3
Bulgaria	439.1	402.5	290.3	173.8	160.3	178.6
European union	26.1	22.5	18.9	9.9	8.4	10.1
Balkan countries	12.2	11.3	6.6	3.8	2.3	3.0
Russian Federation	7.3	7.6	4.4	2.0	1.9	2.2
Other	8.3	8.4	7.3	4.1	6.8	5.5
By institutional sectors	493.0	452.4	327.5	193.5	179.6	199.3
Non-financial corporations (S.11)	284.3	255.5	178.8	104.0	98.0	106.6
Other MFIs (S.122)	36.5	36.2	24.5	12.4	10.3	12.1
Other financial intermediaries (S.123)	104.7	98.3	78.8	50.3	47.1	55.9
Financial auxiliaries (S.124)	0.1	0.1	0.1	0.2	0.1	0.1
Insurance companies and pension funds (S.125)	8.1	7.5	3.4	2.0	1.2	1.3
General government (S.13)	5.3	4.9	4.6	5.0	3.6	2.6
Rest of the world (S.2)	54.0	49.9	37.2	19.7	19.4	20.7

Source: BNB, preliminary data.

4.5. ASSETS AND LIABILITIES OF INSURERS, RE-INSURERS AND HEALTH INSURANCE COMPANIES

(million BGN)						
	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009
ASSETS						
Instrumental and currency breakdown						
By instruments	2 267.2	2 413.7	2 509.4	2 669.8	3 782.4	3 849.7
Cash (AF.21)	16.2	17.9	20.5	37.0	42.6	45.9
Deposits (AF.22 + AF.29)	595.6	632.9	671.3	736.3	873.0	983.6
Granted loans (AF.41 + AF.42)	60.8	47.2	51.0	48.0	41.5	43.3
Securities other than shares (AF.33)	574.7	608.2	635.9	663.3	1 058.1	1 144.6
Shares and other equity (AF.51)	209.2	275.8	256.4	227.4	253.3	292.2
- Shares (incl. mutual fund shares)	142.8	150.2	129.6	100.5	152.3	189.0
- Other equity *	66.4	125.7	126.8	126.9	101.0	103.2
Fixed assets (AN.221)	102.5	91.6	113.9	126.6	127.0	125.7
Financial derivatives (AF.34)	15.0	0.6	0.5	0.8	6.2	0.2
Non-financial assets (AN)	62.6	56.3	54.2	57.5	68.5	53.2
Claims (AF.62)	390.4	380.3	415.4	450.7	884.1	802.2
- From direct insurance/health operations	369.9	366.6	404.7	432.4	446.4	445.4
- From re-insurance operations	20.5	13.7	10.7	18.3	437.7	356.8
Other assets (AF.7)	240.2	302.8	290.3	322.3	428.1	358.8
By currency	2 267.2	2 413.7	2 509.4	2 669.8	3 782.4	3 849.7
BGN	1 861.5	1 977.4	2 044.4	2 144.4	2 112.3	2 102.3
EUR	349.8	381.9	404.0	466.1	1 199.1	884.8
USD	55.5	54.0	60.7	59.3	119.2	142.3
Other	0.4	0.4	0.3	0.1	351.8	720.3
Securities portfolio structure **						
By countries	717.5	758.4	765.5	763.8	1 210.5	1 333.6
Bulgaria	505.3	518.1	498.3	491.3	469.9	479.3
European union	202.0	226.7	253.8	261.5	643.7	738.5
Other	4.2	5.2	6.6	4.4	18.5	22.4
USA	0.7	0.6	0.5	0.5	0.7	0.3
Russian Federation	5.3	7.8	6.4	6.1	77.7	93.0
By institutional sectors	717.5	758.4	765.5	763.8	1 210.5	1 333.6
Non-financial corporations (S.11)	69.6	63.1	56.3	47.0	44.3	43.3
Central bank (S.121)	7.9	7.5	6.8	6.8	11.9	8.2
Other MFIs (S.122)	58.9	55.8	49.3	49.3	48.1	45.7
Other financial intermediaries (S.123)	72.4	93.7	86.7	72.9	69.1	85.6
Financial auxiliaries (S.124)	0.0	0.0	0.0	0.0	0.0	0.0
Insurance companies and pension funds (S.125)	32.8	34.1	34.1	34.5	31.5	32.3
General government (S.13)	263.6	263.9	265.0	280.8	264.9	264.2
Rest of the world (S.2)	212.2	240.3	267.3	272.5	740.6	854.3

4.5. ASSETS AND LIABILITIES OF INSURERS, RE-INSURERS AND HEALTH INSURANCE COMPANIES

	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009
						(million BGN)
<i>Transfer – premium reserve and reserve for forthcoming payments</i>	978.9	1 074.9	969.0	986.4	1 920.3	1 770.9
Residents - S. 1	827.2	1 023.4	963.2	874.6	1 811.7	1 044.0
MFIs (S. 121 + S. 122)	241.2	346.5	361.8	275.8	1 072.0	289.3
Non - MFIs	586.0	676.9	601.3	598.8	739.7	754.6
Central government (S. 13)	0.0	0.0	0.0	0.0	44.2	42.4
Other sectors	586.0	676.9	601.3	598.8	695.5	712.2
Other financial intermediaries (S. 123)	0.0	0.0	0.0	0.0	0.0	0.0
Financial auxiliaries (S. 124)	0.0	0.0	0.0	0.0	0.0	0.0
Insurance companies and pension funds (S. 125)	241.0	353.6	270.3	240.6	314.4	327.9
Non-financial corporations (S. 11)	182.9	183.7	189.1	215.7	223.8	225.1
Non-profit institutions serving households (S. 14 + S. 15)	162.1	139.6	141.9	142.6	157.3	159.1
Non - residents - S. 2 (Rest of the world)	151.7	51.5	5.8	111.7	108.7	727.0
Deposits taken from re-insurers						
Residents - S. 1	0.2	0.3	0.4	0.2	0.4	0.0
Non - residents - S. 2 (Rest of the world)	0.0	0.0	0.0	0.0	0.0	0.0
Obligations						
Residents - S. 1	133.8	138.3	130.1	132.8	291.2	427.4
Non - residents - S. 2 (Rest of the world)	98.0	127.9	120.9	120.4	124.4	120.5
Other liabilities	35.7	10.4	9.2	12.4	166.8	306.9
Residents - S. 1	102.1	110.6	275.1	314.1	287.2	285.1
Non - residents - S. 2 (Rest of the world)	102.1	110.6	275.0	309.4	284.0	264.7
	0.0	0.0	0.1	4.8	3.2	20.4

* Includes participation in the capital of subsidiary undertakings, association corporations, mutual funds shares and participation in investment pools.

** Participation in the capital of subsidiary undertakings, association corporations, mutual funds shares and participation in investment pools is not included in the data.

Source: BNB, preliminary data.

5. FINANCIAL ACCOUNTS

5.1. QUARTERLY FINANCIAL ACCOUNTS FOR GENERAL GOVERNMENT (S.13) - STOCKS, CONSOLIDATED ^{1,2}

(million BGN)							
	ESA'95 Code	2008				2009	
		Q1	Q2	Q3	Q4	Q1	Q2
I. OUTSTANDING FINANCIAL ASSETS	AF						
Monetary gold and SDRs	AF.1	-	-	-	-	-	-
Currency and deposits	AF.2	8 486.6	10 758.5	12 635.9	8 763.3	8 078.0	8 215.2
Securities other than shares (excl. fin. derivatives)	AF.33	0.1	0.1	1.5	0.1	0.1	0.4
Short-term securities	AF.331	0.0	0.0	0.0	0.0	0.0	0.0
Long-term securities	AF.332	0.1	0.1	1.5	0.1	0.1	0.4
Financial derivatives	AF.34	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	1 718.9	1 666.8	1 283.4	1 299.9	1 246.5	1 172.2
Short-term loans	AF.41	117.4	72.1	115.8	134.4	133.8	114.3
Long-term loans	AF.42	1 601.4	1 594.7	1 167.5	1 165.5	1 112.6	1 058.0
Shares and other equity	AF.5	6 578.3	6 263.1	6 204.6	6 796.5	8 123.1	7 803.7
Quoted shares	AF.511	331.4	247.6	201.8	102.3	114.9	146.1
Prepayments of insurance premiums and reserves for outstanding claims	AF.62	18.8	20.4	20.2	24.3	39.8	42.2
Other accounts receivable ³	AF.7	814.3	853.9	1 077.1	1 240.4	1 042.0	1 010.3
TOTAL		17 616.9	19 562.7	21 222.5	18 124.6	18 529.5	18 244.1
II. OUTSTANDING FINANCIAL LIABILITIES	AF						
Currency and deposits	AF.2	-	-	-	-	-	-
Securities other than shares (excl. fin. derivatives)	AF.33	6 592.9	6 519.7	6 517.3	6 003.3	5 902.8	5 875.6
Short-term securities	AF.331	15.0	15.0	14.9	0.0	14.3	14.9
Long-term securities	AF.332	6 578.0	6 504.7	6 502.4	6 003.3	5 888.5	5 860.7
Financial derivatives	AF.34	226.3	217.6	192.8	192.3	137.7	135.2
Loans	AF.4	3 326.3	3 241.3	3 297.5	3 386.1	3 432.2	3 901.1
Short-term loans	AF.41	7.1	6.7	9.0	9.5	7.9	14.6
Long-term loans	AF.42	3 319.2	3 234.6	3 288.5	3 376.6	3 424.3	3 886.5
Shares and other equity	AF.5	3.4	3.4	3.4	3.4	3.4	3.4
Net equity of households in life insurance and pension funds	AF.61	-	-	-	-	-	-
Prepayments of insurance premiums and reserves for outstanding claims	AF.62	-	-	-	-	-	-
Other accounts payable ³	AF.7	654.0	745.7	759.0	881.1	838.8	818.2
TOTAL		10 802.9	10 727.7	10 770.0	10 466.2	10 315.0	10 733.6

¹ Preliminary data as of 30 September 2009.

² The data are compiled by the BNB based as well as on data from Ministry of Finance, NSI and Central Depository.

³ In accordance with the Eurostat recommendations as of March 2008 data on taxes and social contributions are recorded on a cash basis.

5.2. QUARTERLY FINANCIAL ACCOUNTS FOR GENERAL GOVERNMENT (S.13) - TRANSACTIONS, CONSOLIDATED ^{1,2}

(million BGN)

	ESA'95 Code	2008				2009	
		Q1	Q2	Q3	Q4	Q1	Q2
I. NET ACQUISITION OF FINANCIAL ASSETS	F						
Monetary gold and SDRs	F.1	-	-	-	-	-	-
Currency and deposits	F.2	93.5	2 272.0	1 850.0	-3 901.5	- 703.1	152.1
Securities other than shares (excl. fin. derivatives)	F.33	0.0	0.0	1.4	- 1.3	- 0.1	0.4
Short-term securities	F.331	0.0	0.0	0.0	0.0	0.0	0.0
Long-term securities	F.332	0.0	0.0	1.4	- 1.3	- 0.1	0.4
Financial derivatives	F.34	0.0	0.0	0.0	0.0	0.0	0.0
Loans	F.4	8.1	- 54.7	- 426.4	9.9	- 24.9	-45.8
Short-term loans	F.41	- 0.9	- 45.4	43.8	18.6	- 0.6	-19.6
Long-term loans	F.42	9.0	- 9.3	- 470.2	- 8.8	- 24.2	-26.3
Shares and other equity	F.5	- 19.0	- 6.3	- 353.8	294.8	862.5	7.3
Quoted shares	F.511	- 0.2	- 4.6	0.0	- 0.3	- 28.3	- 0.2
Prepayments of insurance premiums and reserves for outstanding claims	F.62	4.5	1.7	- 0.2	4.1	15.5	2.4
Other accounts receivable ³	F.7	23.6	39.5	223.2	163.3	- 198.4	-31.7
TOTAL		110.7	2 252.2	1 294.3	-3 430.7	- 48.4	84.6
II. NET INCURANCE OF FINANCIAL LIABILITIES	F						
Currency and deposits	F.2	-	-	-	-	-	-
Securities other than shares (excl. fin. derivatives)	F.33	- 94.3	49.2	- 143.1	- 307.3	- 297.4	5.2
Short-term securities	F.331	15.0	0.0	- 0.1	- 14.9	14.3	0.6
Long-term securities	F.332	- 109.2	49.1	- 143.0	- 292.4	- 311.6	4.6
Financial derivatives	F.34	1.8	- 1.8	- 0.3	- 3.9	- 1.3	- 1.1
Loans	F.4	- 551.4	- 71.5	21.3	42.8	47.4	484.1
Short-term loans	F.41	0.8	- 0.4	2.3	0.5	- 1.5	6.6
Long-term loans	F.42	- 552.2	- 71.1	19.0	42.3	48.9	477.5
Shares and other equity	F.5	0.0	0.0	0.0	0.0	0.0	0.0
Net equity of households in life insurance and pension funds	F.61	-	-	-	-	-	-
Prepayments of insurance premiums and reserves for outstanding claims	F.62	-	-	-	-	-	-
Other accounts payable ³	F.7	- 56.2	91.7	12.1	122.6	- 43.6	-19.8
TOTAL		- 700.0	67.6	- 110.0	- 145.8	- 294.8	468.5

¹ Preliminary data as of 30 September 2009.

² The data are compiled by the BNB based as well as on data from Ministry of Finance, NSI and Central Depository.

³ In accordance with the Eurostat recommendations as of March 2008 data on taxes and social contributions are recorded on a cash basis.

6. FINANCIAL MARKETS

6.1. INTERBANK MONEY MARKET *

(BGN'000)

	Volumes		
	Deposit lending	Repo agreements in government securities**	Outright deals in government securities***
2008			
I	6 912 989	476 644	184 379
II	8 273 215	1 820 594	1 483 428
III	8 069 227	3 715 493	497 737
IV	8 538 731	540 043	20 370
V	7 116 025	712 239	85 025
VI	7 428 889	1 950 575	21 154
VII	7 106 297	2 199 329	33 018
VIII	7 094 980	1 303 782	143 779
IX	7 851 936	1 057 836	9 935
X	6 932 711	1 271 723	31 945
XI	5 196 956	1 494 103	1 611
XII	7 532 306	491 517	15 514
TOTAL	88 054 262	17 033 878	2 527 895
2009			
I	9 239 214	281 494	45 664
II	6 778 939	786 359	17 182
III	8 797 467	909 942	25 559
IV	8 037 412	730 103	19 427
V	6 527 343	495 832	10 166
VI	5 140 344	664 814	41 855
TOTAL	44 520 719	3 868 544	159 853

* Includes deals of commercial banks and non-bank financial institutions that have accounts with the BNB.

** Only the securities purchase side.

*** Includes purchases of government securities of any denomination and maturity, at market prices.

Source: BNB.

6.2. BULGARIAN STOCK EXCHANGE - SOFIA, IPO MARKET

JANUARY - JUNE 2009

Issued securities	(million BGN)			
	Equities		Bonds	
Securities to be traded on:	official market	unofficial market	official market	unofficial market
	0.0	0.0	0.0	0.0
DEALS:				
				0.0

Source: BSE-Sofia daily reports.

6.3. TRADE IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE - SOFIA: STOCK-EXCHANGE AND OTC TURNOVER

JANUARY - JUNE 2009

JANUARY - JUNE 2009															(million BGN)	
MARKETS		EQUITY MARKETS			MARKET OF SPECIAL PURPOSE INVESTMENT COMPANIES	BOND MARKETS			OTHER MARKETS				Trade in equities not registered on the BSE-Sofia			
		Official Market of Equities	Unofficial Market of Equities			Official Market of Bonds	Unofficial Market of Bonds	Market of Compensation Instruments	Market of Subscription Rights	Market of Collective Investment Schemes						
		(segments A,B)	(segments A,B)			municipal bonds	corporate bonds	municipal bonds	corporate bonds					of public companies	of non-public companies	
INSTRUMENTS AND DEALS:																
BSE trading																
Trade in primary instruments,																
of which:																
regular deals		195.3	114.5	75.3		0.0	1.3	0.0	81.6	6.7	0.7	17.4	0.0	0.4		
privatis. market deals (cash)		195.3	114.5	75.3		0.0	1.3	0.0	81.6	6.7	0.7	17.4	-	-		
		0.0	0.0	-		-	-	-	-	-	-	-	0.0	0.4		
Privatis. market (compensation instruments)*		0.0	0.0	-		-	-	-	-	-	-	-	0.2	0.1		
INSTRUMENTS AND DEALS:																
OTC trading																
Trade in primary instruments (block, registration, repo, tender purchases, redemption, etc.)		320.3	77.0	26.0		0.0	0.0	0.0	8.0	0.1	0.0	1.8	-	-		

* Not included in the above totals.

Source: BSE-Sofia daily reports.

6.4. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS *

(million EUR)

	Bought	Sold	Balance
January - June 2008 total	57765.0	56253.9	1511.1
BNB with banks	56998.3	55843.6	1154.7
BNB with final customers	766.7	410.3	356.4
of which: account transactions with budget organisations	766.1	392.3	373.8
cash operations at counters	0.6	18.0	-17.4
January - June 2009 total	60711.5	61562.8	-851.3
BNB with banks	60125.3	61354.6	-1229.3
BNB with final customers	586.2	208.2	378.0
of which: account transactions with budget organisations	585.7	188.1	397.6
cash operations at counters	0.5	20.1	-19.6

*With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

Source: BNB.

6.5. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS *

(million EUR)

	Bought	Sold	Balance
January - June 2008 total	57633.0	56478.3	1154.7
of which:			
banks	634.7	634.7	0.0
BNB with banks	56998.3	55843.6	1154.7
January - June 2009 total	60654.5	61883.8	-1229.3
of which:			
banks	529.2	529.2	0.0
BNB with banks	60125.3	61354.6	-1229.3

*With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

Source: BNB, from banks' and BNB's daily reports.

6.6. Foreign Exchange Market. Spot Transactions with Final Customers *

(million EUR)

	Bought	Sold	Balance
January - June 2008 total	14073.5	13365.2	708.3
of which:			
banks	11995.1	12022.2	-27.1
- of which: with nonresidents	1311.7	932.7	379.0
BNB	766.7	410.3	356.4
January - June 2009 total	10115.0	10712.1	-597.1
of which:			
banks	9528.8	10503.9	-975.1
- of which: with nonresidents	866.0	549.9	316.1
BNB	586.2	208.2	378.0

*With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

Source: BNB, from banks' and BNB's daily reports.

6.7. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS *

(million EUR)

	Bought	Sold	Balance
January - June 2008 total	53.4	53.4	0.0
January - June 2009 total	379.7	379.7	0.0

* Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

6.8. FOREIGN EXCHANGE MARKET. SWAP AND FORWARD TRANSACTIONS OF BANKS WITH FINAL CUSTOMERS *

(million EUR)

	Bought	Sold	Balance
January - June 2008 total	7960.7	9153.8	-1193.1
- of which: with nonresidents	5761.6	7141.8	-1380.2
January - June 2009 total	13047.4	14816.3	-1768.9
- of which: with nonresidents	10664.0	12487.9	-1823.9

* Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

7. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

7.1. BALANCE OF PAYMENTS *

	2008				2009		(million EUR)
	Q1	Q2	Q3	Q4	Total	Q1	
A. Current Account ¹	-1972.3	-2428.9	-1257.5	-2994.5	-8653.1	-1412.6	-1139.7
Goods: credit	3653.3	4094.2	4156.8	3299.5	15203.8	2676.5	2732.5
Goods: debit	-5423.3	-6571.4	-6166.2	-5640.3	-23801.1	-3821.4	-3982.2
<i>Balance on Goods ²</i>	<i>-1769.9</i>	<i>-2477.2</i>	<i>-2009.4</i>	<i>-2340.8</i>	<i>-8597.3</i>	<i>-1144.9</i>	<i>-1249.7</i>
Services: credit	821.5	1417.5	2195.0	935.0	5369.0	816.3	1274.9
Transportation ³	289.0	413.6	571.8	287.6	1562.0	235.1	321.2
Travel ⁴	287.0	679.8	1275.5	293.7	2536.0	261.3	628.9
Other services	245.5	324.1	347.6	353.7	1271.0	319.9	324.8
Services: debit	-1062.6	-1197.2	-1215.7	-1122.4	-4597.8	-911.7	-1024.4
Transportation ³	-344.3	-396.2	-406.8	-322.0	-1469.4	-239.8	-265.9
Travel ⁴	-374.0	-413.0	-462.7	-366.4	-1616.1	-302.5	-341.7
Other services	-344.3	-388.0	-346.1	-434.0	-1512.3	-369.4	-416.8
<i>Balance on Services</i>	<i>-241.1</i>	<i>220.4</i>	<i>979.3</i>	<i>-187.4</i>	<i>771.2</i>	<i>-95.4</i>	<i>250.5</i>
<i>Balance on goods and services</i>	<i>-2011.0</i>	<i>-2256.8</i>	<i>-1030.1</i>	<i>-2528.2</i>	<i>-7826.1</i>	<i>-1240.3</i>	<i>-999.1</i>
Income: credit	453.3	416.2	489.2	458.1	1816.7	387.1	384.4
Compensation of employees: credit ⁵	366.2	339.1	393.0	359.2	1457.4	293.5	300.9
Other investment income: credit	87.1	77.1	96.2	98.8	359.3	93.6	83.6
Direct investment income: credit	11.6	9.0	7.1	19.9	47.7	0.8	3.0
Portfolio investment income: credit	27.0	35.7	54.8	48.6	166.1	59.7	64.3
Other investment income: credit	48.5	32.4	34.3	30.3	145.5	33.1	16.3
Income: debit	-549.2	-935.0	-772.6	-889.9	-3146.8	-678.2	-734.6
Compensation of employees: debit	-7.0	-7.4	-4.7	-8.8	-27.9	-4.8	-4.7
Other investment income: debit	-542.2	-927.6	-767.9	-881.1	-3118.8	-673.4	-729.9
Direct investment income: debit	-336.1	-761.9	-564.8	-644.6	-2307.3	-445.3	-587.7
Portfolio investment income: debit	-69.7	-0.4	-25.5	-0.2	-95.9	-55.9	-0.2
Other investment income: debit	-136.4	-165.3	-177.6	-236.3	-715.7	-172.3	-142.0
<i>Balance on Income</i>	<i>-96.0</i>	<i>-518.8</i>	<i>-283.4</i>	<i>-431.8</i>	<i>-1330.0</i>	<i>-291.1</i>	<i>-350.2</i>
<i>Balance on goods, services, and income</i>	<i>-2107.0</i>	<i>-2775.6</i>	<i>-1313.5</i>	<i>-2959.9</i>	<i>-9156.1</i>	<i>-1531.4</i>	<i>-1349.3</i>
<i>Current transfers, net</i>	<i>134.8</i>	<i>346.7</i>	<i>56.0</i>	<i>-34.5</i>	<i>503.0</i>	<i>118.8</i>	<i>209.6</i>
Current transfers: credit	343.6	496.0	217.5	199.4	1256.6	312.6	361.9
Current transfers: debit	-208.9	-149.3	-161.4	-234.0	-753.6	-193.8	-152.3
B. Capital Account ^{1,6,7}	185.7	16.3	34.1	41.1	277.3	182.7	121.5
Capital transfers, net	185.7	16.3	34.1	41.1	277.3	182.9	121.5
<i>Total, Groups A Plus B</i>	<i>-1786.5</i>	<i>-2412.6</i>	<i>-1223.3</i>	<i>-2953.4</i>	<i>-8375.8</i>	<i>-1229.9</i>	<i>-1018.2</i>

7.1. BALANCE OF PAYMENTS *

	2008					2009	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
C. Financial Account ^{1,7}	2366.1	3808.9	3858.0	1345.7	11378.7	136.8	830.8
Direct investment, net	805.2	1948.9	1864.3	1445.3	6063.7	817.3	671.4
Direct investment abroad	-413.7	-62.0	18.3	-27.9	-485.3	-23.1	-23.0
Equity capital abroad	-395.2	-39.4	-41.3	-33.3	-509.2	-17.2	-16.0
Other capital abroad	-12.8	-16.6	64.6	9.2	44.4	-5.9	-7.0
Reinvested earnings abroad	-5.7	-6.1	-5.0	-3.8	-20.5	0.0	0.0
Direct investment in reporting economy ⁸	1218.9	2011.0	1846.0	1473.1	6549.0	840.4	694.3
Equity capital in reporting economy	461.9	1295.8	824.6	726.8	3309.0	460.0	585.0
Other capital in reporting economy ⁹	620.9	570.5	870.0	644.3	2705.7	282.9	17.3
Reinvested earnings in reporting economy	136.2	144.6	151.4	102.0	534.3	97.5	92.0
Mergers and acquisitions ¹⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Portfolio investment assets ¹¹	31.3	-213.9	-120.1	81.8	-220.8	-194.6	42.3
Equity securities: assets	-7.5	-7.2	7.9	7.8	0.9	-2.9	0.7
Debt securities: assets	38.8	-206.7	-128.0	74.1	-221.8	-191.7	41.6
Portfolio investment liabilities	-2.2	-50.3	-178.3	-188.5	-419.3	-43.1	-82.8
Equity securities: liabilities	-27.9	-1.2	-20.2	-23.5	-72.8	-10.1	2.0
Debt securities: liabilities	25.7	-49.1	-158.1	-165.0	-346.5	-33.0	-84.8
Other investment assets	812.7	-638.7	414.5	-441.5	147.0	248.6	-175.5
Trade credits: assets, net ¹²	-122.6	-99.5	-11.8	83.2	-150.6	10.9	0.0
Loans: assets	-106.6	-75.8	-34.1	-17.0	-233.5	-1.8	-1.9
General Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	-60.9	-35.0	-13.7	12.0	-97.6	6.7	8.2
Other sectors	-45.7	-40.8	-20.4	-29.1	-135.9	-8.5	-10.0
Currency and deposits: assets ¹³	1028.7	-461.6	239.9	-479.8	327.2	229.7	-147.1
General Government	12.6	-4.7	-7.7	21.3	21.5	33.3	11.8
Banks	813.2	-471.7	148.0	-290.3	199.2	251.6	-159.0
Other sectors	202.8	14.8	99.6	-210.7	106.5	-55.3	0.0
Other assets	13.2	-1.8	220.5	-27.8	204.0	9.8	-26.5
Other investment liabilities	719.0	2762.8	1877.6	448.6	5808.1	-691.3	375.4
Trade credits: liabilities, net ¹⁴	-24.8	189.9	62.5	-111.7	115.9	-106.3	-41.2
Loans: liabilities	725.4	1187.4	1172.6	565.8	3651.2	-295.1	380.4
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General Government	-282.9	-38.3	-2.2	-6.3	-329.7	-6.8	226.0
Banks	210.6	525.1	503.5	159.2	1398.4	-380.0	-15.6
Other sectors ⁹	797.7	700.6	671.3	412.8	2582.5	91.7	170.0
Currency and deposits: liabilities	-185.1	1590.3	615.4	26.8	2047.4	-248.7	24.5
Other liabilities	203.5	-204.8	27.2	-32.3	-6.5	-41.1	11.6
Total, Groups A Through C	579.6	1396.3	2634.7	-1607.6	3002.9	-1093.1	-187.4
D. Net Errors and Omissions	-436.7	-267.4	-1186.4	-438.3	-2328.8	86.2	306.1

7.1. BALANCE OF PAYMENTS *

	(million EUR)						
	2008				2009		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
OVERALL BALANCE	142.9	1128.9	1448.3	-2045.9	674.2	-1006.8	118.7
E. Reserves and Related Items	-142.9	-1128.9	-1448.3	2045.9	-674.2	1006.8	-118.7
BNB Forex Reserves ¹⁵	-142.9	-1128.9	-1448.3	2045.9	-674.2	1006.8	-118.7
Use of Fund credit, net	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional financing, net	0.0	0.0	0.0	0.0	0.0	0.0	0.0

* Analytic presentation in accordance with IMF 5-th edition of the "Balance of Payments Manual".

¹ Preliminary data.

² Data from the system INTRASTAT for the EU member states and from customs declarations for non-EU countries.

For 2009 - preliminary NSI data as of 4 September 2009. The recalculation of imports at FOB prices is based on a methodology developed by the BNB and the NSI.

³ Estimates for freight transportation following a methodology of the BNB and the NSI.

⁴ Estimates following a methodology of the BNB and the Ministry of Economy. Data for 2008-2009 are based on preliminary NSI data on the numbers of foreign visitors and Bulgarians, who have travelled abroad.

⁵ Estimates following a methodology of the BNB.

⁶ The item includes *Capital transfers* and *Acquisition/Disposal of nonproduced nonfinancial assets*.

⁷ A minus sign denotes a capital outflow (increase in assets or decrease in liabilities).

⁸ Preliminary data. Data are provided by direct investment companies reporting to BNB, Agency for Privatization, NSI, Central Depository, banks and others.

The 2008-2009 data include only banks' data on reinvested earnings.

⁹ On the basis of the quarterly reports submitted to the BNB by the enterprises with financial credits received from non-residents.

Due to quarterly reporting data are subject to revisions

¹⁰ Mergers and acquisitions are included in this item.

¹¹ Data are based on banks' and other investment intermediaries reports.

¹² Data on net change of trade credits-assets paid advances and receivables from suppliers), reported to the BNB are included in this item.

Due to quarterly reporting data are subject to revisions

¹³ Bank for International Settlements (BIS) data are used for 2008. Data for 2009 are subject to revisions.

¹⁴ Data on net change of trade credits-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.

Due to quarterly reporting data are subject to revisions

¹⁵ Excluding valuation changes due to the exchange rate changes. A minus sign (-) denotes an increase in the reserves, a positive sign (+) - a decrease.

7.2. EXPORTS BY COMMODITY GROUP

COMMODITY GROUPS *	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
<i>Machines, transport facilities, appliances and tools, including:</i>	1410.6	18.2%	1127.2	20.8%	-283.3	-20.1%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	439.3	5.7%	417.6	7.7%	-21.7	-4.9%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	607.7	7.8%	417.4	7.7%	-190.4	-31.3%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	71.7	0.9%	86.8	1.6%	15.0	20.9%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	101.4	1.3%	80.5	1.5%	-20.9	-20.6%
<i>Textile and leather materials, clothing, footwear and other consumer goods,</i>	1223.0	15.8%	1006.0	18.6%	-217.0	-17.7%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	415.3	5.4%	313.0	5.8%	-102.3	-24.6%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	297.4	3.8%	271.0	5.0%	-26.4	-8.9%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	115.3	1.5%	86.0	1.6%	-29.3	-25.4%
Division 64. Footwear, gaiters and the like; parts of such articles	83.0	1.1%	72.6	1.3%	-10.3	-12.5%
Division 71. Natural or artificial pearls, precious stones and metals	32.8	0.4%	56.4	1.0%	23.7	72.2%
<i>Base metals and their products, including:</i>	1980.2	25.6%	935.5	17.3%	-1044.7	-52.8%
Division 74. Copper and articles thereof	947.8	12.2%	405.4	7.5%	-542.4	-57.2%
Division 72. Iron and steel	547.2	7.1%	239.7	4.4%	-307.5	-56.2%
Division 73. Articles of iron and steel	169.5	2.2%	98.5	1.8%	-71.0	-41.9%
Division 76. Aluminium and articles thereof	132.9	1.7%	74.2	1.4%	-58.7	-44.2%
<i>Animal and vegetable products, food, drinks and tobacco products, including:</i>	747.3	9.6%	838.2	15.5%	90.9	12.2%
Division 10. Cereals	96.4	1.2%	148.5	2.7%	52.1	54.1%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	146.2	1.9%	112.6	2.1%	-33.6	-23.0%
Division 24. Tobacco and manufactured tobacco substitutes	68.1	0.9%	100.6	1.9%	32.5	47.8%
Division 02. Meat and edible meat offal	51.6	0.7%	55.3	1.0%	3.7	7.1%
Division 19. Preparations of cereal, flour	56.0	0.7%	54.8	1.0%	-1.2	-2.1%
Division 17. Sugars and sugar confectionery	30.1	0.4%	47.9	0.9%	17.8	59.2%
<i>Mineral products and fuels, including:</i>	1344.0	17.3%	727.7	13.5%	-616.3	-45.9%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1220.4	15.8%	632.2	11.7%	-588.2	-48.2%
Division 26. Ores, Slag and ash	81.1	1.0%	58.9	1.1%	-22.2	-27.3%
<i>Chemical products, plastics and rubber, including:</i>	723.9	9.3%	537.5	9.9%	-186.5	-25.8%
Division 30. Pharmaceutical products	108.5	1.4%	134.1	2.5%	25.6	23.6%
Division 39. Plastics and articles thereof	162.3	2.1%	126.1	2.3%	-36.2	-22.3%
Division 28. Inorganic chemicals	101.6	1.3%	61.1	1.1%	-40.5	-39.9%
Division 29. Organic chemicals	121.2	1.6%	53.2	1.0%	-67.9	-56.1%
<i>Wood, paper, earthenware and glass products, including</i>	318.5	4.1%	236.9	4.4%	-81.7	-25.6%
Division 70. Glass and glassware	98.0	1.3%	84.9	1.6%	-13.1	-13.4%
Division 44. Wood and articles of wood; wood charcoal	75.0	1.0%	64.6	1.2%	-10.4	-13.9%
TOTAL EXPORTS /FOB/	7747.5	100.0%	5409.1	100.0%	-2338.5	-30.2%

* Commodity groups include chapters from the Harmonized System for Commodity Description and Coding.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.3. IMPORTS BY COMMODITY GROUP

COMMODITY GROUPS *	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	3900.2	30.8%	2468.0	30.0%	-1432.2	-36.7%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	1346.6	10.6%	910.0	11.1%	-436.6	-32.4%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	921.1	7.3%	698.9	8.5%	-222.2	-24.1%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1129.1	8.9%	432.1	5.3%	-696.9	-61.7%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	149.1	1.2%	128.1	1.6%	-20.9	-14.1%
Division 86. Railway and tramway locomotives, rolling-stock and parts thereof	56.4	0.4%	66.3	0.8%	9.9	17.5%
Mineral products and fuels, including:	3462.3	27.4%	1927.8	23.5%	-1534.5	-44.3%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	2821.7	22.3%	1612.1	19.6%	-1209.5	-42.9%
Division 26. Ores, Slag and ash	532.7	4.2%	270.3	3.3%	-262.4	-49.3%
Chemical products, plastics and rubber, including:	1281.0	10.1%	1051.8	12.8%	-229.2	-17.9%
Division 39. Plastics and articles thereof	425.3	3.4%	310.0	3.8%	-115.3	-27.1%
Division 30. Pharmaceutical products	240.0	1.9%	271.1	3.3%	31.2	13.0%
Division 38. Miscellaneous chemical products	113.4	0.9%	97.5	1.2%	-15.9	-14.0%
Division 33. Essential oils	90.1	0.7%	81.3	1.0%	-8.8	-9.7%
Division 40. Rubber and articles thereof	117.1	0.9%	70.5	0.9%	-46.5	-39.8%
Animal and vegetable products, food, drinks and tobacco products, including:	866.4	6.8%	884.5	10.8%	18.1	2.1%
Division 02. Meat and edible meat offal	120.8	1.0%	135.1	1.6%	14.3	11.8%
Division 07. Edible vegetables and certain roots and tubers	43.7	0.3%	80.9	1.0%	37.2	85.1%
Division 24. Tobacco and manufactured tobacco substitutes	70.4	0.6%	78.5	1.0%	8.0	11.4%
Textile and leather materials, clothing, footwear and other consumer goods, including:	1101.6	8.7%	845.0	10.3%	-256.6	-23.3%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	109.6	0.9%	93.6	1.1%	-15.9	-14.5%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	129.4	1.0%	93.4	1.1%	-36.0	-27.8%
Division 60. Knitted or crocheted fabrics	79.8	0.6%	79.8	1.0%	0.0	0.0%
Division 52. Cotton	95.7	0.8%	74.1	0.9%	-21.7	-22.7%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	94.4	0.7%	72.3	0.9%	-22.0	-23.4%
Base metals and their products, including:	1540.2	12.2%	690.2	8.4%	-849.9	-55.2%
Division 72. Iron and steel	685.5	5.4%	264.1	3.2%	-421.4	-61.5%
Division 73. Articles of iron and steel	263.9	2.1%	160.7	2.0%	-103.2	-39.1%
Division 76. Aluminium and articles thereof	170.2	1.3%	104.6	1.3%	-65.6	-38.5%
Division 74. Copper and articles thereof	278.6	2.2%	76.2	0.9%	-202.4	-72.6%
Wood, paper, earthenware and glass products, including	499.1	3.9%	347.9	4.2%	-151.2	-30.3%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	173.5	1.4%	150.0	1.8%	-23.5	-13.5%
Other Imports ¹	0.0	0.0%	0.0	0.0%	0.0	0.0%
TOTAL IMPORTS /CIF/	12650.8	100.0%	8215.3	100.0%	-4435.6	-35.1%
(-) Freight	656.2		411.7			
TOTAL IMPORTS /FOB/	11994.6		7803.6		-4191.0	-34.9%

* Commodity groups include chapters from the *Harmonized System for Commodity Description and Coding*.

¹ Information on imports of goods in Chapter 99 *Customs Concessions of the Customs Tariff* is included.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.4. EXPORTS BY USE

COMMODITY GROUPS	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	1701.3	22.0%	1576.0	29.1%	-125.2	-7.4%
Food	283.1	3.7%	307.3	5.7%	24.3	8.6%
Tobacco	16.7	0.2%	29.7	0.5%	13.0	78.1%
Beverages	56.0	0.7%	36.2	0.7%	-19.8	-35.3%
Clothing and footwear	730.2	9.4%	600.5	11.1%	-129.7	-17.8%
Medicines and cosmetics	159.7	2.1%	175.4	3.2%	15.7	9.8%
Furniture and household appliances	267.1	3.4%	257.4	4.8%	-9.7	-3.6%
Others	188.6	2.4%	169.5	3.1%	-19.1	-10.1%
Raw materials	3512.2	45.3%	2243.1	41.5%	-1269.2	-36.1%
Iron and steel	547.2	7.1%	239.7	4.4%	-307.5	-56.2%
Non-ferrous metals	1058.6	13.7%	484.6	9.0%	-574.0	-54.2%
Chemicals	220.6	2.8%	119.6	2.2%	-101.0	-45.8%
Plastics and rubber	190.2	2.5%	141.9	2.6%	-48.3	-25.4%
Fertilizers	87.3	1.1%	16.7	0.3%	-70.7	-80.9%
Textiles	258.3	3.3%	203.5	3.8%	-54.7	-21.2%
Raw materials for the food industry	327.5	4.2%	367.2	6.8%	39.6	12.1%
Wood products, paper and paperboard	140.5	1.8%	91.5	1.7%	-48.9	-34.8%
Cement	11.2	0.1%	4.7	0.1%	-6.4	-57.6%
Raw tobacco	51.4	0.7%	70.9	1.3%	19.5	37.9%
Others	619.4	8.0%	502.7	9.3%	-116.6	-18.8%
Investment goods	1308.6	16.9%	940.7	17.4%	-367.9	-28.1%
Machines and equipment	421.1	5.4%	280.5	5.2%	-140.6	-33.4%
Electrical machines	115.9	1.5%	128.1	2.4%	12.2	10.5%
Vehicles	95.7	1.2%	99.0	1.8%	3.3	3.5%
Spare parts and equipment	297.2	3.8%	178.9	3.3%	-118.3	-39.8%
Others	378.7	4.9%	254.2	4.7%	-124.5	-32.9%
Total non energy commodities	6522.1	84.2%	4759.8	88.0%	-1762.3	-27.0%
Mineral fuels, oils and electricity	1224.0	15.8%	646.9	12.0%	-577.0	-47.1%
Petroleum products	1058.0	13.7%	507.4	9.4%	-550.6	-52.0%
Others	166.0	2.1%	139.5	2.6%	-26.4	-15.9%
Other Exports ¹	1.4	0.0%	2.3	0.0%	0.9	0.0%
TOTAL EXPORTS /FOB/	7747.5	100.0%	5409.1	100.0%	-2338.5	-30.2%

¹ Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.5. IMPORTS BY USE

COMMODITY GROUPS	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	2030.3	16.0%	1699.6	20.7%	-330.7	-16.3%
Food, drinks and tobacco	504.7	4.0%	568.0	6.9%	63.3	12.5%
Furniture and household appliances	437.2	3.5%	311.2	3.8%	-125.9	-28.8%
Medicines and cosmetics	338.1	2.7%	339.8	4.1%	1.7	0.5%
Clothing and footwear	163.1	1.3%	146.5	1.8%	-16.6	-10.2%
Automobiles	277.1	2.2%	95.9	1.2%	-181.2	-65.4%
Others	310.2	2.5%	238.2	2.9%	-72.0	-23.2%
Raw materials	4385.8	34.7%	2715.3	33.1%	-1670.4	-38.1%
Ores	532.7	4.2%	270.3	3.3%	-262.4	-49.3%
Iron and steel	685.5	5.4%	264.1	3.2%	-421.4	-61.5%
Non-ferrous metals	362.4	2.9%	118.5	1.4%	-243.9	-67.3%
Textiles	650.2	5.1%	481.5	5.9%	-168.6	-25.9%
Wood products, paper and paperboard	236.1	1.9%	166.4	2.0%	-69.7	-29.5%
Chemicals	201.4	1.6%	158.0	1.9%	-43.3	-21.5%
Plastics and rubber	524.9	4.1%	367.2	4.5%	-157.7	-30.0%
Raw materials for the food industry	231.7	1.8%	194.7	2.4%	-37.0	-16.0%
Raw skins	45.1	0.4%	36.0	0.4%	-9.2	-20.3%
Raw tobacco	51.0	0.4%	50.4	0.6%	-0.6	-1.2%
Others	864.9	6.8%	608.3	7.4%	-256.6	-29.7%
Investment goods	3423.1	27.1%	2173.6	26.5%	-1249.5	-36.5%
Machines and equipment	1138.2	9.0%	783.0	9.5%	-355.2	-31.2%
Electrical machines	422.6	3.3%	350.3	4.3%	-72.3	-17.1%
Vehicles	847.5	6.7%	370.0	4.5%	-477.6	-56.3%
Spare parts and equipment	394.0	3.1%	249.1	3.0%	-145.0	-36.8%
Others	620.8	4.9%	421.3	5.1%	-199.5	-32.1%
Total non energy commodities	9839.2	77.8%	6588.6	80.2%	-3250.7	-33.0%
Mineral fuels, oils and electricity	2808.5	22.2%	1608.2	19.6%	-1200.3	-42.7%
Fuels	2459.7	19.4%	1417.2	17.3%	-1042.5	-42.4%
Crude oil and Natural gas	2226.1	17.6%	1242.6	15.1%	-983.5	-44.2%
Coal	212.1	1.7%	156.2	1.9%	-55.9	-26.4%
Others	21.4	0.2%	18.4	0.2%	-3.1	-14.3%
Others	348.8	2.8%	191.0	2.3%	-157.8	-45.2%
Oils	348.8	2.8%	191.0	2.3%	-157.8	-45.2%
Other Imports ¹	3.1	0.0%	18.5	0.2%	15.4	494.5%
TOTAL IMPORTS /CIF/	12650.8	100.0%	8215.3	100.0%	-4435.6	-35.1%

¹ Includes information on imports of goods in Chapter 99 "Customs alleviations" of the Customs Tariff and imports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.6. EXPORTS BY MAJOR TRADING PARTNER AND REGION

COUNTRIES	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
EU countries - 27 incl.:	4662.4	60.2%	3481.8	64.4%	-1180.5	-25.3%
EU countries - 15 incl.: ¹	3723.9	48.1%	2706.3	50.0%	-1017.6	-27.3%
Germany	705.2	9.1%	578.4	10.7%	-126.8	-18.0%
Italy	694.9	9.0%	550.8	10.2%	-144.1	-20.7%
Greece	784.0	10.1%	515.1	9.5%	-268.9	-34.3%
Belgium	556.8	7.2%	286.6	5.3%	-270.2	-48.5%
France	312.9	4.0%	251.6	4.7%	-61.3	-19.6%
Spain	157.1	2.0%	142.2	2.6%	-14.9	-9.5%
Austria	168.2	2.2%	111.9	2.1%	-56.3	-33.5%
G. Britain	165.4	2.1%	106.1	2.0%	-59.2	-35.8%
Netherlands	90.2	1.2%	84.2	1.6%	-6.0	-6.7%
EU - new member states incl.: ²	938.5	12.1%	775.5	14.3%	-163.0	-17.4%
Romania	462.9	6.0%	484.7	9.0%	21.8	4.7%
Poland	145.3	1.9%	81.8	1.5%	-63.4	-43.7%
Hungary	72.0	0.9%	60.7	1.1%	-11.2	-15.6%
Europe incl.: ³	444.5	5.7%	296.0	5.5%	-148.5	-33.4%
Russia	215.9	2.8%	129.0	2.4%	-86.9	-40.3%
Gibraltar	74.2	1.0%	53.7	1.0%	-20.6	-27.7%
Balkan countries incl.: ⁴	1393.0	18.0%	726.6	13.4%	-666.3	-47.8%
Turkey	820.4	10.6%	358.8	6.6%	-461.6	-56.3%
Serbia	326.2	4.2%	177.4	3.3%	-148.7	-45.6%
Macedonia	152.8	2.0%	111.9	2.1%	-40.9	-26.8%
Americas incl.:	206.8	2.7%	142.9	2.6%	-63.9	-30.9%
USA	88.0	1.1%	92.8	1.7%	4.8	5.5%
Asia incl.:	703.4	9.1%	401.3	7.4%	-302.0	-42.9%
Singapore	103.9	1.3%	91.5	1.7%	-12.4	-11.9%
Other countries	337.6	4.4%	360.3	6.7%	22.8	6.7%
TOTAL EXPORTS /FOB/	7747.5	100.0%	5409.1	100.0%	-2338.5	-30.2%

¹ Including EU Member States prior to the enlargement of 1 May 2004.

² According to Eurostat classification. Including new Member States which joined the EU on 1 May 2004 and on 1 January 2007.

³ Including Russia, Switzerland, Ukraine, Gibraltar (UK), Moldova, Belarus, Norway, Liechtenstein, San Marino, Iceland and Monaco.

⁴ Including Turkey, Serbia, Montenegro, Macedonia, Albania, Croatia and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.7. IMPORTS BY MAJOR TRADING PARTNER AND REGION

COUNTRIES*	January - June				Change	
	2008		2009			
	million EUR	share	million EUR	share	million EUR	%
EU countries - 27 incl.:	6346.3	50.2%	4366.1	53.1%	-1980.3	-31.2%
EU countries - 15 incl.: ¹	4783.7	37.8%	3344.0	40.7%	-1439.7	-30.1%
Germany	1354.3	10.7%	945.5	11.5%	-408.7	-30.2%
Italy	976.4	7.7%	644.0	7.8%	-332.5	-34.0%
Greece	593.1	4.7%	430.8	5.2%	-162.3	-27.4%
France	481.0	3.8%	357.6	4.4%	-123.4	-25.7%
Austria	297.4	2.4%	191.1	2.3%	-106.4	-35.8%
Spain	208.3	1.6%	155.0	1.9%	-53.2	-25.6%
Belgium	167.0	1.3%	151.1	1.8%	-15.9	-9.5%
Netherlands	208.9	1.7%	149.0	1.8%	-59.9	-28.7%
G. Britain	219.5	1.7%	120.9	1.5%	-98.7	-44.9%
EU - new member states incl.: ²	1562.6	12.4%	1022.0	12.4%	-540.6	-34.6%
Romania	622.3	4.9%	353.5	4.3%	-268.8	-43.2%
Poland	288.8	2.3%	188.9	2.3%	-99.8	-34.6%
Czech Republic	241.8	1.9%	180.1	2.2%	-61.7	-25.5%
Hungary	241.5	1.9%	166.1	2.0%	-75.4	-31.2%
Europe incl.: ³	2975.7	23.5%	1630.1	19.8%	-1345.6	-45.2%
Russia	2411.6	19.1%	1326.5	16.1%	-1085.2	-45.0%
Ukraine	397.8	3.1%	188.9	2.3%	-208.9	-52.5%
Balkan countries incl.: ⁴	1002.0	7.9%	623.3	7.6%	-378.7	-37.8%
Turkey	708.6	5.6%	468.5	5.7%	-240.1	-33.9%
Macedonia	154.3	1.2%	68.3	0.8%	-86.0	-55.7%
Serbia	93.8	0.7%	61.1	0.7%	-32.7	-34.9%
Americas incl.:	710.2	5.6%	455.8	5.5%	-254.4	-35.8%
USA	247.4	2.0%	192.7	2.3%	-54.7	-22.1%
Asia incl.:	1451.4	11.5%	1048.2	12.8%	-403.3	-27.8%
China	600.1	4.7%	457.8	5.6%	-142.2	-23.7%
Kazakhstan	110.9	0.9%	125.3	1.5%	14.3	12.9%
Other countries	165.1	1.3%	91.8	1.1%	-73.3	-44.4%
TOTAL IMPORTS /CIF/	12650.8	100.0%	8215.3	100.0%	-4435.6	-35.1%

* By country of origin.

¹ Including EU Member States prior to the enlargement of 1 May 2004.

² According to Eurostat classification. Including new Member States which joined the EU on 1 May 2004 and on 1 January 2007.

³ Including Russia, Switzerland, Ukraine, Gibraltar (UK), Moldova, Belarus, Norway, Liechtenstein, San Marino, Iceland and Monaco.

⁴ Including Turkey, Serbia, Montenegro, Macedonia, Albania, Croatia and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

For 2008 - final data, for 2009 - preliminary data as of 4 September 2009.

7.8. INTERNATIONAL INVESTMENT POSITION

(million EUR)					
	III.2008	VI.2008	IX.2008	XII.2008	III.2009
International Investment Position, net ¹	-28 210.0	-30 829.4	-33 139.9	-36 193.8	-37 797.3
Assets	19 335.7	21 328.6	22 587.1	20 950.7	20 185.4
Direct investment abroad ²	950.7	1 009.2	986.9	1 026.9	1 076.9
Equity capital and reinvested earnings	854.0	903.3	941.8	986.5	1 026.6
Other capital	96.8	105.9	45.1	40.4	50.3
Portfolio investment ³	947.5	1 081.0	1 169.9	1 081.5	1 259.9
Equity securities	251.8	235.2	191.4	142.5	153.4
Debt securities	695.7	845.8	978.5	939.0	1 106.4
Bonds and notes	620.3	766.5	874.8	803.4	947.1
Money-market instruments	75.4	79.3	103.6	135.6	159.3
Financial derivatives	114.5	135.2	123.2	91.8	26.4
Other investment	5 208.5	5 869.2	5 585.0	6 037.4	5 926.9
Trade credits ⁴	737.3	851.3	870.1	772.5	766.1
Loans ⁵	548.3	618.1	659.3	669.9	671.5
Monetary authorities	0.0	0.0	0.0	0.0	0.0
General government	0.0	0.0	0.0	0.0	0.0
Banks	280.8	310.1	324.3	310.4	291.8
Other sectors	267.5	308.0	335.0	359.5	379.7
Currency and deposits ⁶	3 347.8	3 809.1	3 644.5	4 172.7	3 993.7
Other assets	575.1	590.8	411.1	422.3	376.8
Monetary authorities	0.0	0.0	0.0	0.0	0.0
General government	483.8	485.7	281.5	285.7	256.1
Banks	91.3	105.1	129.6	136.6	120.8
Other sectors	0.0	0.0	0.0	0.0	0.0
Reserve assets ⁷	12 114.5	13 234.1	14 722.0	12 713.1	11 895.4
Liabilities	47 545.8	52 158.0	55 727.0	57 144.6	57 982.6
Direct investment in Bulgaria ²	27 944.4	29 861.1	31 620.8	32 937.0	34 536.1
Equity capital and reinvested earnings	17 292.8	18 712.1	19 622.6	20 453.8	21 712.4
Other capital	10 651.6	11 149.0	11 998.2	12 483.3	12 823.7
Portfolio investment ⁸	2 339.5	2 301.3	2 159.5	1 872.8	1 747.7
Equity securities	675.4	675.1	634.3	501.3	497.8
Debt securities	1 664.1	1 626.3	1 525.1	1 371.5	1 249.9
Bonds and notes	1 664.1	1 626.3	1 525.1	1 371.5	1 249.9
Money-market instruments	0.0	0.0	0.0	0.0	0.0
Financial derivatives ⁸	31.6	24.4	18.8	55.2	82.1
Other investment	17 230.3	19 971.1	21 927.9	22 279.5	21 616.8
Trade credits ⁹	1 547.7	1 772.3	1 857.1	1 695.4	1 286.6

7.8. INTERNATIONAL INVESTMENT POSITION

	(million EUR)					
	III.2008	VI.2008	IX.2008	XII.2008	III.2009	VI.2009
Loans	11 629.7	12 780.4	13 982.5	14 503.2	14 212.1	14 516.9
Monetary authorities ¹⁰	0.0	0.0	0.0	0.0	0.0	0.0
General government ¹¹	1 571.7	1 526.5	1 542.3	1 558.4	1 551.0	1 769.1
Banks ¹²	1 797.7	2 333.1	2 810.2	2 951.8	2 562.7	2 539.8
Other sectors ¹³	8 260.2	8 920.8	9 630.0	9 993.0	10 098.4	10 208.0
Currency and deposits ¹⁴	3 728.9	5 318.5	5 946.6	5 974.6	5 738.8	5 753.4
Other liabilities	324.0	99.9	141.8	106.3	53.5	59.9
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.1	0.1	0.1	0.1	0.2	0.1
Banks	88.9	99.8	141.6	106.2	53.4	59.8
Other sectors	235.0	0.0	0.0	0.0	0.0	0.0

* Preliminary data. The Euro equivalent is calculated using end-of-period exchange rates of the respective foreign currencies.

The 2008 and March 2009 data are revised. With the September 2009 data the international investment position for June 2009 will be revised.

¹ Information on the compilation of foreign direct investment stocks to be found in "Methodological notes on the compilation of international investment position of Bulgaria" published on the BNB web-site - www.bnb.bg.

² Portfolio investments in securities issued by non-residents and held by residents. Sources: banks and non-bank investment intermediaries and other financial institutions.

³ From 2004 onwards data on trade credits-assets (prepaid advances and receivables from suppliers), reported to the BNB are included.

Due to quarterly reporting data are subject to revisions.

⁴ Data are based on the reports by banks and companies on financial credits lent to non-residents. Due to quarterly reporting data are subject to revisions.

⁵ Source: BIS International Banking Statistics. For June 2009 the last published data (for March 2009) are used.

⁶ Including monetary and non-monetary gold. Source: Issue Department.

⁷ Source: Central Depository AD.

⁸ Data on trade credits-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.

Due to quarterly reporting data are subject to revisions.

⁹ Use of Fund credit.

¹⁰ Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance. Preliminary data for June 2009 as of August 18, 2009.

Debt liabilities of the public companies and the government guaranteed debt are excluded.

¹¹ Data are based on the monthly reports by banks.

¹² Data source: Local individuals and legal entities (incl. state owned companies and government guaranteed loans from the Register of Government and Government-guaranteed Debt of the Ministry of Finance.). Intracompany loans are excluded. Due to quarterly reporting data are subject to revisions.

¹³ Data source: commercial banks (incl. private and state commercial banks). Deposits related to contingent liabilities are excluded.

Source: BNB.

7.9. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR ¹

	(million EUR)					
	2008			2009		
	III	VI	IX	XII	III	VI
General Government ²	2804.7	2715.0	2729.0	2595.6	2585.3	2761.4
<i>Short-term</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>
<i>Long-term</i>	<i>2804.7</i>	<i>2715.0</i>	<i>2729.0</i>	<i>2595.6</i>	<i>2585.3</i>	<i>2761.4</i>
Bonds and Notes ³	1668.1	1658.0	1738.6	1751.5	1800.3	1610.8
Bonds and Notes held by residents ⁴	-435.1	-469.5	-551.9	-714.3	-765.9	-618.6
Loans	1571.7	1526.5	1542.3	1558.4	1551.0	1769.1
Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0
Banks ⁵	5748.2	7884.4	8948.0	9077.1	8399.4	8397.4
<i>Short-term</i>	<i>4259.5</i>	<i>5982.9</i>	<i>6831.0</i>	<i>6862.3</i>	<i>6652.3</i>	<i>6694.9</i>
Loans	441.8	564.6	742.7	781.5	860.1	881.8
Currency and deposits	3728.9	5318.5	5946.7	5974.6	5738.8	5753.4
Other debt liabilities	88.9	99.8	141.6	106.2	53.4	59.8
<i>Long-term</i>	<i>1488.7</i>	<i>1901.5</i>	<i>2116.9</i>	<i>2214.8</i>	<i>1747.1</i>	<i>1702.4</i>
Bonds and Notes	132.8	132.9	49.5	44.5	44.5	44.4
Loans	1356.0	1768.6	2067.4	2170.3	1702.5	1658.0
Other Sectors ⁶	10341.3	10997.9	11776.0	11978.1	11965.0	11707.8
<i>Short-term</i>	<i>5581.1</i>	<i>5957.7</i>	<i>6300.0</i>	<i>6249.0</i>	<i>6176.1</i>	<i>5909.7</i>
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0
Loans	3798.4	4185.4	4442.9	4553.6	4598.7	4623.1
Trade credits	1547.7	1772.3	1857.1	1695.4	1577.4	1286.6
Other debt liabilities	235.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	<i>4760.2</i>	<i>5040.2</i>	<i>5476.1</i>	<i>5729.2</i>	<i>5788.9</i>	<i>5798.1</i>
Bonds and Notes ⁷	298.4	304.8	289.0	289.8	289.2	213.2
Loans	4461.8	4735.4	5187.1	5439.4	5499.7	5584.9
V. Direct investment: intercompany lending	11389.2	11972.2	12895.8	13322.9	13701.6	13790.4
GROSS EXTERNAL DEBT (I+II+III+IV+V)	30283.4	33569.5	36348.8	36973.7	36651.3	36657.0
Memo items:						
Long-term external debt ⁸	20442.8	21628.9	23217.8	23862.5	23822.9	24052.3
Short-term external debt	9840.6	11940.6	13131.0	13111.2	12828.4	12604.6
Public and publicly guaranteed external debt	3854.2	3945.1	4042.1	3972.5	3974.2	4127.8
Private non-guaranteed external debt	26429.2	29624.4	32306.7	33001.2	32677.1	32529.1
Revolving credits ⁹	2271.2	3062.3	3726.3	3755.4	3912.7	3949.5
Trade Credits ^{9,10}	2431.4	2797.4	2899.6	2557.6	2526.1	2251.0
Credits on demand ⁹	7709.9	7988.1	8461.1	8720.5	8758.5	8704.0
incl. intercompany loans	4443.7	4524.2	4887.7	5139.2	5188.7	5122.3

¹ Preliminary data. The Euro equivalent is calculated using the monthly e.o.p. exchange rates of the respective foreign currencies.

² Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance. Debt liabilities of the public companies and the government guaranteed debt are excluded.

³ Brady bonds, Eurobonds, Global bonds and government securities (denominated in BGN and in foreign currency), purchased by non-residents are included.

⁴ In accordance with the residence concept the Brady bonds, Eurobonds and Global bonds held by residents are subtracted therefore they are shown with minus sign (at nominal value).

⁵ Data source: banks (incl. private and state commercial banks). Deposits related to contingent liabilities are excluded.

⁶ Data source: Local individuals and legal entities (incl. state owned companies and government guaranteed loans from the Register of Government and Government-guaranteed Debt of the Ministry of Finance). Intercompany loans are excluded. Data comprise only those credits (incl. revolving and intercompany lending) that are registered by the BNB and for which the BNB has received information

⁷ Due to the reconciliation of the received data on portfolio investment of Other Sectors, the data are to be revised (Source: Central Depository AD).

⁸ In accordance with the *EXTERNAL DEBT STATISTICS, Guide for Compilers and Users*, IMF 2003 p. 3.14 and p. 7.5 liabilities related to Direct investment are included in the long-term debt.

⁹ The stock of the revolving credits, trade credits and the credits, payable on demand is included in the gross external debt stock of the country.

¹⁰ Due to the quarterly reporting of firms the data for 2009 are subject to revisions.

Source: BNB.

7.10. GROSS EXTERNAL DEBT DISBURSEMENTS BY INSTITUTIONAL SECTOR ¹

	(million EUR)						
	2008				2009		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
I. General Government ²	106.2	47.0	37.8	111.6	302.5	42.7	290.7
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	106.2	47.0	37.8	111.6	302.5	42.7	290.7
Bonds and Notes	19.6	0.0	0.0	0.0	19.6	0.7	13.7
Bonds and Notes held by residents ³	51.7	27.9	6.4	45.9	131.9	20.8	19.9
Loans	34.9	19.1	31.3	65.7	151.1	21.3	257.1
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks ⁴	870.7	2356.0	1242.9	784.5	5254.0	252.0	319.3
Short-term	795.3	1911.1	820.5	612.2	4139.1	122.9	284.2
Loans	167.4	188.6	49.8	132.0	537.7	122.2	51.4
Currency and deposits ⁵	602.2	1669.2	725.8	454.8	3452.1	0.0	186.0
Other debt liabilities	25.7	53.3	44.9	25.4	149.3	0.7	46.7
Long-term	75.4	444.9	422.4	172.3	1114.9	129.1	35.2
Bonds and Notes	0.3	0.2	4.5	0.0	4.9	0.0	0.0
Loans	75.1	444.7	417.9	172.3	1110.0	129.0	35.2
IV. Other Sectors ⁶	1356.0	991.4	872.6	785.6	4005.5	317.9	374.4
Short-term	541.5	390.4	269.7	221.5	1423.2	82.2	96.7
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	306.5	390.4	269.7	221.5	1188.2	82.2	96.7
Other debt liabilities	235.0	0.0	0.0	0.0	235.0	0.0	0.0
Long-term	814.5	601.0	602.8	564.0	2582.3	235.8	277.7
Bonds and Notes	0.0	8.3	0.0	9.5	17.8	0.4	0.0
Loans	814.5	592.6	602.8	554.5	2564.5	235.4	277.7
V. Direct investment: intercompany lending	707.6	849.8	822.6	992.9	3372.9	738.5	551.7
GROSS EXTERNAL DEBT (+II+III+IV+V)	3040.4	4244.2	2975.8	2674.6	12934.9	1351.1	1536.1

Memo items:

Long-term external debt ⁷	1703.6	1942.7	1885.6	1840.8	7372.7	1146.0	1155.3
Short-term external debt	1336.8	2301.5	1090.2	833.7	5562.3	205.1	380.8
Public and publicly guaranteed external debt	180.9	265.7	102.3	192.0	740.8	78.6	343.5
Private non-guaranteed external debt	2859.6	3978.5	2873.5	2482.6	12194.1	1272.5	1192.6
Revolving credits ⁸	1343.0	2409.9	2566.6	1583.7	7903.2	899.6	963.8
Trade Credits ⁸	4.1	343.6	41.0	0.0	388.7	0.0	0.0

¹ Actual disbursements. Preliminary data. The Euro equivalent is calculated using the monthly average exchange rates of the respective foreign currencies.

² Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance. Disbursements related to debt liabilities of the public companies and the government guaranteed debt are excluded.

³ In accordance with the residence concept the net decrease of the stock of Brady bonds, Eurobonds and Global bonds held by residents represents net increase of the liabilities to nonresidents and is reflected with a positive sign.

⁴ Data source: banks.

⁵ Deposits connected with contingent liabilities are not included.

⁶ Data comprise disbursements on those credits (excl. revolving and intercompany lending) that are registered by the BNB and for which the BNB has received information as well as disbursements on government guaranteed loans (source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance).

⁷ All liabilities related to intercompany lending are included in the long-term debt.

⁸ Not included in table Disbursements by Institutional Sector.

7.1.1. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR ¹

(million EUR)															
	Q1 2008			Q2 2008			Q3 2008			Q4 2008			2008 Total		
	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total
I. General Government ²															
Short-term	353.5	87.3	440.8	138.2	24.1	162.3	108.2	36.7	144.9	282.3	25.6	307.9	882.2	173.6	1055.8
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bonds and Notes	353.5	87.3	440.8	138.2	24.1	162.3	108.2	36.7	144.9	282.3	25.6	307.9	882.2	173.6	1055.8
Bonds and Notes held by residents ³	0.1	98.4	98.5	12.5	0.3	12.8	1.7	33.4	35.2	0.0	0.3	0.3	14.3	132.4	146.7
Loans	35.6	-28.8	6.8	68.3	0.0	68.3	72.9	-8.0	65.0	210.3	0.0	210.3	387.2	-36.8	350.3
	317.8	17.7	335.5	57.4	23.8	81.2	33.5	11.2	44.7	72.0	25.3	97.3	480.7	78.0	558.8
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks ⁴															
Short-term	885.7	18.2	903.9	240.0	14.5	254.5	492.0	30.8	522.8	639.0	28.7	667.6	2256.7	92.2	2348.9
Loans	855.4	3.4	858.8	206.7	0.9	207.5	270.6	5.1	275.7	564.6	4.3	568.9	1897.3	13.6	1911.0
Currency and deposits	9.4	3.4	12.8	85.4	0.9	86.2	155.7	5.1	160.8	76.8	4.3	81.2	327.4	13.6	341.0
Other debt liabilities	787.3	0.0	787.3	78.9	0.0	78.9	110.4	0.0	110.4	428.0	0.0	428.0	1404.7	0.0	1404.7
Other debt liabilities	58.7	0.0	58.7	42.4	0.0	42.4	4.5	0.0	4.5	59.8	0.0	59.8	165.3	0.0	165.3
Long-term	30.2	14.8	45.0	33.3	13.7	47.0	221.4	25.7	247.1	74.4	24.3	98.7	359.3	78.6	437.9
Bonds and Notes	0.0	0.0	0.0	0.0	0.0	0.0	99.9	0.0	99.9	5.0	0.0	5.0	104.9	0.0	104.9
Loans	30.2	14.8	45.0	33.3	13.7	47.0	121.5	25.7	147.2	69.4	24.3	93.7	254.4	78.6	333.0
IV. Other Sectors ⁵															
Short-term	477.7	59.9	537.7	725.4	78.7	804.1	316.4	74.9	391.3	416.8	91.3	508.1	1936.4	304.9	2241.2
Money Market Instruments	97.4	18.6	116.1	404.8	23.3	428.0	110.1	24.8	134.9	123.0	23.1	146.2	735.3	89.9	825.2
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	97.4	18.6	116.1	169.8	23.3	193.1	110.1	24.8	134.9	123.0	23.1	146.2	500.3	89.9	590.2
Other debt liabilities	0.0	0.0	0.0	235.0	0.0	235.0	0.0	0.0	0.0	0.0	0.0	0.0	235.0	0.0	235.0
Long-term	380.3	41.3	421.6	320.7	55.5	376.1	206.3	50.1	256.4	293.8	68.2	361.9	1201.0	215.0	1416.1
Bonds and Notes	10.2	0.0	10.2	2.0	0.0	2.0	15.8	0.0	15.8	15.7	0.0	15.7	43.7	0.0	43.7
Loans	370.1	41.3	411.4	318.7	55.5	374.1	190.5	50.1	240.6	278.1	68.2	346.2	1157.3	215.0	1372.3
V. Direct investment: intercompany lending	236.1	46.7	282.8	364.1	42.8	406.9	246.7	45.1	291.9	371.8	48.1	420.0	1218.8	182.8	1401.5
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1953.0	212.1	2165.1	1467.8	160.1	1627.9	1163.4	187.5	1350.9	1709.9	193.7	1903.6	6294.0	753.4	7047.5
Memo items:															
Long-term external debt ⁶	1000.1	190.1	1190.2	856.3	136.0	992.3	782.6	157.6	940.3	1022.3	166.2	1188.5	3661.4	649.9	4311.3
Short-term external debt	952.9	22.0	974.9	611.4	24.1	635.6	380.7	29.9	410.6	687.6	27.4	715.1	2632.7	103.5	2736.1
Public and publicly guaranteed external debt	362.4	98.1	460.5	164.9	42.8	207.7	117.1	48.5	165.6	340.7	44.5	385.2	985.1	233.8	1219.0
Private non-guaranteed external debt	1590.6	114.1	1704.7	1302.8	117.4	1420.2	1046.3	139.0	1185.3	1369.2	149.2	1518.4	5308.9	519.6	5828.5
Revolving credits ⁷	1082.0	18.0	1100.0	1620.1	23.3	1643.4	1898.5	42.5	1941.1	1497.1	42.6	1539.7	6097.7	126.5	6224.2
Trade Credits ⁷	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	290.0	0.0	290.0	290.0	0.0	290.0

¹ Actual disbursements. Preliminary data. The Euro equivalent is calculated using the monthly average exchange rates of the respective foreign currencies.

² Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance.

Disbursements related to debt liabilities of the public companies and the government guaranteed debt are excluded.

³ In accordance with the residence concept payments related to Brady bonds, Eurobonds and Global bonds held by residents are reported with a negative sign.

The net increase of the stock of Brady bonds, Eurobonds and Global bonds held by residents represents net decrease of the liabilities to nonresidents and is reflected with a positive sign.

⁴ Data source: banks. Deposits connected with contingent liabilities are not included.

⁵ Data comprise service on those credits (excl. revolving and intercompany lending) that are registered by the BNB and for which the BNB has received information as well as service on government guaranteed loans (source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance).

⁶ In accordance with the EXTERNAL DEBT STATISTICS, Guide for Compilers and Users, IMF 2003 p. 3.14 and p. 7.5 debt service related to Direct investment are included in the long-term debt.

⁷ Not included in table Debt Service by Institutional Sector.

7.1.1. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR ¹

	Q1 2009		Q2 2009	
	Principal	Interest	Principal	Interest
I. General Government ²	85.5	67.1	74.7	22.5
<i>Short-term</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>	<i>0.0</i>
<i>Long-term</i>	<i>85.5</i>	<i>67.1</i>	<i>74.7</i>	<i>22.5</i>
Bonds and Notes	5.3	95.4	0.0	0.3
Bonds and Notes held by residents ³	52.1	-39.6	43.6	0.0
Loans	28.1	11.4	31.2	22.2
II. Monetary Authorities	0.0	0.0	0.0	0.0
III. Banks ⁴	952.9	26.4	317.0	17.1
<i>Short-term</i>	<i>352.7</i>	<i>4.9</i>	<i>236.9</i>	<i>2.7</i>
Loans	48.9	4.9	35.7	2.7
Currency and deposits	248.7	0.0	161.5	0.0
Other debt liabilities	55.0	0.0	39.8	0.0
<i>Long-term</i>	<i>600.2</i>	<i>21.4</i>	<i>80.1</i>	<i>14.3</i>
Bonds and Notes	0.0	0.0	0.1	0.1
Loans	600.2	21.4	80.0	14.3
IV. Other Sectors ⁵	273.5	79.7	265.6	73.0
<i>Short-term</i>	<i>88.0</i>	<i>16.3</i>	<i>33.2</i>	<i>11.1</i>
Money Market Instruments	0.0	0.0	0.0	0.0
Loans	88.0	16.3	33.2	11.1
Other debt liabilities	0.0	0.0	0.0	0.0
<i>Long-term</i>	<i>185.5</i>	<i>63.4</i>	<i>232.4</i>	<i>61.9</i>
Bonds and Notes	1.0	0.0	75.9	0.0
Loans	184.5	63.4	156.4	61.9
V. Direct investment: intercompany lending	580.2	74.1	378.1	39.9
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1892.0	247.3	1035.4	152.5
Memo items:				
Long-term external debt ⁶	1451.3	226.1	1677.4	138.7
Short-term external debt	440.7	21.2	461.9	13.8
Public and publicly guaranteed external debt	106.1	79.6	185.6	44.3
Private non-guaranteed external debt	1785.9	167.7	1953.6	108.2
Revolving credits ⁷	818.7	28.0	923.7	23.3
Trade Credits ⁷	97.9	0.0	117.1	0.0

¹ Actual disbursements. Preliminary data. The Euro equivalent is calculated using the monthly average exchange rates of the respective foreign currencies.

² Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance.

Disbursements related to debt liabilities of the public companies and the government guaranteed debt are excluded.

³ In accordance with the residence concept payments related to Brady bonds, Eurobonds and Global bonds held by residents are reported with a negative sign.

The net increase of the stock of Brady bonds, Eurobonds and Global bonds held by residents represents net decrease of the liabilities to nonresidents and is reflected with a positive sign.

⁴ Data source: banks. Deposits connected with contingent liabilities are not included.

⁵ Data comprise service on those credits (excl. revolving and intercompany lending) that are registered by the BNB and for which the BNB has received information as well as service on government guaranteed loans (source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance).

⁶ In accordance with the EXTERNAL DEBT STATISTICS, Guide for Compilers and Users, IMF 2003 p. 3.14 and p. 7.5 debt service related to Direct investment are included in the long-term debt.

⁷ Not included in table Debt Service by Institutional Sector.

Source: BNB.

8. PUBLIC FINANCE

8.1. CONSOLIDATED STATE BUDGET *

(million BGN)

	GENERAL GOVERNMENT		CENTRAL GOVERNMENT		LOCAL GOVERNMENT		SOCIAL SECURITY FUNDS	
	Q1 2009	Q2 2009	Q1 2009	Q2 2009	Q1 2009	Q2 2009	Q1 2009	Q2 2009
Revenue and grants	6 401.1	6 552.1	4 796.4	4 743.9	335.4	465.1	1 269.3	1 343.2
Tax revenue	5 159.2	4 963.2	3 766.9	3 469.9	138.5	159.4	1 253.8	1 333.9
Corporate taxes	779.0	434.8	779.0	434.8				
Personal income tax	484.4	559.8	475.6	556.0	8.8	3.8		
Value added tax	1 601.5	1 450.3	1 601.5	1 450.3				
Excises	822.3	957.5	822.3	957.5				
Customs duties and fees	39.2	31.1	39.2	31.1				
Social and health insurance contributions	1 253.8	1 333.9						
Other taxes	178.9	195.9	49.3	40.3	129.7	155.6	1 253.8	1 333.9
Non-tax revenue	791.7	1 208.4	582.5	898.0	193.6	301.1	15.5	9.3
Grants	450.2	380.6	446.9	376.0	3.3	4.6		
Total expenditure	5 888.2	6 887.1	2 783.3	3 205.9	1 029.3	1 346.9	2 075.6	2 334.3
Current expenditure	5 023.7	5 535.8	2 148.4	2 279.7	803.0	922.5	2 072.3	2 333.5
Salaries and social security payments	1 170.9	1 284.0	826.0	884.7	327.8	381.7	17.1	17.6
Scholarships	13.2	29.9	10.8	26.8	2.3	3.1		
Administrative costs	1 037.9	1 224.1	609.0	741.3	411.1	464.1	17.8	18.8
Subsidies	311.3	428.7	266.4	373.5	44.9	55.3		0.0
to non-financial enterprises and non-profit organizations	260.7	373.5	238.3	345.0	22.4	28.5		
for healthcare and medical service	50.6	55.3	28.1	28.5	22.5	26.8		0.0
Interest	271.7	70.4	267.4	65.7	4.3	4.2		0.5
on external loans	210.0	43.4	208.6	42.2	1.5	0.8		0.5
on internal loans	61.6	26.9	58.8	23.5	2.8	3.4		
Social security and benefits	2 218.7	2 498.6	168.8	187.8	12.5	14.2	2 037.4	2 296.6
Capital expenditure and state reserve growth	616.2	1 187.1	386.6	761.9	226.3	424.4	3.3	0.8
Installment for the EU budget	248.3	164.3	248.3	164.3				
Transfers/Subsidies and temporary non-interest-bearing loans								
Balance - deficit(-)/surplus(+)	512.9	-335.0	452.7	-1 651.4	783.6	842.0	776.8	809.4
Financing								
External (net)	-512.9	335.0	-452.7	113.4	-89.7	39.8	29.5	181.7
Domestic (net)	112.8	498.2	50.5	492.5	62.3	6.9		-1.3
Privatization, acquisition of shares and required funds (net) ¹	-646.3	-179.5	-518.9	-392.1	-156.9	29.7	29.5	183.0
incl. privatization (net)	20.6	16.3	15.7	13.0	4.8	3.2		
	11.8	4.7	5.7	0.8	6.1	3.9		

¹Including privatization revenue, acquisition of shares and required funds of non-financial corporations and households under GFS 2001 and ESA '95.

8.2. GOVERNMENT SECURITIES AUCTIONS

	Auction number		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - VI 2008	I - VI 2009	I - VI 2008		I - VI 2009		I - VI 2008	I - VI 2009	I - VI 2008	I - VI 2009
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, incl. short-term medium-term long-term	7	8	200.0	-	196.2	-	2.49	1.49	16	11
	2	2	30.0	-	28.2	-	2.18	1.10	16	11
	2	3	65.0	-	78.0	-	2.71	1.44	17	11
	3	3	105.0	-	90.0	-	2.44	1.66	16	12

Source: BNB.

8.3. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN)	
	I - VI 2008	I - VI 2009	I - VI 2008	I - VI 2009
Total	732	669	553.6	725.4
1. Registration of government securities sold on an auction principle	69	83	200.0	196.2
2. Registration of reverse repurchased prior to maturity government securities through auctions and directly by individuals	28	10	0.1	0.1
3. Principal and interest repayments of matured government securities, incl.	635	576	353.5	529.1
- principal	124	124	270.2	450.2
- interest	511	452	83.3	78.9

Notes:

- Government securities at nominal value.
- The lev equivalent of government securities in foreign currency is based on the BNB exchange rate of respective currencies on the day of registration.

Source: BNB.

8.4. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN)	
	I - VI 2008	I - VI 2009	I - VI 2008	I - VI 2009
Total	8 769	4 488	42 811.3	20 851.0
1. Repo agreements	4 963	2 287	25 432.2	13 723.7
2. Outright purchases and sales	386	102	2 565.6	193.2
3. Transactions with and on behalf of customers	956	773	2 440.0	1 176.0
4. Blocking/unblocking of government securities, incl.:	2 464	1 326	12 373.5	5 758.1
- for securing budget-supported entites' funds with commercial banks	2 437	1 308	12 302.9	5 638.7
- in case of registered pledges on government securities	27	18	70.6	119.4

Notes:

- The volume of transactions is at nominal value and includes transactions both with and without movement of funds on the current accounts with the BNB in government securities issued under Ordinance No. 5 of the MoF and BNB and structural reform government securities .
- The volume and number of repo agreements include reverse repo agreements and those concluded during the current day.
- The lev equivalent of transactions in government securities denominated in foreign currency is recalculated using the BNB exchange rate of respective currencies on the day of conclusion of the transaction.

Source: BNB.

9. GENERAL ECONOMIC STATISTICS

9.1. GROSS DOMESTIC PRODUCT *

Indicators	First half of 2008	(million BGN at corresponding year prices)		
		First half of 2009		
		Volume	Physical volume index First half of 2008=100, %	Implicit deflators - First half of 2009,%
Gross value added by economic sector	23 941	25 463	97.7	107.2
Agriculture and forestry	1 515	1 290	94.2	94.5
Industry	7 658	7 961	90.3	111.2
Services	14 767	16 212	101.9	106.5
Adjustments	5 487	4 820	87.4	100.1
GDP by component of final demand	29 428	30 283	95.8	106.0
Final consumption	25 736	26 000	95.5	103.9
Individual	23 339	23 205	94.5	103.2
Collective	2 397	2 795	105.0	110.4
Gross capital formation	11 699	8 642	-	-
Gross capital formation of fixed capital	9 648	8 384	84.6	102.2
Reserve change	20 510	259	-	-
Balance (exports – imports)	-8007	- 4 360	-	-
Exports of goods and services	19 567	14 689	83.5	90.4
Imports of goods and services	27 574	19 049	77.2	90.0
Statistical discrepancy	0	0	-	-

* Preliminary data.

Source: NSI.

9.2. CONSUMER PRICES' CHANGE

(%)

Period	On the previous month		On corresponding month of the previous year		On December of the previous year	
	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices
2008						
January	1.4	1.5	12.5	11.7	1.4	1.5
February	1.1	1.0	13.2	12.2	2.5	2.6
March	0.8	0.9	14.2	13.2	3.4	3.5
April	0.9	0.7	14.6	13.4	4.2	4.3
May	0.5	0.9	15.0	14.0	4.7	5.2
June	-0.2	0.5	15.3	14.7	4.6	5.7
July	1.5	1.4	14.5	14.4	6.1	7.2
August	0.1	-0.1	11.2	11.8	6.3	7.1
September	1.1	0.9	11.0	11.4	7.4	8.0
October	0.5	0.1	10.9	11.2	8.0	8.1
November	-0.1	-0.4	9.1	8.8	8.0	7.6
December	-0.2	-0.4	7.8	7.2	7.8	7.2
2009						
January	0.8	0.4	7.1	6.0	0.8	0.4
February	0.1	0.4	6.0	5.4	0.8	0.8
March	-0.2	-0.3	4.9	4.0	0.6	0.5
April	0.7	0.5	4.8	3.8	1.3	1.0
May	-0.3	0.0	3.9	3.0	1.0	1.0
June	-0.4	0.1	3.7	2.6	0.6	1.2

Source: NSI.

9.3. INDUSTRIAL PRODUCTION AND TURNOVER INDEXES

(%)

Period	On the previous month		On corresponding month of the previous year		On December of the previous year		
	Industrial Production Index	Industrial Turnover Index	Industrial Production Index	Industrial Turnover Index	Industrial Production Index	Industrial Turnover Index	
2008	January	-14.51	-13.98	7.46	25.07	-14.51	-13.98
	February	4.69	5.54	5.18	27.35	-10.51	-9.22
	March	6.99	8.77	-1.00	18.42	-4.25	-1.25
	April	-1.01	-4.13	6.97	22.37	-5.21	-5.33
	May	1.44	3.05	5.64	18.60	-3.85	-2.45
	June	2.50	5.01	4.15	20.32	-1.44	2.45
	July	2.52	0.86	4.30	14.68	1.04	3.32
	August	-10.87	-6.74	-3.93	9.32	-9.94	-3.64
	September	7.12	11.32	3.44	20.49	-3.53	7.27
	October	-0.75	-6.31	-3.32	6.37	-4.25	0.50
	November	-5.28	-6.67	-9.08	-2.48	-9.30	-6.21
	December	0.88	1.94	-8.50	-4.39	-8.50	-4.39
2009	January	-23.75	-24.66	-18.39	-16.25	-23.75	-24.66
	February	5.63	4.44	5.63	-17.13	-19.46	-21.31
	March	7.94	3.67	7.94	-21.02	-13.06	-18.43
	April	-4.94	-3.38	-4.94	-20.40	-17.35	-21.18
	May	-0.85	-1.41	-0.85	-23.84	-18.05	-22.30
	June	7.49	4.56	7.49	-24.17	-11.92	-18.75

Source: NSI.

9.4. PRODUCER PRICE INDEXES

Period	On the previous month			On corresponding month of the previous year			On December of the previous year		
	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market
2008									
January	1.1	1.1	1.4	12.4	12.8	11.5	1.1	1.1	1.4
February	0.9	0.8	1.2	14.0	13.8	14.6	2.1	1.9	2.6
March	2.8	2.7	2.8	15.3	15.5	14.7	4.9	4.6	5.5
April	0.0	0.4	-0.7	13.3	14.0	11.7	4.9	5.0	4.8
May	1.4	1.2	1.8	12.7	14.5	9.2	6.4	6.3	6.7
June	1.2	2.2	-0.7	12.9	15.9	7.3	7.7	8.6	6.0
July	2.6	3.3	0.8	13.6	17.4	6.3	10.5	12.3	6.8
August	0.4	0.6	-0.2	12.7	16.5	5.3	10.9	13.0	6.5
September	-0.8	-1.1	-0.2	11.8	14.4	6.6	10.0	11.8	6.4
October	-0.2	0.1	-0.9	9.9	12.9	3.5	9.8	11.9	5.4
November	-3.3	-2.9	-4.1	4.0	7.4	-2.7	6.1	8.6	1.1
December	-5.5	-3.6	-9.7	0.2	4.7	-8.7	0.2	4.7	-8.7
2009									
January	-0.2	-1.3	2.2	-1.1	2.2	-8.1	-0.2	-1.3	2.2
February	-1.0	-0.9	-1.4	-3.0	0.6	-10.4	-1.3	-2.2	0.8
March	0.2	1.0	-1.7	-5.5	-1.1	-14.3	-1.1	-1.2	-1.0
April	-0.6	-0.9	-0.1	-6.1	-2.3	-13.8	-1.7	-2.0	-1.0
May	0.7	0.3	1.8	-6.7	-3.2	-13.8	-1.0	-1.7	0.8
June	0.6	0.2	1.3	-7.3	-5.1	-12.1	-0.4	-1.5	2.1

Source: NSI.

(%)

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENT *

Components	2008				2009	
	I quarter	II quarter	III quarter	IV quarter	Total	I quarter
EXPORT						
0 Food and live animals	112.4	109.3	103.6	104.8	106.4	90.0
1 Beverages and tobacco	110.3	99.6	104.8	138.2	114.2	118.6
2 Crude materials, inedible, except fuels	125.7	130.9	117.9	101.9	119.8	73.3
3 Mineral fuels, lubricants and related materials	110.2	131.5	130.0	98.8	117.6	68.2
4 Animal and vegetable oils, fats and waxes	164.7	189.7	140.2	106.4	133.1	75.6
5 Chemicals and related products, n.e.s.	104.5	107.1	102.9	102.4	104.2	98.1
6 Manufactured goods classified chiefly by material	101.5	109.3	111.1	100.0	105.7	72.9
7 Machinery and transport equipment	103.3	105.5	106.1	100.6	104.0	99.7
8 Miscellaneous manufactured articles, n.e.s.	101.3	103.4	104.9	103.6	103.2	103.4
TOTAL	105.8	112.8	111.7	101.8	108.5	84.7
IMPORT						
0 Food and live animals	107.0	109.4	107.5	110.1	109.4	99.3
1 Beverages and tobacco	102.6	118.4	99.8	113.7	98.8	101.8
2 Crude materials, inedible, except fuels	99.7	104.7	106.9	106.4	99.9	67.7
3 Mineral fuels, lubricants and related materials	122.5	130.2	142.0	148.8	139.0	98.2
4 Animal and vegetable oils, fats and waxes	131.7	144.2	145.5	125.8	136.2	79.0
5 Chemicals and related products, n.e.s.	125.9	106.5	113.0	110.6	112.6	94.6
6 Manufactured goods classified chiefly by material	105.4	107.8	108.6	103.6	107.5	87.0
7 Machinery and transport equipment	103.4	102.8	104.8	97.2	101.4	102.2
8 Miscellaneous manufactured articles, n.e.s.	98.2	90.8	95.7	104.2	97.0	102.3
TOTAL	107.0	106.5	108.9	105.4	106.9	94.3
TOTAL	105.8	112.8	111.7	101.8	108.5	84.7
TOTAL	107.0	106.5	108.9	105.4	106.9	94.3
TOTAL	105.8	112.8	111.7	101.8	108.5	84.7
TOTAL	107.0	106.5	108.9	105.4	106.9	94.3

* Based on the annual average prices for the previous year. Data on 2009 are preliminary and could be changed.

Source: NSI.

9.6. UNEMPLOYMENT

	Unemployed registered at the end of month			% of labour force (total)
	Total			
		Youths up to 29 years inclusive	Adults	
2008 January February March April May June July August September October November December	273 280	50 632	222 648	7.38
	268 756	49 650	219 106	7.26
	251 640	46 440	205 200	6.79
	241 075	43 976	197 099	6.51
	229 133	40 804	188 329	6.19
	221 089	38 920	182 169	5.97
	220 879	39 366	181 513	5.96
	218 303	38 527	179 776	5.89
	214 692	37 749	176 943	5.80
	216 644	37 529	179 115	5.85
	216 842	37 005	179 837	5.85
	232 289	39 291	192 998	6.27
2009 January February March April May June	240 782	41 650	199 132	6.50
	247 759	43 526	204 233	6.69
	254 899	46 111	208 788	6.88
	260 693	48 247	212 446	7.04
	262 097	48 046	214 051	7.08
	270 136	49 080	221 056	7.29

Source: National Employment Agency.

9.7. EMPLOYED UNDER LABOUR CONTRACT *

	Payroll number **		Change on previous month (%)					
	Total for the economy		Total for the economy					
		Public sector	Private sector		Agriculture, forestry and fishery	Industry	Services	
2008	January	2 430 009	642 670	1 787 339	1.89	-10.50	2.19	2.23
	February	2 437 034	644 977	1 792 057	0.29	0.72	0.13	0.37
	March	2 450 120	650 755	1 799 365	0.54	7.37	0.13	0.53
	April	2 478 396	644 497	1 833 899	1.15	4.45	1.57	0.77
	May	2 488 387	643 226	1 845 161	0.40	2.87	-0.65	0.96
	June	2 503 699	641 887	1 861 812	0.62	0.28	0.10	0.95
	July	2 526 056	634 929	1 891 127	0.89	1.52	0.66	1.01
	August	2 519 257	631 933	1 887 324	-0.27	-0.67	-0.37	-0.19
	September	2 495 119	631 372	1 863 747	-0.96	-0.28	-0.99	-0.97
	October	2 481 344	631 670	1 849 674	-0.55	-1.08	-0.26	-0.70
	November	2 466 242	636 064	1 830 178	-0.61	-4.46	-1.35	0.00
	December	2 436 128	629 813	1 806 315	-1.22	-7.42	-2.01	-0.50
2009	January	2 437 868	632 692	1 805 176	0.07	2.09	1.20	-0.67
	February	2 428 217	637 466	1 790 751	-0.40	0.26	-1.20	0.06
	March	2 412 868	640 649	1 772 219	-0.63	8.12	-1.56	-0.42
	April	2 404 891	640 550	1 764 341	-0.33	7.77	-1.44	-0.02
	May	2 402 606	637 200	1 765 406	-0.10	3.09	-1.34	0.48
	June	2 402 243	631 492	1 770 751	-0.02	-0.21	-0.81	0.45

* Preliminary data.

** Payroll number as of the last working day of the month.

Source: NSI.

9.8. AVERAGE MONTHLY SALARY OF EMPLOYED UNDER LABOUR CONTRACT *

(BGN)

Total for the economy		Sectors by type of ownership				Economic sectors		
		Public sector		Private sector		Agriculture, forestry and fishery	Industry	Services
2008	January	479	551	453	334	460	497	
	February	474	546	448	347	468	484	
	March	500	593	465	379	498	506	
	April	512	588	485	378	491	531	
	May	503	592	471	374	500	510	
	June	515	628	475	415	509	523	
	July	517	619	482	417	506	528	
	August	514	625	476	392	508	523	
	September	538	693	484	407	522	554	
	October	538	689	485	411	513	558	
	November	542	688	490	391	524	559	
	December	566	739	504	402	533	593	
2009	January	557	657	522	416	532	578	
	February	553	651	517	423	535	568	
	March	579	709	531	443	568	592	
	April	593	696	554	449	564	616	
	May	585	711	539	428	574	599	
	June	587	707	543	459	581	596	

* Preliminary data.

Source: NSI.

10. STATISTICS OF THE ISSUED BANKNOTES AND COINS							
10.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES ¹							
							(BGN'000)
Denominations	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009	
Banknotes, total	10 120 015	11 120 576	11 413 503	11 490 860	11 641 127	12 338 158	
New issues ²	10 111 949	11 112 509	11 405 437	11 482 920	11 633 187	12 330 218	
100 levs	2 643 093	2 627 362	2 596 734	2 571 589	2 539 651	2 510 102	
50 levs	3 540 015	4 355 930	4 210 399	4 084 603	4 460 066	4 859 015	
20 levs	2 309 580	2 606 076	3 167 653	3 053 279	2 912 647	3 191 518	
10 levs	1 200 987	1 146 006	1 076 835	1 412 637	1 343 267	1 287 079	
5 levs	295 474	266 042	228 261	253 140	216 892	336 502	
2 levs	118 479	106 777	121 239	103 480	156 471	141 810	
1 lev	4 320	4 316	4 316	4 191	4 191	4 191	
Old issues ³	8 067	8 067	8 067	7 940	7 940	7 940	

¹ Banknotes in and outside BNB vaults as at the particular data.

² Issues after 5 July 1999.

³ Issues before 5 July 1999, out of circulation accepted for exchange.

Source: BNB.

10.2. DENOMINATION COMPOSITION OF THE ISSUED COINS ¹

(BGN'000)						
Denominations	31.03.2008	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009
Coins in circulation, total	152 559	156 930	157 674	159 839	162 807	168 307
New issues ²	152 540	156 911	157 655	159 820	162 788	168 288
1 lev	74 943	74 943	74 943	74 943	74 943	74 943
50 stotinkas	25 742	29 573	29 573	29 573	30 723	34 573
20 stotinkas	23 593	23 593	23 593	24 593	25 593	25 593
10 stotinkas	15 141	15 641	15 641	16 141	16 641	18 141
5 stotinkas	6 372	6 372	6 372	7 037	7 037	7 037
2 stotinkas	4 146	4 146	4 608	4 608	4 807	4 807
1 stotinka	2 602	2 642	2 924	2 924	3 044	3 194
Old Issues ³	19	19	19	19	19	19
Commemorative coins ⁴	4 648	4 778	4 830	4 968	5 080	5 120

¹ Coins in circulation and commemorative coins in and outside BNB vaults as at the particular data.

² Issues after 5 July 1999.

³ Issues before 5 July 1999, out of circulation accepted for exchange.

⁴ Issues after 5 July 1999.

Source: BNB.