



BULGARIAN
NATIONAL BANK

INTEREST RATE STATISTICS

June 2008

28 July 2008

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Used conventions

n – preliminary data

0 – zero or negligible

co – statistically processed data

p – revised data

- – nil

⌵ – 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 INDICES¹

		BIR ²	Leonia	Eonia ³	Sofibid							Sofibor							Euribor ³						
						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
2007	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
2008	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
	V	4.93	4.96	4.01		4.73	4.83	5.32	5.48	5.68	6.00	6.49		5.06	5.33	6.52	6.67	6.88	7.14	8.08		4.39	4.86	4.90	4.99
	VI	4.96	5.06	4.01		4.86	4.95	5.41	5.59	5.82	6.11	6.68		5.16	5.53	6.60	6.77	7.02	7.30	8.33		4.47	4.94	5.09	5.36

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

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

³ Source: ECB.

YIELD ON GOVERNMENT SECURITIES

		Yield on BGN-denominated interest-bearing government securities on the primary market ¹					Yield on BGN-denominated interest-bearing government securities on the secondary market ²					Long-term interest rate ⁴
		2 years	3 years	5 years	7 years ³	10 years	2 years	3 years	5 years	7 years ³	10 years	
annual effective yield												
2007	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
2008	XII	-	-	-	-	5.27	-	4.12	-	4.60	4.99	5.08
	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
	V	-	-	-	-	5.18	-	-	4.81	4.52	5.08	4.95
	VI	-	-	5.59	-	-	-	5.01	5.37	5.10	5.58	5.17

¹ Source: Fiscal services department, BNB.

² 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.

³ Government securities with maturity of seven years also include issues of seven years and three months.

⁴ 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	up to 1 year	over 1 and up to 5 years	over 5 years	
annual effective interest rate															
2007	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
2008	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
	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
	V	9.97	10.71	9.41	8.37	9.31	-	-	8.87	8.74	9.92	8.23	8.66	14.17	8.04
	VI	10.48	10.78	8.50	8.79	9.74	-	-	8.50	8.75	9.15	8.05	8.25	14.24	8.19
volumes in million BGN															
2007	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
2008	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
	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
	V	270.4	129.5	1.2	4.0	135.7	-	-	808.8	314.0	4.1	10.8	447.7	27.3	4.9
	VI	227.4	167.1	1.0	2.5	56.8	-	-	1173.3	332.5	3.0	9.7	805.5	20.2	2.3

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

		Overdraft ¹		Loans other than overdraft								
		in BGN	in EUR	in BGN				in EUR				
					up to 1 year	over 1 and up to 5 years	over 5 years			up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate												
2007	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	
2008	XII	9.24	7.32	9.80	9.11	10.22	9.76	8.63	8.47	8.68	8.61	
	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	
	V	9.54	7.37	10.27	9.79	10.49	10.26	8.57	8.48	8.65	8.50	
	VI	9.59	7.40	10.36	10.03	10.55	10.31	8.63	8.47	8.75	8.53	
	volumes in million BGN											
	2007	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	
2008	XII	2919.5	3887.2	4275.7	974.3	1699.4	1602.0	11093.2	1113.9	5043.7	4935.6	
	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	
	V	3186.4	4687.2	4447.1	738.6	1800.5	1908.1	13190.5	1246.9	6139.9	5803.7	
	VI	3422.7	4972.7	4511.6	732.4	1812.9	1966.3	13839.8	1335.8	6410.0	6094.0	

¹ 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*¹ SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Consumer loans								Loans for house purchases									
		in BGN				in EUR				in BGN					in EUR				
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years
annual effective interest rate																			
2007	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
2008	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
	V	10.77	10.78	10.09	9.35	8.75	8.74	8.46	10.38	8.81	8.82	-	-	7.70	7.59	7.60	5.83	-	10.80
	VI	10.80	10.81	10.21	9.66	9.02	9.01	8.80	9.97	8.81	8.81	6.04	-	9.94	7.52	7.50	7.42	7.73	10.36
volumes in million BGN																			
2007	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
2008	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
	V	380.3	377.4	1.3	1.6	124.6	119.0	4.1	1.4	98.6	98.0	-	-	0.6	208.8	205.7	2.3	-	0.8
	VI	415.8	413.1	1.1	1.7	100.5	94.9	3.4	2.2	104.5	103.7	0.4	-	0.3	230.0	227.1	1.1	0.3	1.4

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

(continue)

(continued)

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

		Other loans							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2007	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	-
2008	XII	12.44	12.44	11.48	-	8.56	8.49	-	10.52
	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	-
	V	12.85	12.86	9.80	10.36	9.72	9.72	7.18	14.34
	VI	12.45	12.45	7.76	12.14	9.42	9.42	-	-
volumes in million BGN									
2007	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	-
2008	XII	55.0	54.9	0.1	-	21.7	21.0	-	0.7
	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	-
	V	42.3	42.2	0.1	0.1	21.8	21.3	0.3	0.2
	VI	53.8	53.7	0.0	0.0	36.4	36.4	-	-

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

APRC¹ ON NEW BUSINESS ON LOANS TO *HOUSEHOLDS* SECTOR

		APRC ¹			
		Consumer loans		For house purchases	
		in BGN	in EUR	in BGN	in EUR
annual effective interest rate					
2007	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
2008	XII	11.33	9.28	8.62	8.25
	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
	V	12.03	9.43	9.24	8.60
	VI	11.96	9.65	9.72	8.49

¹ APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this indicator is available on the BNB's website ([www.bnb.bg/Statistics/Interest rate statistics/](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*¹ SECTOR

		Overdraft ²		Consumer loans							
		in BGN	in EUR	in BGN	in EUR				up to 1 year	over 1 and up to 5 years	over 5 years
					up to 1 year	over 1 and up to 5 years	over 5 years				
annual effective interest rate											
2007	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
2008	XII	13.27	9.77	10.67	11.70	12.06	10.16	9.24	7.59	9.10	9.31
	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
	V	13.76	9.83	11.06	11.77	12.30	10.66	9.10	9.00	9.17	9.09
	VI	13.78	9.82	11.03	12.22	12.29	10.62	9.08	8.92	9.16	9.07
volumes in million BGN											
2007	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
2008	XII	1136.7	122.6	5298.1	22.3	1410.2	3865.7	266.8	8.2	28.3	230.3
	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
	V	1353.7	158.1	5875.9	21.9	1417.2	4436.8	486.7	5.2	53.4	428.0
	VI	1395.6	174.5	5923.7	21.7	1419.5	4482.6	571.3	5.0	59.9	506.4

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

² 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*¹ SECTOR

		Loans for house purchases								Other loans							
		in BGN				in EUR				in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate																	
2007	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
2008	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
	V	8.93	10.31	10.53	8.90	7.77	10.53	8.65	7.75	12.52	11.49	13.50	11.46	9.82	10.18	9.97	9.56
	VI	8.94	10.39	10.57	8.91	7.76	11.03	8.73	7.74	12.56	11.50	13.54	11.54	9.87	10.00	10.06	9.60
volumes in million BGN																	
2007	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
2008	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
	V	3771.0	1.7	62.0	3707.3	2562.1	6.8	53.2	2502.1	771.8	111.6	400.9	259.3	239.5	20.6	120.5	98.3
	VI	3814.8	1.7	60.9	3752.3	2760.8	6.8	54.4	2699.5	782.6	114.2	403.9	264.6	254.7	23.9	127.8	102.9

¹ 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	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	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	-	0.50	3.67	3.37	4.48	3.90	5.70	4.79	0.97
	V	5.10	5.03	5.87	5.13	6.31	6.82	0.40	4.33	3.71	4.33	3.36	9.65	3.55	3.19
	VI	5.20	5.07	5.49	6.11	5.90	5.37	1.56	3.85	3.61	3.64	5.92	4.88	3.31	1.11
volumes in million BGN															
2007	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
	V	2193.0	1947.1	147.8	23.4	30.1	30.3	14.3	737.8	509.2	117.8	37.8	67.2	1.0	4.7
	VI	1419.0	1106.4	186.9	70.8	51.3	0.6	3.0	802.3	564.1	124.5	56.6	52.7	0.1	4.3

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 ¹		Deposits with agreed maturity														Deposits redeemable at notice ¹					
		in BGN in EUR		in BGN							in EUR							in BGN			in EUR		
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months				
annual effective interest rate																							
2007	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	
2008	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	
	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	
	V	0.72	0.58	4.56	4.06	5.38	5.11	6.09	4.51	2.56	4.36	3.35	4.48	3.85	6.07	4.77	4.19	2.84	2.84	-	3.24	3.24	
	VI	0.70	0.58	4.73	4.30	5.47	5.37	6.12	4.47	2.56	4.34	3.39	4.08	4.37	5.98	4.85	4.29	2.99	2.99	-	3.36	3.36	
volumes in million BGN																							
2007	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	
2008	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	
	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	
	V	4597.6	2893.2	2404.9	1327.2	446.7	265.1	209.6	70.9	85.4	2108.3	892.3	304.3	187.1	564.8	19.9	139.9	6.6	6.6	-	34.1	34.1	
	VI	4649.7	2748.3	2597.0	1491.3	502.9	220.3	227.8	68.1	86.5	2266.2	968.1	293.6	231.1	608.7	19.2	145.5	5.9	5.9	-	25.7	25.7	

¹ 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*¹ SECTOR

		Deposits with agreed maturity													
		in BGN						in EUR							
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		
annual effective interest rate															
2007	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
	V	5.13 ^R	4.06 ^R	6.39	5.22	6.31	6.41	6.54	3.98 ^R	3.05 ^R	4.80	4.30	5.13	5.04	5.03
	VI	5.33	4.16	6.39	5.72	6.45	6.19	6.53	4.26	3.22	5.03	4.74	5.25	4.79	4.63
volumes in million BGN															
2007	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
	V	503.3	258.4	132.9	23.5	65.5	7.8	15.1	942.3	451.3	266.6	66.2	114.9	14.7	28.6
	VI	477.4	222.4	114.0	27.5	98.2	6.8	8.5	859.0	363.8	282.7	61.9	126.1	8.4	16.1

¹ 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
HOUSEHOLDS¹ SECTOR**

		Overnight deposits ²		Deposits with agreed maturity														Deposits redeemable at notice ²					
		in BGN in EUR		in BGN							in EUR							in BGN			in EUR		
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months				
annual effective interest rate																							
2007	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
2008	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
	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
	V	0.89	0.45	4.89 ^R	3.72 ^R	5.32	4.88	5.41	6.32	6.87	3.94 ^R	2.84 ^R	4.03	4.13	4.56	4.93	5.52	3.26	3.26	2.50	2.67	2.67	2.40
	VI	0.92	0.49	5.00	3.72	5.41	4.94	5.67	6.29	6.86	4.02	2.89	4.18	4.15	4.64	4.92	5.51	3.33	3.33	2.50	2.75	2.75	2.40
volumes in million BGN																							
2007	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
2008	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
	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
	V	2562.6	885.6	4114.1	1367.9	733.6	458.4	1188.1	84.3	281.9	6909.9	2173.0	1304.0	995.6	1707.4	182.0	548.0	1915.1	1915.0	0.0	1817.2	1816.9	0.3
	VI	2599.3	909.9	4173.8	1357.2	753.2	459.1	1233.3	87.6	283.4	7085.0	2155.6	1419.6	1002.9	1768.6	183.5	554.9	1973.8	1973.8	0.0	1893.2	1892.9	0.3

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

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