



BULGARIAN  
NATIONAL BANK

## **INTEREST RATE STATISTICS**

**April 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>	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
		III	4.83	4.85	4.09		4.66	4.76	5.23	5.36	5.56	5.79	6.26		4.98	5.30	6.38	6.49	6.68	6.92	7.58		4.30	4.60	4.59	4.59
IV		4.85	4.93	3.99		4.67	4.79	5.25	5.43	5.59	5.84	6.35		5.00	5.33	6.42	6.56	6.77	6.98	7.68		4.37	4.78	4.80	4.82	

<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>	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
	III	-	-	-	-	4.78	3.37	4.77	4.52	4.85	4.85
	IV	-	-	-	-	-	-	4.73	-	4.82	4.80

<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>														
2007	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	
	2008	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
		III	9.98	10.38	11.78	8.79	9.40	8.56	-	8.46	8.59	7.64	8.06	8.27	11.52	10.70
IV		10.00	10.67	10.96	9.24	8.64	-	-	8.18	8.80	10.06	9.26	7.82	11.79	7.39	
		<b>volumes in million BGN</b>														
2007	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	
	2008	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
		III	249.2	157.5	0.5	6.8	77.1	7.4	-	985.5	251.3	0.7	14.6	683.2	20.5	15.1
IV		243.8	161.8	0.6	3.2	78.1	-	-	1131.6	290.5	7.8	10.2	795.8	22.2	5.1	

**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>	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
		III	9.43	7.23	10.05	9.61	10.40	9.88	8.43	8.42	8.52	8.34
IV		9.48	7.37	10.23	10.06	10.48	10.06	8.53	8.62	8.57	8.46	
<b>volumes in million BGN</b>												
<b>2007</b>	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
		III	3046.0	4289.2	4263.0	739.6	1747.9	1775.5	12174.7	1077.8	5638.3	5458.5
IV		3096.6	4496.4	4307.2	726.6	1743.2	1837.4	12764.0	1168.0	5900.9	5695.1	

<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>	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
		III	10.14	10.14	10.02	10.22	9.12	9.14	7.86	9.57	8.32	8.33	5.75	-	8.52	7.30	7.27	9.39	-	10.36
IV		10.63	10.63	10.94	10.16	8.75	8.74	8.74	9.61	8.63	8.63	7.93	-	7.68	7.39	7.39	7.65	10.36	10.36	
<b>volumes in million BGN</b>																				
<b>2007</b>	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
		III	521.4	518.8	0.8	1.8	47.6	44.7	1.4	1.5	147.1	145.7	0.6	-	0.9	176.3	173.1	3.2	-	0.1
IV		460.7	455.6	1.6	3.5	121.0	118.4	2.0	0.6	130.9	130.4	0.2	-	0.3	243.1	241.6	1.3	0.0	0.2	

<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>											
<b>2007</b>	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		
	<b>2008</b>	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	
		III	12.35	12.35	15.36	17.45	9.72	9.72	10.02	-	
IV		12.59	12.59	10.32	14.22	10.17	10.18	7.66	-		
<b>volumes in million BGN</b>											
<b>2007</b>	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		
	<b>2008</b>	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	
		III	62.6	62.6	0.0	0.0	17.9	17.9	0.0	-	
IV		48.9	48.8	0.1	0.0	27.3	27.2	0.1	-		

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

**APRC<sup>1</sup> ON 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>						
<b>2007</b>	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	11.49	9.50	8.73	8.01	
	XII	11.33	9.28	8.62	8.25	
	<b>2008</b>	I	11.27	9.30	8.81	8.13
		II	11.36	9.83	9.01	8.27
		III	11.22	10.15	9.12	8.17
IV		11.66	9.34	9.30	7.98	

<sup>1</sup> APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this indicator is available on the BNB's website ([www.bnb.bg/Statistics/Interest rate statistics/](http://www.bnb.bg/Statistics/Interest%20rate%20statistics/) Annual percentage rate of charge on 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>	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
		III	13.69	9.73	10.64	11.52	12.08	10.15	9.25	7.92	9.15	9.31
IV		13.73	9.82	11.07	11.61	12.36	10.65	9.21	7.88	9.25	9.24	
<b>volumes in million BGN</b>												
<b>2007</b>	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
		III	1274.7	142.2	5585.5	21.6	1388.5	4175.4	282.0	8.5	32.3	241.3
IV		1303.6	152.0	5770.5	22.3	1406.7	4341.4	388.0	9.0	42.2	336.8	

<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							
		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>	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
		III	8.83	10.29	10.43	8.80	7.78	11.97	8.69	7.75	12.29	10.91	13.41	11.16	9.65	9.87	9.86	9.34
IV		8.85	10.26	10.44	8.82	7.77	11.90	8.73	7.74	12.48	11.56	13.44	11.36	9.83	10.30	10.02	9.50	
<b>volumes in million BGN</b>																		
<b>2007</b>	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
		III	3646.9	1.5	61.5	3584.0	2180.6	4.3	53.0	2123.3	768.0	120.7	398.5	248.8	216.0	13.5	114.6	87.8
IV		3715.5	1.5	61.4	3652.7	2364.7	4.4	52.2	2308.1	769.7	114.5	402.1	253.0	229.1	19.2	115.0	95.0	

<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	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	0.00	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	6.74
		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
		III	4.60	4.34	5.36	4.67	6.46	3.43	2.39	3.70	3.20	4.88	4.77	4.99	5.16	0.69
IV		4.92	4.79	5.75	4.63	6.54	0.00	0.50	3.67	3.37	4.48	3.90	5.70	4.79	0.97	
		volumes in million BGN														
2007	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	9.9
		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
		III	1337.5	1032.3	229.0	19.4	52.4	0.2	4.2	719.0	501.8	138.5	11.0	59.3	6.6	1.7
IV		1413.6	1232.5	120.9	13.9	43.6	0.2	2.5	784.3	592.7	88.7	47.1	51.7	0.8	3.3	

**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																								
2007	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	2.35	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	-	
	2008	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	-
		III	0.66	0.61	4.33	3.58	5.20	5.08	5.95	3.74	3.98	4.26	3.39	4.47	4.79	5.48	4.78	4.26	3.28	3.28	-	2.76	2.76	-
IV		0.66	0.61	4.36	3.84	5.24	4.78	6.03	3.72	2.91	4.26	3.43	4.53	4.65	5.56	4.79	4.22	3.73	3.73	-	2.77	2.77	-	
volumes in million BGN																								
2007	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	-	
	2008	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	-
		III	4763.8	2584.8	2449.3	1269.3	530.5	271.6	221.3	54.9	101.6	2215.0	967.6	330.7	251.4	520.0	17.9	127.4	25.7	25.7	-	8.4	8.4	-
IV		4505.9	2670.9	2452.0	1384.1	447.4	288.2	203.9	54.4	74.1	2241.8	1015.5	322.0	246.4	509.0	18.7	130.1	19.7	19.7	-	12.7	12.7	-	

<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	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	5.57
		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
		III	4.91	3.99	6.15	5.61	6.20	5.82	6.62	3.99	2.74	4.74	4.64	5.58	3.91	4.93
IV		5.24	3.97	6.75	5.69	6.20	6.20	6.54	4.14	2.91	5.36	4.21	5.43	4.86	4.96	
		volumes in million BGN														
2007	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	23.6
		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
		III	511.4	287.3	101.1	37.7	65.0	4.9	15.6	878.2	383.7	193.2	101.6	151.8	17.5	30.4
IV		553.1	268.9	151.6	39.2	66.0	9.6	18.0	989.0	458.9	275.7	66.3	137.0	15.4	35.7	

<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	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	2.40
		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
		III	0.94	0.52	4.73	3.61	4.91	4.79	5.40	6.24	6.70	3.80	2.67	3.80	4.10	4.43	4.89	5.47	3.06	3.06	2.50	2.50	2.50	2.40
IV		0.92	0.55	4.81	3.63	5.14	4.87	5.41	6.25	6.83	3.88	2.72	3.97	4.12	4.52	4.89	5.53	3.21	3.21	2.50	2.66	2.66	2.40	
volumes in million BGN																								
2007	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	0.3
		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
		III	2567.9	947.9	4056.1	1414.8	673.3	463.5	1167.2	76.9	260.5	6641.3	2088.0	1254.3	1013.7	1619.5	170.9	494.9	1815.1	1815.1	0.0	1656.4	1656.2	0.3
IV		2642.5	928.5	4110.6	1386.6	716.1	469.8	1183.4	83.7	270.8	6824.9	2142.5	1294.6	1010.8	1676.7	179.3	521.0	1873.9	1873.9	0.0	1721.4	1721.1	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.