

MONETARY STATISTICS

May 2014

24 June 2014

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List of abbreviations

BNB	Bulgarian National Bank
CG	Central government
ECB	European Central Bank
EU	European Union
ESA'95	European System of Accounts, 1995
IAS	International Accounting Standards
ICs and PFs	Insurance corporations and pension funds
IMF	International Monetary Fund
LG	Local government
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MMFs	Money market funds
MU	Monetary Union
NPISHs	Non-profit Institutions Serving Households
NSI	National Statistical Institute
OECD	Organization for Economic Cooperation and Development
OFIAs	Other financial intermediaries and auxiliaries, except insurance corporations and pension funds
OMFIs	Other monetary financial institutions
SDDS	Special Data Dissemination Standard
SDR	Special Drawing Rights
SNA'93	System of National Accounts, 1993
SSFs	Social Security Funds

Legend

0	The indicator is less than 0.05 but more than nil.
-	The indicator is nil.
r	Revised data.

TABLES

Table 1

Short Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN000														
Exchange rate: BGN / USD 1		1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)		26,204,720	25,962,820	26,876,561	27,910,264	28,087,226	28,224,980	28,916,416	28,375,890	28,314,236	28,003,172	28,811,893	28,514,301	28,664,870
in BGN		-85,926	260,750	-181,442	264,535	172,715	525,745	391,658	235,434	272,985	86,693	192,028	-212,387	257,593
in foreign currency		26,290,646	25,702,070	27,058,003	27,645,729	27,914,511	27,699,235	28,524,758	28,140,456	28,041,251	27,916,479	28,619,865	28,726,688	28,407,277
Foreign assets		40,658,082	40,398,945	41,218,741	41,966,139	42,022,444	41,546,381	42,318,757	41,857,901	41,508,873	41,152,945	42,059,015	41,601,473	41,818,875
in BGN		622,925	982,411	469,960	1,026,809	986,400	1,316,709	1,181,574	1,137,687	992,117	1,026,370	1,026,370	570,085	1,081,808
in foreign currency		40,035,157	39,416,534	40,748,781	40,939,330	41,036,044	40,229,672	41,088,752	40,720,214	40,512,164	40,126,575	41,032,645	41,031,388	40,737,067
Less: foreign liabilities		14,453,362	14,436,125	14,342,180	14,055,875	13,935,218	13,321,401	13,402,341	13,482,011	13,194,637	13,149,773	13,247,122	13,087,172	13,154,005
in BGN		708,851	721,661	651,402	762,274	813,685	790,964	838,347	946,140	864,702	905,424	834,342	782,472	824,215
in foreign currency		13,744,511	13,714,464	13,690,778	13,293,601	13,121,533	12,530,437	12,563,994	12,535,871	12,329,935	12,244,349	12,412,780	12,304,700	12,329,790
DOMESTIC ASSETS (NET)		53,720,830	53,821,980	53,991,781	54,058,037	54,194,889	54,543,783	54,336,279	55,834,569	56,481,844	56,979,088	56,343,847	56,544,553	56,869,138
DOMESTIC CREDIT		55,014,477	55,150,489	55,437,903	55,456,582	55,738,506	55,960,137	55,810,521	57,062,636	57,816,052	58,314,931	57,668,113	57,939,685	58,320,178
in BGN		18,810,266	19,124,396	19,308,227	19,493,945	19,828,637	20,100,821	20,150,076	21,846,063	22,286,890	22,382,021	21,628,264	21,802,876	22,126,815
in foreign currency		36,204,211	36,026,093	36,129,676	35,962,637	35,909,869	35,859,316	35,660,445	35,216,573	35,529,162	35,932,910	36,039,849	36,136,809	36,193,363
CLAIMS ON GENERAL GOVERNMENT		-353,794	-246,370	-55,109	144,604	205,056	289,063	331,083	1,151,521	2,285,249	2,538,830	1,563,213	1,550,501	1,725,392
in BGN		-2,297,152	-2,216,840	-2,103,832	-1,946,141	-1,911,817	-1,865,641	-1,802,962	-604,229	176,308	82,437	-932,547	-919,092	-861,968
in foreign currency		1,943,358	1,970,470	2,048,723	2,090,745	2,116,873	2,154,704	2,134,045	1,755,750	2,108,941	2,456,393	2,495,760	2,469,593	2,587,360
CLAIMS ON NON-GOVERNMENT SECTOR		55,368,271	55,396,859	55,493,012	55,311,978	55,533,450	55,671,074	55,479,438	55,911,115	55,530,803	55,776,101	56,104,900	56,389,184	56,594,786
in BGN		21,107,418	21,341,236	21,412,059	21,440,086	21,740,450	21,966,462	21,953,038	22,450,292	22,110,582	22,299,584	22,560,811	22,721,968	22,988,783
in foreign currency		34,260,853	34,055,623	34,080,953	33,871,892	33,792,996	33,704,612	33,526,400	33,460,823	33,476,517	33,544,089	33,667,216	33,667,216	33,606,003
FIXED ASSETS		3,797,953	3,944,659	3,994,816	4,017,243	4,033,455	4,061,058	4,024,742	4,027,861	4,047,655	4,039,436	4,055,409	4,107,041	4,153,906
OTHER ITEMS (NET)		-5,091,600	-5,273,168	-5,440,938	-5,415,788	-5,577,072	-5,477,412	-5,498,984	-5,255,928	-5,381,863	-5,375,279	-5,379,675	-5,502,173	-5,604,946
in BGN		-4,328,795	-4,451,941	-4,554,123	-4,543,206	-4,662,313	-4,626,650	-4,682,809	-4,600,443	-4,647,275	-4,694,249	-4,529,491	-4,553,300	-4,636,957
in foreign currency		-762,805	-821,227	-886,815	-872,582	-914,759	-850,762	-816,175	-655,485	-734,588	-681,030	-850,184	-948,873	-967,989
BROAD MONEY M3		62,751,229	62,986,547	63,775,386	64,733,332	65,218,220	65,659,311	66,248,207	67,236,351	67,652,471	67,601,876	67,799,443	67,787,259	68,218,345
MONEY M1		24,376,741	24,890,680	25,697,069	26,344,232	26,412,765	26,574,403	27,269,621	27,039,177	27,652,079	27,438,305	27,480,009	27,490,747	27,628,796
Currency outside MFIs		8,094,707	8,270,791	8,517,067	8,712,218	8,671,940	8,598,585	8,675,602	9,075,151	8,727,686	8,747,140	8,661,247	8,874,569	8,885,933
Overnight deposits		16,282,034	16,619,889	17,180,002	17,632,014	17,740,825	17,975,818	18,594,019	17,964,026	18,924,393	18,691,165	18,818,762	18,616,178	18,742,863
in BGN		11,786,449	11,944,939	12,411,423	12,744,645	12,762,981	12,913,859	12,988,081	12,851,667	13,774,163	13,675,685	13,802,801	13,764,969	13,818,915
in foreign currency		4,495,585	4,674,950	4,768,579	4,887,369	4,977,844	5,061,959	5,605,938	5,112,359	5,150,230	5,015,480	5,015,961	4,851,209	4,923,948
MONEY M2 (M1 + QUASI-MONEY)		62,711,794	62,941,408	63,725,597	64,679,592	65,159,378	65,603,303	66,186,098	67,163,224	67,589,162	67,530,522	67,730,688	67,707,165	68,136,307
QUASI-MONEY		38,335,053	38,050,728	38,028,528	38,335,360	38,746,613	39,028,900	38,916,477	40,124,047	39,937,083	40,092,217	40,250,679	40,216,418	40,507,511
Deposits with agreed maturity up to 2 years		29,794,466	29,185,167	28,875,549	28,863,055	28,989,758	29,017,897	28,684,020	29,233,710	28,745,721	28,727,792	28,726,672	28,485,133	28,660,443
in BGN		15,043,294	14,793,027	14,666,575	14,665,146	14,604,168	14,648,505	14,576,659	14,944,430	14,518,386	14,665,834	14,749,678	14,594,846	14,560,646
in foreign currency		14,751,172	14,392,140	14,208,974	14,197,909	14,385,590	14,369,392	14,107,361	14,289,280	14,227,335	14,061,958	13,976,994	13,990,287	14,099,797
Deposits redeemable at notice up to 3 months		8,540,587	8,865,561	9,152,979	9,472,305	9,766,855	10,011,003	10,232,457	10,890,337	11,191,362	11,364,425	11,524,007	11,731,285	11,847,068
in BGN		4,817,104	5,005,488	5,152,043	5,300,890	5,478,106	5,646,921	5,775,167	6,167,800	6,338,061	6,406,447	6,469,095	6,578,780	6,664,590
in foreign currency		3,723,483	3,860,073	4,000,936	4,171,415	4,278,749	4,364,082	4,457,290	4,722,537	4,853,301	4,957,978	5,054,912	5,152,505	5,182,478
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)		62,751,229	62,986,547	63,775,386	64,733,332	65,218,220	65,659,311	66,248,207	67,236,351	67,652,471	67,601,876	67,799,443	67,787,259	68,218,345
Marketable instruments (debt securities issued up to 2 years+ MIF's shares/units + repos)		39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
in BGN		39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		17,174,321	16,798,253	17,092,956	17,234,969	17,063,895	17,109,452	17,004,488	16,974,108	17,143,609	17,380,384	17,356,297	17,271,595	17,315,663

Short Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		1,833,795	1,882,354	1,900,095	1,877,191	1,862,923	1,876,698	1,912,493	1,902,605	1,946,138	1,979,079	2,100,569	2,121,287	2,160,519
in BGN		889,766	886,194	895,681	904,544	914,728	925,604	967,706	947,582	970,201	1,005,023	1,014,924	1,031,343	1,057,254
in foreign currency		944,029	996,160	1,004,414	972,647	948,195	951,094	944,787	955,023	975,937	974,056	1,085,645	1,089,944	1,103,265
Debt securities issued over 2 years		85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
Capital and reserves		15,254,790	14,841,971	15,118,933	15,283,850	15,127,044	15,158,826	15,018,067	14,927,165	15,053,133	15,256,967	15,111,390	15,005,970	15,010,806

Preliminary data.

Source: BNB and other MFIs.

Table 1a

Detailed Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN000														
Exchange rate: BGN / USD 1		1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)		26,204,720	25,962,820	26,876,561	27,910,264	28,087,226	28,224,980	28,916,416	28,375,890	28,314,236	28,003,172	28,811,893	28,514,301	28,664,870
Foreign assets		40,658,082	40,398,945	41,218,741	41,966,139	42,022,444	41,546,381	42,318,757	41,857,901	41,508,873	41,152,945	42,059,015	41,601,473	41,818,875
Cash in foreign currency		602,894	634,202	704,128	675,589	642,859	628,459	569,653	654,024	632,683	632,879	646,728	632,662	676,261
o/w EUR		475,056	491,177	555,371	516,586	488,836	468,162	438,436	506,803	497,422	508,235	514,988	497,445	529,786
Deposits		10,594,444	10,693,580	11,214,442	11,889,452	12,066,221	11,664,184	12,624,440	12,079,352	11,006,095	11,195,942	12,141,475	11,490,148	11,601,624
in BGN		419,885	859,799	348,358	900,681	855,614	1,188,283	1,096,499	1,053,466	1,009,592	869,036	860,774	397,588	920,787
in foreign currency		10,174,559	9,833,781	10,866,084	10,988,771	11,210,607	10,465,901	11,527,941	11,025,886	9,996,503	10,326,906	11,280,701	11,092,560	10,680,837
o/w EUR		9,213,596	8,830,244	9,181,034	9,653,718	9,652,317	8,765,733	9,795,326	9,362,494	7,993,074	8,222,098	8,973,543	9,201,069	8,572,599
Repos		337,558	345,543	235,919	243,409	345,333	344,828	520,924	619,715	734,678	792,151	791,002	810,337	886,539
in BGN		7,909	7,930	8,099	8,153	8,194	8,000	8,071	8,932	8,932	2,900	7,900	7,900	7,900
in foreign currency		329,649	337,613	227,820	235,256	337,139	336,828	512,853	610,644	725,746	789,251	783,102	802,437	878,639
o/w EUR		329,649	337,613	227,820	235,256	337,139	336,828	512,853	610,644	725,746	789,251	783,102	802,437	878,639
Loans		2,926,301	2,906,543	2,899,474	2,843,107	2,850,346	2,841,412	2,841,888	2,868,363	2,869,558	2,867,002	2,912,287	2,915,034	2,911,655
in BGN		91,402	91,253	90,073	94,548	99,166	91,956	96,979	90,580	90,707	91,730	129,242	136,146	124,647
in foreign currency		2,834,899	2,815,290	2,809,401	2,748,559	2,751,180	2,749,456	2,744,909	2,767,783	2,778,851	2,775,272	2,783,045	2,778,888	2,787,008
o/w EUR		2,528,714	2,518,276	2,514,395	2,449,157	2,452,530	2,458,788	2,453,386	2,471,678	2,477,560	2,480,946	2,451,039	2,462,745	2,456,762
Securities other than shares		21,846,570	21,863,875	22,035,035	22,064,671	22,030,049	22,031,182	21,877,702	21,875,691	22,344,421	21,662,519	21,610,899	21,799,577	21,803,150
in BGN		103,729	23,429	23,430	23,427	23,426	28,470	28,456	28,457	28,456	28,451	28,451	28,451	28,474
in foreign currency		21,742,841	21,840,446	22,011,605	22,041,244	22,006,623	22,002,712	21,849,246	21,847,234	22,315,965	21,634,068	21,582,445	21,771,126	21,774,676
o/w EUR		21,435,044	21,522,138	21,721,791	21,756,931	21,726,663	21,703,233	21,546,587	21,542,051	21,978,258	21,015,633	21,008,449	21,213,955	21,295,634
Shares and other equity		147,665	147,245	150,135	151,255	151,435	151,644	151,827	156,423	155,342	154,486	154,295	173,480	175,681
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		147,665	147,245	150,135	151,255	151,435	151,644	151,827	156,423	155,342	154,486	154,295	173,480	175,681
o/w EUR		106,717	106,694	106,700	106,710	106,736	106,735	106,734	106,740	106,705	106,703	106,708	106,693	106,688
Monetary gold and SDR holdings ¹		4,182,555	3,767,321	3,958,361	4,088,270	3,920,859	3,877,088	3,725,730	3,608,212	3,748,643	3,833,457	3,779,900	3,764,628	3,747,863
Accrued interest receivable		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
o/w EUR		19,978	40,452	20,900	10,152	15,012	17,292	6,449	5,841	17,026	14,235	21,974	15,117	15,887
Less: foreign liabilities		14,453,362	14,436,125	14,342,180	14,055,875	13,935,218	13,321,401	13,402,341	13,482,011	13,194,637	13,149,773	13,247,122	13,087,172	13,154,005
Deposits		10,673,230	10,663,775	10,581,428	10,284,884	10,173,867	9,559,673	9,557,428	9,657,070	9,343,339	9,322,213	9,455,200	9,295,258	9,350,503
in BGN		669,584	682,394	612,197	723,069	774,288	751,567	798,937	906,728	825,334	865,825	794,987	743,104	784,897
in foreign currency		10,003,646	9,981,381	9,969,231	9,561,815	9,399,579	8,808,106	8,758,491	8,750,342	8,518,005	8,456,388	8,660,213	8,552,154	8,565,606
o/w EUR		9,335,763	9,296,114	9,305,704	8,893,497	8,806,637	8,231,554	8,173,545	8,142,978	7,940,867	7,888,172	8,064,179	7,988,045	7,978,792
Repos		2,225,109	2,220,308	2,220,487	2,224,937	2,225,751	2,236,093	2,240,699	2,233,261	2,238,275	2,232,312	2,195,877	2,198,214	2,194,341
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		2,225,109	2,220,308	2,220,487	2,224,937	2,225,751	2,236,093	2,240,699	2,233,261	2,238,275	2,232,312	2,195,877	2,198,214	2,194,341
o/w EUR		2,224,507	2,219,261	2,219,456	2,224,346	2,224,737	2,234,516	2,239,406	2,231,700	2,236,394	2,230,330	2,193,749	2,196,096	2,192,185
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities ³		178,132	178,130	178,068	178,068	178,260	178,260	256,506	256,508	256,454	256,695	256,451	256,454	256,414
in BGN		39,267	39,267	39,205	39,205	39,397	39,397	39,410	39,412	39,368	39,599	39,355	39,368	39,318
in foreign currency		138,865	138,863	138,863	138,863	138,863	138,863	217,096	217,096	217,096	217,096	217,096	217,096	217,096
o/w EUR		138,865	138,863	138,863	138,863	138,863	138,863	217,096	217,096	217,096	217,096	217,096	217,096	217,096
Accrued interest payable		75	150	238	89	158	254	104	232	378	119	261	403	127
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-

Detailed Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
in foreign currency		75	150	238	89	158	254	104	232	378	119	261	403	127
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,376,816	1,373,762	1,361,959	1,367,897	1,357,182	1,347,121	1,347,604	1,334,940	1,356,181	1,338,434	1,339,333	1,336,833	1,352,620
DOMESTIC ASSETS (NET)		53,720,830	53,821,980	53,991,781	54,058,037	54,194,889	54,543,783	54,336,279	55,834,569	56,481,844	56,979,088	56,343,847	56,544,553	56,869,138
DOMESTIC CREDIT		55,014,477	55,150,489	55,437,903	55,456,582	55,738,506	55,960,137	55,810,521	57,062,636	57,816,052	58,314,931	57,668,113	57,939,685	58,320,178
CLAIMS ON GENERAL GOVERNMENT		-353,794	-246,370	-55,109	144,604	205,056	289,063	331,083	1,151,521	2,285,249	2,538,830	1,563,213	1,550,501	1,725,392
Central government (net)		-664,562	-558,365	-368,358	-166,349	-102,029	-10,714	35,211	862,499	2,002,288	2,254,577	1,274,917	1,268,440	1,448,503
Claims		5,535,892	5,576,370	5,560,085	4,902,927	5,216,804	5,283,483	5,388,293	5,818,443	6,491,782	6,533,358	6,519,716	6,532,270	6,486,197
Government securities		5,535,849	5,576,337	5,558,324	4,899,069	5,207,716	5,272,247	5,375,185	5,464,465	6,142,218	6,186,412	6,174,035	6,184,278	6,138,172
in BGN		3,073,906	3,061,686	3,056,203	2,364,967	2,667,024	2,746,428	2,822,571	2,873,062	3,586,405	3,605,164	3,653,378	3,679,195	3,490,918
in foreign currency		2,461,943	2,514,651	2,502,121	2,534,102	2,540,692	2,525,819	2,552,614	2,591,413	2,555,813	2,581,248	2,520,657	2,505,083	2,647,254
o/w EUR		1,514,028	1,557,719	1,572,081	1,594,637	1,586,945	1,580,032	1,612,701	1,679,459	1,635,143	1,670,287	1,616,169	1,597,212	1,712,726
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		43	33	1,761	3,858	9,088	11,236	13,108	353,978	349,564	346,946	345,681	347,992	348,025
in BGN		30	27	26	3,857	8,878	11,028	12,905	11,505	7,179	4,516	3,273	5,602	5,603
in foreign currency		13	6	1,735	1	210	208	203	342,473	342,385	342,430	342,408	342,390	342,422
o/w EUR		13	6	1,735	1	210	208	203	342,473	342,385	342,430	342,408	342,390	342,422
Less: liabilities		6,200,454	6,134,735	5,928,443	5,069,276	5,318,833	5,294,197	5,353,082	4,955,944	4,489,494	4,278,781	5,244,799	5,263,830	5,037,694
Deposits		6,200,454	6,134,735	5,928,443	5,069,276	5,318,833	5,294,197	5,353,082	4,955,944	4,489,494	4,278,781	5,244,799	5,263,830	5,037,694
in BGN		5,561,980	5,472,699	5,356,134	4,508,459	4,777,706	4,809,085	4,821,076	3,665,284	3,588,378	3,700,242	4,767,512	4,779,024	4,529,169
in foreign currency		638,474	662,036	572,309	560,817	541,127	485,112	532,006	1,290,660	901,116	578,539	477,287	484,806	508,525
o/w EUR		610,792	634,802	542,270	530,274	510,702	454,265	500,944	1,261,553	872,580	550,761	449,471	455,285	478,974
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs		310,768	311,995	313,249	310,953	307,085	299,777	295,872	289,022	282,961	284,253	288,296	282,061	276,869
Securities other than shares		59,263	57,431	57,282	57,276	57,254	54,859	54,859	54,818	54,687	54,692	54,459	52,041	51,293
in BGN		3,964	3,965	3,816	3,810	3,812	3,669	3,669	3,681	3,550	3,553	3,554	3,408	2,658
in foreign currency		55,299	53,466	53,466	53,466	53,442	51,190	51,190	51,137	51,137	51,139	50,905	48,633	48,635
o/w EUR		55,299	53,466	53,466	53,466	53,442	51,190	51,190	51,137	51,137	51,139	50,905	48,633	48,635
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		251,505	254,564	255,967	253,677	249,831	244,918	241,013	234,204	228,274	229,561	233,837	230,020	225,596
in BGN		186,928	190,181	192,257	189,684	186,175	182,319	178,969	172,817	167,552	169,446	174,760	171,727	168,022
in foreign currency		64,577	64,383	63,710	63,993	63,656	62,599	62,044	61,387	60,722	60,115	59,077	58,293	57,574
o/w EUR		64,577	64,383	63,710	63,993	63,656	62,599	62,044	61,387	60,722	60,115	59,077	58,293	57,574
CLAIMS ON NON-GOVERNMENT SECTOR		55,368,271	55,396,859	55,493,012	55,311,978	55,533,450	55,671,074	55,479,438	55,911,115	55,530,803	55,776,101	56,104,900	56,389,184	56,594,786
Non-financial corporations		35,484,493	35,494,423	35,560,821	35,404,902	35,637,564	35,706,258	35,613,973	35,754,093	35,554,213	35,886,796	36,127,801	36,476,484	36,536,368
Repos		31,583	31,828	32,828	31,828	31,828	31,828	31,828	45,483	45,989	47,701	53,336	52,937	53,592
in BGN		30,615	30,860	31,860	30,860	30,860	30,860	30,860	44,515	45,021	45,020	46,733	51,969	52,624
in foreign currency		968	968	968	968	968	968	968	968	968	968	968	968	968
o/w EUR		968	968	968	968	968	968	968	968	968	968	968	968	968

Table 1a

Detailed Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Loans		34,918,001	34,928,339	34,991,993	34,838,256	35,075,541	35,116,567	35,000,895	35,089,493	34,898,607	35,218,827	35,477,756	35,802,974	35,838,460
in BGN		9,068,292	9,247,190	9,243,611	9,260,396	9,506,085	9,558,847	9,599,461	9,807,476	9,626,007	9,823,340	9,948,249	10,119,105	10,178,025
in foreign currency		25,849,709	25,681,149	25,748,382	25,577,860	25,569,456	25,557,720	25,401,434	25,282,017	25,272,600	25,395,487	25,529,507	25,683,869	25,660,435
o/w EUR		24,886,082	24,767,928	24,826,479	24,660,831	24,670,055	24,701,303	24,562,114	24,482,181	24,440,170	24,544,632	24,646,545	24,790,643	24,766,940
Securities other than shares		279,468	278,437	280,131	279,227	274,552	263,952	303,877	319,854	320,361	319,843	301,999	322,842	324,535
in BGN		12,162	12,175	12,175	12,190	12,302	12,238	12,470	11,074	13,080	13,157	11,469	11,468	11,472
in foreign currency		267,306	266,262	267,956	267,037	262,250	251,714	291,407	308,780	307,281	306,686	290,530	311,374	313,063
o/w EUR		267,306	266,262	267,956	267,037	262,250	251,714	291,407	308,780	307,281	306,686	290,530	311,374	313,063
Shares and other equity		255,441	255,819	255,869	255,591	255,643	293,911	263,718	298,757	289,257	300,425	294,710	297,731	319,781
in BGN		255,441	255,819	255,869	255,591	255,643	293,911	263,718	298,757	289,257	300,425	294,710	297,731	319,781
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,334,147	1,314,871	1,316,634	1,339,936	1,324,693	1,423,117	1,366,440	1,470,168	1,382,867	1,349,192	1,420,448	1,339,698	1,443,185
Repos		25,496	24,304	26,190	29,528	31,818	28,732	30,234	28,327	27,236	28,842	26,592	27,945	31,981
in BGN		20,374	18,200	18,930	19,465	19,715	24,800	24,901	24,013	21,566	24,404	23,502	23,740	28,607
in foreign currency		5,122	6,104	7,260	10,063	12,103	3,932	5,333	4,314	5,670	4,438	3,090	4,205	3,374
o/w EUR		5,122	6,104	7,260	10,063	12,103	3,932	5,333	4,314	5,670	4,438	3,090	4,205	3,374
Loans		957,831	939,041	935,326	955,813	942,302	1,043,973	985,734	1,088,338	1,001,506	966,121	1,057,833	975,293	1,053,970
in BGN		336,231	314,857	323,799	329,518	313,163	422,277	379,510	478,130	398,705	380,543	459,548	385,895	462,139
in foreign currency		621,600	624,184	611,527	626,295	629,139	621,696	606,224	610,208	602,801	585,578	598,285	589,398	591,831
o/w EUR		609,361	612,245	599,841	615,130	620,765	613,530	597,930	602,287	580,188	563,054	575,319	566,358	568,133
Securities other than shares		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
o/w EUR		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
Shares and other equity		312,502	313,109	314,332	314,987	312,928	313,244	313,279	311,902	312,705	312,804	307,423	307,906	324,632
in BGN		312,502	313,079	314,302	314,957	312,898	313,214	313,249	311,872	312,675	312,774	307,393	307,876	324,602
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Households and NPIs		18,549,631	18,587,565	18,615,557	18,567,140	18,571,193	18,541,699	18,499,025	18,686,854	18,593,723	18,540,113	18,556,651	18,573,002	18,615,233
Repos		1,510	1,410	1,380	1,395	1,534	1,677	1,677	1,948	1,808	1,924	5,031	4,952	4,821
in BGN		1,510	1,410	1,380	1,395	1,534	1,677	1,677	1,948	1,808	1,924	5,031	4,952	4,821
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		18,548,121	18,586,155	18,614,177	18,565,745	18,569,659	18,540,022	18,497,348	18,684,906	18,591,915	18,538,189	18,551,620	18,568,050	18,610,412
in BGN		11,070,291	11,147,646	11,210,133	11,215,714	11,288,254	11,308,638	11,313,537	11,472,001	11,402,464	11,396,284	11,458,541	11,519,232	11,606,712
in foreign currency		7,477,830	7,438,509	7,404,044	7,350,031	7,281,405	7,231,384	7,183,811	7,212,905	7,189,451	7,141,905	7,093,079	7,048,818	7,003,700
o/w EUR		7,311,068	7,265,066	7,231,819	7,181,509	7,112,656	7,064,031	7,016,141	7,045,793	7,029,472	6,981,805	6,932,847	6,888,288	6,843,269
FIXED ASSETS		3,797,953	3,944,659	3,994,816	4,017,243	4,033,455	4,061,058	4,024,742	4,027,861	4,047,655	4,039,436	4,055,409	4,107,041	4,153,906
OTHER ITEMS (NET)		-5,091,600	-5,273,168	-5,440,938	-5,415,788	-5,577,072	-5,477,412	-5,498,984	-5,255,928	-5,381,863	-5,375,279	-5,379,675	-5,502,173	-5,604,946
Accounts between MFIs (net)		29,180	42,287	34,494	61,598	65,448	91,497	45,971	104,991	104,421	157,251	50,272	56,840	43,239
in BGN		10,492	18,652	20,643	35,561	33,408	23,721	14,186	24,715	5,585	3,345	678	5,469	12,315
in foreign currency		18,688	23,635	13,851	26,037	32,040	67,776	31,785	80,276	98,836	153,906	49,594	51,371	30,924
o/w EUR		19,448	23,640	13,864	26,046	34,228	67,797	31,832	80,329	99,025	154,054	49,732	51,513	31,055
Other assets and liabilities (net)		-5,120,780	-5,315,455	-5,475,432	-5,477,386	-5,642,520	-5,568,909	-5,544,955	-5,360,919	-5,486,284	-5,532,530	-5,429,947	-5,559,013	-5,648,185
in BGN		-4,339,287	-4,470,593	-4,574,766	-4,578,767	-4,695,721	-4,650,371	-4,696,995	-4,625,158	-4,652,860	-4,697,594	-4,530,169	-4,558,769	-4,649,272
in foreign currency		-781,493	-844,862	-900,666	-898,619	-946,799	-918,538	-847,960	-735,761	-833,424	-834,936	-899,778	-1,000,244	-998,913
o/w EUR		-730,134	-830,366	-853,383	-867,877	-939,866	-922,158	-851,158	-783,426	-868,667	-863,072	-904,829	-1,052,732	-988,073

Table 1a

Detailed Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BROAD MONEY M3		62,751,229	62,986,547	63,775,386	64,733,332	65,218,220	65,659,311	66,248,207	67,236,351	67,652,471	67,601,876	67,799,443	67,787,259	68,218,345
MONEY M1		24,376,741	24,890,680	25,697,069	26,344,232	26,412,765	26,574,403	27,269,621	27,039,177	27,652,079	27,438,305	27,480,009	27,490,747	27,628,796
Currency outside MFIs		8,094,707	8,270,791	8,517,067	8,712,218	8,671,940	8,598,585	8,675,602	9,075,151	8,727,686	8,747,140	8,661,247	8,874,569	8,885,933
Overnight deposits		16,282,034	16,619,889	17,180,002	17,632,014	17,740,825	17,975,818	18,594,019	17,964,026	18,924,393	18,691,165	18,818,762	18,616,178	18,742,863
in BGN		11,786,449	11,944,939	12,411,423	12,744,645	12,762,981	12,913,859	12,988,081	12,851,667	13,774,163	13,675,685	13,802,801	13,764,969	13,818,915
Local government and SSFs		1,353,342	1,390,814	1,437,700	1,458,884	1,446,907	1,442,088	1,433,887	1,454,579	1,595,652	1,588,160	1,641,271	1,645,630	1,493,653
Non-financial corporations		5,528,055	5,452,489	5,787,759	5,854,484	5,954,455	6,063,986	6,056,609	6,203,866	6,408,533	6,318,166	6,259,990	6,028,763	6,285,042
Financial corporations		1,193,602	1,264,894	1,320,623	1,509,240	1,400,302	1,392,088	1,394,415	861,684	1,322,562	1,378,062	1,585,506	1,591,622	1,666,569
Households and NPISHs		3,711,450	3,836,742	3,865,341	3,922,037	3,961,317	4,025,697	4,103,170	4,291,538	4,447,416	4,391,297	4,316,034	4,498,954	4,373,631
in foreign currency		4,495,585	4,674,950	4,768,579	4,887,369	4,977,844	5,061,959	5,605,938	5,112,359	5,150,230	5,015,480	5,015,961	4,851,209	4,923,948
Local government and SSFs		35,505	36,516	36,675	35,805	32,912	36,035	33,843	31,301	32,500	29,649	29,597	39,628	35,400
Non-financial corporations		2,598,756	2,639,115	2,724,701	2,800,239	2,929,034	2,986,812	3,396,713	2,942,992	2,949,252	3,047,094	3,033,185	2,941,831	2,985,694
Financial corporations		771,982	869,670	856,588	871,998	826,178	819,216	949,918	885,273	951,143	726,868	749,581	682,686	716,603
Households and NPISHs		1,089,342	1,129,649	1,150,615	1,179,327	1,189,720	1,219,896	1,225,464	1,252,793	1,217,335	1,211,869	1,203,598	1,187,064	1,186,251
o/w EUR		3,705,384	3,923,727	3,992,917	4,113,463	4,161,392	4,165,968	4,764,955	4,275,130	4,232,004	4,136,842	4,082,712	4,000,986	4,111,281
Local government and SSFs		35,448	36,459	36,620	35,739	32,845	35,969	33,788	31,246	32,443	29,594	29,542	39,577	35,349
Non-financial corporations		2,049,463	2,129,328	2,207,373	2,301,543	2,373,118	2,388,418	2,836,059	2,361,521	2,336,850	2,448,108	2,377,847	2,369,025	2,469,987
Financial corporations		709,077	817,056	789,174	794,582	765,967	725,373	867,921	847,069	861,043	658,478	684,597	616,610	634,498
Households and NPISHs		911,396	940,884	959,750	981,599	989,462	1,016,208	1,027,187	1,035,294	1,001,668	1,000,662	990,726	975,774	971,447
MONEY M2 (M1 + QUASI-MONEY)		62,711,794	62,941,408	63,725,597	64,679,592	65,159,372	65,603,303	66,186,098	67,163,224	67,589,162	67,530,688	67,730,688	67,707,165	68,136,307
QUASI-MONEY		38,335,053	38,050,728	38,028,528	38,335,360	38,746,613	39,028,910	38,916,477	40,124,047	39,937,083	40,092,217	40,250,679	40,216,418	40,507,511
Deposits with agreed maturity up to 2 years		29,794,466	29,185,167	28,875,549	28,863,055	28,989,758	29,017,897	28,684,020	29,233,710	28,745,721	28,727,792	28,726,672	28,485,133	28,660,443
in BGN		15,043,294	14,793,027	14,666,575	14,665,146	14,604,168	14,648,505	14,576,659	14,944,430	14,518,386	14,665,834	14,749,678	14,594,846	14,560,646
Local government and SSFs		303,673	311,036	312,015	303,557	286,453	268,150	229,984	197,458	210,317	235,676	234,956	268,674	298,753
Non-financial corporations		2,733,403	2,693,462	2,668,008	2,744,757	2,791,243	2,870,496	2,836,005	2,888,818	2,847,248	2,848,009	2,909,268	2,734,569	2,730,140
Financial corporations		1,958,168	1,904,527	1,908,194	1,891,021	1,881,026	1,875,443	1,848,171	1,163,681	1,664,590	1,736,233	1,755,790	1,724,468	1,653,464
Households and NPISHs		10,048,050	9,884,002	9,778,358	9,725,811	9,645,446	9,634,416	9,662,499	9,694,473	9,796,231	9,845,916	9,849,664	9,867,135	9,878,289
in foreign currency		14,751,172	14,392,140	14,208,974	14,197,909	14,385,590	14,369,392	14,107,361	14,289,280	14,227,335	14,061,958	13,976,994	13,890,287	14,099,797
Local government and SSFs		2,503	2,502	2,497	2,499	2,495	2,493	372	370	373	369	385	386	387
Non-financial corporations		2,866,174	2,768,500	2,727,837	2,882,510	3,146,261	3,136,645	2,949,719	3,079,833	2,967,205	2,873,140	2,851,572	2,853,626	2,980,297
Financial corporations		1,080,336	907,313	853,353	861,420	858,222	870,981	812,930	906,113	872,273	878,524	845,622	801,400	804,893
Households and NPISHs		10,802,159	10,713,825	10,625,287	10,451,480	10,378,612	10,359,273	10,344,340	10,302,964	10,387,484	10,309,925	10,279,415	10,234,875	10,314,220
o/w EUR		12,526,640	12,148,408	12,008,778	11,985,705	12,188,072	12,197,277	12,004,342	12,194,761	12,096,177	11,973,658	11,863,125	11,745,249	11,984,007
Local government and SSFs		2,335	2,335	2,334	2,334	2,334	2,334	212	212	212	212	229	229	227
Non-financial corporations		2,531,463	2,393,950	2,361,763	2,510,267	2,749,267	2,747,092	2,627,488	2,743,084	2,621,402	2,530,982	2,492,071	2,452,593	2,634,464
Financial corporations		1,073,181	899,900	846,107	848,846	846,551	860,007	801,146	893,094	860,389	865,636	832,083	789,414	792,488
Households and NPISHs		8,919,661	8,852,223	8,798,574	8,624,258	8,589,920	8,587,844	8,575,496	8,558,371	8,614,174	8,576,828	8,538,744	8,503,013	8,556,828
Deposits redeemable at notice up to 3 months		8,540,587	8,865,561	9,152,979	9,472,305	9,756,855	10,011,003	10,232,457	10,890,337	11,191,362	11,364,425	11,524,007	11,731,285	11,847,068
in BGN		4,817,104	5,005,488	5,152,043	5,300,890	5,478,106	5,646,921	5,775,167	6,167,800	6,338,061	6,406,447	6,469,095	6,578,780	6,664,590
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		26,945	18,282	23,830	24,198	21,232	19,085	18,518	19,289	18,478	16,946	15,625	27,345	27,110
Financial corporations		368	368	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs		4,789,791	4,986,838	5,128,213	5,276,692	5,456,874	5,627,836	5,756,649	6,148,511	6,319,583	6,389,501	6,453,470	6,551,435	6,637,480
in foreign currency		3,723,483	3,860,073	4,000,936	4,171,415	4,278,749	4,364,082	4,457,290	4,722,537	4,853,301	4,957,978	5,054,912	5,152,505	5,182,478
Local government and SSFs		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		10,967	8,216	7,520	7,584	34,012	5,455	5,143	4,681	4,189	3,542	3,288	3,309	3,585
Financial corporations		1,630	1,278	-	-	-	-	-	-	-	-	-	-	-

Table 1a

Detailed Monetary Survey		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN000														
	Households and NPISHs	3,710,886	3,850,579	3,993,416	4,163,831	4,244,737	4,358,627	4,452,147	4,717,856	4,849,112	4,954,436	5,051,624	5,149,196	5,178,893
	o/w EUR	3,010,168	3,122,138	3,250,485	3,381,587	3,476,788	3,553,965	3,634,777	3,868,927	3,969,556	4,063,956	4,157,737	4,214,838	4,263,092
	Local government and SSFs	9,301	6,558	5,890	6,446	32,851	4,313	3,978	3,521	3,008	2,368	2,116	2,131	2,392
	Non-financial corporations	1,630	1,278	-	-	-	-	-	-	-	-	-	-	-
	Financial corporations	2,999,237	3,114,302	3,244,595	3,375,141	3,443,937	3,549,652	3,630,799	3,865,406	3,966,548	4,061,588	4,155,621	4,212,707	4,260,700
	Households and NPISHs	62,751,229	62,986,547	63,775,386	64,733,332	65,218,220	65,659,311	66,248,207	67,236,351	67,652,471	67,601,876	67,799,443	67,787,259	68,218,345
	MONEY M3 (M2 + MARKETABLE INSTRUMENTS)													
	Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)	39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
	in BGN	39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	17,174,321	16,798,253	17,092,956	17,234,969	17,063,895	17,109,452	17,004,488	16,974,108	17,143,609	17,380,384	17,356,297	17,271,595	17,315,663
	DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS													
	in BGN	1,833,795	1,882,354	1,900,095	1,877,191	1,862,923	1,876,698	1,912,493	1,902,605	1,946,138	1,979,079	2,100,569	2,121,287	2,160,519
	in foreign currency	889,766	886,194	895,681	904,544	914,728	925,604	967,706	947,582	970,201	1,005,023	1,014,924	1,031,343	1,057,254
	o/w EUR	944,029	996,160	1,004,414	972,647	948,195	951,094	944,787	955,023	975,937	974,056	1,085,645	1,089,944	1,103,265
	DEBT SECURITIES ISSUED OVER 2 YEARS	780,744	828,136	836,975	808,388	784,755	787,628	780,802	783,138	799,089	799,773	901,686	907,642	916,131
	in BGN	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
	in foreign currency	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
	o/w EUR	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
	CAPITAL AND RESERVES	15,254,790	14,841,971	15,118,933	15,283,850	15,127,044	15,158,826	15,018,067	14,927,165	15,053,133	15,256,967	15,111,390	15,005,970	15,010,806
	Funds contributed by owners	4,050,940	4,054,940	4,054,940	4,054,940	4,059,940	4,059,939	4,059,940	4,080,868	4,080,868	4,080,868	3,958,403	3,958,403	3,983,403
	Reserves	9,999,534	9,512,240	9,729,887	9,837,101	9,696,050	9,679,313	9,404,717	9,259,624	9,418,745	9,541,047	9,423,381	9,491,505	9,495,820
	Financial result	1,204,316	1,274,791	1,334,106	1,391,809	1,371,054	1,419,574	1,553,410	1,586,673	1,553,520	1,635,052	1,729,606	1,556,062	1,531,583

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

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

Source: BNB and other MFIs.

BNB Analytical Reporting		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN'000														
Exchange rate: BGN / USD 1		1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS														
FOREIGN ASSETS (NET)		22,379,063	21,961,445	22,862,940	23,626,356	23,492,388	22,585,764	22,169,994	22,744,184	22,059,880	21,860,785	21,679,765	21,857,038	21,540,166
Foreign assets		27,604,544	27,126,068	27,839,298	27,729,258	27,847,897	26,905,241	26,582,419	26,823,822	25,659,017	25,184,049	25,952,616	26,166,034	25,608,896
Cash in foreign currency		29,057,354	28,565,979	29,246,453	29,123,318	29,244,736	28,294,648	27,976,663	28,243,294	27,156,423	26,605,639	27,331,920	27,530,726	27,056,151
o/w EUR		39,073	34,922	32,674	30,334	25,590	23,355	21,394	19,364	93,606	91,192	89,184	84,876	81,526
Deposits		38,435	34,253	31,980	29,764	24,709	22,692	20,557	18,479	92,703	90,450	88,357	84,198	80,793
in BGN		5,022,038	4,962,423	5,474,646	5,277,630	5,591,662	4,670,952	4,586,610	4,962,017	3,261,467	3,471,264	4,241,541	4,282,715	3,651,683
in foreign currency		5,022,038	4,962,423	5,474,646	5,277,630	5,591,662	4,670,952	4,586,610	4,962,017	3,261,467	3,471,264	4,241,541	4,282,715	3,651,683
o/w EUR		5,013,014	4,953,233	5,464,517	5,267,497	5,581,502	4,660,987	4,575,739	4,952,041	3,251,616	3,460,079	4,231,329	4,273,060	3,643,114
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		19,763,900	19,730,984	19,729,824	19,686,997	19,661,582	19,675,968	19,606,635	19,618,828	20,006,545	19,166,508	19,170,157	19,354,191	19,530,268
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		19,763,900	19,730,984	19,729,824	19,686,997	19,661,582	19,675,968	19,606,635	19,618,828	20,006,545	19,166,508	19,170,157	19,354,191	19,530,268
o/w EUR		19,763,900	19,730,984	19,729,824	19,686,997	19,661,582	19,675,968	19,606,635	19,618,828	20,006,545	19,166,508	19,170,157	19,354,191	19,530,268
Shares and other equity		29,693	29,693	29,701	29,701	29,701	29,701	29,701	28,752	28,709	28,709	28,709	28,709	28,709
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		29,693	29,693	29,701	29,701	29,701	29,701	29,701	28,752	28,709	28,709	28,709	28,709	28,709
o/w EUR		6,891	6,891	6,899	6,899	6,899	6,899	6,899	6,899	6,856	6,856	6,856	6,856	6,856
Monetary gold and SDR holdings ¹		4,182,555	3,767,321	3,958,361	4,088,270	3,920,859	3,877,088	3,725,730	3,608,212	3,748,643	3,833,457	3,779,900	3,764,628	3,747,863
Accrued interest receivable		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
o/w EUR		19,978	40,452	20,900	10,152	15,012	17,292	6,449	5,841	17,026	14,235	21,974	15,117	15,887
Less: foreign liabilities		1,452,810	1,439,911	1,407,155	1,394,060	1,396,839	1,389,407	1,394,244	1,419,472	1,497,406	1,421,590	1,379,304	1,364,692	1,447,255
Deposits		75,919	65,999	44,958	26,074	39,499	42,032	46,536	84,300	140,847	83,037	39,710	27,456	94,508
in BGN		43,574	52,761	7,151	12,147	25,585	29,242	32,885	37,872	18,260	18,260	8,571	6,804	31,291
in foreign currency		32,345	13,238	37,807	13,927	13,914	12,790	13,651	46,428	114,553	64,777	31,139	20,652	63,217
o/w EUR		32,345	13,238	37,807	13,927	13,914	12,790	13,651	46,428	114,553	64,777	31,139	20,652	63,217
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans ²		-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable		75	150	238	89	158	254	104	232	378	119	261	403	127
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		75	150	238	89	158	254	104	232	378	119	261	403	127
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation		1,376,816	1,373,762	1,361,959	1,367,897	1,357,182	1,347,121	1,347,604	1,334,940	1,356,181	1,338,434	1,339,333	1,336,833	1,352,620

BNB Analytical Reporting		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
CLAIMS ON GENERAL GOVERNMENT		-5,496,699	-5,430,789	-5,240,287	-4,369,304	-4,612,168	-4,578,033	-4,659,849	-4,299,584	-3,858,173	-3,578,675	-4,523,242	-4,562,148	-4,324,551
Central government (net)		-5,496,699	-5,430,789	-5,240,287	-4,369,304	-4,612,168	-4,578,033	-4,659,849	-4,299,584	-3,858,173	-3,578,675	-4,523,242	-4,562,148	-4,324,551
Claims		-	-	-	-	-	-	-	-	-	-	-	-	-
Government securities		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Less: liabilities		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits		5,496,699	5,430,789	5,240,287	4,369,304	4,612,168	4,578,033	4,659,849	4,299,584	3,858,173	3,578,675	4,523,242	4,562,148	4,324,551
in BGN		5,127,320	5,027,072	4,924,331	4,067,550	4,329,882	4,338,027	4,378,948	3,254,255	3,196,134	3,243,472	4,285,158	4,309,374	4,056,923
in foreign currency		369,379	403,717	315,956	301,754	282,286	240,006	280,901	1,045,329	662,039	335,203	238,084	252,774	267,628
o/w EUR		360,579	395,159	307,337	293,169	273,742	230,878	271,790	1,036,155	653,895	327,148	229,957	243,199	257,911
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON OTHER MFIs		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR		76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539	76,539
Non-financial corporations		70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198
in BGN		70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198	70,198
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341

BNB Analytical Reporting		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Loans		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341
in BGN		6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341	6,341
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS		287,250	288,024	288,170	289,977	287,796	287,976	288,142	288,245	288,137	288,532	288,753	289,105	288,170
OTHER ITEMS (NET)		-92,571	-98,397	-100,780	-100,114	-107,676	-105,959	-117,257	-144,838	-105,640	-109,660	-114,901	-112,492	-108,888
Other assets		1,413,546	1,407,540	1,395,433	1,403,040	1,389,173	1,378,536	1,376,502	1,365,511	1,388,995	1,372,532	1,372,516	1,371,392	1,386,799
in BGN		47,440	44,005	43,782	45,756	42,529	41,886	39,357	40,741	43,137	44,511	43,594	44,550	44,278
in foreign currency		1,366,106	1,363,535	1,351,651	1,357,284	1,346,644	1,336,650	1,337,145	1,324,770	1,345,858	1,328,021	1,328,922	1,326,842	1,342,521
o/w EUR		49	507	338	77	66	61	75	269	280	47	58	455	473
Less: other liabilities		1,506,117	1,505,937	1,496,213	1,503,154	1,496,849	1,484,495	1,493,759	1,510,349	1,494,635	1,482,192	1,487,417	1,483,884	1,495,687
in BGN		138,707	140,998	143,761	144,774	149,269	146,472	155,487	184,174	147,171	153,044	157,577	156,193	152,658
in foreign currency		1,367,410	1,364,939	1,352,452	1,358,380	1,347,580	1,338,023	1,338,272	1,326,175	1,347,464	1,329,148	1,329,840	1,327,691	1,343,029
o/w EUR		675	1,005	241	274	335	765	535	783	986	513	314	645	314
LIABILITIES		22,379,063	21,961,445	22,862,940	23,626,356	23,492,388	22,585,764	22,169,994	22,744,184	22,059,880	21,860,785	21,679,765	21,857,038	21,540,166
RESERVE MONEY		16,303,067	16,334,781	17,021,895	17,611,487	17,691,827	16,859,838	16,608,957	17,317,030	16,676,316	16,324,520	16,026,322	16,351,758	15,962,405
Currency in circulation		8,969,398	9,170,093	9,404,042	9,648,607	9,585,139	9,458,625	9,553,525	10,253,722	9,624,720	9,684,975	9,586,952	10,025,138	9,783,891
Deposits of other MFIs		7,333,669	7,164,688	7,617,853	7,962,880	8,106,688	7,401,213	7,055,432	7,063,308	7,051,596	6,639,545	6,439,370	6,326,620	6,178,514
in BGN		3,528,026	4,297,563	4,219,541	4,244,199	4,408,511	4,501,445	4,410,485	4,868,798	5,071,128	4,641,773	4,382,020	4,288,533	4,255,345
in foreign currency		3,805,643	2,867,125	3,398,312	3,718,681	3,698,177	2,899,768	2,644,947	2,194,510	1,980,468	1,997,772	2,057,350	2,038,087	1,923,169
o/w EUR		3,805,643	2,867,125	3,398,312	3,718,681	3,698,177	2,899,768	2,644,947	2,194,510	1,980,468	1,997,772	2,057,350	2,038,087	1,923,169
LIABILITIES INCLUDED IN MONEY SUPPLY		17,170,433	17,083,800	16,996,302	17,583,350	16,891,841	16,338,239	16,111,355	16,066,225	14,092,241	14,443,005	14,168,493	14,544,613	14,240,440
DEPOSITS		17,170,433	17,083,800	16,996,302	17,583,350	16,891,841	16,338,239	16,111,355	16,066,225	14,092,241	14,443,005	14,168,493	14,544,613	14,240,440
Overnight deposits		851,110	1,014,506	1,003,168	1,052,616	983,450	939,505	912,621	525,204	847,192	859,571	1,035,064	971,021	1,051,842
in BGN		482,885	490,014	508,637	583,551	514,960	473,129	444,792	109,150	425,417	453,097	637,857	598,015	710,305
in foreign currency		17,191	28,284	30,493	33,887	30,581	15,709	15,954	107,159	14,961	52,200	44,491	23,981	47,425
Social security funds		1,505	1,862	2,395	3,456	4,639	5,556	947	1,889	2,158	2,812	3,123	3,855	4,082
Non-financial corporations		464,189	459,868	475,749	546,208	479,740	451,864	427,891	102	408,298	398,085	590,243	570,179	658,798
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		368,225	524,492	494,531	469,065	468,490	466,376	467,829	416,054	421,775	406,474	397,207	373,006	341,537
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		37,687	39,210	55,612	59,479	67,294	77,708	88,935	55,082	70,885	74,020	72,223	69,153	63,109
Financial corporations		330,538	485,282	438,919	409,586	401,196	388,668	378,894	360,972	350,890	332,454	324,984	303,853	278,428
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		367,028	523,302	492,270	466,799	466,284	464,192	465,639	415,310	419,946	406,101	396,848	372,886	341,415
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		37,687	39,210	55,612	59,479	67,294	77,708	88,935	55,082	70,885	74,020	72,223	69,153	63,109
Financial corporations		329,341	484,092	436,658	407,320	398,990	386,484	376,704	360,228	349,061	332,081	324,625	303,733	278,306
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years		859,323	693,874	693,734	705,734	705,734	698,734	698,734	1,081,021	562,049	583,434	583,429	573,592	568,598
in BGN		288,220	283,150	283,010	295,010	295,010	288,010	288,010	663,010	144,010	164,010	164,000	157,000	152,006
Social security funds		17,000	12,000	12,000	24,000	24,000	17,000	17,000	12,000	12,000	32,000	32,000	25,000	20,006
Non-financial corporations		-	-	-	-	-	-	-	-	-	-	-	-	-

Table 2

BNB Analytical Reporting		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN'000														
Financial corporations		271,000	271,000	271,000	271,000	271,000	271,000	271,000	651,000	132,000	132,000	132,000	132,000	132,000
Households and NPISHs		220	150	10	10	10	10	10	10	10	10	-	-	-
in foreign currency		571,103	410,724	410,724	410,724	410,724	410,724	410,724	418,011	418,039	419,424	419,429	416,592	416,592
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514
Financial corporations		549,589	389,210	389,210	389,210	389,210	389,210	389,210	396,497	396,525	397,910	397,915	395,078	395,078
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		571,103	410,724	410,724	410,724	410,724	410,724	410,724	416,592	416,592	416,592	416,592	416,592	416,592
Social security funds		-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations		21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514	21,514
Financial corporations		549,589	389,210	389,210	389,210	389,210	389,210	389,210	395,078	395,078	395,078	395,078	395,078	395,078
Households and NPISHs		-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice up to 3 months		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY		4,365,563	3,918,284	4,144,143	4,256,519	4,111,377	4,087,687	3,949,682	3,820,929	3,974,323	4,093,260	4,034,950	3,960,667	3,957,321
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Capital and reserves		4,365,563	3,918,284	4,144,143	4,256,519	4,111,377	4,087,687	3,949,682	3,820,929	3,974,323	4,093,260	4,034,950	3,960,667	3,957,321
Funds contributed by owners		20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Reserves		4,299,990	3,842,573	4,063,482	4,171,026	4,022,547	3,994,259	3,849,925	3,717,559	3,864,109	3,979,843	3,916,750	3,923,365	3,916,244
Financial result		45,573	55,711	60,661	65,493	68,830	73,428	79,757	83,370	90,214	93,417	98,200	17,302	21,077

¹Including the reserve position in the IMF.

²Including only loans received from the IMF.

Source: BNB.

Table 3

Analytical Reporting of Other MFIs													
BGN'000	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Claims	5,535,892	5,576,370	5,560,085	4,902,927	5,216,804	5,283,483	5,388,293	5,818,443	6,491,782	6,533,358	6,519,716	6,532,270	6,486,197
Government securities	5,535,849	5,576,337	5,558,324	4,899,069	5,207,716	5,272,247	5,375,185	5,464,465	6,142,218	6,186,412	6,174,035	6,184,278	6,138,172
in BGN	3,073,906	3,061,686	3,056,203	2,364,967	2,667,024	2,746,428	2,822,571	2,873,052	3,586,405	3,605,164	3,653,378	3,679,195	3,490,918
in foreign currency	2,461,943	2,514,651	2,502,121	2,534,102	2,540,692	2,525,819	2,552,614	2,591,413	2,555,813	2,581,248	2,520,657	2,505,083	2,647,254
o/w EUR	1,514,028	1,557,719	1,572,081	1,594,637	1,586,945	1,580,032	1,612,701	1,679,459	1,635,143	1,670,287	1,616,169	1,597,212	1,712,726
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	43	33	1,761	3,858	9,088	11,236	13,108	353,978	349,564	346,946	345,681	347,992	348,025
in BGN	30	27	26	3,857	8,878	11,028	12,905	11,505	7,179	4,516	3,273	5,602	5,603
in foreign currency	13	6	1,735	1	210	208	203	342,473	342,385	342,430	342,408	342,390	342,422
o/w EUR	13	6	1,735	1	210	208	203	342,473	342,385	342,430	342,408	342,390	342,422
Less: liabilities	703,755	703,946	688,156	699,972	706,665	716,164	693,233	656,360	631,321	700,106	721,557	701,682	713,143
Deposits	703,755	703,946	688,156	699,972	706,665	716,164	693,233	656,360	631,321	700,106	721,557	701,682	713,143
in BGN	434,660	445,627	431,803	440,909	447,824	471,058	442,128	411,029	392,244	456,770	482,354	469,650	472,246
in foreign currency	269,095	258,319	256,353	259,063	258,841	245,106	251,105	245,331	239,077	243,336	239,203	232,032	240,897
o/w EUR	250,213	239,643	234,933	237,105	236,960	223,387	229,154	225,398	218,685	223,613	219,514	212,086	221,063
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government and SSFs	310,768	311,995	313,249	310,953	307,085	299,777	295,872	289,022	282,961	284,253	288,296	282,061	276,889
Securities other than shares	59,263	57,431	57,282	57,276	57,254	54,859	54,859	54,818	54,687	54,692	54,459	52,041	51,293
in BGN	3,964	3,965	3,816	3,810	3,812	3,669	3,669	3,681	3,550	3,553	3,554	3,408	2,658
in foreign currency	55,299	53,466	53,466	53,466	53,442	51,190	51,190	51,137	51,137	51,139	50,905	48,635	48,635
o/w EUR	55,299	53,466	53,466	53,466	53,442	51,190	51,190	51,137	51,137	51,139	50,905	48,635	48,635
Repos	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	251,505	254,564	255,967	253,677	249,831	244,918	241,013	234,204	228,274	229,561	233,837	230,020	225,596
in BGN	186,928	190,181	192,257	189,684	186,175	182,319	178,969	172,817	167,552	169,446	174,760	171,727	168,022
in foreign currency	64,577	64,383	63,710	63,993	63,656	62,599	62,044	61,387	60,722	60,115	59,077	58,293	57,574
o/w EUR	64,577	64,383	63,710	63,993	63,656	62,599	62,044	61,387	60,722	60,115	59,077	58,293	57,574
CLAIMS ON NON-GOVERNMENT SECTOR	55,291,732	55,320,320	55,416,473	55,235,439	55,456,911	55,594,535	55,402,899	55,834,576	55,454,264	55,699,562	56,028,361	56,312,645	56,518,247
Non-financial corporations	35,414,295	35,424,225	35,490,623	35,334,704	35,567,366	35,636,060	35,543,775	35,683,895	35,484,015	35,816,598	36,057,603	36,406,286	36,466,170
Repos	31,583	31,828	32,828	31,828	31,828	31,828	45,483	45,989	45,988	47,701	53,336	52,937	53,592
in BGN	30,615	30,860	31,860	30,860	30,860	30,860	44,515	45,021	45,020	46,733	52,368	51,969	52,624
in foreign currency	968	968	968	968	968	968	968	968	968	968	968	968	968
o/w EUR	968	968	968	968	968	968	968	968	968	968	968	968	968
Loans	34,918,001	34,928,339	34,991,993	34,838,256	35,075,541	35,116,567	35,000,895	35,089,493	34,898,607	35,218,827	35,477,756	35,802,974	35,838,460
in BGN	9,088,292	9,247,190	9,243,611	9,260,396	9,506,085	9,558,847	9,599,461	9,807,476	9,626,007	9,823,340	9,948,249	10,119,105	10,178,025
in foreign currency	25,849,709	25,681,149	25,748,382	25,577,860	25,569,456	25,557,720	25,401,434	25,282,017	25,272,600	25,395,487	25,529,507	25,683,869	25,660,435
o/w EUR	24,886,082	24,767,928	24,826,479	24,660,831	24,670,055	24,701,303	24,562,114	24,482,181	24,440,170	24,544,632	24,646,545	24,790,643	24,766,943
Securities other than shares	279,468	278,437	280,131	279,227	274,552	263,952	303,877	319,854	320,361	319,843	301,999	322,842	324,535
in BGN	12,162	12,175	12,175	12,190	12,302	12,238	12,470	11,074	13,080	13,157	11,469	11,468	11,472
in foreign currency	267,306	266,262	267,956	267,037	262,250	251,714	291,407	306,780	307,281	306,686	290,530	311,374	313,063
o/w EUR	267,306	266,262	267,956	267,037	262,250	251,714	291,407	306,780	307,281	306,686	290,530	311,374	313,063

Table 3

Analytical Reporting of Other MFIs		BGN'000												
		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Shares and other equity		185,243	185,621	185,671	185,393	185,445	223,713	193,520	228,559	219,059	230,227	224,512	227,533	249,583
in BGN		185,243	185,621	185,671	185,393	185,445	223,713	193,520	228,559	219,059	230,227	224,512	227,533	249,583
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Financial corporations		1,327,806	1,308,530	1,310,293	1,333,595	1,318,352	1,416,776	1,360,099	1,463,827	1,376,526	1,342,851	1,414,107	1,333,357	1,436,844
Repos		25,496	24,304	26,190	29,528	31,818	28,732	30,234	28,327	27,236	28,842	26,592	27,945	31,981
in BGN		20,374	18,200	18,930	19,465	19,715	24,800	24,901	24,013	21,566	24,404	23,502	23,740	28,607
in foreign currency		5,122	6,104	7,260	10,063	12,103	3,932	5,333	4,314	5,670	4,438	3,090	4,205	3,374
o/w EUR		5,122	6,104	7,260	10,063	12,103	3,932	5,333	4,314	5,670	4,438	3,090	4,205	3,374
Loans		967,831	939,041	935,326	955,813	942,302	1,043,973	985,734	1,088,338	1,001,506	966,121	1,057,833	975,293	1,053,970
in BGN		336,231	314,857	323,799	329,518	313,163	422,277	379,510	478,130	398,705	380,543	459,548	385,895	462,139
in foreign currency		621,600	624,184	611,527	626,295	629,139	621,696	606,224	610,208	602,801	585,578	598,285	589,398	591,831
o/w EUR		609,361	612,245	599,841	615,130	620,765	613,530	597,930	602,287	580,188	563,054	575,319	566,358	568,133
Securities other than shares		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
in BGN		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
in foreign currency		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
o/w EUR		38,318	38,417	40,786	39,608	37,645	37,168	37,193	41,601	41,420	41,425	28,600	28,554	32,602
Shares and other equity		306,161	306,768	307,991	308,646	306,587	306,903	306,938	305,561	306,364	306,463	301,082	301,565	318,291
in BGN		306,161	306,738	307,961	308,616	306,557	306,873	306,908	305,531	306,334	306,433	301,052	301,535	318,261
in foreign currency		-	30	30	30	30	30	30	30	30	30	30	30	30
o/w EUR		-	30	30	30	30	30	30	30	30	30	30	30	30
Households and NPISHs		18,549,631	18,587,565	18,615,557	18,567,140	18,571,193	18,541,699	18,499,025	18,686,854	18,593,723	18,540,113	18,556,651	18,573,002	18,615,233
Repos		1,510	1,410	1,380	1,395	1,534	1,677	1,677	1,948	1,808	1,924	5,031	4,952	4,821
in BGN		1,510	1,410	1,380	1,395	1,534	1,677	1,677	1,948	1,808	1,924	5,031	4,952	4,821
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans		18,548,121	18,586,155	18,614,177	18,565,745	18,569,659	18,540,022	18,497,348	18,684,906	18,591,915	18,538,189	18,551,620	18,568,050	18,610,412
in BGN		11,070,291	11,147,646	11,210,133	11,215,714	11,288,254	11,308,638	11,313,537	11,472,001	11,402,464	11,396,284	11,458,541	11,519,232	11,606,712
in foreign currency		7,477,830	7,438,509	7,404,044	7,350,031	7,281,405	7,231,384	7,183,811	7,212,905	7,189,451	7,141,905	7,093,079	7,048,818	7,003,700
o/w EUR		7,311,068	7,265,066	7,231,819	7,181,509	7,112,656	7,064,031	7,016,141	7,045,793	7,029,472	6,981,805	6,932,847	6,888,288	6,843,269
FIXED ASSETS		3,510,703	3,656,635	3,706,646	3,727,266	3,745,659	3,773,082	3,736,600	3,739,616	3,759,518	3,750,904	3,766,656	3,817,936	3,865,736
OTHER ITEMS (NET)		-4,991,154	-5,173,824	-5,332,529	-5,316,275	-5,486,850	-5,362,986	-5,373,089	-5,111,097	-5,266,758	-5,321,173	-5,256,979	-5,381,215	-5,493,962
Accounts between other MFIs (net)		37,055	43,234	42,123	60,997	47,994	99,964	54,609	104,984	113,886	101,697	58,067	66,306	45,335
Claims on other MFIs		1,822,744	1,866,976	1,779,045	1,809,672	1,883,829	2,000,009	2,002,700	2,019,656	1,924,504	1,981,623	1,561,703	1,734,857	1,602,178
in BGN		1,012,676	1,104,520	1,021,679	1,045,287	1,040,259	956,492	910,951	1,020,947	823,492	851,733	743,699	877,482	690,844
in foreign currency		810,068	762,456	757,366	764,385	843,570	1,043,517	1,091,749	998,709	1,101,012	1,129,890	818,004	857,375	911,334
o/w EUR		560,563	510,839	505,287	488,248	446,667	757,186	836,135	766,766	870,696	952,981	626,013	628,587	717,640
Less: liabilities to other MFIs		1,785,689	1,823,742	1,736,922	1,748,675	1,835,835	1,900,045	1,948,091	1,914,672	1,810,618	1,879,926	1,503,636	1,669,551	1,556,843
in BGN		993,712	1,082,405	993,134	1,005,319	1,010,982	924,593	888,520	996,344	808,493	843,019	736,844	863,765	676,039
in foreign currency		791,977	741,337	743,788	743,356	824,853	975,452	1,059,571	918,328	1,002,125	1,036,907	766,792	805,786	880,804
o/w EUR		541,712	489,715	491,696	467,210	425,762	689,100	803,910	676,332	771,620	859,850	574,663	576,856	686,979
Other (net)		-5,028,209	-5,217,058	-5,374,652	-5,377,272	-5,534,844	-5,462,950	-5,427,698	-5,216,081	-5,380,644	-5,422,870	-5,315,046	-5,446,521	-5,539,297
Other unclassified assets		3,213,980	3,164,248	3,115,802	3,113,892	3,107,753	3,061,202	3,283,070	3,163,609	3,163,970	3,215,175	3,447,015	3,445,748	3,440,214
in BGN		1,424,522	1,423,634	1,393,096	1,359,781	1,357,452	1,290,716	1,323,300	1,276,582	1,264,828	1,271,202	1,445,359	1,427,772	1,421,406
in foreign currency		1,789,458	1,740,614	1,722,706	1,754,111	1,750,301	1,770,486	1,959,770	1,891,027	1,899,142	1,943,972	2,001,656	2,017,976	2,018,808
o/w EUR		1,586,725	1,518,073	1,512,460	1,516,936	1,511,708	1,523,391	1,693,655	1,617,075	1,643,301	1,678,344	1,696,139	1,711,849	1,796,596
Less: other unclassified liabilities		8,242,189	8,381,306	8,490,454	8,491,164	8,642,597	8,524,152	8,710,768	8,383,690	8,544,614	8,638,045	8,762,061	8,892,269	8,979,511
in BGN		5,672,542	5,797,234	5,867,883	5,839,530	5,946,433	5,836,501	5,904,165	5,768,307	5,813,654	5,860,264	5,861,545	5,874,898	5,962,298
in foreign currency		2,569,647	2,584,072	2,622,571	2,651,634	2,696,164	2,687,651	2,806,603	2,625,383	2,730,960	2,777,781	2,900,516	3,017,371	3,017,213

Table 3

Analytical Reporting of Other MIFIs		BGN'000												
		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
	o/w EUR	2,316,233	2,347,941	2,365,940	2,384,616	2,451,305	2,444,845	2,544,353	2,399,987	2,511,262	2,540,950	2,600,712	2,764,391	2,784,828
LIABILITIES														
	Liabilities to the BNB	65,755,102	65,887,600	66,510,485	67,241,469	67,809,869	68,444,507	69,016,311	69,708,154	70,684,830	70,698,855	70,841,050	70,679,005	71,070,314
	in BGN	255	255	255	255	255	255	255	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY														
DEPOSITS														
	Overnight deposits	52,946,089	53,007,376	53,561,417	54,262,764	54,857,096	55,422,487	55,961,250	56,554,975	57,515,544	57,411,731	57,519,703	57,368,077	57,711,972
	in BGN	52,906,654	52,962,237	53,511,628	54,209,024	54,798,254	55,366,479	55,899,141	56,481,848	57,452,235	57,340,377	57,450,948	57,287,983	57,629,934
	in foreign currency	15,430,924	15,605,383	16,176,834	16,579,398	16,757,375	17,036,313	17,681,398	17,438,822	18,077,201	17,831,594	17,783,698	17,645,157	17,681,021
	Local government and SSFs	11,303,564	11,454,925	11,902,786	12,161,094	12,248,021	12,440,730	12,543,289	12,742,517	13,348,746	13,222,588	13,164,944	13,166,954	13,108,610
	Non-financial corporations	1,336,151	1,362,530	1,407,207	1,424,997	1,416,326	1,426,379	1,417,933	1,387,420	1,580,691	1,535,960	1,596,780	1,621,649	1,446,228
	Financial corporations	5,526,550	5,450,627	5,785,364	5,851,028	5,949,816	6,048,430	6,055,662	6,201,977	6,406,375	6,315,354	6,256,867	6,024,908	6,280,960
	Households and NPISHs	729,413	805,026	844,874	963,032	920,562	940,224	966,524	861,582	914,264	979,977	995,263	1,021,443	1,007,791
	in foreign currency	3,711,450	3,836,742	3,865,341	3,922,037	3,961,317	4,025,697	4,103,170	4,291,538	4,447,416	4,391,297	4,316,034	4,498,954	4,373,631
	Local government and SSFs	4,127,360	4,150,458	4,274,048	4,418,304	4,509,354	4,595,583	5,138,109	4,696,305	4,728,455	4,609,006	4,618,754	4,478,203	4,582,411
	Non-financial corporations	35,505	36,516	36,675	35,805	32,912	36,035	33,843	31,301	32,500	29,649	29,597	39,628	35,400
	Financial corporations	2,561,069	2,599,905	2,669,089	2,740,760	2,861,740	2,909,104	3,307,778	2,887,910	2,878,367	2,973,074	2,960,962	2,872,678	2,922,585
	Households and NPISHs	441,444	384,388	417,669	462,412	424,982	430,548	571,024	524,301	600,253	394,414	424,597	378,833	438,175
	o/w EUR	1,089,342	1,129,649	1,150,615	1,179,327	1,189,720	1,219,896	1,225,464	1,252,793	1,217,335	1,211,869	1,203,598	1,187,064	1,186,251
	Local government and SSFs	3,338,356	3,400,425	3,500,847	3,646,664	3,695,108	3,701,776	4,299,316	3,859,820	3,812,058	3,730,741	3,685,864	3,628,100	3,769,866
	Non-financial corporations	35,448	36,459	36,620	35,739	32,845	35,969	33,788	31,246	32,443	29,594	29,542	39,577	35,349
	Financial corporations	2,011,776	2,090,118	2,151,761	2,242,064	2,305,824	2,310,710	2,747,124	2,306,439	2,265,965	2,374,088	2,305,624	2,299,872	2,406,878
	Households and NPISHs	379,736	332,964	352,516	387,262	366,977	338,889	491,217	486,841	511,982	326,397	359,972	312,877	356,192
	in foreign currency	911,396	940,884	959,750	981,599	989,462	1,016,208	1,027,187	1,035,294	1,001,668	1,000,662	990,726	975,774	971,447
	Local government and SSFs	28,935,143	28,491,293	28,181,815	28,157,321	28,284,024	28,319,163	27,985,286	28,152,689	28,183,672	28,144,358	28,143,243	27,911,541	28,091,845
	Non-financial corporations	14,755,074	14,509,877	14,383,565	14,370,136	14,309,158	14,360,495	14,288,649	14,281,420	14,374,376	14,501,824	14,585,678	14,437,846	14,408,640
	Financial corporations	286,673	299,036	300,015	279,557	262,453	251,150	212,984	185,458	198,317	203,676	202,956	243,674	278,747
	Households and NPISHs	2,733,403	2,693,462	2,668,008	2,744,757	2,791,243	2,870,496	2,836,005	2,888,818	2,847,248	2,848,009	2,909,268	2,734,569	2,730,140
	in foreign currency	1,687,168	1,633,527	1,637,194	1,620,021	1,610,026	1,604,443	1,577,171	1,512,681	1,532,590	1,604,233	1,623,790	1,592,468	1,521,464
	Local government and SSFs	10,047,830	9,883,852	9,778,348	9,725,801	9,645,436	9,634,406	9,662,489	9,694,463	9,796,221	9,845,906	9,849,664	9,867,135	9,878,289
	Non-financial corporations	14,180,069	13,981,416	13,798,250	13,787,185	13,974,866	13,958,668	13,696,637	13,871,269	13,809,296	13,642,534	13,557,565	13,473,695	13,683,205
	Financial corporations	2,503	2,502	2,497	2,499	2,495	2,493	372	370	373	369	385	386	387
	Households and NPISHs	2,844,660	2,746,986	2,706,323	2,860,996	3,124,747	3,115,131	2,928,205	3,068,319	2,945,691	2,851,626	2,830,058	2,832,112	2,988,793
	in foreign currency	530,747	518,103	464,143	472,210	469,012	481,771	423,720	509,616	475,748	480,614	447,707	406,322	409,815
	Local government and SSFs	10,802,159	10,713,825	10,625,287	10,451,480	10,378,612	10,359,273	10,344,340	10,302,964	10,387,484	10,309,925	10,279,415	10,234,875	10,314,220
	Non-financial corporations	11,955,537	11,737,684	11,598,054	11,574,981	11,777,348	11,786,553	11,593,618	11,778,169	11,679,585	11,557,066	11,446,533	11,328,657	11,567,415
	Financial corporations	2,335	2,334	2,334	2,334	2,334	2,334	2,12	212	212	212	227	229	227
	Households and NPISHs	2,509,949	2,372,436	2,340,249	2,488,753	2,727,753	2,725,578	2,605,974	2,721,570	2,599,898	2,509,468	2,470,557	2,431,079	2,612,950
	in foreign currency	523,592	510,690	456,897	459,636	457,341	470,797	411,936	498,016	465,311	470,558	437,005	394,336	397,410
	Local government and SSFs	8,919,661	8,852,223	8,798,574	8,624,258	8,589,920	8,587,844	8,575,496	8,568,371	8,614,174	8,576,828	8,538,744	8,503,013	8,556,828
	Non-financial corporations	8,540,587	8,865,561	9,152,979	9,472,305	9,756,855	10,011,003	10,232,457	10,890,337	11,191,362	11,364,425	11,524,007	11,731,285	11,847,068
	Financial corporations	4,817,104	5,005,488	5,152,043	5,300,890	5,478,106	5,646,921	5,775,167	6,167,800	6,338,061	6,406,447	6,469,095	6,578,780	6,664,590
	Households and NPISHs	26,945	18,282	23,830	24,198	21,232	19,085	18,518	19,289	18,478	16,946	15,625	27,345	27,110
	in foreign currency	368	368	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	4,789,791	4,986,838	5,128,213	5,276,692	5,456,874	5,627,836	5,756,649	6,148,511	6,319,583	6,389,501	6,453,470	6,551,435	6,637,480
	Non-financial corporations	3,723,483	3,860,073	4,000,936	4,171,415	4,278,749	4,364,082	4,457,290	4,722,537	4,853,301	4,957,978	5,054,912	5,152,505	5,182,478
	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
	Households and NPISHs	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
	Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-

Analytical Reporting of Other MFIs													
BGN'000	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Non-financial corporations	10,967	8,216	7,520	7,584	34,012	5,455	5,143	4,681	4,189	3,542	3,288	3,309	3,585
Financial corporations	1,630	1,278	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs	3,710,886	3,850,579	3,993,416	4,163,831	4,244,737	4,358,627	4,452,147	4,717,856	4,849,112	4,954,436	5,051,624	5,149,196	5,178,893
o/w EUR	3,010,168	3,122,138	3,250,485	3,381,587	3,476,788	3,553,965	3,634,777	3,868,927	3,969,556	4,063,956	4,157,737	4,214,838	4,263,092
Local government and SSFs	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	9,301	6,558	5,890	6,446	32,851	4,313	3,978	3,521	3,008	2,368	2,116	2,131	2,392
Financial corporations	1,630	1,278	-	-	-	-	-	-	-	-	-	-	-
Households and NPISHs	2,999,237	3,114,302	3,244,595	3,375,141	3,443,937	3,549,652	3,630,799	3,865,406	3,966,548	4,061,588	4,155,621	4,212,707	4,260,700
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)													
in BGN	39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
in foreign currency	39,435	45,139	49,789	53,740	58,842	56,008	62,109	73,127	63,309	71,354	68,755	80,094	82,038
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY													
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	12,808,758	12,879,969	12,948,813	12,978,450	12,952,518	13,021,765	13,054,806	13,153,179	13,169,286	13,287,124	13,321,347	13,310,928	13,358,342
in BGN	1,833,795	1,882,354	1,900,095	1,877,191	1,862,923	1,876,698	1,912,493	1,902,605	1,946,138	1,979,079	2,100,569	2,121,287	2,160,519
in foreign currency	889,766	886,194	895,681	904,544	914,728	925,604	967,706	947,582	970,201	1,005,023	1,014,924	1,031,343	1,057,254
o/w EUR	944,029	996,160	1,004,414	972,647	948,195	951,094	944,787	955,023	975,937	974,056	1,085,645	1,089,944	1,103,265
Debt securities issued over 2 years	780,744	828,136	836,975	808,388	784,755	787,628	780,802	783,138	799,089	799,773	901,686	907,642	916,131
in BGN	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
in foreign currency	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
o/w EUR	85,736	73,928	73,928	73,928	73,928	73,928	73,928	144,338	144,338	144,338	144,338	144,338	144,338
Capital and reserves	10,889,227	10,923,687	10,974,790	11,027,331	11,015,667	11,071,139	11,068,385	11,106,236	11,078,810	11,163,707	11,076,440	11,045,303	11,053,485
Funds contributed by owners	4,030,940	4,034,940	4,034,940	4,034,940	4,039,940	4,039,939	4,039,940	4,060,868	4,060,868	4,060,868	3,938,403	3,938,403	3,963,403
Reserves	5,699,544	5,669,667	5,666,405	5,666,075	5,673,503	5,685,054	5,554,792	5,542,065	5,554,636	5,561,204	5,506,631	5,568,140	5,579,576
Financial result	1,158,743	1,219,080	1,273,445	1,326,316	1,302,224	1,346,146	1,473,653	1,503,303	1,463,306	1,541,635	1,631,406	1,538,760	1,510,506

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

²The indicator is compiled for monetary statistics purposes and it differs methodologically from minimum reserve requirements calculated according to Ordinance No. 21 on the minimum required reserves maintained with the Bulgarian National Bank by banks.

Preliminary data.

Source: other MFIs.

Table 4

Foreign Assets and Liabilities of the BNB		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014	
BGN'000															
Exchange rate: BGN / USD 1		1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737	
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	
FOREIGN ASSETS OF THE BNB															
International reserves		29,057,354	28,565,979	29,246,453	29,123,318	29,244,736	28,294,648	27,976,663	28,243,294	27,156,423	26,605,639	27,331,920	27,530,726	27,056,151	
Cash in foreign currency		29,027,661	28,536,286	29,216,752	29,093,617	29,215,035	28,264,947	27,946,962	28,214,542	27,127,714	26,576,930	27,303,211	27,502,017	27,027,442	
o/w EUR		39,073	34,922	32,674	30,334	25,590	23,355	21,394	19,364	93,606	91,192	89,184	84,876	81,526	
SDR holdings		38,435	34,253	31,980	29,764	24,709	22,692	20,557	18,479	92,703	90,450	88,357	84,198	80,793	
Monetary gold		1,377,351	1,374,295	1,362,488	1,368,432	1,357,713	1,348,684	1,349,172	1,336,494	1,357,759	1,339,997	1,340,896	1,338,395	1,354,195	
Monetary gold in BNB treasure		2,728,345	2,316,338	2,519,844	2,643,477	2,487,383	2,453,203	2,301,330	2,197,197	2,315,177	2,418,744	2,364,238	2,351,606	2,318,160	
Monetary gold deposited with non-residents		1,089,698	925,047	1,006,221	1,055,447	992,979	979,163	918,424	876,749	923,693	964,941	943,081	937,873	924,195	
Claims on non-resident banks		1,638,647	1,391,291	1,513,623	1,588,030	1,494,404	1,474,040	1,382,906	1,320,448	1,391,484	1,453,803	1,421,157	1,413,733	1,393,965	
Reserve position in the IMF		14,677,794	15,021,388	15,620,185	15,062,738	15,223,955	14,459,644	14,980,140	15,600,937	14,224,993	14,364,970	15,149,815	15,353,474	15,254,271	
Deposits		76,859	76,688	76,029	76,361	75,763	75,201	75,228	74,521	75,707	74,716	74,766	74,627	75,508	
Overnight deposits		5,022,038	4,962,423	5,474,646	5,277,630	5,591,662	4,670,952	4,586,610	4,962,017	3,261,467	3,471,264	4,241,541	4,282,715	3,651,663	
in BGN		2,219,717	1,641,305	4,003,326	2,279,707	4,071,447	3,150,618	851,773	1,491,220	595,381	617,118	2,646,272	469,875	1,312,241	
in foreign currency		2,219,717	1,641,305	4,003,326	2,279,707	4,071,447	3,150,618	851,773	1,491,220	595,381	617,118	2,646,272	469,875	1,312,241	
o/w EUR		2,210,693	1,637,947	3,993,197	2,269,574	4,061,287	3,140,653	840,902	1,481,244	585,530	605,933	2,636,060	460,220	1,308,847	
Deposits with agreed maturity		2,802,321	3,321,118	1,471,320	2,997,923	1,520,215	1,520,334	3,734,837	3,470,797	2,666,086	2,854,146	1,595,269	3,812,840	2,339,442	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		2,802,321	3,321,118	1,471,320	2,997,923	1,520,215	1,520,334	3,734,837	3,470,797	2,666,086	2,854,146	1,595,269	3,812,840	2,339,442	
o/w EUR		2,802,321	3,315,286	1,471,320	2,997,923	1,520,215	1,520,334	3,734,837	3,470,797	2,666,086	2,854,146	1,595,269	3,812,840	2,334,267	
Deposits redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	
Repos		-	-	-	-	-	-	-	-	-	-	-	-	-	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	
Securities other than shares		9,578,897	9,982,277	10,069,510	9,708,747	9,556,530	9,713,491	10,318,302	10,564,399	10,887,819	10,818,990	10,833,508	10,996,132	11,527,080	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		9,578,897	9,982,277	10,069,510	9,708,747	9,556,530	9,713,491	10,318,302	10,564,399	10,887,819	10,818,990	10,833,508	10,996,132	11,527,080	
o/w EUR		9,578,897	9,982,277	10,069,510	9,708,747	9,556,530	9,713,491	10,318,302	10,564,399	10,887,819	10,818,990	10,833,508	10,996,132	11,527,080	
Claims on non-resident governments		8,723,214	9,025,909	8,819,120	9,119,848	9,125,479	8,444,449	8,003,659	7,988,194	7,605,588	6,817,477	6,972,535	6,526,484	6,269,155	
Securities other than shares		8,723,214	9,025,909	8,819,120	9,119,848	9,125,479	8,444,449	8,003,659	7,988,194	7,605,588	6,817,477	6,972,535	6,526,484	6,269,155	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		8,723,214	9,025,909	8,819,120	9,119,848	9,125,479	8,444,449	8,003,659	7,988,194	7,605,588	6,817,477	6,972,535	6,526,484	6,269,155	
o/w EUR		8,723,214	9,025,909	8,819,120	9,119,848	9,125,479	8,444,449	8,003,659	7,988,194	7,605,588	6,817,477	6,972,535	6,526,484	6,269,155	
Claims on other non-residents		1,461,789	722,798	841,194	858,402	979,573	1,518,028	1,284,674	1,066,235	1,513,138	1,530,041	1,364,114	1,831,575	1,734,033	
Securities other than shares		1,461,789	722,798	841,194	858,402	979,573	1,518,028	1,284,674	1,066,235	1,513,138	1,530,041	1,364,114	1,831,575	1,734,033	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		1,461,789	722,798	841,194	858,402	979,573	1,518,028	1,284,674	1,066,235	1,513,138	1,530,041	1,364,114	1,831,575	1,734,033	
o/w EUR		1,461,789	722,798	841,194	858,402	979,573	1,518,028	1,284,674	1,066,235	1,513,138	1,530,041	1,364,114	1,831,575	1,734,033	
Accrued interest receivable		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102	
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency		20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102	
o/w EUR		19,978	40,452	20,900	10,152	15,012	17,292	6,449	5,841	17,026	14,235	21,974	15,117	15,887	

Foreign Assets and Liabilities of the BNB		BGN'000													
		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014	
Other foreign assets		29,693	29,693	29,701	29,701	29,701	29,701	29,701	29,701	29,701	28,752	28,709	28,709	28,709	28,709
Claims on non-resident banks		29,657	29,657	29,665	29,665	29,665	29,665	29,665	29,665	29,665	28,716	28,673	28,673	28,673	28,673
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		29,657	29,657	29,665	29,665	29,665	29,665	29,665	29,665	29,665	28,716	28,673	28,673	28,673	28,673
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		29,657	29,657	29,665	29,665	29,665	29,665	29,665	29,665	29,665	28,716	28,673	28,673	28,673	28,673
o/w EUR		6,855	6,855	6,863	6,863	6,863	6,863	6,863	6,863	6,820	6,863	6,820	6,820	6,820	6,820
Claims on non-resident governments		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other non-residents		36	36	36	36	36	36	36	36	36	36	36	36	36	36
Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity		36	36	36	36	36	36	36	36	36	36	36	36	36	36
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		36	36	36	36	36	36	36	36	36	36	36	36	36	36
o/w EUR		36	36	36	36	36	36	36	36	36	36	36	36	36	36
FOREIGN LIABILITIES OF THE BNB		1,452,810	1,439,911	1,407,155	1,394,060	1,396,839	1,389,407	1,394,244	1,419,472	1,497,406	1,421,590	1,379,304	1,364,692	1,447,255	
Liabilities to non-resident banks		1,376,816	1,373,762	1,361,959	1,367,897	1,357,182	1,347,121	1,347,604	1,334,940	1,356,181	1,338,434	1,339,333	1,336,833	1,352,620	
Deposits		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overnight deposits		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN		-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency		-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR		-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 4

Foreign Assets and Liabilities of the BNB													
BGN'000	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Liabilities to the IMF	1,376,816	1,373,762	1,361,959	1,367,897	1,357,182	1,347,121	1,347,604	1,334,940	1,356,181	1,338,434	1,339,333	1,336,833	1,352,620
Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
SDR allocation	1,376,816	1,373,762	1,361,959	1,367,897	1,357,182	1,347,121	1,347,604	1,334,940	1,356,181	1,338,434	1,339,333	1,336,833	1,352,620
Liabilities to non-resident governments	39,008	29,088	44,958	26,074	39,499	42,032	46,536	84,296	140,843	83,033	39,706	27,452	94,504
Deposits	39,008	29,088	44,958	26,074	39,499	42,032	46,536	84,296	140,843	83,033	39,706	27,452	94,504
Overnight deposits	39,008	29,088	44,958	26,074	39,499	42,032	46,536	84,296	140,843	83,033	39,706	27,452	94,504
in BGN	6,663	15,850	7,151	12,147	25,585	29,242	32,885	37,868	26,290	18,256	8,567	6,800	31,287
in foreign currency	32,345	13,238	37,807	13,927	13,914	12,790	13,651	46,428	114,553	64,777	31,139	20,652	63,217
o/w EUR	32,345	13,238	37,807	13,927	13,914	12,790	13,651	46,428	114,553	64,777	31,139	20,652	63,217
Deposits with agreed maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to other non-residents	36,911	36,911	-	-	-	-	-	4	4	4	4	4	4
Deposits	36,911	36,911	-	-	-	-	-	4	4	4	4	4	4
Overnight deposits	36,911	36,911	-	-	-	-	-	4	4	4	4	4	4
in BGN	36,911	36,911	-	-	-	-	-	4	4	4	4	4	4
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits with agreed maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
Accrued interest payable	75	150	238	89	158	254	104	232	378	119	261	403	127
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	75	150	238	89	158	254	104	232	378	119	261	403	127
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Loans to Non-financial Corporations, Households and NPISHs

	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Exchange rate: BGN / USD 1	1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LOANS TO NON-FINANCIAL CORPORATIONS	34,918,001	34,928,339	34,991,993	34,838,256	35,075,541	35,116,567	35,000,895	35,089,493	34,898,607	35,218,827	35,477,756	35,802,974	35,838,460
Overdraft	9,307,803	9,338,873	9,191,542	9,074,636	9,286,475	9,359,785	9,298,845	9,328,866	9,168,137	9,326,395	9,307,546	9,525,958	9,422,832
in BGN	3,852,804	3,918,928	3,810,385	3,800,204	3,930,871	4,010,590	4,039,843	4,120,304	3,970,690	4,070,103	4,076,903	4,163,900	4,151,442
in foreign currency	5,454,999	5,419,945	5,381,157	5,274,432	5,355,604	5,349,195	5,259,002	5,208,562	5,197,447	5,296,292	5,230,643	5,362,058	5,271,390
o/w EUR	5,138,969	5,122,061	5,082,540	4,989,584	5,073,665	5,082,941	4,995,179	4,957,653	4,925,093	4,964,635	4,922,468	5,058,343	4,964,424
Loans	25,610,198	25,589,466	25,800,451	25,763,620	25,789,066	25,756,782	25,702,050	25,760,627	25,730,470	25,892,432	26,170,210	26,277,016	26,415,628
Regular	19,097,383	19,125,763	19,302,951	19,294,632	19,326,437	19,300,860	19,279,606	19,419,663	19,422,153	19,529,725	19,844,222	19,999,790	20,121,181
Loans with maturity up to 1 year	861,471	862,319	881,745	832,177	866,800	863,045	873,671	972,070	878,754	935,260	1,022,663	942,665	856,075
in BGN	407,829	456,607	469,324	448,059	526,439	487,624	499,203	575,536	488,021	528,164	581,303	525,583	409,215
in foreign currency	453,642	405,712	412,421	384,118	340,361	365,421	374,468	396,534	390,733	407,096	441,360	417,082	446,860
o/w EUR	374,407	340,202	347,424	326,326	274,082	301,250	307,319	353,151	334,924	347,000	378,067	360,391	396,209
Loans with maturity over 1 up to 5 years	6,410,916	6,393,727	6,516,914	6,437,781	6,396,097	6,320,137	6,293,604	6,229,352	6,183,124	6,212,547	6,341,428	6,506,540	6,666,575
in BGN	1,588,949	1,655,348	1,708,493	1,709,937	1,701,616	1,681,698	1,649,383	1,675,999	1,658,897	1,668,853	1,694,666	1,767,347	1,923,515
in foreign currency	4,821,967	4,738,379	4,808,421	4,727,844	4,694,481	4,638,439	4,644,221	4,553,353	4,524,227	4,543,694	4,646,762	4,739,193	4,743,060
o/w EUR	4,701,843	4,635,651	4,691,537	4,609,652	4,590,618	4,553,518	4,565,109	4,469,011	4,438,057	4,457,458	4,552,167	4,620,612	4,619,934
Loans with maturity over 5 years	11,824,996	11,869,717	11,904,292	12,024,674	12,063,540	12,127,678	12,112,331	12,218,241	12,360,275	12,381,918	12,480,131	12,550,585	12,598,531
in BGN	2,023,869	2,031,167	2,066,637	2,108,274	2,153,591	2,177,179	2,205,109	2,249,922	2,310,591	2,350,424	2,421,147	2,484,699	2,503,441
in foreign currency	9,801,127	9,838,550	9,837,655	9,916,400	9,909,949	9,950,499	9,907,222	9,968,319	10,049,684	10,031,494	10,058,984	10,065,886	10,095,090
o/w EUR	9,380,852	9,420,426	9,425,397	9,489,323	9,490,520	9,536,838	9,505,439	9,572,512	9,659,242	9,649,579	9,671,239	9,680,570	9,710,203
Bad and restructured ¹	6,512,815	6,463,703	6,497,500	6,468,988	6,462,629	6,455,922	6,422,444	6,340,964	6,308,317	6,362,707	6,325,988	6,277,226	6,294,447
in BGN	1,194,841	1,185,140	1,188,772	1,193,922	1,193,568	1,201,756	1,205,923	1,185,715	1,197,808	1,205,796	1,174,230	1,177,576	1,190,412
in foreign currency	5,317,974	5,278,563	5,308,728	5,275,066	5,269,061	5,254,166	5,216,521	5,155,249	5,110,509	5,156,911	5,151,758	5,099,650	5,104,035
o/w EUR	5,290,011	5,249,588	5,279,581	5,245,946	5,241,170	5,226,756	5,189,068	5,129,854	5,082,854	5,125,960	5,122,604	5,070,727	5,076,170
LOANS TO HOUSEHOLDS AND NPISHs	18,548,121	18,586,155	18,614,177	18,565,745	18,569,659	18,540,022	18,497,348	18,684,906	18,591,915	18,538,189	18,551,620	18,568,050	18,610,412
Overdraft	1,556,264	1,554,366	1,556,610	1,550,708	1,566,907	1,563,112	1,551,924	1,548,358	1,521,150	1,519,173	1,537,576	1,542,484	1,566,339
in BGN	1,362,902	1,360,412	1,365,113	1,363,662	1,379,330	1,375,900	1,363,633	1,359,477	1,332,857	1,331,957	1,347,319	1,346,676	1,370,665
in foreign currency	193,362	193,954	191,497	187,046	187,577	187,212	188,291	188,881	188,293	187,216	190,257	195,808	195,674
o/w EUR	187,991	187,935	186,007	184,071	184,259	183,299	183,586	183,281	184,597	183,581	185,203	190,228	189,125
Consumer loans	7,270,196	7,289,179	7,310,246	7,289,620	7,297,063	7,289,972	7,277,343	7,428,080	7,397,197	7,380,674	7,278,158	7,314,119	7,335,213
Regular	6,072,717	6,094,010	6,112,425	6,116,962	6,123,385	6,126,711	6,130,975	6,190,037	6,153,441	6,133,034	6,053,500	6,087,642	6,103,485
Loans with maturity up to 1 year	35,782	35,044	35,808	33,811	35,772	36,400	37,426	40,346	38,367	37,456	36,626	37,882	39,423
in BGN	30,231	30,587	30,977	29,319	31,413	32,826	34,358	38,640	36,796	36,014	35,285	36,532	38,635
in foreign currency	5,551	4,457	4,831	4,492	4,359	3,574	3,068	1,706	1,571	1,442	1,341	1,350	788
o/w EUR	5,346	3,123	3,460	3,092	2,927	2,159	1,633	1,511	1,375	1,396	1,295	1,308	750
Loans with maturity over 1 up to 5 years	989,383	997,810	1,012,863	1,026,659	1,034,548	1,044,055	1,047,865	1,047,387	1,041,506	1,035,793	1,032,215	1,042,383	1,054,978
in BGN	839,434	850,956	867,689	883,454	893,705	906,111	913,235	912,760	909,504	906,502	909,131	922,431	932,553
in foreign currency	149,949	146,854	145,174	143,205	140,843	137,944	134,630	134,627	132,002	129,291	123,084	119,952	122,425
o/w EUR	149,727	146,640	144,971	143,003	140,666	137,780	134,477	134,488	131,869	129,112	122,897	119,759	122,221
Loans with maturity over 5 years	5,047,552	5,061,156	5,063,754	5,056,492	5,063,065	5,046,256	5,045,684	5,102,304	5,073,568	5,059,785	4,984,659	5,007,377	5,009,084
in BGN	3,619,866	3,652,864	3,668,273	3,674,801	3,683,628	3,689,029	3,696,170	3,748,271	3,731,844	3,730,334	3,723,982	3,756,486	3,771,352
in foreign currency	1,427,686	1,408,292	1,395,481	1,381,691	1,369,437	1,357,227	1,349,514	1,354,033	1,341,724	1,329,451	1,260,677	1,250,891	1,237,732
o/w EUR	1,406,857	1,388,188	1,375,369	1,362,106	1,350,315	1,338,707	1,330,958	1,335,485	1,323,127	1,311,068	1,242,415	1,232,963	1,220,237
Bad and restructured ¹	1,197,479	1,195,169	1,197,821	1,172,658	1,173,678	1,163,261	1,146,368	1,238,043	1,243,756	1,247,640	1,224,658	1,226,477	1,231,728
in BGN	952,810	955,981	956,996	926,937	927,980	915,766	899,649	960,046	962,660	962,835	959,894	959,880	964,919
in foreign currency	244,669	239,188	240,825	245,721	245,698	247,495	246,719	277,997	281,096	284,805	264,764	266,597	266,809

Table 5

Loans to Non-financial Corporations, Households and NPIsHs		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN'000														
o/w EUR		230,010	224,479	226,107	230,887	230,526	232,375	231,920	263,359	266,611	269,957	250,736	252,388	252,329
Loans for house purchase		8,855,979	8,858,581	8,836,841	8,821,352	8,808,431	8,795,388	8,780,954	8,830,518	8,828,399	8,807,681	8,874,404	8,892,404	8,886,773
Regular		6,930,932	6,929,813	6,907,089	6,880,060	6,870,471	6,860,780	6,864,410	6,921,008	6,901,808	6,880,173	6,969,273	6,982,054	6,962,790
Loans with maturity up to 1 year		23	23	346	354	348	230	212	220	208	195	251	536	770
in BGN		-	-	342	334	330	214	198	208	198	187	245	455	691
in foreign currency		23	23	4	20	18	16	14	12	10	8	6	81	79
o/w EUR		23	23	4	20	18	16	14	12	10	8	6	81	79
Loans with maturity over 1 up to 5 years		26,746	25,994	26,192	26,520	26,025	27,095	26,741	27,543	27,137	27,021	27,820	27,821	27,820
in BGN		9,460	9,273	10,265	10,758	10,855	11,685	11,858	12,893	13,029	13,271	13,938	14,562	14,846
in foreign currency		17,286	16,721	15,927	15,762	15,170	15,410	14,883	14,650	14,108	13,750	13,882	13,259	12,974
o/w EUR		17,086	16,511	15,724	15,566	14,979	15,258	14,836	14,605	14,064	13,710	13,773	13,186	12,902
Loans with maturity over 5 years		6,904,163	6,903,796	6,880,551	6,853,186	6,844,098	6,833,455	6,837,457	6,893,245	6,874,463	6,852,957	6,941,202	6,953,697	6,934,200
in BGN		2,801,612	2,825,925	2,839,018	2,845,295	2,875,339	2,892,789	2,926,167	2,975,427	2,973,808	2,985,600	3,027,768	3,065,476	3,082,396
in foreign currency		4,102,551	4,077,871	4,041,533	4,007,891	3,968,759	3,940,666	3,911,290	3,917,818	3,900,655	3,867,357	3,913,434	3,888,221	3,851,804
o/w EUR		4,032,489	4,008,641	3,973,661	3,941,517	3,902,936	3,875,098	3,846,613	3,853,856	3,837,818	3,805,266	3,852,752	3,827,806	3,793,628
Bad and restructured ¹		1,925,047	1,928,768	1,929,752	1,941,292	1,937,960	1,934,608	1,916,544	1,909,510	1,926,591	1,927,508	1,905,131	1,910,350	1,923,983
in BGN		936,702	938,030	936,826	941,017	939,206	937,671	920,741	913,899	912,779	911,960	909,662	912,502	921,558
in foreign currency		988,345	990,738	992,926	1,000,275	998,754	996,937	995,803	995,611	1,013,812	1,015,548	995,469	997,848	1,002,425
o/w EUR		934,588	936,551	938,029	944,680	942,456	941,561	939,635	938,668	955,186	956,155	935,072	937,161	941,135
Other loans		865,682	884,029	910,480	904,065	897,258	891,550	887,127	877,950	845,169	830,661	861,482	819,043	822,087
Regular		636,148	648,386	669,299	670,546	667,893	663,058	660,557	651,865	619,848	605,061	610,926	579,184	583,240
Loans with maturity up to 1 year		16,585	13,960	15,002	18,094	21,732	20,875	22,136	21,267	12,854	9,432	8,837	10,087	11,956
in BGN		15,814	12,998	13,934	17,242	20,890	20,516	21,811	20,980	12,637	9,264	8,682	9,553	11,472
in foreign currency		771	962	1,068	852	842	359	325	287	217	168	155	534	484
o/w EUR		771	962	1,068	852	842	359	325	287	217	168	155	534	484
Loans with maturity over 1 up to 5 years		226,801	241,033	244,736	242,078	232,679	229,546	226,934	226,578	206,757	193,199	194,781	196,329	199,615
in BGN		163,400	170,447	171,284	171,376	171,555	170,200	170,177	168,921	156,398	145,437	145,846	148,551	152,003
in foreign currency		63,401	70,586	73,452	70,702	61,124	59,346	56,757	57,657	50,359	47,762	48,935	47,778	47,612
o/w EUR		63,275	64,476	67,406	64,650	55,209	53,503	50,908	51,889	50,273	47,685	48,866	47,721	46,833
Loans with maturity over 5 years		392,762	393,393	409,561	410,374	413,482	412,637	411,487	404,020	400,237	402,430	407,308	372,768	371,669
in BGN		198,196	198,843	209,241	210,347	214,402	216,060	216,853	220,105	220,826	223,501	225,189	202,181	203,013
in foreign currency		194,566	194,550	200,320	200,027	199,080	196,577	194,634	183,915	179,411	178,929	182,119	170,587	168,656
o/w EUR		193,859	193,912	199,694	199,406	198,474	195,982	194,041	183,330	178,822	178,211	181,409	169,929	167,998
Bad and restructured ¹		229,534	235,643	241,181	233,519	229,365	228,492	226,570	226,085	225,321	225,600	250,556	239,859	238,847
in BGN		139,864	141,330	140,175	141,172	139,621	139,871	138,687	140,374	139,128	139,422	151,600	143,947	142,609
in foreign currency		89,670	94,313	101,006	92,347	89,744	88,621	87,883	85,711	86,193	86,178	98,956	95,912	96,238
o/w EUR		89,046	93,625	100,319	91,659	89,049	87,934	87,195	85,022	85,503	85,488	98,268	95,224	95,548

¹The indicator includes data on the total amount of balance sheet loans exposures, which are restructured or with impaired performance past-due over 90 days (includes the categories non-performing exposures, loss and all restructured exposures as defined in the repealed BNB Ordinance No. 9 of 3 April 2008 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk).

Preliminary data.

Source: other MFIs.

Memorandum to the Analytical Reporting of the BNB

BGN'000	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Exchange rate: BGN / USD 1	1.50379	1.49628	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS, of which													
Accrued interest - total	20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	20,095	40,636	21,247	10,386	15,342	17,584	6,593	6,121	17,453	14,509	22,429	15,607	16,102
o/w EUR	19,978	40,452	20,900	10,152	15,012	17,292	6,449	5,841	17,026	14,235	21,974	15,117	15,887
o/w Accrued interest on deposits	240	353	555	513	742	677	648	1,024	857	618	991	740	470
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	240	353	555	513	742	677	648	1,024	857	618	991	740	470
o/w EUR	123	169	208	279	412	385	504	744	430	344	536	250	255
o/w Accrued interest on securities other than shares	19,855	40,283	20,692	9,873	14,600	16,907	5,945	5,097	16,596	13,891	21,438	14,867	15,632
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	19,855	40,283	20,692	9,873	14,600	16,907	5,945	5,097	16,596	13,891	21,438	14,867	15,632
o/w EUR	19,855	40,283	20,692	9,873	14,600	16,907	5,945	5,097	16,596	13,891	21,438	14,867	15,632
OTHER ASSETS, of which													
Derivatives with a positive fair value	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES, of which													
Accrued interest - total	75	150	238	89	158	254	104	232	378	119	261	403	127
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	75	150	238	89	158	254	104	232	378	119	261	403	127
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on loans and SDR allocation	75	150	238	89	158	254	104	232	378	119	261	403	127
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	75	150	238	89	158	254	104	232	378	119	261	403	127
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
OTHER LIABILITIES, of which													
Accrued interest - total	239	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	239	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	239	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on overnight deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w Accrued interest on deposits with agreed maturity	239	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	239	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	239	-	-	-	-	-	-	-	-	-	-	-	-

Table 6

Memorandum to the Analytical Reporting of the BNB		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
BGN'000														
	o/w Accrued interest on deposits redeemable at notice in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-
	Provisions	-	-	-	-	-	-	-	-	-	-	-	-	-
	Depreciation	120,666	121,942	123,323	124,759	125,294	126,567	127,854	129,194	130,431	131,624	132,902	134,153	134,504
	Derivatives with a negative fair value in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
	in foreign currency o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

Memorandum to the Analytical Reporting of Other MFIs		05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014	
BGN'000															
Exchange rate: BGN / USD 1		1.50379	1.49528	1.47332	1.47777	1.44823	1.43379	1.43695	1.41902	1.44705	1.41593	1.41850	1.41215	1.43737	
Exchange rate: BGN / EUR 1		1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	
OTHER ASSETS, of which															
Accrued interest - total		1,341,366	1,344,494	1,274,232	1,307,873	1,317,692	1,351,607	1,408,255	1,402,778	1,361,179	1,379,556	1,397,763	1,424,309	1,471,603	
in BGN		389,905	389,271	354,796	360,773	365,271	381,278	402,687	388,899	364,572	368,386	376,889	387,909	406,698	
in foreign currency		951,461	955,223	919,436	947,100	952,421	970,329	1,005,568	1,013,879	996,607	1,011,170	1,020,874	1,036,400	1,064,905	
o/w EUR		893,478	888,969	879,395	901,682	899,349	914,043	943,912	945,124	953,145	963,763	965,210	975,215	998,593	
o/w Accrued interest on deposits		8,027	8,522	9,403	10,554	11,593	13,414	15,619	14,919	13,251	15,847	19,108	18,386	21,977	
in BGN		3,999	4,404	4,658	5,273	5,824	6,397	6,839	7,769	8,619	9,502	10,483	11,350	12,508	
in foreign currency		4,028	4,118	4,745	5,281	5,769	7,017	8,780	7,150	4,632	6,345	8,625	7,036	9,469	
o/w EUR		3,923	3,971	4,515	5,016	5,483	6,781	8,557	6,899	4,385	6,126	8,539	5,718	7,963	
o/w Accrued interest on loans		1,218,125	1,200,113	1,207,485	1,229,946	1,227,240	1,241,407	1,271,857	1,247,701	1,262,568	1,275,303	1,282,167	1,297,710	1,317,423	
in BGN		350,294	345,485	337,005	343,265	339,315	345,981	357,472	337,903	342,280	346,565	346,098	348,303	357,605	
in foreign currency		867,831	854,628	870,480	886,681	887,925	895,426	914,385	909,798	920,288	928,738	936,069	949,407	959,818	
o/w EUR		837,425	822,605	835,986	853,263	852,996	861,474	881,885	876,187	884,067	894,797	899,991	911,181	924,416	
o/w Accrued interest on securities other than shares		114,918	135,850	57,334	67,362	78,848	96,774	120,779	140,158	85,360	88,406	96,488	108,213	132,203	
in BGN		35,604	39,373	13,125	12,226	20,123	28,890	38,376	43,227	13,673	12,319	20,308	28,256	36,585	
in foreign currency		79,314	96,477	44,209	55,136	58,725	67,884	82,403	96,931	71,687	76,087	76,180	79,957	95,618	
o/w EUR		51,842	62,393	38,892	43,401	40,868	45,786	53,470	62,038	64,693	62,840	58,680	58,316	66,214	
Derivatives with a positive fair value		148,945	136,656	138,788	117,823	131,071	131,284	136,391	108,162	116,458	121,455	122,910	118,132	129,008	
in BGN		18,193	17,091	25,626	11,876	15,753	12,748	14,171	13,352	17,981	19,579	15,904	8,733	15,844	
in foreign currency		130,752	119,565	113,162	105,947	115,318	118,536	122,220	94,810	98,477	101,876	107,006	109,399	113,164	
o/w EUR		111,229	99,854	95,199	91,184	98,816	101,191	104,324	77,848	81,610	87,351	87,870	90,747	95,376	
OTHER LIABILITIES, of which															
Accrued interest - total		706,791	714,445	730,402	762,592	791,884	818,666	865,675	565,750	587,688	623,177	655,281	689,463	738,041	
in BGN		345,996	348,392	355,776	377,213	392,288	401,304	421,973	254,484	267,691	284,745	303,872	320,835	341,080	
in foreign currency		360,795	366,053	374,626	385,379	399,596	417,362	443,702	311,266	319,997	338,432	351,409	368,628	396,961	
o/w EUR		317,222	319,591	330,285	337,870	349,267	368,666	390,790	278,474	288,105	303,761	312,825	330,903	354,838	
o/w Accrued interest on overnight deposits		17,838	21,358	25,194	29,158	32,928	41,718	45,959	19,135	19,153	21,103	23,046	26,158	29,614	
in BGN		11,524	13,753	16,042	18,589	20,944	26,180	28,642	8,581	9,189	10,950	12,277	14,328	16,570	
in foreign currency		6,314	7,605	9,152	10,569	11,984	15,538	17,317	10,554	9,964	10,153	10,769	11,830	13,044	
o/w EUR		5,736	6,913	8,342	9,643	10,960	14,137	15,708	9,847	9,266	9,407	10,002	10,992	12,104	
o/w Accrued interest on deposits with agreed maturity		568,476	552,144	538,959	539,005	536,775	524,152	535,791	504,767	489,951	494,442	494,924	490,590	502,332	
in BGN		273,954	264,579	255,903	260,263	258,613	247,318	249,612	228,985	224,054	225,789	229,710	227,926	230,390	
in foreign currency		294,522	287,565	283,056	278,742	278,162	276,834	286,179	275,782	265,897	268,653	265,214	262,664	271,942	
o/w EUR		260,778	252,629	252,247	246,927	245,412	248,058	255,543	245,541	239,028	240,989	235,725	236,476	243,921	
o/w Accrued interest on deposits redeemable at notice		115,831	135,291	161,980	189,935	216,272	245,335	275,216	30,630	64,888	92,095	119,514	152,884	184,325	
in BGN		60,494	70,043	83,829	98,150	112,483	127,725	143,719	16,663	34,387	47,906	61,653	78,289	93,996	
in foreign currency		55,337	65,248	78,151	90,785	103,789	117,610	131,497	13,967	30,501	44,189	57,861	74,595	90,329	
o/w EUR		46,088	54,417	65,431	76,018	87,235	99,097	110,831	12,124	26,176	37,928	49,533	63,896	77,167	
o/w Accrued interest on debt securities issued		4,589	5,566	4,179	5,448	5,854	7,435	8,656	11,122	13,669	15,511	17,732	19,792	21,660	
in BGN		-	-	-	211	248	81	-	252	61	100	231	292	100	
in foreign currency		4,589	5,566	4,179	5,237	5,606	7,354	8,656	10,870	13,608	15,411	17,501	19,500	21,560	
o/w EUR		4,589	5,566	4,179	5,237	5,606	7,354	8,656	10,870	13,608	15,411	17,501	19,500	21,560	
Provisions		4,844,757	4,904,509	4,957,597	4,947,115	4,973,179	5,042,648	5,091,288	5,091,604	5,228,495	5,249,687	5,282,881	5,341,879	5,397,261	
Depreciation		1,534,183	1,548,271	1,558,191	1,572,444	1,581,031	1,590,273	1,622,536	1,608,434	1,620,221	1,631,163	1,622,940	1,634,042	1,647,282	

Memorandum to the Analytical Reporting of Other MFIs

BGN'000	05.2013	06.2013	07.2013	08.2013	09.2013	10.2013	11.2013	12.2013	01.2014	02.2014	03.2014	04.2014	05.2014
Derivatives with a negative fair value	135,575	122,544	135,004	107,062	119,379	122,803	126,226	96,448	110,238	121,334	119,291	111,403	129,420
in BGN	9,842	13,798	27,575	13,911	19,856	18,536	18,157	13,932	18,828	25,288	20,716	8,527	16,149
in foreign currency	125,733	108,746	107,429	93,151	99,523	104,267	108,069	82,516	91,410	96,046	98,575	102,876	113,271
o/w EUR	102,150	87,861	83,021	74,693	78,035	81,135	84,243	60,910	71,845	78,506	76,324	81,234	92,570

Preliminary data.

Source: other MFIs.

Monthly Sectoral Survey of the BNB as of May 2014													BGN'000		
	Resident sector												Not allocated		
	Other MFIs			General government			Other resident sectors			Non-resident sector					
	CG	SSFs	Non-financial corporations	Financial corporations	OFIAs	ICs and PFs	Households and NPISHs	MU	Non-MU	Rest of the world					
Total	76,858	130	-	-	76,728	70,387	6,341	6,341	24,496,106	21,671,382	18,216,684	3,454,698	3,024,724	4,034,695	
ASSETS	28,807,659	76,858	130	-	-	76,728	70,387	6,341	6,341	24,496,106	21,671,382	18,216,684	3,454,698	3,024,724	4,034,695
1. Cash (in foreign currency)	81,526	-	-	-	-	-	-	-	-	-	-	-	-	-	81,526
o/w EUR	80,793	-	-	-	-	-	-	-	-	-	-	-	-	-	80,793
2. SDR holdings	1,354,195	-	-	-	-	-	-	-	-	-	-	-	-	-	1,354,195
3. Reserve position in the IMF	75,508	-	-	-	-	-	-	-	-	75,508	-	-	-	75,508	-
4. Monetary gold	2,318,160	-	-	-	-	-	-	-	-	1,393,965	1,393,965	1,393,965	1,393,965	674,831	924,195
5. Deposits	3,651,683	-	-	-	-	-	-	-	-	3,651,683	2,026,926	2,026,926	949,926	674,831	-
5.1. Overnight	1,312,241	-	-	-	-	-	-	-	-	1,312,241	357,675	357,675	949,926	4,640	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,312,241	-	-	-	-	-	-	-	-	1,312,241	1,307,601	1,307,601	949,926	4,640	-
o/w EUR	1,308,847	-	-	-	-	-	-	-	-	1,308,847	1,307,568	1,307,568	949,895	1,279	-
5.2. With agreed maturity	2,339,442	-	-	-	-	-	-	-	-	2,339,442	1,669,251	1,669,251	-	670,191	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	2,339,442	-	-	-	-	-	-	-	-	2,339,442	1,669,251	1,669,251	-	670,191	-
o/w EUR	2,334,267	-	-	-	-	-	-	-	-	2,334,267	1,669,251	1,669,251	-	665,016	-
5.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6. Repos	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7. Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 1 and up to 1 year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 1 and up to 5 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
over 5 years	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Securities other than shares	19,530,268	-	-	-	-	-	-	-	-	19,530,268	17,283,543	16,180,636	1,102,907	2,246,725	-
up to 1 year	1,737,682	-	-	-	-	-	-	-	-	1,737,682	342,254	342,254	-	1,395,428	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	1,737,682	-	-	-	-	-	-	-	-	1,737,682	342,254	342,254	-	1,395,428	-
o/w EUR	1,737,682	-	-	-	-	-	-	-	-	1,737,682	342,254	342,254	-	1,395,428	-
over 1 and up to 2 years	195,780	-	-	-	-	-	-	-	-	195,780	195,780	176,233	19,547	-	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	195,780	-	-	-	-	-	-	-	-	195,780	195,780	176,233	19,547	-	-
o/w EUR	195,780	-	-	-	-	-	-	-	-	195,780	195,780	176,233	19,547	-	-
over 2 years	17,596,806	-	-	-	-	-	-	-	-	17,596,806	16,745,509	15,662,149	1,083,360	851,297	-
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
in foreign currency	17,596,806	-	-	-	-	-	-	-	-	17,596,806	16,745,509	15,662,149	1,083,360	851,297	-
o/w EUR	17,596,806	-	-	-	-	-	-	-	-	17,596,806	16,745,509	15,662,149	1,083,360	851,297	-
9. Shares and other equity	105,248	-	-	-	-	-	-	-	-	105,248	6,341	6,341	6,341	21,853	-
in BGN	76,539	-	-	-	-	-	-	-	-	76,539	70,198	70,198	6,341	21,853	-
in foreign currency	28,709	-	-	-	-	-	-	-	-	28,709	6,856	6,856	-	21,853	-
o/w EUR	6,856	-	-	-	-	-	-	-	-	6,856	6,856	6,856	-	21,853	-

(continued)

		Monthly Sectoral Survey of the BNB as of May 2014													BGN'000
		Resident sector				Other resident sectors				Non-resident sector					Not allocated
Total		General government			SSFs	CG	Non-financial corporations	Financial corporations		Households and NPISHs	Countries and institutions of the EU			Rest of the world	
		Other MFIs	Other MFIs	CG				SSFs	Non-financial corporations		OFIAs	ICs and PFs	MU		Non-MU
10. Fixed assets (in levs)	288,170				-	-	-			-				-	
11. Other assets in BGN	1,402,901	319	130	189	189	189	189	189	189	189	189	189	189	1,386,609	
in foreign currency	44,278	319	130	189	189	189	189	189	189	189	189	189	189	43,959	
o/w EUR	1,358,623	-	-	-	-	-	-	-	-	-	-	-	-	1,342,650	
16,360	16,360	-	-	-	-	-	-	-	-	-	-	-	-	473	
LIABILITIES	28,807,659	12,123,922	6,178,514	4,392,399	4,324,551	67,848	1,553,009	88,705	1,464,304	1,464,304	1,464,304	42	94,508	15,226,282	
12. Currency in circulation	9,783,891	-	-	-	-	-	-	-	-	-	-	-	-	9,783,891	
13. Deposits	12,218,013	12,123,905	6,178,514	4,391,982	4,324,551	67,431	1,553,009	88,705	1,464,304	1,464,304	1,464,304	-	94,508	15,226,282	
13.1. Overnight in BGN	9,214,776	9,120,268	6,177,682	1,938,169	1,890,744	47,425	1,004,417	67,491	937,226	937,226	937,226	-	94,508	15,226,282	
in foreign currency	6,629,038	6,597,747	4,254,513	1,680,354	1,632,929	47,425	662,880	4,082	658,798	658,798	658,798	-	31,291	15,226,282	
o/w EUR	2,586,738	2,522,521	1,923,169	257,815	257,815	-	341,537	63,109	278,428	278,428	278,428	-	63,217	15,226,282	
13.2. With agreed maturity up to 2 years in BGN	3,003,237	3,003,237	832	2,453,813	2,433,807	20,006	548,592	21,514	527,078	527,078	527,078	-	-	3,003,237	
in foreign currency	2,576,832	2,576,832	832	2,444,000	2,423,994	20,006	132,000	21,514	132,000	132,000	132,000	-	-	2,576,832	
o/w EUR	426,405	426,405	-	9,813	9,813	-	416,592	21,514	395,078	395,078	395,078	-	-	426,405	
over 2 years in BGN	423,751	423,751	-	7,159	7,159	-	416,592	21,514	395,078	395,078	395,078	-	-	423,751	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
13.3. Redeemable at notice up to 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
over 3 months in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14. Repos in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
15. Loans in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
16. SDR allocation	1,352,620	-	-	-	-	-	-	-	-	-	-	-	-	1,352,620	
17. Capital and reserves	3,957,321	-	-	-	-	-	-	-	-	-	-	-	-	3,957,321	
17.1. Funds contributed by owners	20,000	-	-	-	-	-	-	-	-	-	-	-	-	20,000	
17.2. Reserves	3,916,244	-	-	-	-	-	-	-	-	-	-	-	-	3,916,244	
17.3. Financial result	21,077	-	-	-	-	-	-	-	-	-	-	-	-	21,077	
18. Other liabilities in BGN	1,495,814	417	417	417	417	417	417	417	417	417	417	42	42	1,485,070	
in foreign currency	152,658	417	417	417	417	417	417	417	417	417	417	42	42	142,083	
o/w EUR	1,343,156	-	-	-	-	-	-	-	-	-	-	-	-	1,342,987	
314	314	-	-	-	-	-	-	-	-	-	-	-	-	272	

Source: BNB.

Table 9

	Monthly Sectoral Survey of other MFIs as of May 2014																BGN'000
	Total																
	Resident sector				Other resident sectors								Non-resident sector				
	Monetary financial institutions				General government				Financial corporations				Countries and institutions of the EU				
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporation	OFiAs	ICs and Pfs	Households and NPIs		MU	Non-MU	Rest of the world	Not allocated			
ASSETS	73,307,986	7,910,819	6,928,651	279,346	22	58,468,516	1,681,116	50,386	18,921,059	14,916,127	13,166,172	9,409,438	7,195,104	5,757,299			
1. Cash	1,492,693	-	-	-	-	-	-	-	-	-	-	-	-	1,492,693			
in BGN	897,958	-	-	-	-	-	-	-	-	-	-	-	-	897,958			
in foreign currency	594,735	-	-	-	-	-	-	-	-	-	-	-	-	594,735			
o/w EUR	448,993	-	-	-	-	-	-	-	-	-	-	-	-	448,993			
2. Deposits	15,139,156	7,189,215	6,176,418	1,012,765	-	-	-	-	-	-	-	-	-	-			
2.1. Overnight	8,446,859	6,364,847	6,176,377	188,470	-	-	-	-	-	-	-	-	-	-			
in BGN	4,342,854	4,341,895	4,252,814	89,081	-	-	-	-	-	-	-	-	-	-			
in foreign currency	4,104,005	2,022,952	1,923,563	99,389	-	-	-	-	-	-	-	-	-	-			
o/w EUR	3,185,288	2,013,212	1,923,563	89,649	-	-	-	-	-	-	-	-	-	-			
2.2. With agreed maturity	6,692,297	824,368	824,356	41	-	-	-	-	-	-	-	-	-	-			
in BGN	1,101,099	181,271	181,271	41	-	-	-	-	-	-	-	-	-	-			
in foreign currency	5,591,198	643,097	643,085	-	-	-	-	-	-	-	-	-	-	-			
o/w EUR	4,217,873	460,444	460,442	-	-	-	-	-	-	-	-	-	-	-			
2.3. Redeemable at notice	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
in BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
in foreign currency	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
o/w EUR	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
3. Repos	1,156,544	270,005	179,611	-	-	-	-	-	-	-	-	-	-	-			
in BGN	188,203	180,303	94,251	-	-	-	-	-	-	-	-	-	-	-			
in foreign currency	968,341	89,702	85,360	-	-	-	-	-	-	-	-	-	-	-			
o/w EUR	967,030	88,391	84,049	-	-	-	-	-	-	-	-	-	-	-			
4. Loans	59,361,147	56,449,492	373,041	12	-	-	-	-	-	-	-	-	-	-			
up to 1 year	12,837,709	12,712,460	12	12	-	-	-	-	-	-	-	-	-	-			
in BGN	6,348,096	6,320,180	4,803	18,481	-	-	-	-	-	-	-	-	-	-			
in foreign currency	6,489,613	6,392,280	152	152	-	-	-	-	-	-	-	-	-	-			
o/w EUR	6,068,298	6,011,209	152	152	-	-	-	-	-	-	-	-	-	-			
over 1 and up to 5 years	11,283,668	10,822,568	130,468	800	-	-	-	-	-	-	-	-	-	-			
in BGN	3,789,583	3,769,700	101,131	800	-	-	-	-	-	-	-	-	-	-			
in foreign currency	7,494,085	7,052,868	29,337	22,046	-	-	-	-	-	-	-	-	-	-			
o/w EUR	7,217,081	6,919,467	29,337	22,046	-	-	-	-	-	-	-	-	-	-			
over 5 years	35,239,770	32,914,464	242,561	185,069	-	-	-	-	-	-	-	-	-	-			
in BGN	12,729,112	12,652,264	220,500	127,495	-	-	-	-	-	-	-	-	-	-			
in foreign currency	22,510,658	20,262,200	22,061	57,574	-	-	-	-	-	-	-	-	-	-			
o/w EUR	21,801,117	19,699,058	22,061	57,574	-	-	-	-	-	-	-	-	-	-			
5. Securities other than shares	8,851,586	6,578,704	32,102	51,293	-	-	-	-	-	-	-	-	-	-			
up to 1 year	1,919,833	887,448	887,448	887,448	-	-	-	-	-	-	-	-	-	-			
in BGN	887,448	887,448	887,448	887,448	-	-	-	-	-	-	-	-	-	-			
in foreign currency	1,032,385	-	-	-	-	-	-	-	-	-	-	-	-	-			
o/w EUR	748,081	-	-	-	-	-	-	-	-	-	-	-	-	-			
over 1 and up to 2 years	152,509	-	-	-	-	-	-	-	-	-	-	-	-	-			
in BGN	152,509	-	-	-	-	-	-	-	-	-	-	-	-	-			
in foreign currency	44,884	-	-	-	-	-	-	-	-	-	-	-	-	-			
o/w EUR	6,779,244	5,691,256	32,102	51,293	-	-	-	-	-	-	-	-	-	-			
over 2 years	2,646,074	2,617,600	32,102	2,658	-	-	-	-	-	-	-	-	-	-			
in BGN	4,133,170	3,073,656	32,102	48,635	-	-	-	-	-	-	-	-	-	-			
in foreign currency	3,111,529	2,139,128	32,102	48,635	-	-	-	-	-	-	-	-	-	-			
o/w EUR	719,485	572,513	4,639	48,635	-	-	-	-	-	-	-	-	-	-			
6. Shares and other equity	572,483	572,483	4,639	4,639	-	-	-	-	-	-	-	-	-	-			
in BGN	147,002	147,002	30	30	-	-	-	-	-	-	-	-	-	-			
in foreign currency	99,862	99,862	30	30	-	-	-	-	-	-	-	-	-	-			
o/w EUR	99,862	99,862	30	30	-	-	-	-	-	-	-	-	-	-			

(continued)

Monthly Sectoral Survey of other MFIs as of May 2014

BGN000

	Resident sector													Non-resident sector					Rest of the world	Not allocated
	Monetary financial institutions													Countries and institutions of the EU						
	General government			Other resident sectors			Financial corporations			Households and NPIs			MU	Non-MU						
	BNB	Other MFIs	CG	LG	SSFs	Non-financial corporation	OFIAs	ICs and PFs	Households and NPIs											
Total																				
7. Fixed assets (in levs)																				
8. Other assets in BGN	3,865,736	132,223	1,691,822	1,767,546	2,457	1,400,171	244,272	230,343	13,929	305,826	793,287	659,255	498,253	161,002	134,032	398,870				
in foreign currency	3,440,214	96,294	1,380,750	1,763,510	2,457	1,400,171	244,272	204,965	12,158	191,649	304,34	19,464	14,640	4,824	10,970	360,591				
o/w EUR	1,421,406	35,929	1,256,455	1,446,122	579	941,843	25,989	24,763	1,226	108,090	620,574	569,478	445,663	123,795	123,062	382,719				
LIABILITIES	1,796,596	20,303	1,691,822	1,767,546	4,024	1,400,171	244,272	230,343	13,929	305,826	793,287	659,255	498,253	161,002	134,032	398,870				
9. Deposits in BGN	94,026,561	68,934,042	2,553,241	781,671	1,767,546	19,430,865	3,756,421	1,609,037	2,147,384	41,501,693	12,216,665	10,427,380	8,517,623	1,909,757	1,789,285	12,875,854				
9.1. Overnight in BGN	71,140,341	61,884,346	1,380,750	2,477,143	490	15,374,089	3,590,055	1,566,753	2,023,302	39,062,309	9,265,995	7,601,099	5,981,960	1,619,119	1,654,896					
in foreign currency	19,044,067	18,054,004	1,242,995	1,720,316	340	16,209,393	1,445,966	645,329	800,637	5,599,882	990,083	572,836	443,396	129,440	471,247					
o/w EUR	13,762,718	13,333,530	60,353	1,610,795	164,567	10,077,91	1,007,791	486,725	521,066	4,373,631	429,188	328,770	240,960	87,790	100,418					
9.2. With agreed maturity up to 2 years in BGN	5,281,369	4,720,474	63,942	109,521	234	2,922,585	438,175	158,604	279,571	1,186,251	560,895	244,066	202,416	41,650	316,829					
in foreign currency	4,313,595	3,899,763	62,703	102,543	198	2,406,878	356,192	129,196	226,996	971,447	413,832	167,343	33,982	33,982	212,507					
o/w EUR	39,848,849	31,983,274	1,256,455	756,827	474,455	6,139,849	2,144,089	921,424	1,222,665	21,686,054	7,865,575	6,781,613	5,326,761	1,454,852	1,083,962					
up to 2 years in foreign currency	32,364,901	29,389,027	895,021	402,161	278,984	5,688,923	1,931,279	830,460	1,100,819	20,192,509	2,975,874	2,462,965	2,159,764	303,201	512,909					
over 2 years in BGN	15,089,872	14,886,444	213,360	284,444	278,597	2,730,140	1,521,464	692,772	828,692	9,878,289	2,034,28	1,271,614	92,370	35,244	75,814					
in foreign currency	14,575,029	14,502,583	681,661	138,104	387	2,958,783	409,815	137,688	272,127	10,314,220	2,772,446	2,335,351	2,067,394	267,957	372,095					
o/w EUR	17,479,363	12,182,648	490,392	125,068	227	11,567,188	397,410	134,282	263,128	8,556,828	2,396,715	2,024,560	1,788,974	235,586	372,155					
over 2 years in BGN	7,483,948	2,594,247	361,434	75,532	3,238	2,157,281	212,810	90,964	121,846	1,493,545	4,889,701	4,318,648	3,469,6	5,991	14,608					
in foreign currency	1,465,815	1,410,520	310,031	46,449	3,214	1,054,040	182,325	111,854	2,989	108,865	55,295	40,687	34,696	5,991	571,053					
o/w EUR	6,018,133	1,183,727	51,403	29,059	24	1,103,241	268,601	100,956	12,981	733,684	4,834,406	4,277,961	3,132,301	1,145,660	556,445					
9.3. Redeemable at notice up to 3 months in BGN	5,814,083	996,556	51,397	29,052	29	15,089,872	1,521,464	692,772	828,692	9,878,289	2,034,28	1,271,614	92,370	35,244	75,814					
in foreign currency	12,247,405	11,847,068				11,847,068	30,695			11,816,373	400,337	246,650	211,823	34,827	153,687					
o/w EUR	12,247,405	11,847,068				11,847,068	30,695			11,816,373	400,337	246,650	211,823	34,827	153,687					
10. Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos) in BGN	2,853,224	402,469	176,093			30,695	99,792	1,380	96,619	28,585	2,450,755	2,388,940	2,193,357	195,583	61,815					
in foreign currency	213,651	174,333	92,295			30,695	17,767	1,380	16,387	28,165	39,318	3,918	2,193,357	195,583	39,318					
o/w EUR	2,639,573	228,136	83,798			30,695	80,232		80,232	420	2,411,437	2,388,940	2,193,357	195,583	22,497					
11. Capital and reserves in BGN	2,636,106	226,825	82,487			30,695	80,232		80,232	420	2,409,281	2,388,940	2,193,357	195,583	20,341					
11.1. Funds contributed by owners	11,053,485															11,053,485				
11.2. Reserves	3,963,403															3,963,403				
11.3. Financial result	5,579,576															5,579,576				
12. Other liabilities in BGN	1,510,506															1,510,506				
in foreign currency	8,979,511	6,647,227	134,979	64	4,036	3,966,984	68,367	40,904	27,463	2,410,799	509,915	437,341	342,286	95,055	72,574	1,822,369				
o/w EUR	5,962,298	4,083,273	93,633	563	3,925	2,076,215	39,733	17,013	22,720	1,811,864	124,572	111,453	89,337	22,116	13,119	1,744,453				
in foreign currency	3,017,213	2,553,954	41,346	71	1,111	1,800,769	28,634	23,891	4,743	598,935	385,343	325,888	282,949	72,939	59,455	77,916				
o/w EUR	2,784,828	2,411,131	28,742	71	3,918	1,819,399	28,404	23,753	4,651	530,557	315,750	275,777	235,656	39,921	40,173	57,947				

Preliminary data.

Source: other MFIs.

Table 10

MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

BGN'000

M3

	M1										M2				M3	
	Currency outside MFIs		Overnight deposits		Deposits with agreed maturity up to 2 years		Deposits redeemable at notice up to 3 months		QUASI-MONEY		Marketable instruments (debt securities issued up to 2 years + MMFs shares(units + repos))					
	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency		
	Stocks															
05.2013	8,094,707	11,786,449	4,495,585	16,282,034	24,376,741	15,043,294	14,751,172	29,794,466	4,817,104	3,723,483	8,540,587	38,335,053	62,711,794	39,435	62,751,229	
06.2013	8,270,791	11,944,939	4,674,950	16,619,889	24,890,680	14,793,027	14,392,140	29,185,167	5,005,488	3,860,073	8,865,561	38,050,728	62,941,408	45,139	62,986,547	
07.2013	8,517,067	12,411,423	4,768,579	17,180,002	25,697,069	14,666,575	14,208,974	28,875,549	5,152,043	4,000,936	9,152,979	38,028,528	63,725,597	49,789	63,775,386	
08.2013	8,712,218	12,744,645	4,887,369	17,632,014	26,344,232	14,665,146	14,197,909	28,863,055	5,300,890	4,171,415	9,472,305	38,335,360	64,679,592	53,740	64,733,332	
09.2013	8,671,940	12,762,981	4,977,844	17,740,825	26,412,765	14,604,168	14,385,590	28,989,758	5,478,106	4,278,749	9,756,855	38,746,613	65,159,378	58,842	65,218,220	
10.2013	8,598,585	12,913,859	5,061,959	17,975,818	26,574,403	14,648,505	14,369,392	29,017,897	5,648,921	4,364,082	10,011,003	39,028,900	65,603,303	56,008	65,659,311	
11.2013	8,675,602	12,988,081	5,605,938	18,594,019	27,269,621	14,576,659	14,107,361	28,684,020	5,775,167	4,457,290	10,232,457	38,916,477	66,186,098	62,109	66,248,207	
12.2013	9,075,151	12,851,667	5,112,359	17,964,026	27,039,177	14,944,430	14,289,280	29,233,710	6,167,800	4,722,537	10,890,337	40,124,047	67,163,224	73,127	67,236,351	
01.2014	8,727,686	13,774,163	5,150,230	18,924,393	27,652,079	14,518,386	14,227,335	28,745,721	6,338,061	4,853,301	11,191,362	39,937,083	67,589,162	63,309	67,652,471	
02.2014	8,747,140	13,675,685	5,015,480	18,691,165	27,438,305	14,665,834	14,061,958	28,727,792	6,406,447	4,957,978	11,364,425	40,092,217	67,530,522	71,354	67,601,876	
03.2014	8,661,247	13,802,801	5,015,961	18,818,762	27,480,009	14,749,678	13,976,994	28,726,672	6,469,095	5,054,912	11,524,007	40,250,679	67,730,688	68,755	67,799,443	
04.2014	8,874,569	13,764,969	4,851,209	18,616,178	27,490,747	14,594,846	13,890,287	28,485,133	6,578,780	5,152,505	11,731,285	40,216,418	67,707,165	80,094	67,787,259	
05.2014	8,885,933	13,818,915	4,923,948	18,742,863	27,628,796	14,560,646	14,099,797	28,660,443	6,664,590	5,182,478	11,847,068	40,507,511	68,136,307	82,038	68,218,345	
	Financial Transactions															
05.2013	-63,098	364,254	167,747	532,001	469,903	-569,350	-107,433	-676,783	180,719	153,199	333,918	-342,865	126,038	4,190	130,228	
06.2013	176,084	158,485	183,786	342,271	518,355	-250,239	-347,594	-597,833	188,384	140,253	328,637	-269,196	249,159	5,704	254,863	
07.2013	246,276	466,475	104,945	571,420	817,696	-126,435	-150,675	-277,110	146,539	152,014	298,553	21,443	839,139	4,650	843,789	
08.2013	195,151	333,216	115,740	448,956	644,107	-1,437	-18,985	-20,422	148,847	167,383	316,230	295,808	939,915	3,951	943,866	
09.2013	-40,278	18,330	104,112	122,442	82,164	-60,978	223,334	162,356	177,216	121,748	298,964	461,320	543,484	5,102	548,586	
10.2013	-73,355	150,894	92,449	243,343	169,988	44,404	6,717	51,121	168,790	93,551	262,341	313,462	483,450	-2,834	480,616	
11.2013	77,017	74,311	540,994	615,305	692,322	-72,419	-270,786	-343,205	127,940	90,842	218,782	-124,423	567,899	6,101	574,000	
12.2013	399,549	-136,413	-483,618	-620,031	-220,482	367,776	220,702	588,478	392,633	275,293	667,926	1,256,404	1,035,922	11,018	1,046,940	
01.2014	-347,465	922,502	21,327	943,829	596,364	-426,044	-103,494	-529,538	170,261	114,111	284,372	-245,166	351,198	-9,818	341,380	
02.2014	19,454	-98,478	-116,769	-215,247	-195,793	147,439	-125,730	21,709	68,386	122,921	191,307	213,016	17,223	8,045	25,268	
03.2014	-85,893	127,115	-951	126,164	40,271	83,525	-87,372	-3,847	109,685	95,476	157,873	154,026	194,297	-2,599	191,698	
04.2014	213,322	-44,837	-161,348	-206,185	7,137	-154,951	-79,559	-234,510	109,685	101,283	210,968	-23,542	-16,405	11,339	-5,066	
05.2014	11,364	53,951	58,659	112,610	123,974	-34,235	173,334	139,099	85,710	13,923	99,633	238,732	362,706	1,944	364,650	

* Identical with Currency in circulation indicator of the ECB.

Preliminary data.

Source: BNP and other MFIs.

Table 11

COUNTERPARTS OF MONETARY AGGREGATES – STOCKS AND TRANSACTIONS

	BGN000																	
	Long - term financial liabilities					Domestic credit				Net foreign assets		Other items (net)						
	Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months		Debt securities issued over 2 years		Capital and reserves		Claims on non-government sector		Foreign assets		Fixed assets							
	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	in BGN	in foreign currency	Foreign assets	less Foreign liabilities								
	Stocks																	
05.2013	889,766	944,029	1,833,795	-	85,736	17,174,321	-2,297,152	1,943,358	-353,794	21,107,418	34,260,853	55,368,271	55,014,477	40,658,082	14,453,362	26,204,720	3,797,953	-5,091,600
06.2013	886,194	996,160	1,882,354	-	73,928	14,841,971	-2,216,840	1,970,470	-246,370	21,341,236	34,055,623	55,396,859	55,150,489	40,398,945	14,436,125	25,962,820	3,944,659	-5,273,168
07.2013	895,681	1,004,414	1,900,095	-	73,928	15,118,933	-2,103,832	2,048,723	-55,109	21,412,059	34,080,953	55,493,012	55,437,903	41,218,741	14,342,180	26,876,561	3,994,816	-5,440,938
08.2013	904,544	972,647	1,877,191	-	73,928	15,283,850	-1,946,141	2,090,745	144,604	21,440,086	33,871,892	55,311,978	55,456,582	41,966,139	14,055,875	27,910,226	4,017,243	-5,415,788
09.2013	914,728	948,195	1,862,923	-	73,928	15,127,873	-1,911,817	2,116,873	205,056	21,740,454	33,792,996	55,533,450	55,738,506	42,022,444	13,935,218	28,087,266	4,033,455	-5,577,072
10.2013	925,604	951,094	1,876,698	-	73,928	15,156,826	-1,865,641	2,154,704	289,063	21,966,462	33,704,612	55,671,074	55,960,137	41,546,381	13,321,401	28,224,980	4,061,058	-5,477,412
11.2013	967,706	944,787	1,912,493	-	73,928	15,018,067	-1,802,962	2,134,045	331,083	21,953,038	33,526,400	55,479,438	55,810,521	42,318,757	13,402,341	28,916,416	4,024,742	-5,498,984
12.2013	947,582	955,023	1,902,605	-	144,338	14,927,165	-604,229	1,755,750	1,151,521	22,450,292	33,460,823	55,911,115	57,062,636	41,857,901	13,482,011	28,375,890	4,027,861	-5,255,928
01.2014	970,201	975,937	1,946,138	-	144,338	15,053,133	17,143,609	2,108,941	2,285,249	22,110,582	33,420,221	55,530,803	57,816,052	41,508,873	13,194,637	28,314,236	4,047,655	-5,381,863
02.2014	1,005,023	974,056	1,979,079	-	144,338	15,256,967	17,380,384	2,456,393	2,538,830	22,299,584	33,476,517	55,776,101	58,314,931	41,152,945	13,149,773	28,003,172	4,039,436	-5,375,279
03.2014	1,014,924	1,085,645	2,100,569	-	144,338	15,111,390	-932,547	2,495,760	1,563,213	22,560,811	33,544,089	56,104,900	57,668,113	42,059,015	13,247,122	28,811,893	4,055,409	-5,379,675
04.2014	1,031,343	1,089,944	2,121,287	-	144,338	15,005,970	-919,092	2,469,593	1,550,501	22,721,968	33,667,216	56,389,184	57,939,685	41,601,473	13,087,172	28,514,301	4,107,041	-5,502,173
05.2014	1,057,254	1,103,265	2,160,519	-	144,338	15,010,806	-861,968	2,587,360	1,725,392	22,988,783	33,606,003	56,594,786	58,320,178	41,818,875	13,154,005	28,664,870	4,153,906	-5,604,946
	Financial Transactions																	
05.2013	3,724	-7,130	-3,406	-	3	33,474	-363,610	-10,002	-373,612	264,714	-344,568	-79,844	-453,456	837,651	19,584	818,067	16,659	-220,971
06.2013	-3,572	52,991	49,419	-	-11,811	78,336	115,944	49,914	144,534	237,756	-191,621	46,135	190,669	217,172	-11,500	228,672	146,706	-195,240
07.2013	9,394	11,064	20,458	-	-	61,528	81,986	94,436	214,386	78,911	57,745	136,656	351,042	647,964	-73,308	721,272	50,157	-196,696
08.2013	8,871	-32,385	-23,514	-	-	54,942	31,428	43,790	203,668	51,756	-197,417	-145,661	58,007	610,726	-296,553	907,279	22,427	-12,419
09.2013	10,184	-21,665	-11,481	-	-	-20,578	-32,059	33,142	78,522	313,940	-15,869	298,071	376,593	241,376	-99,475	340,851	16,212	-217,129
10.2013	10,876	4,614	15,490	-	-	63,099	78,589	44,084	87,173	227,871	-70,712	157,159	244,332	-401,261	-597,610	196,349	27,603	90,921
11.2013	42,112	-6,887	35,225	-	-	7,841	43,066	-20,090	43,379	-10,327	-168,684	-179,011	-135,632	907,713	81,098	826,615	-36,316	-37,601
12.2013	-20,124	12,228	-7,896	-	70,410	30,302	1,206,248	-361,765	844,483	555,646	27,857	583,503	1,427,986	-391,949	85,291	-391,949	3,119	100,600
01.2014	22,619	17,528	40,147	-	-	20,022	60,169	343,080	1,124,011	-324,581	-54,362	-378,943	745,068	-542,471	-287,864	-254,607	19,794	-108,706
02.2014	34,822	1,703	36,525	-	-	97,605	134,130	368,323	270,213	185,296	78,424	263,720	533,933	-379,179	-13,831	-365,348	-8,219	-968
03.2014	9,901	111,334	121,235	-	-	-40,233	81,002	-1,020,411	-981,619	271,927	93,539	365,466	-616,153	929,576	95,982	833,594	15,973	39,286
04.2014	16,419	4,964	21,383	-	-	-69,298	-47,915	7,540	-18,173	160,466	129,554	290,020	279,387	-411,346	-154,987	-256,359	51,632	-127,641
05.2014	25,988	10,133	36,121	-	-	1,696	37,817	55,959	159,454	267,599	-62,325	205,274	364,728	155,480	41,881	113,599	46,865	-122,725

Preliminary data.

Source: BNB and other MFIs.

METHODOLOGICAL NOTES

I. General Methodological Notes

1. Methodological Concepts and Rules of Monetary Statistics Organization

Monetary statistics is collected and compiled according to the international statistical standards and meets, to a great extent, the rules of international financial statistics. The most important standards include:

- ✓ European System of Accounts (ESA'95) and System of National Accounts (SNA'93);¹
- ✓ Regulation (EC) No 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (EC/2001/13) and Money and Banking Statistics Compilation Guide, ECB, 1998;
- ✓ Money and Banking Statistics Sector Manual: Guidance for the Statistical Classification of Customers, ECB, 1998;
- ✓ Monetary and Financial Statistics Manual, IMF, 2000.

Bulgaria is a subscriber to the Special Data Dissemination Standard (SDDS) developed by the IMF (see the National Summary Data Page on the BNB website: *Statistics Section, Data Dissemination Standards*).

Main Rules:

- a) Accounting rules – the accounting rules followed by monetary financial institutions are presented in the International Accounting Standards/International Financial Reporting Standards (IAS/IFRS).²
- b) Reporting rules:
 - ✓ Valuation of assets and liabilities – all financial assets and liabilities are reported at market or close to market price. Financial instruments, however, as currency in circulation, deposits, capital and reserves, cash and loans are reported at nominal value.
 - ✓ Revaluation of foreign currency positions – exchange rates as of end of the period are applied.
 - ✓ Reporting of loans and provisions – for the purposes of statistics loans are shown on a gross basis until their writing off. Accrued provisions are classified under *Other liabilities*.
 - ✓ Definition of the reporting period – the reporting period finishes on the last calendar day and if it coincides with a holiday, on the last business day of the month.
- c) Economic territory and residency – the economic territory of the country consists of the geographic territory administrated by the government; within this territory, persons, goods and capital circulate freely. The economic territory includes the airspace, territorial waters, and continental shelf lying in international waters over which the country has exclusive rights. Also it includes territorial enclaves, i.e. geographic territories situated in the rest of the world and used, under international treaties or agreements between states, by general government

¹ European System of Accounts - an international framework of accounts for a systematic and detailed description of the country's economy, its components, as well as its relationships with other economies developed by Eurostat. ESA'95 is fully compatible with SNA'93 (a joint paper of the IMF, UN, OECD, the European Commission and the World Bank). ESA'95 focuses primarily on conditions and data necessary for the EU.

² Unified national accounting standards harmonized with the international standards, valid until end-2002. After that the International Accounting Standards/International Financial Reporting Standards came into effect.

agencies of the country (embassies, consulates, military bases, scientific bases, etc.), and any free zones.

Residents of the country are defined as institutional units which have a center of economic interest³ within the economic territory of the country; their residence is on the same territory and they manage a significant output in which they participate or intend to participate.

Branches of resident credit institutions abroad with a center of economic interest on the territory of another country are treated as non-residents. Branches of foreign credit institutions licensed to operate in the country are residents and are included in money-creating sector (see *Sector Table*).

Borderline cases of residency:

- 1) Bulgarian diplomatic, consular, commercial and other representations, as well as their members and staff, and all Bulgarian citizens working for them who are staying abroad by an appointment of the Bulgarian government, regular servicemen on long-term commission abroad and civil persons from the Ministry of Defence employed in missions, headquarters and bodies of international organizations, as well as the members of their families are deemed residents. The foreign ones are classified as residents of their native countries.
- 2) The following persons are classified as resident units:
 - ✓ Bulgarian citizens staying abroad for education purposes, irrespective of the length of their stay;
 - ✓ Bulgarian citizens staying abroad for medical treatment, irrespective of the length of their stay.

The concept of residency is consistent with the Bulgarian Foreign Exchange Law, ESA'95, and IMF Balance of Payments Manual, 5th edition.

- d) Sector distribution – ESA'95 standards of sector classification of institutional units are followed. The main sectors by residency include: *Resident Sector* (S.1) and *Rest of the World* (S.2). The Resident Sector is divided into monetary financial sector, general government sector and non-government sector. Monetary financial sector covers the BNB (S.121) and other monetary financial institutions (S.122); *general government sector* (S.13) consists of three subsectors: central government (S.1311), local government (S.1313) and social security funds (S.1314); *non-government sector* includes non-financial public corporations (S.11001), non-financial private corporations (S.11002+S.11003), other financial intermediaries and auxiliaries except insurance corporations and pension funds (S.123 and S.124), insurance corporations and pension funds (S.125), households (S.14) and non-profit institutions serving households (S.15). *Non-resident Sector* is divided into *European Union* and *Third countries and international organisations*. European union comprises Monetary Union (MU) and Non-MU, according to the participation of the EU countries in the Monetary Union.
- e) Instrumental categories – in the Monetary Survey and Analytical Reporting, indicators are defined in conformity with ECB Regulation No. 13, the Monetary and Financial Statistics Manual of the IMF in accordance with ESA'95 and SNA'93. Definitions of most of the instruments are given in the corresponding tables in Specific Methodological Notes.

³ An institutional unit has a center of economic interest within a country when there exists some location - dwellings, place of production or other premises, which the unit engages or intends to engage in economic activities and transactions for an indefinite period of time or for a definite but longer period of time (according to ESA'95 the period is a year or more).

- f) Foreign currency distribution – all indicators and instruments are in levs and foreign currency, including euro of the forex component.
- g) Maturity structure – for the purposes of statistics financial assets and liabilities are presented according to the original term to maturity (Regulation No. 13 of the ECB and SNA'93).

2. Reporting Agents

Monetary financial institutions (MFIs) residing on the territory of the Republic of Bulgaria. These are the BNB and other MFIs. Other MFIs include all credit institutions, including foreign banks' branches, as well as money market funds⁴ registered in Bulgaria. Of all credit institutions, 23 are banks licensed to conduct bank operations in Bulgaria and abroad and 6 are foreign banks' branches. The number of money market funds is 6.

Resident monetary financial institutions (MFI) are included in the MFI list of EU accession countries. This list is maintained by the ECB on the website <http://www.ecb.int>.

3. Basic Framework of Monetary Statistics

Reporting agents submit reports pursuant to Article 42 of the Law on the Bulgarian National Bank and to Article 69 of the Law on Credit Institutions.

Data is collected electronically *via* BNB's virtual network with the other MFIs .

Monetary statistics framework includes two levels of data compilation and presentation:

On the first level, the accounting data received from individual reporting agents is aggregated in analytical reporting containing comprehensive balance sheet data on the BNB and other MFIs. Analytical reporting of the BNB and analytical reporting of other MFIs aims to provide data classified by residency, sector and instrument.

On the second level, data from analytical reporting is consolidated into a monetary survey. The monetary survey is the main form of monetary statistics and contains a lot of important indicators necessary for macroeconomic analysis. It reveals the mechanism of multiplying the monetary base into aggregate money supply serving transactions in the national economy. Its structure is built so as to facilitate the analysis of broad money and its sources. The monetary survey is accompanied by a detailed presentation of the main elements (by sector and instrument).

4. Principles of Data Processing

- ✓ Aggregation – summing up data by balance of all institutional units within a sector or subsector, or of all assets and liabilities in the framework of a particular indicator. For sectors and subsectors, data on financial assets and liabilities is aggregated in instruments (i.e. loans classified by sector of debtor and deposits classified by sector of creditor). Further aggregation is used to combine the instruments into indicators.
- ✓ Consolidation – it refers to elimination of stocks and flows that occur between institutional units, residents of the country, where they are grouped. The institutional units consisting of head office and branches report consolidated data through elimination of claims and obligations between them. (This rule does not apply to consolidation of data between a head office and non-resident branches.) Further consolidation is made in the monetary survey between MFIs.
- ✓ Netting – a general principle set in the international statistical standards is that data should be collected and compiled on a gross basis. Despite this fact, some categories of data in the

⁴ Included in the scope since February 2007.

monetary survey are also presented in net form due to their use for analytical needs. In the monetary survey and analytical reporting, the following items are presented in net form: foreign assets, claims on the central government, other items; while gross claims on and gross liabilities to non-residents, central government and other unclassified assets and liabilities are also shown.

5. Policy of Revisions and Statistical Processing

In accordance with the requirements set out in the document of the European Central Bank *ECB Guideline 2007/9*⁵, historical data may be revised quarterly with the publication of the monthly data at the end of the respective reporting quarter, thus, ensuring consistency between monthly and quarterly statistics of the monetary financial institutions.

Revisions of published data are made in the following cases:

- obtained additional information, reclassifications, improved reporting procedures and correction of mistakes in the data submitted by reporting agents;
- change in accounting or statistical standards.

Revisions are marked with the sign *r*. In case of change in a standard, historical data are also revised starting from the moment of occurrence of the event or change in the standard.

Upon occurrence of prerequisites for publishing a new indicator – sector, instrument, etc. – historical time series are constructed by using statistical methods as of the moment of occurrence of the indicator (where appropriate conditions exist).

6. Publications

Monthly data is as of the end of the reporting period and is published before the end of the month following the reporting period according to the Statistical Data Release Calendar (available on the BNB website – <http://www.bnb.bg>). Monthly statistical data is also included in periodical publications of the central bank: annual and semiannual reports of the BNB, monthly bulletins. Publications are available on paper and on the website of the BNB.

⁵ Guideline of the European Central Bank of 1 August 2007 on monetary, financial institutions and markets statistics (recast) (ECB/2007/9) as amended by Guideline ECB/2008/31 and Guideline ECB/2009/23.

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS
Money-creating sector	Central bank	A financial corporation whose principal function is to issue currency, to maintain the internal and external value of the national currency and to hold the international reserves of the country.
	Other monetary financial institutions	Financial corporations, except those classified in the central bank sub-sector, which are principally engaged in financial intermediation and whose business is to receive deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, and, for their own account, to grant loans and/or to make investments in securities. These are: a) credit institutions - banks and electronic money institutions, and b) money market funds. Money market funds are collective investment undertakings of which the shares/units are, in terms of liquidity, close substitutes for deposits and which primarily invest in money market instruments and/or in MMF shares/units and/or other transferable debt instruments with a residual maturity of up to and including one year and/or in bank deposits and/or which pursue a rate of return that approaches the interest rates of money market instruments.
Money-holding sector	Other financial intermediaries and auxiliaries, except insurance corporations and pension funds	1. Financial corporations, which are principally engaged in financial intermediation by incurring liabilities in forms other than a) currency, deposits and/or close substitutes for deposits from institutional units other than monetary financial institutions, b) insurance and pension reserves. Here are included investment funds, corporations specializing in lending, leasing corporations, financial houses, loan offices, etc. 2. Financial corporations – auxiliaries, which are closely connected with financial intermediation but are not financial intermediaries. Here are included stock exchanges, exchange bureaux, consultants, brokers, etc.
	Insurance corporations and pension funds	Financial corporations, which are principally engaged in financial intermediation as the consequence of taking insurance and pension risks (and which incur liabilities in the form of insurance and pension reserves).

⁶ Institutional sectors in Bulgaria's monetary statistics totally meet ECB requirements under strict consistency with ESA 95.

	SECTORS IN BULGARIA'S MONETARY STATISTICS	DEFINITIONS
Money-holding sector	Non-financial corporations	Non-financial corporations, which are market producers, and whose main activity is the production of goods and non-financial services.
	Households	Individuals or groups of individuals as consumers and possibly also as entrepreneurs producing market goods and non-financial and financial services (market producers). The sector includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use. The sector also includes sole proprietorship and partnership without independent legal status which are market producers.
	Non-profit institutions, serving households (NPISHs)	Non-profit institutions which are separate legal entities, whose main activity is connected with serving, supporting and assisting households. Their principal resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general government sector ⁷ and from property income. Here are included trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sports clubs.

⁷ NPIs controlled and mainly financed by General government are classified in the general government sector.

SECTORS IN BULGARIA'S MONETARY STATISTICS		DEFINITIONS
Money-neutral sector	Central government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system. These are ministries, institutions and other central agencies, non-budget funds and administrative departments of the state whose competence extends normally over the whole economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by central government and whose competence extends over the whole economic territory.
	Local government	All institutional units, which offer public services, deal with distribution of national income and guarantee the operation of social and economic system locally. This is the local administration, whose competence extends to the economic territory, except for the administration of social security funds. Here are included those non-profit institutions which are controlled and mainly financed by local government bodies and whose competence is restricted to the economic territory of the local government.
	Social security funds	Central and local institutional units whose main activity is to provide social benefits and which fulfill each of the following two criteria: 1) by law or by regulation certain groups of population are obliged to participate in the scheme or to pay contributions; 2) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer.
Non-resident sector	European Union	All non-resident units ⁸ which are engaged in transactions with resident institutional units, or have other economic links with resident units. This sector's accounts provide an overall view of the economic relationships linking the national economy with the rest of the world. The sector includes such institutional units, which are physically located on the territory of the country. It is divided into two sub-sectors: <i>The European Union</i> and <i>Third countries and international organizations</i> . The European Union is divided into Monetary Union and EU member states non-participating in the Monetary Union, including EU institutions.
	Third countries and international organisations	
		S2 Rest of the world
		S13 General government

⁸ Including institutions of the European Union and international organisations.

II. Specific Methodological Notes

The monetary statistics is presented in dynamics in a monetary survey, analytical reporting of the BNB and analytical reporting of other MFIs, and in some additional tables which contain more detailed information. The principle of the organization of all tables is the following: the data is broken down by sector, indicator, national and foreign currency, including euro, instrument and maturity, while the indicators on the asset side are grouped by sector and instrument and on the liability side – by instrument and degree of callability.

Simultaneously monthly sectoral surveys of the BNB and other MFIs are compiled and published. These are static tables presenting the relevant assets and liabilities indicators in a way which allows identification of the sector affiliation of the balance sheets items.

Monetary statistics (dynamic or static) is compiled on the basis of the monthly reporting of the BNB and other MFIs.

In order to prevent disclosure of individual information⁹ about a given reporting agent, some indicators are presented on a more aggregated level.

Tables 1, 1^a, 2 and 3: Monetary Survey and Analytical Reporting

The structure of the monetary survey may be expressed by the following mathematical identity:

$$\text{net foreign assets} + \text{net domestic assets} = \text{broad money} + \text{long-term liabilities}$$

Net domestic assets include domestic credit, fixed assets and other items (net).

The analytical reporting of the BNB and other MFIs follow the format of the monetary survey.

Indicators

*Net Foreign Assets*¹⁰ – a balance between gross foreign assets and liabilities of the Monetary financial sector. Gross foreign assets are reported by instrument and include Bulgaria's international reserves and other foreign assets of the BNB and other MFIs. Gross foreign liabilities reflect liabilities of the MFIs to the foreign sector. A split of gross foreign assets and liabilities of the BNB is made in Table 4: Foreign Assets and Liabilities of the BNB.

Domestic credit – incorporates credit to the consolidated general government sector and non-government sector.

Credit to the consolidated general government sector includes net claims on the central government and gross claims on local government, and social security funds. Credit to the non-government sector includes gross claims on non-financial corporations, financial corporations, households and NPISHs.

Fixed assets – movable or immovable non-financial assets which monetary financial institutions intend to use over a period longer than one year in their main activity.

Other items (net) – consolidates all components of the balance sheets of the BNB and other MFIs which are not included in the instruments displayed above. They include relations between other MFIs (net), relations between the BNB and other MFIs (net) and other assets and liabilities (net). Accrued and overdue interest, derivatives, depreciation, provisions, as well as assets and liabilities which are not included elsewhere are part of the *Other assets and liabilities (net)* item (a part of them is presented in Tables 6 and 7 "Memoranda to the

⁹ Article 8 of the Council Regulation (EC) No 2533/98 of 23 November 1998 concerning the collection of statistical information by the European Central Bank.

¹⁰ Monetary gold, special drawing rights holdings/allocations, claims on interest and interest liabilities in Net foreign assets are specific items for the BNB only.

Analytical Reporting of the BNB and other MFIs”). The balance on the *Relations between the MFIs (net)* item reflects the float as a result of netting of claims and liabilities between MFIs.

Broad money (money supply) comprises liabilities with money character of MFIs to the resident sector with the exception of the liabilities to the central government and the Monetary financial sector (money-holding sectors: see *Sector Table*). Monetary aggregate instruments are grouped by liquidity and are presented by currency and sector.

The following monetary aggregates are used: M1, M2, and M3. The M1 monetary aggregate, commonly referred to as narrow money, includes the most liquid instruments used in settlements (currency outside MFIs and overnight deposits in national and foreign currency). The M2 monetary aggregate comprises quasi-money and the M1 monetary aggregate. Quasi-money comprises deposits with agreed maturity of up to two years and deposits redeemable at notice of up to three months (including savings deposits). The least liquid financial instruments include repos, shares/units of MMFs and debt securities issued up to two years, also called marketable instruments. They are denominated in national and foreign currency and together with M2 form the broadest monetary aggregate, M3, commonly referred to as money supply (broad money).

Long-term liabilities and monetary financial institutions – include liabilities of monetary financial institutions with maturity of over two years or with a notice of over three months, as well as capital and reserves. Capital and reserves comprise the statutory fund of the banking system reserves and financial result.

Main Indicators

Assets side:

1. *Repos* – funds extended under agreements for reverse repurchases of securities where one of the parties receives funds against securities sold under a firm commitment to purchase the same or similar securities at a particular price on a fixed future date.
2. *Loans* – financial assets arising to provide borrowers with funds, goods or services. Loan terms (fixed by the creditor or negotiated) are set in a non-transferable document. A loan is an unconditional debt which shall be repaid upon maturity and shall generate income in the form of interest (see Table 5). Margin deposits¹¹ made by the reporting agents are also included in the *Financial corporations* sector.
3. *Securities other than shares* – includes securities other than shares and other equity which give the holder the unconditional right to fixed income or contractually determined income in the form of coupon payments and/or stated fixed sum at a stated date or dates starting from the issue date till the date set as maturity/redemption date. These securities do not grant the holder any ownership rights and interest over the issuing company. Also included are instruments with the same characteristics but with options for conversion into shares or other forms of ownership. The *Securities other than shares* indicator covers various types of bonds and other debt securities of bond nature (which can be discount or promissory notes accepted by other MFIs or other commercial paper, used as a form of short-term investments). Compensatory instruments held by credit institutions are also included in the Non-financial Public Enterprises sector¹².

¹¹ Deposits made under derivative contracts. They are used as cash collateral, remain in the ownership of the depositor and are repayable when the contract is closed out.

¹² Compensatory instruments include compensatory bills and housing compensatory bills issued under the Law on Compensation of the Owners of Nationalized Properties and registered compensatory bills issued under the Law on the Restitution of Ownership and the Use of Agricultural Lands. These instruments are issued by the government and are freely transferable. Pursuant to the Law on Public Offering of Securities, these are referred to as securities.

4. *Shares and other equity* – holdings of securities which represent property rights in corporations. These securities generally entitle the holders to a share in the profit of corporations and to a share in their own funds in the event of liquidation. MMFs shares/units are also included here.

Liabilities side:

1. *Currency outside MFIs* is currency in circulation less other MFIs' vault cash.
2. *Deposits* are funds accepted by monetary financial institutions payable at sight, without any notice, at notice or under other preliminary agreed payment conditions. Deposits are agreed upon between the parties by negotiating the terms of keeping deposit accounts, interest amount (if the agreement provides for interest accrual), terms of payment and sanctions for the parties in case of failure to perform their obligations. These are liabilities of the financial institution.
 - ✓ *Overnight deposits* include deposits without agreed maturity and which are immediately convertible into currency or transferable on demand through banker's order or by cheque without significant restrictions or penalties. One-day deposits are also included in this item.
 - ✓ *Deposits with agreed maturity* are not immediately available as they have an agreed term prior to withdrawal. These deposits cannot be used in settlements and are not convertible into currency without any significant restrictions or penalties. They are broken down by maturity: up to two years and over two years. These include loans received with the exception of those from the IMF.
 - ✓ *Deposits redeemable at notice* include savings deposits and other deposits redeemable at notice. Savings deposits are non-transferable deposits without specified maturity used for safekeeping of funds of households against issuance of a personal savings book or analogous document. These include deposits on house purchase, children's deposits and other deposits. Other deposits redeemable at notice are non-transferable deposits without specified maturity which cannot be converted into cash without any notice. Their conversion into cash is not possible or they can be converted into cash prior to the term of the notice but by imposing a sanction. Non-transferable deposits with specified maturity which can be converted into cash prior to maturity only at notice are also included here.
 - ✓ *Repos* include cash received against securities sold by monetary financial institution under a firm commitment to purchase the same (or similar) securities at a particular price on a fixed future date.
 - ✓ *Money market funds shares/units* include shares/unit issued by money market funds.
 - ✓ *Debt securities issued* include securities other than shares and other equity issued by credit institutions, generally traded in the secondary market, that do not grant the holder any ownership rights over the issuer. Non-marketable instruments issued (which have not been initially placed through a stock exchange or other official marketplace) and subsequently becoming marketable also belong to this item.

Table 4: Foreign Assets and Liabilities of the BNB

The table displays claims and liabilities of the BNB to non-residents forming the positions of foreign assets and liabilities.

Instruments

BNB Foreign Assets:

Central bank's foreign claims are divided into two groups according to their liquidity - international reserves and other foreign assets:

1. *International foreign exchange reserves* include the most liquid foreign assets grouped into three sectors - non-resident banks, non-resident governments and other non-residents. Under a currency board (introduced on 1 July 1997) international foreign exchange reserves are equal to the assets of the Issue Department included in the BNB consolidated balance sheet (described in Article 28, para. 3 of the Law on the BNB).

International forex reserves include the following indicators:

- ✓ Cash – banknotes and coins held in freely convertible foreign currency;
- ✓ SDR holdings¹³;
- ✓ Monetary gold consisting of gold bullion in standard form in vault and monetary gold deposited with foreign banks. From 01.07.1997 up to 31.01.2005, pursuant to Art. 28, para.3, item 6 of the Law on the BNB, the stock of monetary gold is valued at BGN 500 per troy ounce or market value if lower. From 01.02.2005 onwards, monetary gold is valued at market value.
- ✓ Deposits – funds in freely convertible currency held by the BNB on accounts with foreign central banks graded by degree of liquidity (overnight deposits, deposits with agreed maturity, deposits redeemable at notice);
- ✓ Repos include funds received in the BNB against sale of securities with a commitment of reverse repurchase of the same or similar securities at a particular price on a fixed future date;
- ✓ Securities other than shares – debt instruments held by the BNB, issued by non-resident banks, financial institutions and governments, whereof liabilities are assigned one of the two highest ratings by two internationally recognized credit rating agencies, and which are payable in freely convertible currencies with the exception of debt instruments given or received as collateral;
- ✓ Reserve position in the IMF – Bulgaria's unconditional right to draw funds from the IMF. This indicator reflects the payment of the forex component in Bulgaria's quota and indicates the balance between the quota and the cash held by the IMF in national currency¹⁴.
- ✓ Interest receivable¹⁵ includes claims on accrued interest on foreign assets, included in international foreign exchange reserves.

¹³ Special Drawing Rights are reserve assets established by the IMF to supplement its member countries' official reserves. The value of SDR is set on the basis of a basket of reference currencies (euro, British pound, US dollar and Japanese yen).

¹⁴ Reserve position can be raised to the amount of funds in national currency used by the IMF in transactions with other member countries.

¹⁵ A specificity associated with the currency board is that interest receivable and interest payable are reported as part of the international reserves, correspondingly as part of Bulgaria's foreign liabilities. Therefore, they are not reported as part of Other assets and Other liabilities as in other reporting units.

2. *Other foreign assets* include less liquid claims on non-residents which after the introduction of the currency board are reported as part of assets of the Banking Department. This position is divided into three sectors (non-resident banks, non-resident governments and other non-residents) and includes the following instruments:
 - ✓ Deposits – assets held by other non-residents which are not part of the international foreign reserves;
 - ✓ Securities other than shares – debt securities which are not included in international reserves;
 - ✓ Shares and other equity represent capital investment in international financial institutions (e.g. BIS, Basel); MMFs shares/units are also included here – these holdings of securities give the owner the right of a share in the capital of a money market fund.

Foreign Liabilities of the BNB

Foreign liabilities of the BNB reflect the central bank's liabilities to the non-resident sector grouped into non-resident banks, non-resident governments and other non-residents.

Foreign liabilities include the following instruments:

- ✓ Deposits – funds, deposited with the BNB by non-residents, payable at sight, without any notice, at notice or under other preliminary agreed payment conditions;
- ✓ Loans – interest-bearing credits with a fixed term received from IMF common funds;
- ✓ SDR allocations¹⁶;
- ✓ Interest payable¹⁵ – interest payable on foreign liabilities.

Table 5: Loans to Non-financial Corporations, Households and NPISHs

This table reveals information on loans (their residual value) by type, currency and sector granted by credit institutions. Loans are reported under the *Claims on non-government sector* item in the monetary survey and analytical reporting.

Types of Loans

1. By maturity

- ✓ Short-term loans – loans with an original maturity of one year or less, including overdraft.
- ✓ Loans with maturity of over one to five years – loans with an original maturity exceeding one year but less than five years.
- ✓ Loans with maturity of over five years – loans with an original maturity exceeding five years.

2. By quality

- ✓ Regular loans – includes loans with regular performance and those with impaired performance past-due up to 90 days with the exception of restructured loans (the categories correspond to “standard exposures” and “watch exposures” as defined in the repealed Ordinance No. 9 of BNB¹⁷).

¹⁶ Long-term liability to the IMF, counterpart of the Special Drawing Rights.

¹⁷ Ordinance 9 of the BNB of 3 April 2008 on the Evaluation and Classification of Risk Exposures of Banks and the Allocation of Specific Provisions for Credit Risk.

✓ Bad and restructured loans¹⁸ – in accordance with the ECB¹⁹ statistical requirements, the BNB collects aggregated data for all balance sheet loans, which are restructured or with impaired performance past-due over 90 days (includes the categories “non-performing exposures”, “loss” and all “restructured exposures” as defined in the repealed BNB Ordinance No. 9¹⁷). Detailed data on the exposures according to their past-due periods are not collected for the purpose of monetary and interest rate statistics. In accordance with the international practice, reporting of monetary statistics differs from supervisory reporting, including the reporting of loans, which are restructured or with impaired performance.

Therefore, the aggregated data on loans which are restructured and with impaired performance past-due over 90 days, represent neither the total loans with impaired performance, nor the share of loans with impaired performance past-due over 90 days. Source of information regarding loans with impaired performance is the supervisory data of the BNB.

3. *By purpose*

✓ Consumer loans – loans granted for the purpose of purchase of goods and services for personal use of the households;

✓ Loans for house purchases – loans extended to households for the purpose of investing in housing for own use or rental use, including building and home improvements;

✓ Other loans – all other loans extended to households, including loans for education and medical treatment. Loans for commercial or production purposes and loans to NPISHs are also included in the indicator.

4. *By manner of disbursement*

✓ Overdraft – represents debit balance on a current account. Payment of overdraft is automatic upon receipt of funds on current accounts. Both overdrafts with pre-agreed interest terms and amounts and without pre-agreed terms are included.

✓ Loans, other than overdraft (see item 1).

Tables 6 and 7: Memoranda to the Analytical Reporting of the BNB and Other MFIs

The memoranda show accrued interest and interest arrears on claims and liabilities by type of instrument, derivatives as well as all adjusting balance sheet items employed in accounting practices (i.e. depreciation and provisions).

Information in the tables is available since December 2001.

Description of Items

Accrued interest is interest receivable/payable accrued that has not matured, recorded on a current accrual basis. According to the analytical reporting this interest is recorded in the *Other liabilities* item in the monetary survey. A specificity of the BNB analytical reporting is that interest accrued on international reserves and foreign liabilities is recorded in the *Foreign assets* item, correspondingly in the *Foreign liabilities* item.

Interest arrears are interest accrued that has not been collected at maturity. Subject to reporting are only balance sheet reported items.

¹⁸ Until 30 June 2006 the indicator includes overdue principal, which is not paid.

¹⁹ Regulation (EC) No 2423/2001 of the European Central Bank of 22 November 2001 concerning the consolidated balance sheet of the monetary financial institutions sector (ECB/2001/13) and Regulation (EC) No 63/2002 of the European Central Bank of 20 December 2001 concerning statistics on interest rates applied by monetary financial institutions to deposits and loans vis-à-vis households and non-financial corporations (ECB/2001/18).

Provisions include allocated provisions for impairment loss (currently the specific provisions on assets), as well as provisions recognized as liabilities in accordance with IAS and Bulgaria's effective legislation. For statistical purposes, assets subject to provisioning are stated on a gross basis and the allocated provisions are included in the *Other liabilities* item. (See General Methodological Notes)

Depreciation represents a kind of adjustment to depreciable long-term tangible and intangible assets. In the published information, long-term assets are reported on a gross basis and accrued depreciation is recorded in the *Other liabilities* item.

Derivatives include the gross fair value of all derivatives held by monetary financial institutions and reported in the balance sheet.

Tables 8 and 9: Monthly Sectoral Survey of the BNB and Other MFIs

Monthly sectoral surveys show on a gross basis the claims and liabilities of other MFIs and of the BNB so that asset and liability balance sheet items can be identified by sector. Tables are static and contain information on end-of-month balances. Presented data is in compliance with the main principles of sectoral classification and aggregation of instruments into indicators.

1. Sectoral classification – the main principles set out in ESA'95 have been complied with. All items that are not classified by sector as well as MFIs' own claims and liabilities are reported in a separate column as not allocated.
2. Financial indicators – the scope and content of the indicators are described underneath respective tables. Some items are more aggregated in comparison with monetary survey and analytical reporting, where a part of the instruments in the liability side is presented with additional breakdowns according to their inclusion in the monetary aggregates.

Specific Features of Monthly Sectoral Survey of the BNB

For the purposes of the table, BNB foreign claims are grouped by sector where foreign assets, included in international reserves, and other foreign assets of the central bank are presented together. Cash in foreign currency, Special Drawing Rights holdings and monetary gold are represented in column *Not allocated*. Foreign assets grouped according to their liquidity as international reserves or other foreign assets are represented in table 4: BNB Foreign Assets and Liabilities.

Tables 10 and 11: Monetary Aggregates and Their Counterparts – stocks and transactions

The tables include data on stocks at the end of the reference period and on financial transactions concluded during the period for monetary aggregates and their counterparts.

A financial transaction is a creation, purchase, sale or liquidation of a financial asset or liability. It is calculated by taking the difference between stock positions at end-month reporting dates and then removing all changes which are not consequence of financial transactions. These are reclassifications by sector and instrument, adjustments of reporting errors, price revaluation of securities, write-downs and write-offs of loans, exchange rate adjustments.

Financial transaction = *Stock position at the end of the reporting period* – *Stock position at the end of the previous reporting period* – *Reclassifications and other adjustments* –

Exchange rate adjustments – Other revaluations (Write-downs/write-offs of loans, price revaluation of securities).