



BULGARIAN  
NATIONAL BANK

## **INTEREST RATE STATISTICS**

**February 2008**

31 March 2008



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### Used conventions

**n** – preliminary data

**0** – less than 0.05 but more than nil

**co** – statistically processed data

**p** – revised data

- - nil

**X** – time series break

Methodological notes to the interest rate statistics and detailed database are available under "Interest Rate Statistics" in the "Statistics" section of the BNB's website.

# **TABLES**

## INTERBANK MARKET INDICES<sup>1</sup>

	BIR <sup>2</sup>	Leonia	Eonia <sup>3</sup>	Sofibid								Sofibor								Euribor <sup>3</sup>					
				over-night	spot week	1 month	2 months	3 months	6 months	12 months	over-night	spot week	1 month	2 months	3 months	6 months	12 months	1 month	3 months	6 months	12 months				
<b>2007</b>	II	3.53	3.52	3.57		3.51	3.53	3.59	3.63	3.70	-	-		3.59	3.63	3.76	3.83	4.09	-	-		3.65	3.82	3.94	4.09
	III	3.52	3.68	3.69		3.66	3.71	3.76	3.78	3.82	-	-		3.75	3.81	3.93	3.99	4.19	-	-		3.84	3.89	4.00	4.11
	IV	3.68	3.81	3.82		3.79	3.80	3.83	3.85	3.90	-	-		3.87	3.90	4.02	4.08	4.30	-	-		3.86	3.98	4.10	4.25
	V	3.81	3.84	3.79		3.80	3.81	3.87	3.93	3.97	-	-		3.88	3.91	4.08	4.21	4.40	-	-		3.92	4.07	4.20	4.37
	VI	3.84	4.01	3.96		3.96	3.99	4.06	4.09	4.13	-	-		4.07	4.16	4.33	4.39	4.53	-	-		4.10	4.15	4.28	4.51
	VII	4.01	4.10	4.06		4.06	4.10	4.17	4.22	4.31	-	-		4.17	4.28	4.43	4.52	4.69	-	-		4.11	4.22	4.36	4.56
	VIII	4.10	4.09	4.05		4.04	4.10	4.23	4.30	4.45	-	-		4.15	4.27	4.51	4.63	4.80	-	-		4.31	4.54	4.59	4.67
	IX	4.09	4.24	4.03		4.11	4.17	4.49	4.61	4.72	-	-		4.29	4.40	4.96	5.10	5.25	-	-		4.43	4.74	4.75	4.72
	X	4.24	4.26	3.94		4.09	4.22	4.65	4.77	4.93	5.10	5.42		4.32	4.54	5.27	5.39	5.59	5.88	6.41		4.24	4.69	4.66	4.65
	XI	4.26	4.58	4.02		4.32	4.46	4.99	5.14	5.27	5.47	5.97		4.65	4.97	5.98	6.18	6.32	6.60	7.18		4.22	4.64	4.63	4.61
	XII	4.58	4.68	3.88		4.36	4.51	5.19	5.31	5.45	5.64	6.13		4.75	5.13	6.20	6.38	6.56	6.79	7.40		4.71	4.85	4.82	4.79
<b>2008</b>	I	4.68	4.75	4.02		4.46	4.56	5.16	5.30	5.46	5.63	6.17		4.85	5.19	6.19	6.37	6.55	6.78	7.44		4.20	4.48	4.50	4.50
	II	4.75	4.83	4.03		4.62	4.70	5.19	5.34	5.54	5.75	6.23		4.96	5.28	6.35	6.47	6.65	6.88	7.56		4.18	4.36	4.36	4.35

<sup>1</sup> Monthly values are calculated as a simple average of daily values.

<sup>2</sup> Since 1 February 2005, according to Resolution of the BNB Governing Council, the BIR equals the simple average of the daily values of LEONIA (LEv OverNight Index Average, a reference rate of all overnight unsecured lending transactions in the interbank market) for the business days of the preceding month (base period).

<sup>3</sup> Source: ECB.

## YIELD ON GOVERNMENT SECURITIES

	Yield on BGN-denominated interest-bearing government securities on the primary market <sup>1</sup>					Yield on BGN-denominated interest-bearing government securities on the secondary market <sup>2</sup>					Long-term interest rate <sup>4</sup>	
	2 years	3 years	5 years	7 years <sup>3</sup>	10 years	2 years	3 years	5 years	7 years <sup>3</sup>	10 years		
<b>annual effective yield</b>												
<b>2007</b>	II	-	4.14	-	-	4.34	-	3.90	3.71	3.89	4.27	4.24
	III	-	-	4.11	-	4.28	-	4.20	3.69	3.60	4.32	4.22
	IV	-	4.26	-	-	-	-	4.08	-	4.07	4.35	4.28
	V	-	-	4.46	-	4.43	-	4.37	4.19	4.05	4.31	4.26
	VI	-	4.54	-	-	-	-	4.49	4.80	4.72	4.50	4.57
	VII	-	-	4.66	-	4.85	-	4.35	3.23	4.46	4.30	4.79
	VIII	-	4.52	-	-	-	-	4.07	4.46	-	4.22	4.79
	IX	-	-	4.57	-	4.54	-	-	3.91	4.48	4.56	4.44
	X	-	4.41	-	-	-	-	4.82	4.38	4.44	4.56	4.59
	XI	-	-	4.87	-	4.83	-	4.71	4.71	-	4.56	4.94
	XII	-	-	-	-	5.27	-	4.12	-	4.60	4.99	5.08
<b>2008</b>	I	-	-	-	-	5.17	-	4.62	4.84	4.54	5.12	5.07
	II	-	-	4.74	-	-	-	4.54	4.57	4.36	4.99	5.24

<sup>1</sup> Source: Fiscal services department, BNB.

<sup>2</sup> 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.

<sup>3</sup> Government securities with maturity of seven years also include issues of seven years and three months.

<sup>4</sup> LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance ( *Central Government* sector) and denominated in national currency. The ISMA formula at ACT/365 day count convention is used.

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

		Loans other than overdraft													
		in BGN						in EUR							
		up to 1 million EUR			over 1 million EUR			up to 1 million EUR			over 1 million EUR				
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years		
<b>annual effective interest rate</b>															
<b>2007</b>	II	8.95	9.29	9.95	8.96	8.00	7.76	-	7.81	8.73	9.56	13.20	7.10	8.24	7.00
	III	9.09	9.29	9.58	8.58	8.70	8.30	7.49	8.22	9.02	9.62	9.50	7.89	7.74	7.51
	IV	8.41	9.47	8.89	9.01	6.96	8.30	-	8.26	8.42	9.14	9.01	8.08	8.20	9.60
	V	9.07	9.48	9.85	10.30	8.34	8.09	-	7.80	8.77	8.40	8.45	7.42	9.38	6.91
	VI	8.55	9.46	9.97	8.84	7.89	-	9.21	7.82	8.43	9.61	8.86	7.48	8.00	14.88
	VII	9.11	9.54	9.06	6.52	8.42	10.20	8.57	7.73	8.71	9.03	8.30	7.56	5.19	7.76
	VIII	9.21	9.36	8.72	7.71	9.01	-	-	8.25	8.67	9.48	8.72	8.03	6.60	10.78
	IX	9.11	9.68	10.13	8.70	8.37	-	8.84	8.17	8.71	9.99	7.32	7.94	9.40	6.70
	X	9.06	9.85	9.22	7.66	8.38	-	8.15	7.99	8.84	10.23	7.58	7.64	9.94	7.12
	XI	9.23	10.06	9.48	7.42	8.12	-	-	8.35	8.82	9.21	7.91	8.19	10.12	8.50
	XII	9.16	10.21	9.27	7.80	8.23	9.22	-	8.07	8.85	8.37	7.93	7.82	9.04	7.76
<b>2008</b>	I	10.11	10.83	9.79	8.06	9.41	-	-	8.07	8.78	10.08	7.38	7.83	-	7.12
	II	10.10	10.51	10.72	8.72	9.33	8.30	-	7.94	8.47	8.77	7.63	7.61	9.90	7.12
<b>volumes in million BGN</b>															
<b>2007</b>	II	183.0	120.1	9.6	4.2	33.2	16.0	-	584.7	162.3	17.4	5.8	328.7	64.7	5.9
	III	235.8	153.8	10.1	6.2	57.3	2.4	6.0	719.4	202.9	11.9	2.9	438.3	40.5	22.9
	IV	258.0	138.6	2.4	6.4	103.9	6.7	-	722.4	192.8	11.5	8.7	441.5	44.3	23.7
	V	247.3	151.6	3.3	1.9	88.5	2.0	-	692.1	178.3	7.5	7.8	492.3	3.7	2.5
	VI	434.9	173.9	3.9	4.2	250.4	-	2.5	975.3	218.6	12.0	7.6	640.0	91.5	5.6
	VII	261.9	160.7	3.4	4.3	86.4	4.1	3.0	974.2	203.8	6.0	3.8	726.0	31.7	2.9
	VIII	248.7	168.0	5.0	5.0	70.7	-	-	845.6	212.6	9.7	11.9	571.9	19.1	20.2
	IX	266.7	144.2	2.9	1.8	115.4	-	2.5	745.1	153.0	12.1	6.4	548.0	23.3	2.3
	X	355.2	169.3	2.7	8.7	157.9	-	16.6	976.8	223.5	8.7	6.7	705.3	24.3	8.4
	XI	276.6	159.0	1.0	4.8	111.8	-	-	1167.0	217.5	10.1	5.6	901.9	17.8	14.0
	XII	352.1	157.8	6.1	3.4	176.4	8.3	-	1506.3	274.5	5.4	12.9	1128.5	77.5	7.5
<b>2008</b>	I	180.9	90.8	1.3	1.4	87.5	-	-	657.8	164.0	4.4	6.9	478.3	-	4.3
	II	225.1	150.0	0.7	1.8	69.3	3.3	-	735.6	231.3	6.8	8.9	463.0	16.9	8.8

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

	Overdraft <sup>1</sup>		Loans other than overdraft								
	in BGN	in EUR	in BGN			in EUR			up to 1 year	over 1 and up to 5 years	over 5 years
			up to 1 year	over 1 and up to 5 years	over 5 years						
<b>annual effective interest rate</b>											
<b>2007</b>	II	8.31	7.28	9.63	9.34	9.84	9.44	8.72	8.04	9.03	8.60
	III	8.40	7.25	9.52	9.18	9.69	9.43	8.66	8.04	8.93	8.56
	IV	8.65	7.07	9.46	8.97	9.70	9.38	8.62	8.04	8.86	8.54
	V	8.60	7.27	9.56	9.21	9.75	9.46	8.68	8.20	8.87	8.61
	VI	8.52	7.23	9.41	8.63	9.78	9.43	8.55	8.26	8.72	8.45
	VII	8.66	7.19	9.53	9.02	9.82	9.48	8.61	8.61	8.76	8.45
	VIII	8.75	7.46	9.54	8.97	9.88	9.46	8.71	8.56	8.82	8.64
	IX	8.70	7.41	9.54	8.89	9.89	9.51	8.79	8.59	8.90	8.73
	X	8.92	7.26	9.58	8.92	9.97	9.55	8.66	8.39	8.78	8.62
	XI	9.15	7.29	9.71	9.11	10.10	9.66	8.65	8.55	8.74	8.58
	XII	9.24	7.32	9.80	9.11	10.22	9.76	8.63	8.47	8.68	8.61
<b>2008</b>	I	9.20	7.14	9.90	9.33	10.30	9.80	8.41	8.41	8.47	8.35
	II	9.32	7.10	9.94	9.38	10.34	9.82	8.35	8.38	8.41	8.27
<b>volumes in million BGN</b>											
<b>2007</b>	II	2045.7	2247.5	3000.4	519.0	1552.8	928.6	6419.8	774.6	2888.5	2756.7
	III	2154.2	2422.7	3142.3	563.6	1612.0	966.7	6792.6	799.6	3077.6	2915.4
	IV	2205.8	2584.7	3279.8	591.1	1653.6	1035.1	7150.9	872.6	3175.2	3103.0
	V	2276.5	2716.0	3306.4	606.3	1625.1	1074.9	7495.8	905.2	3389.4	3201.2
	VI	2371.4	2939.1	3657.8	839.9	1675.3	1142.6	8187.6	956.4	3716.1	3515.1
	VII	2422.4	3040.9	3719.6	809.4	1686.1	1224.0	8580.0	997.6	3827.6	3754.8
	VIII	2532.7	3216.7	3793.3	832.1	1669.3	1291.9	8857.8	1050.6	3983.6	3823.6
	IX	2718.8	3377.2	3970.6	891.7	1738.0	1340.9	9104.3	1067.9	4128.5	3908.0
	X	2701.3	3507.5	4156.2	947.0	1767.8	1441.4	9581.9	1161.1	4319.6	4101.2
	XI	2843.7	3749.5	4180.4	956.8	1713.3	1510.3	10118.4	1175.4	4557.4	4385.6
	XII	2919.5	3887.2	4275.7	974.3	1699.4	1602.0	11093.2	1113.9	5043.7	4935.6
<b>2008</b>	I	3002.2	3999.0	4265.8	906.3	1721.1	1638.4	11230.4	1028.9	5179.7	5021.7
	II	2946.5	4176.3	4282.5	855.1	1729.2	1698.2	11631.6	1066.3	5368.5	5196.8

<sup>1</sup> For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

**INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO *HOUSEHOLDS*<sup>1</sup> SECTOR BY PERIOD OF INITIAL RATE FIXATION**

		Consumer loans							Loans for house purchases										
		in BGN			in EUR				in BGN				in EUR						
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years				
<b>annual effective interest rate</b>																			
<b>2007</b>	II	9.97	9.78	13.91	9.86	7.72	7.39	8.33	9.31	8.40	8.51	6.79	8.13	6.12	7.14	7.26	7.06	8.06	5.96
	III	9.91	9.78	13.86	9.16	7.95	7.78	8.39	9.76	8.42	8.54	6.96	7.49	5.92	7.09	7.30	6.77	5.28	5.46
	IV	9.99	10.02	9.72	9.21	8.02	7.58	9.17	8.70	8.47	8.59	6.52	7.93	6.32	7.26	7.22	7.63	9.50	7.48
	V	9.81	9.85	9.95	8.61	8.15	7.79	8.23	10.70	8.48	8.53	8.55	7.47	6.74	7.51	7.39	9.57	7.78	8.76
	VI	9.42	9.44	9.23	8.68	8.11	8.00	8.08	9.31	8.40	8.45	7.19	5.92	6.36	7.23	7.18	7.34	11.96	8.20
	VII	9.36	9.39	9.18	8.53	8.58	8.55	8.40	9.59	8.13	8.15	8.12	7.00	6.56	7.45	7.37	7.31	8.02	9.36
	VIII	9.33	9.37	9.07	8.10	8.24	8.18	8.20	9.41	8.35	8.39	7.71	7.14	7.08	7.48	7.47	7.11	7.68	9.00
	IX	9.50	9.53	9.18	8.62	8.30	8.16	8.65	9.79	8.38	8.42	6.41	7.40	7.67	7.41	7.39	7.14	9.69	8.53
	X	9.93	9.97	9.62	8.55	8.16	8.03	7.94	10.03	8.36	8.37	6.45	7.80	7.84	7.40	7.40	6.92	6.70	8.96
	XI	10.07	10.12	9.52	8.44	8.84	8.73	7.61	10.10	7.99	8.02	5.96	7.16	7.72	7.35	7.37	6.10	8.98	9.51
	XII	10.21	10.21	10.20	10.01	8.60	8.62	8.02	10.02	7.83	8.03	6.12	10.36	10.20	7.51	7.49	6.73	11.24	11.20
<b>2008</b>	I	10.08	10.08	10.99	9.84	8.32	8.31	7.42	10.36	8.03	8.38	6.16	-	8.94	7.33	7.34	6.02	5.64	10.36
	II	10.18	10.18	10.48	9.91	9.04	9.00	7.94	9.93	8.23	8.27	5.62	10.36	9.68	7.57	7.57	5.93	5.70	9.05
<b>volumes in million BGN</b>																			
<b>2007</b>	II	264.7	243.5	11.8	9.4	9.0	6.8	1.4	0.9	112.7	107.3	0.5	0.2	4.7	85.4	76.3	0.4	0.6	8.0
	III	370.9	346.6	14.2	10.2	13.4	10.8	2.1	0.5	139.3	132.3	0.7	0.4	5.9	118.6	103.0	2.7	1.8	11.2
	IV	334.3	320.3	2.9	11.1	16.2	11.3	3.4	1.6	138.8	131.1	1.0	0.3	6.4	104.7	94.6	4.0	0.7	5.3
	V	366.5	351.6	3.1	11.8	14.2	10.8	2.0	1.5	144.0	139.2	0.7	0.5	3.7	115.4	107.1	3.3	0.5	4.5
	VI	412.3	396.5	2.9	13.0	20.8	16.7	2.6	1.5	177.8	173.1	0.7	0.7	3.3	148.7	138.8	5.5	0.4	4.0
	VII	423.6	408.9	3.1	11.6	21.6	18.6	2.1	1.0	193.8	189.0	1.4	0.5	2.9	128.1	119.2	3.4	0.4	5.1
	VIII	438.4	420.4	3.9	14.1	21.7	17.5	3.1	1.1	179.6	174.5	1.2	0.3	3.7	145.5	135.0	6.9	0.6	2.9
	IX	343.5	330.9	2.9	9.6	20.7	17.2	2.5	1.0	153.8	146.7	1.0	0.1	5.9	143.7	130.6	9.2	0.1	3.7
	X	411.7	398.1	2.4	11.3	34.2	30.8	1.3	2.2	194.6	190.4	0.8	0.2	3.1	154.7	144.5	7.8	0.0	2.3
	XI	378.3	366.3	2.0	10.0	26.4	23.1	0.6	2.6	206.1	201.7	2.5	0.1	1.8	155.7	145.2	7.6	0.4	2.5
	XII	340.5	335.9	1.0	3.6	27.8	25.3	2.1	0.5	225.3	200.5	24.0	0.3	0.5	175.4	169.4	4.2	1.1	0.7
<b>2008</b>	I	352.6	351.3	0.5	0.8	14.1	12.7	0.9	0.5	98.6	82.2	15.6	-	0.8	94.8	92.8	1.4	0.1	0.5
	II	495.5	492.4	0.7	2.4	24.1	20.9	1.0	2.2	144.4	140.8	2.8	0.0	0.8	127.7	125.5	0.8	0.5	1.0

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

(continue)

(continued)

**INTEREST RATES AND VOLUMES OF NEW BUSINESS ON LOANS TO HOUSEHOLDS<sup>1</sup> SECTOR  
BY PERIOD OF INITIAL RATE FIXATION**

		Other loans								
		in BGN				in EUR				
		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		
<b>annual effective interest rate</b>										
2007	II	12.40	12.41	11.20	11.55	9.14	9.07	11.02	11.02	
	III	12.26	12.32	9.49	8.92	9.27	9.42	6.54	-	
	IV	12.15	12.16	-	10.15	8.84	8.82	-	9.11	
	V	12.67	12.67	9.92	15.39	9.48	9.48	-	-	
	VI	12.00	12.00	11.57	11.57	10.27	10.30	6.64	6.12	
	VII	11.92	11.95	10.71	7.10	9.35	9.34	-	9.92	
	VIII	11.94	11.95	8.44	6.80	9.40	9.40	-	-	
	IX	12.25	12.28	10.25	9.33	9.16	9.46	10.14	6.17	
	X	12.63	12.65	9.80	9.32	9.79	9.79	-	11.02	
	XI	12.65	12.67	10.53	6.48	9.45	9.41	9.73	-	
	XII	12.44	12.44	11.48	-	8.56	8.49	-	10.52	
2008	I	13.24	13.25	9.23	7.76	9.93	9.93	-	-	
	II	13.03	13.04	10.00	9.74	9.69	9.72	9.92	7.12	
<b>volumes in million BGN</b>										
2007	II	42.1	41.9	0.0	0.1	14.1	13.6	0.0	0.5	
	III	47.7	46.7	0.3	0.7	21.7	20.5	1.1	-	
	IV	46.8	46.7	-	0.2	16.8	15.6	-	1.2	
	V	61.1	60.9	0.1	0.1	12.4	12.4	-	-	
	VI	51.2	51.1	0.0	0.0	19.8	19.7	0.1	0.1	
	VII	44.4	44.1	0.1	0.3	9.7	9.5	-	0.2	
	VIII	54.8	54.7	0.1	0.0	8.0	8.0	-	-	
	IX	52.0	51.6	0.0	0.4	9.0	8.0	0.2	0.9	
	X	72.1	71.6	0.1	0.4	13.1	13.1	-	0.0	
	XI	63.9	63.5	0.3	0.2	19.8	17.5	2.3	-	
	XII	55.0	54.9	0.1	-	21.7	21.0	-	0.7	
2008	I	43.8	43.7	0.0	0.0	7.8	7.8	-	-	
	II	50.2	50.0	0.1	0.0	14.6	14.1	0.3	0.2	

<sup>1</sup> The Households sector also includes the NPISHs sector.

**APRC<sup>1</sup> OF NEW BUSINESS ON LOANS TO  
HOUSEHOLDS SECTOR**

		APRC <sup>1</sup>			
		Consumer loans		For house purchases	
		in BGN	in EUR	in BGN	in EUR
<b>annual effective interest rate</b>					
2007	II	11.03	8.92	9.21	7.66
	III	10.91	8.60	9.26	7.87
	IV	11.07	8.75	9.22	7.94
	V	10.83	8.98	9.18	8.22
	VI	10.75	8.88	9.05	7.90
	VII	10.84	9.39	8.69	8.13
	VIII	10.93	8.84	9.03	8.18
	IX	11.03	9.00	9.02	8.07
	X	11.41	9.24	9.02	8.06
	XI	11.41	9.48	8.72	8.00
	XII	11.31	9.20	8.60	8.20
2008	I	11.18	8.83	8.77	8.02
	II	11.36	9.83	9.01	8.27

<sup>1</sup> APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this is available on the BNB's website ([www.bnb.bg/Statistics/Interest rate statistics/](http://www.bnb.bg/Statistics/Interest%20rate%20statistics/) Annual percentage rate of charge of new business on loans to Households sector by original maturity ).

**INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS<sup>1</sup> SECTOR**

	Overdraft <sup>2</sup>		Consumer loans								
	in BGN	in EUR	in BGN			in EUR			up to 1 year	over 1 and up to 5 years	over 5 years
			up to 1 year	over 1 and up to 5 years	over 5 years						
<b>annual effective interest rate</b>											
<b>2007</b>	II	14.03	10.09	11.64	12.96	12.97	10.77	8.46	8.65	9.24	8.36
	III	14.50	10.03	11.46	12.46	12.79	10.64	8.57	8.17	9.57	8.45
	IV	14.02	10.11	11.38	12.18	12.64	10.61	8.54	8.32	9.07	8.48
	V	13.75	9.74	11.30	12.67	12.52	10.52	8.77	8.47	9.25	8.71
	VI	13.67	9.69	11.14	12.06	12.37	10.42	8.79	9.13	9.14	8.73
	VII	13.49	9.60	10.99	11.21	12.25	10.31	8.78	9.03	9.01	8.75
	VIII	13.40	9.64	10.75	10.98	12.11	10.10	8.89	9.13	9.11	8.85
	IX	13.28	9.64	10.87	12.01	12.21	10.26	9.12	9.27	9.18	9.11
	X	13.33	9.63	10.76	11.49	12.14	10.20	9.10	7.61	9.15	9.15
	XI	13.27	9.59	10.65	11.51	12.03	10.12	9.20	7.57	9.22	9.27
	XII	13.27	9.77	10.67	11.70	12.06	10.16	9.24	7.59	9.10	9.31
<b>2008</b>	I	13.65	9.67	10.63	11.66	12.03	10.14	9.26	7.80	9.06	9.33
	II	13.62	9.59	10.67	11.72	12.08	10.19	9.15	7.79	9.08	9.20
<b>volumes in million BGN</b>											
<b>2007</b>	II	744.5	65.5	3675.6	32.5	1421.1	2222.0	199.3	4.7	21.6	173.0
	III	767.1	68.8	3796.9	29.9	1423.9	2343.1	205.5	4.7	23.6	177.1
	IV	787.2	72.5	3921.6	29.9	1456.7	2435.0	217.5	6.1	25.0	186.4
	V	834.5	84.9	4049.8	42.5	1522.8	2484.5	210.1	7.1	25.8	177.1
	VI	852.8	89.2	4183.3	29.2	1524.7	2629.3	216.8	4.3	25.9	186.6
	VII	884.8	92.3	4332.6	30.5	1513.2	2788.9	225.9	4.9	28.0	193.0
	VIII	922.0	95.1	4705.5	31.0	1509.6	3164.9	231.7	4.6	28.3	198.8
	IX	967.1	102.8	4750.6	31.7	1446.1	3272.8	235.6	4.7	28.9	202.1
	X	1042.8	106.8	4915.1	32.8	1407.1	3475.1	248.9	8.2	30.2	210.4
	XI	1092.2	114.6	5155.8	22.2	1414.1	3719.5	248.9	8.1	26.7	214.0
	XII	1136.7	122.6	5298.1	22.3	1410.2	3865.7	266.8	8.2	28.3	230.3
<b>2008</b>	I	1187.2	127.5	5436.5	21.8	1410.4	4004.3	275.8	8.1	28.1	239.6
	II	1223.9	132.0	5676.6	22.7	1433.8	4220.1	296.4	8.3	31.1	257.0

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

<sup>2</sup> For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

(continue)

(continued)

**INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS<sup>1</sup> SECTOR**

		Loans for house purchases									Other loans								
		in BGN			in EUR			in BGN			in EUR			in EUR					
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years			
<b>annual effective interest rate</b>																			
<b>2007</b>	II	8.62	10.37	9.78	8.59	7.90	8.75	9.35	7.83	12.12	10.33	13.46	10.45	9.10	9.23	8.99	9.27		
	III	8.64	10.55	9.84	8.62	7.96	9.08	9.38	7.91	12.07	10.36	13.35	10.43	9.17	9.38	9.16	9.10		
	IV	8.61	10.71	9.83	8.59	7.82	10.07	9.34	7.76	12.04	10.49	13.25	10.42	8.98	9.16	8.93	9.00		
	V	8.60	10.57	9.75	8.58	7.84	10.82	9.17	7.79	11.97	10.39	13.20	10.42	8.93	9.11	8.85	9.01		
	VI	8.63	10.37	9.78	8.60	7.83	11.32	9.13	7.78	12.06	11.02	13.23	10.39	9.19	9.72	9.16	9.08		
	VII	8.64	10.87	9.91	8.61	7.76	11.26	9.17	7.71	12.22	10.85	13.26	10.66	9.19	9.84	9.09	9.18		
	VIII	8.65	10.94	9.99	8.62	7.74	10.80	9.12	7.69	12.20	10.91	13.24	10.71	9.37	10.56	9.23	9.29		
	IX	8.69	10.89	10.07	8.66	7.88	11.95	8.85	7.84	12.21	10.81	13.32	10.79	9.68	10.38	9.67	9.53		
	X	8.77	10.97	10.19	8.75	7.90	11.29	8.84	7.86	12.19	11.07	13.22	10.89	9.62	10.25	9.62	9.46		
	XI	8.78	10.34	10.20	8.75	7.83	11.17	8.76	7.79	12.24	11.16	13.25	11.02	9.61	10.29	9.60	9.45		
	XII	8.79	10.30	10.25	8.76	7.77	11.34	8.71	7.74	12.29	11.04	13.35	11.16	9.60	9.90	9.61	9.52		
<b>2008</b>	I	8.76	10.26	10.26	8.73	7.74	11.92	8.64	7.71	12.32	10.99	13.39	11.19	9.64	9.49	9.79	9.46		
	II	8.80	10.25	10.28	8.77	7.72	12.16	8.61	7.69	12.41	11.05	13.52	11.25	9.63	9.44	9.88	9.34		
<b>volumes in million BGN</b>																			
<b>2007</b>	II	2330.8	0.4	46.6	2283.8	1249.6	1.6	50.7	1197.3	595.2	98.9	334.2	162.0	229.6	31.8	130.3	67.5		
	III	2400.5	0.4	47.0	2353.1	1297.4	1.8	50.1	1245.5	614.0	99.2	347.5	167.3	244.2	31.2	140.7	72.4		
	IV	2509.0	0.2	49.4	2459.3	1371.0	1.7	49.7	1319.6	643.0	107.6	365.1	170.3	251.5	32.3	146.5	72.7		
	V	2618.1	0.4	53.6	2564.1	1481.1	2.5	52.0	1426.7	679.4	115.0	380.6	183.8	261.0	32.4	146.4	82.2		
	VI	2724.1	0.5	55.8	2667.8	1569.8	2.4	54.3	1513.1	672.6	107.7	370.9	194.0	205.6	21.2	111.6	72.9		
	VII	2876.0	0.7	60.4	2814.9	1669.4	2.5	55.1	1611.8	637.3	98.5	374.8	164.0	204.5	18.8	114.0	71.8		
	VIII	2998.7	0.9	62.6	2935.3	1751.6	1.7	56.0	1693.8	664.6	104.1	382.6	178.0	207.8	18.5	116.0	73.4		
	IX	3047.2	1.0	63.0	2983.3	1757.7	4.6	52.6	1700.5	696.7	114.6	390.1	192.0	216.9	19.1	118.0	79.8		
	X	3160.0	1.2	62.7	3096.1	1850.7	5.3	54.8	1790.7	729.0	127.8	398.2	203.1	216.7	19.1	119.7	77.9		
	XI	3268.4	1.6	62.9	3204.0	1870.7	4.9	54.1	1811.7	748.8	133.0	400.0	215.8	221.4	19.0	123.3	79.0		
	XII	3442.2	1.6	63.3	3377.3	2016.8	3.8	54.0	1958.9	777.5	138.3	408.4	230.8	230.0	19.2	128.6	82.1		
<b>2008</b>	I	3498.8	1.6	62.2	3435.0	2070.5	3.4	54.9	2012.2	758.3	125.1	399.5	233.7	214.8	15.4	116.5	83.0		
	II	3598.4	1.5	62.4	3534.4	2170.6	4.5	55.2	2110.8	757.4	115.5	397.9	244.0	210.6	14.2	111.1	85.2		

<sup>1</sup> The Households sector also includes the NPISHs sector.

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

		Deposits with agreed maturity													
		in BGN						in EUR							
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		
		annual effective interest rate													
2007	II	3.57	3.17	4.93	3.32	5.36	5.94	7.70	2.58	2.09	3.07	3.71	4.87	5.62	5.18
	III	3.43	3.45	4.82	0.87	4.98	5.62	5.08	2.95	2.62	3.18	1.76	4.56	4.99	6.57
	IV	3.97	3.54	4.94	3.96	5.90	5.73	5.09	2.64	2.48	3.34	0.67	5.27	1.92	7.16
	V	4.11	4.07	4.04	3.76	5.44	5.25	2.97	2.98	2.72	3.63	2.26	4.64	3.35	1.68
	VI	3.41	3.20	5.22	2.12	4.69	5.96	5.75	3.60	3.20	3.68	3.83	5.20	3.75	3.39
	VII	3.59	3.42	4.34	4.42	5.33	4.83	2.01	3.44	3.28	3.37	3.87	5.04	3.78	4.51
	VIII	4.24	3.69	4.00	5.82	5.40	5.81	6.13	3.45	3.03	3.55	4.01	5.81	5.09	3.13
	IX	3.73	3.58	4.89	4.34	5.13	0.75	3.93	3.44	3.38	3.90	3.81	5.62	3.74	0.15
	X	3.95	3.38	5.10	4.57	5.98	8.88	4.10	3.75	3.41	4.01	4.49	5.90	0.10	5.56
	XI	4.07	3.81	5.12	3.86	5.44	5.67	1.73	2.96	2.24	4.71	5.91	4.65	3.60	0.75
	XII	4.21	3.85	5.25	5.39	4.88	3.18	0.92	3.44	3.27	4.38	2.23	5.79	-	1.75
	2008	I	4.04	3.66	4.98	6.38	6.60	1.07	2.05	3.81	3.47	4.40	2.55	5.78	5.13
II		4.64	4.16	5.73	5.15	6.54	3.52	2.90	3.76	3.40	4.58	4.59	4.89	-	4.59
		volumes in million BGN													
2007	II	378.6	282.4	65.9	15.0	13.6	1.6	0.1	286.2	171.1	91.1	15.1	8.4	0.1	0.5
	III	499.6	322.1	89.4	65.0	11.1	1.5	10.5	252.2	152.1	63.5	8.4	25.1	3.0	0.1
	IV	387.3	267.9	64.0	27.5	27.6	0.2	0.2	417.2	182.3	107.3	84.0	40.7	0.1	2.7
	V	552.7	473.8	38.8	16.6	17.3	4.1	2.1	471.2	363.8	55.1	9.0	41.9	0.2	1.2
	VI	537.9	445.8	45.9	24.0	11.1	8.6	2.4	461.0	317.6	63.4	5.2	73.7	1.0	0.2
	VII	629.2	524.1	64.1	20.2	16.8	0.1	3.8	640.8	388.5	140.8	84.6	23.2	0.7	2.9
	VIII	688.4	453.7	70.3	113.7	10.4	1.8	38.4	539.6	384.1	44.5	58.5	50.4	1.1	1.0
	IX	488.9	331.5	85.9	33.2	7.1	27.3	3.8	600.3	476.3	32.2	9.7	48.9	3.6	29.7
	X	577.2	385.5	80.8	26.0	20.0	12.1	52.8	525.1	354.7	111.3	22.4	31.5	0.1	5.0
	XI	761.3	539.3	147.9	50.1	11.8	1.9	10.3	1023.3	772.3	116.7	108.8	20.8	0.6	4.2
	XII	994.3	695.9	165.2	95.1	22.2	1.0	14.9	881.9	704.8	113.5	27.8	26.6	0.2	9.0
	2008	I	1065.6	814.7	104.9	52.7	59.9	0.3	33.1	730.5	470.4	156.4	43.7	45.1	5.1
II		1210.9	823.7	207.7	112.6	63.0	0.6	3.3	726.7	523.2	81.3	42.7	68.2	-	11.2

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

	Overnight deposits <sup>1</sup>		Deposits with agreed maturity													Deposits redeemable at notice <sup>1</sup>							
	in BGN	in EUR	in BGN							in EUR						in BGN		in EUR					
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months					
annual effective interest rate																							
<b>2007</b>	II	0.60	0.62	3.70	2.84	4.46	4.29	5.65	5.01	2.95	3.39	2.34	3.32	3.67	4.84	3.73	5.34	2.77	2.77	-	2.06	2.06	-
	III	0.64	0.64	3.72	2.98	4.60	3.34	5.63	5.14	3.31	3.51	2.52	3.33	3.67	4.82	4.00	5.64	2.78	2.78	-	2.10	2.10	-
	IV	0.61	0.60	3.73	2.83	4.61	4.31	5.66	5.05	3.38	3.38	2.59	3.34	3.35	4.89	3.74	5.75	2.41	2.41	-	2.24	2.24	-
	V	0.59	0.63	3.96	3.27	4.50	4.26	5.64	5.09	4.16	3.49	2.40	3.38	3.38	4.86	3.70	5.33	2.48	2.48	-	2.19	2.19	-
	VI	0.61	0.66	3.66	2.75	4.63	4.14	5.60	5.44	3.45	3.56	2.64	3.54	3.31	4.90	3.91	5.26	3.14	3.14	-	2.47	2.47	-
	VII	0.68	0.67	3.48	2.94	4.49	4.21	5.63	5.06	0.96	3.42	2.43	3.48	3.74	5.06	4.09	4.31	3.91	3.91	-	2.49	2.49	-
	VIII	0.65	0.60	3.75	3.04	4.49	4.97	5.63	5.31	1.99	3.74	3.05	3.46	3.81	5.21	4.17	4.20	3.88	3.88	-	2.69	2.69	-
	IX	0.62	0.63	3.75	3.09	4.45	4.94	5.71	2.32	2.04	3.82	3.18	3.52	3.94	5.32	3.55	3.24	4.19	4.19	-	2.75	2.75	-
	X	0.64	0.60	3.84	3.05	4.70	4.84	5.69	3.79	2.67	3.97	3.33	3.58	3.95	5.40	3.54	3.98	3.70	3.70	-	2.53	2.53	-
	XI	0.64	0.58	3.86	3.05	4.83	4.72	5.67	3.84	2.61	3.67	2.70	4.24	4.73	5.37	3.69	3.67	3.46	3.46	-	2.34	2.34	-
	XII	0.62	0.61	3.94	3.11	4.82	5.16	5.60	3.86	2.15	4.05	3.30	4.22	4.61	5.43	3.68	3.78	3.51	3.51	-	2.63	2.63	-
<b>2008</b>	I	0.65	0.60	4.03	3.06	4.90	5.42	5.81	3.79	2.42	4.17	3.42	4.28	4.50	5.50	4.45	4.17	3.27	3.27	-	2.64	2.64	-
	II	0.63	0.56	4.07	3.15	5.20	4.98	5.98	3.77	2.47	4.19	3.39	4.36	4.72	5.49	4.54	4.21	2.81	2.81	-	2.74	2.74	-
volumes in million BGN																							
<b>2007</b>	II	4148.1	1623.1	1379.6	727.6	236.9	161.4	194.7	8.3	50.6	1319.8	578.2	201.2	159.3	297.5	12.7	71.0	16.1	16.1	-	20.4	20.4	-
	III	3993.8	1748.9	1482.0	716.0	287.7	214.5	194.2	8.7	61.0	1307.1	551.2	216.3	142.2	311.0	15.3	71.1	18.4	18.4	-	9.1	9.1	-
	IV	3963.4	1783.3	1554.3	832.0	260.7	174.5	218.3	8.8	60.0	1406.9	562.5	213.0	216.0	330.5	12.2	72.8	10.4	10.4	-	10.2	10.2	-
	V	4181.1	1909.6	1502.0	830.4	231.9	168.3	218.7	13.2	39.6	1347.5	556.2	220.2	118.7	361.1	12.7	78.6	13.3	13.3	-	14.9	14.9	-
	VI	4398.6	2233.3	1539.6	847.8	231.0	177.8	224.7	21.7	36.7	1509.5	692.6	227.7	105.6	395.6	13.1	75.0	29.6	29.6	-	6.2	6.2	-
	VII	4561.9	2197.2	1753.5	935.6	266.8	157.8	228.5	12.8	152.1	1629.4	740.1	261.4	173.0	349.9	12.7	92.2	56.6	56.6	-	10.4	10.4	-
	VIII	4643.0	2475.1	1907.1	922.3	296.4	253.5	231.8	14.7	188.5	1754.7	803.3	245.9	224.1	374.8	12.7	93.9	54.9	54.9	-	22.5	22.5	-
	IX	4681.0	2418.5	1896.6	877.9	297.7	280.9	209.7	41.4	189.0	1761.1	782.5	221.1	213.8	411.6	9.0	123.1	59.2	59.2	-	15.5	15.5	-
	X	4876.5	2448.6	2000.7	905.2	331.2	276.9	222.5	52.2	212.7	1810.2	804.4	265.3	182.8	441.3	8.9	107.5	46.6	46.6	-	7.8	7.8	-
	XI	4830.7	2568.3	2094.6	918.1	382.8	306.5	211.8	54.4	221.0	2328.1	1221.8	277.4	275.9	432.2	9.1	111.7	49.8	49.8	-	17.8	17.8	-
	XII	5487.8	2488.2	2268.7	1059.4	408.2	360.2	226.1	55.7	159.2	2227.9	1057.1	319.3	275.9	453.4	6.8	115.4	21.2	21.2	-	10.3	10.3	-
<b>2008</b>	I	5047.9	2515.3	2308.6	1060.1	415.7	394.7	215.9	55.9	166.3	2273.9	1032.8	345.9	284.1	477.7	11.5	121.9	33.0	33.0	-	9.8	9.8	-
	II	4720.6	2439.9	2396.3	1129.6	514.3	294.2	238.8	56.0	163.3	2292.6	1074.1	307.6	267.2	500.1	11.4	132.2	19.0	19.0	-	12.4	12.4	-

<sup>1</sup> For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.

**INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF HOUSEHOLDS<sup>1</sup> SECTOR**

		Deposits with agreed maturity													
		in BGN						in EUR							
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		
		annual effective interest rate													
2007	II	4.19	3.54	4.18	4.50	5.29	6.56	6.49	3.05	2.36	2.88	3.73	3.77	4.77	6.42
	III	4.16	3.57	4.08	4.67	5.33	6.27	6.49	2.99	2.34	2.90	3.76	3.91	4.80	5.90
	IV	4.14	3.57	4.11	4.60	5.29	6.32	6.29	3.04	2.48	3.02	3.84	3.99	4.96	5.47
	V	4.08	3.56	4.15	4.59	5.08	6.10	6.39	3.04	2.49	2.99	3.87	4.04	4.65	4.99
	VI	4.22	3.63	4.26	4.73	5.28	6.22	6.97	3.12	2.60	3.13	3.76	4.02	4.69	5.39
	VII	4.24	3.67	4.37	4.58	5.23	5.91	6.53	3.03	2.46	3.07	3.72	3.94	4.52	5.40
	VIII	4.33	3.64	4.23	4.75	5.59	5.58	6.41	3.04	2.44	3.10	3.70	3.88	4.73	5.42
	IX	4.23	3.55	4.30	4.69	5.60	6.00	6.66	3.07	2.52	3.13	3.78	3.66	4.54	5.06
	X	4.30	3.64	5.19	4.73	5.41	6.36	6.52	3.41	2.66	3.96	3.92	4.09	4.87	5.57
	XI	4.58	3.61	5.91	4.65	5.39	6.32	6.76	3.72	2.77	4.81	3.94	4.06	4.46	5.01
	XII	4.66	3.96	6.02	4.68	5.54	6.37	6.13	3.82	2.89	4.85	4.03	4.04	4.48	5.04
	2008	I	4.82	3.71	5.95	5.25	5.63	6.34	6.79	3.77	2.82	4.48	4.22	4.34	4.75
II		4.71	4.04	5.68	5.61	5.82	6.10	6.40	3.79	2.78	4.64	4.54	4.75	5.13	5.08
		volumes in million BGN													
2007	II	314.5	167.2	43.0	29.5	59.9	5.0	9.8	447.1	244.2	52.9	47.6	70.8	8.7	23.0
	III	339.8	198.5	38.3	28.5	56.9	5.7	12.1	519.5	291.4	74.4	41.8	75.8	11.4	24.6
	IV	321.4	190.8	34.8	25.3	52.9	3.5	14.1	472.2	280.1	53.6	44.1	68.1	10.0	16.3
	V	360.8	214.6	39.5	30.9	61.9	3.6	10.3	547.8	304.8	83.3	54.6	78.0	11.3	15.9
	VI	378.6	222.8	43.8	30.2	62.3	7.1	12.5	603.0	346.7	80.0	58.6	84.2	16.9	16.6
	VII	392.7	227.6	45.1	30.4	69.7	6.3	13.6	604.5	339.5	80.7	56.6	92.9	16.0	18.8
	VIII	427.4	238.6	42.2	31.3	98.2	5.9	11.3	636.7	349.6	80.1	70.1	101.9	13.3	21.7
	IX	332.1	193.0	35.5	29.5	57.9	5.7	10.5	597.6	322.2	67.0	64.5	107.5	15.5	20.9
	X	389.0	232.4	64.9	30.5	48.8	3.2	9.2	865.7	420.4	191.2	92.9	121.8	14.3	25.1
	XI	391.2	205.3	104.3	22.6	48.1	2.3	8.5	900.6	406.4	270.1	88.2	107.4	7.7	20.9
	XII	537.1	330.3	124.7	21.5	49.7	3.3	7.6	908.6	412.4	297.9	62.1	93.4	7.7	35.0
	2008	I	447.7	208.3	108.4	37.7	78.6	2.9	11.8	836.3	347.0	220.0	104.2	134.0	7.4
II		531.7	324.6	87.6	43.9	63.8	3.2	8.7	871.4	404.2	179.6	133.9	125.7	11.1	16.7

<sup>1</sup> The Households sector also includes the NPISHs sector.

**INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF HOUSEHOLDS<sup>1</sup> SECTOR**

	Overnight deposits <sup>2</sup>		Deposits with agreed maturity													Deposits redeemable at notice <sup>2</sup>							
	in BGN	in EUR	in BGN							in EUR						in BGN		in EUR					
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		up to 3 months	over 3 months		up to 3 months	over 3 months	
annual effective interest rate																							
2007	II	0.87	0.42	4.42	3.34	3.99	4.54	5.22	6.55	6.79	3.32	2.26	2.81	3.67	4.04	5.61	5.33	2.61	2.61	1.79	1.81	1.81	1.62
	III	0.88	0.47	4.46	3.40	3.98	4.56	5.23	6.53	6.83	3.36	2.33	2.85	3.67	4.06	5.56	5.42	2.66	2.66	2.11	1.83	1.83	1.11
	IV	0.87	0.48	4.46	3.41	3.99	4.56	5.24	6.52	6.84	3.39	2.40	2.87	3.66	4.07	5.54	5.47	2.64	2.64	0.34	1.87	1.87	1.24
	V	0.90	0.52	4.46	3.43	4.00	4.56	5.24	6.48	6.69	3.41	2.43	2.91	3.65	4.10	5.43	5.47	2.49	2.49	0.30	1.84	1.84	0.90
	VI	0.90	0.54	4.47	3.43	4.01	4.55	5.23	6.44	6.72	3.42	2.45	2.94	3.66	4.10	5.36	5.49	2.48	2.48	0.44	1.87	1.87	0.75
	VII	0.93	0.55	4.47	3.48	4.05	4.54	5.22	6.25	6.68	3.43	2.44	2.94	3.68	4.11	5.32	5.47	2.52	2.52	0.31	1.93	1.93	1.03
	VIII	0.92	0.57	4.48	3.48	4.07	4.56	5.22	6.28	6.69	3.43	2.45	2.97	3.68	4.09	5.23	5.48	2.56	2.56	0.71	1.98	1.98	1.86
	IX	0.92	0.62	4.47	3.43	4.08	4.58	5.23	6.31	6.71	3.46	2.54	3.01	3.72	4.04	5.15	5.44	2.59	2.59	2.26	2.01	2.01	1.51
	X	0.93	0.62	4.55	3.50	4.23	4.59	5.30	6.31	6.74	3.52	2.57	3.26	3.75	4.10	5.10	5.50	2.59	2.59	2.50	2.05	2.05	2.42
	XI	0.92	0.63	4.60	3.51	4.55	4.60	5.28	6.30	6.80	3.62	2.63	3.71	3.80	4.13	5.05	5.48	2.59	2.59	2.50	2.11	2.11	2.41
	XII	0.93	0.61	4.65	3.60	4.87	4.60	5.30	6.28	6.81	3.71	2.64	4.03	3.83	4.16	5.00	5.46	2.61	2.61	2.50	2.18	2.18	2.40
	2008	I	0.94	0.58	4.70	3.63	5.02	4.66	5.32	6.29	6.84	3.76	2.66	4.09	3.89	4.21	4.99	5.56	2.81	2.81	2.50	2.30	2.30
II		0.93	0.53	4.71	3.64	4.95	4.73	5.35	6.27	6.83	3.77	2.69	3.95	4.01	4.29	4.99	5.56	3.00	3.00	2.50	2.39	2.39	2.40
volumes in million BGN																							
2007	II	1981.5	641.1	3283.8	1208.9	423.2	371.2	1006.1	61.9	212.5	4189.0	1523.0	560.5	593.0	1073.1	110.0	329.3	1365.4	1365.3	0.0	1072.4	1072.3	0.0
	III	1997.6	656.0	3334.4	1225.2	424.7	378.7	1022.9	66.7	216.2	4287.1	1549.9	587.6	595.2	1094.6	114.1	345.7	1393.9	1393.9	0.0	1099.0	1098.9	0.0
	IV	2093.6	679.4	3401.7	1254.9	428.6	383.5	1042.0	68.0	224.7	4379.3	1605.2	585.4	599.4	1113.1	119.1	357.2	1426.3	1426.3	0.0	1118.9	1118.9	0.0
	V	2070.8	721.7	3442.8	1268.7	428.1	391.6	1051.1	70.8	232.6	4472.5	1634.2	620.0	597.3	1138.9	113.5	368.7	1430.3	1430.3	0.0	1145.6	1145.6	0.0
	VI	2182.7	758.2	3515.5	1296.0	435.3	398.9	1071.5	74.8	239.0	4616.5	1694.9	631.5	619.6	1170.0	123.8	376.6	1465.9	1465.9	0.0	1179.6	1179.5	0.0
	VII	2252.6	811.7	3601.8	1335.8	453.1	404.2	1084.3	77.2	247.3	4745.2	1729.6	669.7	637.5	1185.0	132.5	390.9	1506.4	1506.4	0.0	1218.0	1218.0	0.0
	VIII	2325.9	848.9	3690.3	1366.5	463.2	413.7	1120.8	75.2	250.8	4905.6	1775.0	681.1	675.8	1230.4	137.3	405.9	1550.0	1550.0	0.0	1266.7	1266.5	0.2
	IX	2368.4	868.8	3741.5	1391.5	462.0	419.1	1138.9	76.5	253.6	5009.3	1819.5	672.3	693.0	1266.9	144.3	413.3	1570.8	1570.8	0.0	1316.7	1316.5	0.2
	X	2323.4	909.6	3704.7	1340.9	475.8	423.5	1136.1	74.9	253.5	5345.7	1898.6	801.3	748.5	1320.7	148.3	428.3	1538.8	1538.7	0.0	1373.2	1372.9	0.3
	XI	2375.2	913.5	3704.9	1306.1	521.3	418.1	1136.5	74.2	248.8	5669.3	1959.2	971.4	786.2	1376.7	149.8	425.9	1538.8	1538.7	0.0	1444.1	1443.8	0.3
	XII	2582.0	975.4	3931.9	1445.5	609.2	414.2	1138.4	74.0	250.6	6065.5	2015.6	1201.7	814.6	1420.3	153.7	459.6	1629.2	1629.2	0.0	1520.9	1520.6	0.3
	2008	I	2531.7	919.0	4033.5	1465.7	663.1	428.4	1149.8	74.0	252.5	6325.9	2054.4	1297.1	875.4	1482.1	154.4	462.6	1644.4	1644.4	0.0	1512.5	1512.3
II		2571.9	912.5	4072.9	1467.4	670.4	450.3	1156.0	75.6	253.3	6523.6	2106.7	1273.9	967.0	1541.2	161.9	473.0	1724.3	1724.3	0.0	1577.4	1577.1	0.3

<sup>1</sup> The Households sector also includes the NPISHs sector.

<sup>2</sup> For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.