



Bulgarian National Bank **ANNUAL REPORT • 2010**

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Abbreviations

APRC	Annual Percentage Rate of Charge
BIC	Bank Identifier Code
BGN	The Abbreviation of the Redenominated Lev
BIS	Bank for International Settlements
BIR	Base Interest Rate
BNB	Bulgarian National Bank
BSE	Bulgarian Stock Exchange
CEA-2008	Classification of Economic Activities, 2008
CG	Central Government
CIF	Cost, Insurance, Freight
CM	Council of Ministers
CPI	Consumer Price Index
ECB	European Central Bank
EMU	European Monetary Union
ESA'95	European System of Accounts, 1995
EU	European Union
FOB	Free on Board
GDP	Gross Domestic Product
GFS 2001	Government Finance Statistics Manual, 2001
GNFS	Goods and Nonfactor Services
GS	Government Securities
IAS/IFRS	International Accounting Standards/International Financial Reporting Standards
ICs and PFs	Insurance Companies and Pension Funds
IMF	International Monetary Fund
INTRASTAT	System for collecting statistics on the trade in goods between countries of the European Union.
IPO	Initial public stock offering
LEONIA	(LEv Overnight Index Average) Reference Rate is an effective overnight rate computed as a weighted average of all overnight unsecured lending transactions in the interbank market.
LTIR	Long-term interest rate for convergence assessment purposes
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MoF	Ministry of Finance
MFIs	Monetary Financial Institutions
MMFs	Money Market Funds
MU	Monetary Union
NEA	National Employment Agency
NPISHs	Non-profit Institutions Serving Households
NACE Rev. 2	Statistical classification of economic activities in the European Community
NSI	National Statistical Institute
OFIAs O	Other Financial Intermediaries and Auxiliaries Except for Insurance Companies and Pension Funds
OMFIs	Other monetary financial institutions
OpR	Operational Risk
OTC	Over-the-counter
SDR	Special Drawing Rights
SNA'93	System of National Accounts, 1993
SOFIBOR	The SOFIBOR (Sofia interbank Offered Rate) is a fixing of the quotes for unsecured BGN deposits offered in the Bulgarian interbank market.
SSFs	Social Security Funds

Conventions used in the table

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

1. MACROECONOMIC INDICATORS

	Annual data		
	2008	2009	2010
REAL SECTOR ¹			
Gross value added (million BGN) ²	57 733	58 695	60 646
Gross value added (annual real growth rate, %) ²	6.3	-3.3	0.2
Gross domestic product (million BGN) ²	69 295	68 322	70 474
Gross domestic product (annual real growth rate, %) ²	6.2	-5.5	0.2
Final consumption (million BGN) ²	57 496	54 293	54 251
Gross capital formation (million BGN) ²	26 015	20 063	17 565
Exports of goods and services (million BGN) ²	40 342	32 458	40 733
Imports of goods and services (million BGN) ²	54 557	38 493	42 074
GDP deflator (change, %) ³	8.4	4.3	3.0
Consumer price index			
period over period change, % ⁴	7.8	0.6	4.5
average annual change, % ⁵	12.3	2.8	2.4
Harmonized index of consumer prices			
period over period change, % ⁴	7.2	1.6	4.4
average annual change, % ⁵	12.0	2.5	3.0
Producer price index, total (change, %) ⁶	0.2	0.9	12.2
Producer price index on domestic market (change, %) ⁶	4.7	-0.8	12.0
Producer price index on non-domestic market (change, %) ⁶	-8.7	4.7	12.6
Industrial production index (period over period change, %) ⁷	0.7	-18.3	2.0
Industrial production index (annual change, %) ⁷	0.7	-18.3	2.0
Terms of trade (%)	1.5	-6.2	6.0
Goods export price index (change, based on the annual average prices for the previous year, %)	8.5	-14.4	10.9
Goods import price index (change, based on the annual average prices for the previous year, %)	6.9	-8.7	4.6
Employed (thousands) ⁸	2 467	2 405	2 110
Unemployed (thousands) ^{9, 10}	232	338	342
Unemployment (%) ^{9, 10}	6.3	9.1	9.2
Average monthly wages and salaries (BGN)	545	609	647
Gross domestic product per capita (BGN)	8 711	8 735	9 362
<u>PUBLIC FINANCE</u>			
<u>CONSOLIDATED FISCAL PROGRAMME ¹¹</u>			
(million BGN)			
Revenue and grants	27 313.2	25 040.9	23 932.6
Tax revenue	22 166.9	20 171.9	19 014.4
Non-tax revenue and grants	5 146.3	4 869.0	4 918.3
Total expenses	25 323.4	25 666.9	26 713.4
Interest expenses	585.0	520.8	485.9
Non-interest expenses	24 738.4	25 146.1	26 227.5
Primary balance	2 574.8	-105.3	-2 294.9
Cash deficit(-) / surplus(+)	1 989.8	-626.1	-2 780.8
Government and government guaranteed debt	10 709.9	10 640.9	11 775.3
(% of GDP)			
Revenue and grants	39.4	36.7	34.0
Tax revenue	32.0	29.5	27.0
Non-tax revenue and grants	7.4	7.1	7.0
Total expenses	36.5	37.6	37.9
Interest expenses	0.8	0.8	0.7
Non-interest expenses	35.7	36.8	37.2
Primary balance	3.7	-0.2	-3.3
Cash deficit(-) / surplus(+)	2.9	-0.9	-3.9
Government and government guaranteed debt	15.5	15.6	16.7
<u>GOVERNMENT FINANCE STATISTICS - ESA '95 METHODOLOGY ¹²</u>			
Deficit(-)/ surplus(+) (million BGN)	1 148.8	-3 210.7	.
Deficit(-)/surplus(+) (% of GDP)	1.7	-4.7	.
<u>MONEY AND CREDIT ¹³</u>			
(million BGN) ⁹			
Net foreign assets	13 944.1	14 710.7	17 086.3
Foreign assets	32 538.6	33 309.2	33 381.3
Foreign liabilities	18 594.4	18 598.5	16 294.9
Net domestic assets	44 755.8	47 422.9	49 116.7
Domestic credit	44 533.1	47 574.0	49 904.5
Claims on government sector	-5 175.2	-4 011.0	-2 375.9
Claims on non-government sector	49 708.3	51 585.0	52 280.4
Claims on households and NPISHs	18 098.0	19 145.5	18 987.1
Claims on non-government sector (annual growth rate, %)	31.6	3.8	1.3
Claims on households and NPISHs (annual growth rate, %)	31.3	5.8	-0.8
Net foreign assets of other MFIs	-10 851.7	-9 164.7	-6 866.9
Foreign assets of other MFIs	7 645.4	8 013.9	7 971.6
Foreign liabilities of other MFIs	18 497.0	17 178.6	14 838.4

1. MACROECONOMIC INDICATORS

	Annual data		
	2008	2009	2010
Money M1 (Narrow money)	19 866.6	18 125.0	18 269.8
Money M2 (M1 + Quasi-money)	45 687.9	47 633.5	50 551.4
Money M3 (Broad money)	45 777.8	47 690.1	50 623.7
BNB international reserves ¹⁴	24 864.8	25 267.1	25 380.1
Reserve money	14 185.8	12 946.3	14 114.4
Money in circulation	9 179.4	8 049.1	8 302.4
Deposits of other MFIs	5 006.4	4 897.2	5 812.0
<i>(% of GDP)</i>			
Money M1 (Narrow money)	28.7	26.5	25.9
Money M2 (M1 + Quasi-money)	65.9	69.7	71.7
Money M3 (Broad money)	66.1	69.8	71.8
Domestic credit	64.3	69.6	70.8
Claims on government sector	-7.5	-5.9	-3.4
Claims on non-government sector	71.7	75.5	74.2
Claims on households and NPISHs	26.1	28.0	26.9
<i>Interest rates ¹⁵</i>			
Base interest rate ¹⁶	5.12	2.40	0.20
Interbank money market	5.29	2.43	0.30
SOFIBOR 3 months	7.14	5.72	4.12
Yield on long-term government securities ¹⁷	4.99	5.50	4.72
Long-term interest rate for convergence assessment purposes ¹⁸	5.38	7.21	6.01
<i>New business ¹⁹</i>			
Deposits with agreed maturity	5.58	6.97	5.36
Short-term loans ²⁰	10.69	10.15	8.47
Long-term loans ²⁰	10.55	11.82	11.28
Annual percentage rate of charge ²¹	11.46	13.84	13.31
<i>Outstanding amounts ¹⁹</i>			
Overnight deposits ²²	0.79	0.69	0.55
Deposits with agreed maturity	6.01	6.80	5.53
Overdraft ²²	11.39	11.31	10.86
Short-term loans ²⁰	11.27	9.91	9.89
Long-term loans ²⁰	11.54	11.06	10.89
EXTERNAL SECTOR ²³			
Gross External Debt	<i>(million EUR) ⁹</i>		
Gross external debt	37 157.2	37 724.5	36 679.5
Public sector ²⁴	3 915.8	4 178.7	4 287.5
Private sector ²⁵	33 241.4	33 545.8	32 392.0
Gross external debt (% of exports of GNFS) ²⁶	180.6	227.0	175.7
Short term debt/Gross external debt (%)	35.4	32.7	31.4
<i>(% GDP)</i>			
Gross external debt	104.9	108.0	101.8
Public Sector	11.1	12.0	11.9
Private Sector	93.8	96.0	89.9
Short term debt	37.1	35.3	31.9
Balance of Payments	<i>(million EUR)</i>		
Current account	-8 162.4	-3 117.8	-356.2
Trade balance ²⁷	-8 597.3	-4 173.6	-2 412.5
Exports, FOB	15 203.8	11 699.3	15 588.3
Exports, FOB (year over year percentage change)	12.5	-23.1	33.2
Imports, FOB	23 801.1	15 872.8	18 000.8
Imports, FOB (year over year percentage change)	14.7	-33.3	13.4
Current and capital account	-7 885.0	-2 640.6	-65.4
Capital and financial account	11 750.6	1 667.2	289.9
Financial account	11 473.2	1 190.0	-0.9
Foreign direct investment ²⁸	6 727.8	2 412.2	1 638.6
Foreign direct investment/Current account deficit (%)	82.4	77.4	460.0
Portfolio investment - assets ²⁹	-296.2	-593.1	-599.5
Portfolio investment - liabilities ²⁹	-477.9	4.5	-86.3
Other investments - assets ²⁹	131.5	-627.7	368.5
Other investments - liabilities ²⁹	5 903.6	-91.3	-1 142.6
<i>(% GDP)</i>			
Current account	-23.0	-8.9	-1.0
Trade balance	-24.3	-11.9	-6.7
Exports, FOB	42.9	33.5	43.3
Imports, FOB	67.2	45.4	50.0
Services, net	3.8	3.7	5.3
Travel, net	3.7	4.1	5.0
Income, net	-5.0	-3.4	-3.9
Current transfers, net	2.4	2.7	4.3

1. MACROECONOMIC INDICATORS

	Annual data		
	2008	2009	2010
Current and capital account	-22.3	-7.6	-0.2
Capital and financial account	33.2	4.8	0.8
Financial account	32.4	3.4	-0.0
Foreign direct investment	19.0	6.9	4.5
Portfolio investment - assets	-0.8	-1.7	-1.7
Portfolio investment - liabilities	-1.3	0.0	-0.2
Other investment - assets	0.4	-1.8	1.0
Other investment - liabilities	16.7	-0.3	-3.2
Other indicators			
Gross External Assets (in million Euro) ³⁰	17 620.9	18 312.2	18 342.7
Net external debt (in million Euro) ³¹	19 536.3	19 412.3	18 336.7
Net External Debt (% of GDP)	55.1	55.6	50.9
International investment position, net (in million Euro) ³²	-34 559.3	-35 578.9	-35 184.8
International investment position, net (% of GDP)	-97.5	-101.9	-97.6
BNB reserve assets in months of GNFS imports ³³	5.5	8.0	7.3
Exchange rate of the lev against the euro	Currency board fixed rate: BGN 1.95583/EUR 1		
Exchange rate of the lev against the US dollar ⁹	1.39	1.36	1.47
Nominal effective exchange rate (index June 1997 = 100)	131.2	134.0	130.5
Real effective exchange rate (index June 1997 = 100) ³⁴	173.9	174.3	172.0

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

² The data are revised with additional assessments of non-observed economy, distribution of indirectly measured financial intermediation services (FISIM) among users and introduction of the method of modified cash basis for taxes and social security contributions. Preliminary data for 2010. 2011 first quarter - flash estimates.

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

⁴ End of period

⁵ Annual average change, previous 12 months = 100.

⁶ 2005=100. End of period.

⁷ 2005=100, seasonally unadjusted. Average change for the period.

⁸ Employed under a labour contract. Annual average number of employees.

⁹ As at the end of the corresponding period.

¹⁰ Unemployed registered. Source: National Employment Agency.

¹¹ On cash basis, national methodology. Source: Ministry of Finance.

¹² ESA95 - European System of Accounts, 1995. Source: National Statistical Institute and Ministry of Finance.

¹³ Preliminary data for 2010. Source: BNB and other MFIs. Other MFIs comprise credit institutions (banks) and money market funds.

¹⁴ It is equal to the total assets of the BNB's Issue Department. (BNB reserve assets in accordance with IMF 5-th edition of the "Balance of Payments Manual".)

¹⁵ The interest rates are on BGN instruments. They are calculated by weighing with the corresponding amounts. Base interest rate, long-term interest rate for convergence assessment and SOFIBOR are calculated as average values.

¹⁶ The base interest rate equals the simple average of the index LEONIA (LEv OverNight Interest Average, a reference rate of the concluded and settled Bulgarian lev overnight deposit transactions) for the business days of the preceding month (base period).

¹⁷ The average weighted effective yield achieved on the secondary market during the reporting period. The yield is calculated using the ISMA formula at ACT/365 day count convention.

¹⁸ The long-term interest rate for convergence assessment purposes is determined on the basis of the secondary market yield to maturity of a benchmark long-term bond issued by the Ministry of Finance (Central Government) and denominated in the national currency. The ISMA formula at ACT/365 day count convention is used. The data show the yield gained on the secondary market.

¹⁹ Preliminary data for 2010. The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period or the outstanding amounts as of the end of the reporting period. Interest rates on new business and on outstanding amounts, applied by banks, on loans and deposits are vis-a-vis Non-financial corporations and Households and Non-profit institutions serving households (NPISHs) sectors.

²⁰ Loans other than overdraft. Short-term loans include loans by original maturity up to and including 1 year and long-term loans - over 1 year.

²¹ The annual percentage rate of charge comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan. It refers only to consumer loans and loans for house purchase to *Households*.

²² Interest rates on new business and on outstanding amounts for overnight deposits and overdraft coincide.

²³ Preliminary data for 2010. The flow data include the period from the beginning of the year till the end of the year, the stock data are as of the end of december of the reporting year.

²⁴ Source: Ministry of Finance, Bulgarian National Bank, banks, local companies.

²⁵ Sources: banks, local companies.

²⁶ Goods and non-factor services. The indicator is calculated on an annual basis.

²⁷ Preliminary data for 2010.

²⁸ Data are provided by direct investment companies reporting to the BNB, by the Agency for Privatization, the NSI, the Central Depository and the banks.

Preliminary data for 2010.

²⁹ A negative sign (-) denotes an increase in assets and a decrease in liabilities and a positive sign (+) denotes a decrease in assets and an increase in liabilities.

³⁰ Including BNB reserve assets, banks assets abroad and nonfinancial sector deposits abroad.

³¹ Difference between the amount of the Gross external debt and the amount of the Gross external assets.

³² Stock as at the end of the fourth quarter of the corresponding year.

³³ The proportion (in months) of BNB Reserve Assets (total assets of the BNB's Issue Department) as at the end of the reporting month to average Imports of Goods and Non-Factor Services for the last 12 months.

³⁴ Based on CPI as at the end of the corresponding period.

Conventions used in the table

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

"." data are not yet available

"0" nil or negligible

2. MONETARY AND FINANCIAL STATISTICS

2.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

(BGN'000)												
Balance Sheet of Issue Department	29.01.2010	26.02.2010	31.03.2010	30.04.2010	31.05.2010	30.06.2010	30.07.2010	31.08.2010	30.09.2010	29.10.2010	30.11.2010	30.12.2010
Assets	24 509 909	23 806 106	23 937 327	23 529 353	23 884 380	23 772 971	24 152 258	24 398 030	24 964 540	24 496 504	24 833 874	25 380 134
1. Cash and foreign currency denominated deposit	3 278 035	4 478 183	4 216 183	4 208 761	4 698 752	5 206 891	6 089 727	5 702 757	6 508 838	5 127 599	5 314 596	5 685 791
2. Monetary gold and other monetary gold instrument	1 945 208	2 050 969	2 067 125	2 214 667	2 454 369	2 536 329	2 250 059	2 440 388	2 408 336	2 424 747	2 649 113	2 669 424
3. Investments in securities	19 286 666	17 276 954	17 654 019	17 105 925	16 731 259	16 029 751	15 812 472	16 254 885	16 047 366	16 944 158	16 870 165	17 024 919
Liabilities	24 509 909	23 806 106	23 937 327	23 529 353	23 884 380	23 772 971	24 152 258	24 398 030	24 964 540	24 496 504	24 833 874	25 380 134
1. Notes and coins in circulation	7 497 006	7 459 622	7 474 114	7 416 052	7 478 216	7 542 740	7 760 284	7 944 806	7 885 010	7 820 771	7 766 657	8 302 428
2. Liabilities to banks	4 756 940	4 852 111	5 162 362	4 716 138	4 673 274	5 019 073	5 311 655	5 161 764	5 349 376	5 186 554	5 435 279	5 811 971
3. Liabilities to Government and to government budget institutions	6 998 497	5 947 450	5 725 686	6 072 572	5 994 786	5 403 178	5 598 137	5 504 873	6 085 780	5 762 318	5 670 725	5 399 763
4. Liabilities to other depositors	375 648	492 954	485 487	469 458	543 312	552 882	501 337	564 417	545 372	617 296	633 362	504 527
5. Banking Department deposit	4 881 818	5 053 969	5 089 678	4 855 133	5 194 792	5 255 098	4 980 845	5 222 170	5 099 002	5 109 565	5 327 851	5 361 445

(BGN'000)												
Balance Sheet of Banking Department	29.01.2010	26.02.2010	31.03.2010	30.04.2010	31.05.2010	30.06.2010	30.07.2010	31.08.2010	30.09.2010	29.10.2010	30.11.2010	30.12.2010
Assets	6 551 264	6 745 115	6 776 103	6 552 233	6 968 667	7 036 911	6 709 058	6 981 539	6 798 284	6 798 104	7 067 406	7 086 527
1. Gold and other precious metals	28 806	30 194	30 716	32 899	35 860	36 911	32 817	35 283	34 966	35 230	38 350	38 713
2. Receivables from central government	0	0	0	0	0	0	0	0	0	0	0	0
3. Capital investments and IMF quota	1 427 674	1 447 273	1 443 602	1 453 692	1 528 338	1 536 802	1 489 911	1 518 803	1 459 804	1 450 055	1 496 879	1 481 447
4. Fixed tangible and intangible assets	205 903	203 785	202 355	200 810	199 167	197 749	196 516	197 015	195 920	194 783	193 713	194 533
5. Other assets	7 063	9 894	9 752	9 699	10 510	10 351	8 969	8 268	8 592	8 471	10 613	10 389
6. Deposit with Issue Department	4 881 818	5 053 969	5 089 678	4 855 133	5 194 792	5 255 098	4 980 845	5 222 170	5 099 002	5 109 565	5 327 851	5 361 445
Liabilities	6 551 264	6 745 115	6 776 103	6 552 233	6 968 667	7 036 911	6 709 058	6 981 539	6 798 284	6 798 104	7 067 406	7 086 527
1. Borrowings from IMF	0	0	0	0	0	0	0	0	0	0	0	0
2. Liabilities to international financial institutions	2 650 494	2 689 307	2 682 343	2 702 864	2 852 308	2 869 726	2 775 943	2 833 373	2 715 238	2 701 517	2 794 871	2 761 464
3. Other liabilities	11 340	28 986	16 569	12 634	12 815	10 950	13 711	10 365	12 425	10 172	10 428	21 750
Total liabilities:	2 661 834	2 718 293	2 698 912	2 715 498	2 865 123	2 880 676	2 789 654	2 843 738	2 727 663	2 711 689	2 805 299	2 783 214
4. Capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
5. Reserves	3 355 980	3 458 859	3 457 500	3 650 012	3 895 953	3 974 295	3 713 210	3 902 068	3 824 202	3 825 215	3 982 905	4 014 601
6. Retained earnings	513 450	547 963	599 691	166 723	187 591	161 940	186 194	215 733	226 419	241 200	259 202	268 712
Total equity:	3 889 430	4 026 822	4 077 191	3 836 735	4 103 544	4 156 235	3 919 404	4 137 801	4 070 621	4 086 415	4 262 107	4 303 313

Source: BNB.

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386	1.43305	1.47276
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	13 256 766	13 600 199	13 995 308	14 710 749	14 832 384	14 939 191	16 206 272	17 086 317
Foreign assets	30 585 465	30 921 468	31 911 755	33 309 249	32 401 884	31 510 827	32 947 214	33 381 264
Cash in foreign currency	552 301	644 872	660 024	698 443	657 522	689 527	698 418	667 319
o/w EUR	423 743	511 010	539 891	579 495	540 568	540 706	571 406	527 521
Deposits	8 450 078	7 939 019	7 912 009	8 615 945	8 975 133	9 014 189	10 416 206	9 385 003
in BGN	269 300	246 853	312 292	225 180	351 335	169 028	384 121	973 363
in foreign currency	8 180 778	7 692 166	7 599 717	8 390 765	8 623 798	8 845 161	10 032 085	8 411 640
o/w EUR	7 406 096	6 750 977	6 694 513	7 225 370	7 489 373	7 708 599	8 678 086	7 578 680
Repos	212	210	147	147	147	142	132	-
in BGN	212	210	147	147	147	142	132	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	615 713	586 553	587 164	587 297	591 208	616 675	775 109	813 930
in BGN	50 255	51 844	38 954	39 939	43 111	64 576	47 859	28 752
in foreign currency	565 458	534 709	548 210	547 358	548 097	552 099	727 250	785 178
o/w EUR	431 563	410 768	438 954	430 490	429 507	419 416	545 684	580 503
Securities other than shares	18 692 571	19 582 517	19 398 850	19 860 829	18 468 337	16 908 348	17 000 666	18 172 448
in BGN	624 961	633 722	619 881	401 895	369 047	329 910	318 276	346 237
in foreign currency	18 067 610	18 948 795	18 778 969	19 458 934	18 099 290	16 578 438	16 682 390	17 826 211
o/w EUR	17 748 856	18 785 051	18 593 155	19 367 689	17 906 792	16 478 173	16 592 993	17 674 927
Shares and other equity	96 714	98 793	99 089	99 636	100 765	112 276	111 628	116 691
in BGN	-	-	-	-	-	-	-	-
in foreign currency	96 714	98 793	99 089	99 636	100 765	112 276	111 628	116 691
o/w EUR	71 970	74 052	72 418	72 422	72 427	72 428	72 432	73 274
Monetary gold and SDR holdings ²	1 817 032	1 753 978	3 085 370	3 282 399	3 487 272	4 055 989	3 846 221	4 131 921
Accrued interest receivable	360 844	315 526	169 102	164 553	121 500	113 681	98 834	93 952
in BGN	-	-	-	-	-	-	-	-
in foreign currency	360 844	315 526	169 102	164 553	121 500	113 681	98 834	93 952
o/w EUR	358 290	311 583	163 464	163 961	120 897	113 004	98 089	93 085
Less: foreign liabilities	17 328 699	17 321 269	17 916 447	18 598 500	17 569 500	16 571 636	16 740 942	16 294 947
Deposits	16 934 774	16 857 001	16 226 574	16 791 359	15 920 505	14 893 320	15 139 360	14 712 397
in BGN	2 150 689	2 065 372	1 912 233	729 943	756 326	722 190	812 709	1 530 810
in foreign currency	14 784 085	14 791 629	14 314 341	16 061 416	15 164 179	14 171 130	14 326 651	13 181 587
o/w EUR	14 309 032	14 352 946	13 914 478	15 619 421	14 752 514	13 711 867	13 859 463	12 729 566
Repos	309 447	379 967	312 408	423 779	216 915	141 861	139 373	98 569
in BGN	-	-	-	-	-	-	-	-
in foreign currency	309 447	379 967	312 408	423 779	216 915	141 861	139 373	98 569
o/w EUR	308 198	372 218	297 983	410 138	188 516	102 482	101 619	85 903
Loans ³	-	-	-	-	-	-	-	-
Securities ⁴	84 478	84 301	84 718	81 246	85 794	95 926	99 211	97 615
in BGN	5 509	5 529	5 975	3 829	8 354	18 461	21 706	22 038
in foreign currency	78 969	78 772	78 743	77 417	77 440	77 465	77 505	75 577
o/w EUR	78 969	78 772	78 743	77 417	77 440	77 465	77 505	75 577
Accrued interest payable	-	-	-	529	527	597	684	845
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	529	527	597	684	845
o/w EUR	-	-	-	-	-	-	-	-
SDR allocation	-	-	1 292 747	1 301 587	1 345 759	1 439 932	1 362 314	1 385 521
DOMESTIC ASSETS (NET)	45 500 392	45 576 324	46 508 820	47 422 934	48 264 125	49 149 405	49 087 592	49 116 716
DOMESTIC CREDIT	45 327 520	45 538 605	46 843 490	47 574 011	48 682 520	49 701 250	50 104 000	49 904 506
CLAIMS ON GENERAL GOVERNMENT	-4 736 805	-4 941 073	-4 309 215	-4 011 003	-2 679 007	-1 799 567	-1 835 949	-2 375 870
Central government (net)	-4 961 929	-5 179 936	-4 543 755	-4 267 788	-2 942 239	-2 079 594	-2 103 316	-2 670 042
Claims	2 956 727	2 841 349	2 773 539	2 811 972	2 765 359	2 951 628	3 435 317	3 598 074
Government securities	2 956 703	2 841 321	2 773 502	2 811 953	2 765 282	2 895 403	3 211 945	3 320 685
in BGN	1 353 751	1 305 919	1 288 231	1 332 581	1 249 981	1 334 255	1 502 493	1 564 107
in foreign currency	1 602 952	1 535 402	1 485 271	1 479 372	1 515 301	1 561 148	1 709 452	1 756 578
o/w EUR	1 017 407	1 004 839	964 997	947 886	951 726	932 895	1 145 499	1 180 190
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Loans	24	28	37	19	77	56 225	223 372	277 389
in BGN	20	21	35	18	21	56 120	219 243	276 772
in foreign currency	4	7	2	1	56	105	4 129	617
o/w EUR	4	7	2	1	56	105	4 129	617
Less: liabilities	7 918 656	8 021 285	7 317 294	7 079 760	5 707 598	5 031 222	5 538 633	6 268 116
Deposits	7 918 656	8 021 285	7 317 294	7 079 760	5 707 598	5 031 222	5 538 633	6 268 116
in BGN	5 893 026	5 426 031	4 867 607	4 616 945	3 417 739	2 970 960	3 196 434	3 859 332
in foreign currency	2 025 630	2 595 254	2 449 687	2 462 815	2 289 859	2 060 262	2 342 199	2 408 784
o/w EUR	1 799 470	2 316 921	2 241 631	2 253 998	2 137 904	1 896 751	2 257 205	2 321 489
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	225 124	238 863	234 540	256 785	263 232	280 027	267 367	294 172
Securities other than shares	57 907	63 891	64 572	64 601	68 828	80 564	65 061	65 062
in BGN	4 823	4 793	4 793	4 822	3 621	3 623	3 619	3 620
in foreign currency	53 084	59 098	59 779	59 779	65 207	76 941	61 442	61 442
o/w EUR	53 084	59 098	59 779	59 779	65 207	76 941	61 442	61 442
Repos	2 283	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	2 283	-	-	-	-	-	-	-
o/w EUR	2 283	-	-	-	-	-	-	-
Loans	164 934	174 972	169 968	192 184	194 404	199 463	202 306	229 110
in BGN	134 144	134 966	134 822	156 849	155 975	160 790	159 552	188 364
in foreign currency	30 790	40 006	35 146	35 335	38 429	38 673	42 754	40 746
o/w EUR	30 790	40 006	35 146	35 335	38 429	38 673	42 754	40 746
CLAIMS ON NON-GOVERNMENT SECTOR	50 064 325	50 479 678	51 152 705	51 585 014	51 361 527	51 500 817	51 939 949	52 280 376
Non-financial corporations	30 817 533	30 859 032	31 222 947	31 319 146	31 130 877	31 229 134	31 719 703	32 087 329
Repos	26 781	16 486	14 049	12 184	11 853	12 075	6 573	27 144
in BGN	8 492	8 526	8 858	9 158	8 740	8 819	3 478	14 630
in foreign currency	18 289	7 960	5 191	3 026	3 113	3 256	3 095	12 514
o/w EUR	17 996	7 684	5 191	1 662	1 662	1 662	1 662	11 041
Loans	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 837 246	31 350 083	31 677 783
in BGN	8 105 149	8 056 597	7 950 964	7 853 567	7 589 747	7 515 763	7 484 281	7 574 666
in foreign currency	22 299 137	22 401 655	22 855 347	23 075 044	23 155 488	23 321 483	23 865 802	24 103 117
o/w EUR	21 465 778	21 632 199	22 090 461	22 301 298	22 367 139	22 449 993	23 062 021	23 282 958
Securities other than shares	269 798	262 150	278 922	252 489	249 252	248 888	231 901	225 620
in BGN	28 360	28 066	28 694	27 864	27 442	22 258	19 712	13 084
in foreign currency	241 438	234 084	250 228	224 625	221 810	226 630	212 189	212 536
o/w EUR	228 926	222 304	238 866	212 827	209 259	212 978	200 003	208 854
Shares and other equity	116 668	122 144	123 665	125 862	124 537	130 925	131 146	156 782
in BGN	116 668	122 144	123 665	125 862	124 537	130 925	131 146	156 782
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	981 149	1 218 170	1 056 313	1 120 376	1 166 598	1 194 140	1 205 301	1 205 995
Repos	45 183	27 289	24 495	24 706	70 491	63 043	20 172	22 516
in BGN	26 408	23 477	22 206	23 140	25 707	18 477	18 853	22 516
in foreign currency	18 775	3 812	2 289	1 566	44 784	44 566	1 319	-
o/w EUR	18 297	3 812	2 023	1 294	44 495	44 248	1 033	-
Loans	729 788	975 738	822 823	905 090	888 597	923 051	958 293	880 989
in BGN	112 002	352 724	185 424	264 637	232 226	225 169	240 900	238 937
in foreign currency	617 786	623 014	637 399	640 453	656 371	697 882	717 393	642 052
o/w EUR	616 601	622 400	637 261	640 098	656 089	696 361	716 038	641 414
Securities other than shares	86 191	87 599	80 188	48 261	58 059	55 523	57 259	90 220
in BGN	7 092	7 091	7 091	2 986	3 041	3 041	3 514	3 461
in foreign currency	79 099	80 508	73 097	45 275	55 018	52 482	53 745	86 759
o/w EUR	79 099	80 508	73 097	45 275	55 018	52 482	53 745	86 759
Shares and other equity	119 987	127 544	128 807	142 319	149 451	152 523	169 577	212 270
in BGN	118 941	126 515	127 766	141 284	147 791	150 791	167 971	210 632
in foreign currency	1 046	1 029	1 041	1 035	1 660	1 732	1 606	1 638
o/w EUR	-	-	-	-	562	569	576	584
Households and NPISHs	18 265 643	18 402 476	18 873 445	19 145 492	19 064 052	19 077 543	19 014 945	18 987 052
Repos	3 984	3 983	5 426	6 714	5 566	4 903	3 379	3 169
in BGN	3 984	3 983	5 426	6 714	5 566	4 903	3 379	2 583
in foreign currency	-	-	-	-	-	-	-	586
o/w EUR	-	-	-	-	-	-	-	586

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Loans	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 072 640	19 011 566	18 983 883
in BGN	12 859 000	12 826 514	13 058 723	13 107 332	12 891 316	12 688 710	12 467 865	12 211 926
in foreign currency	5 402 659	5 571 979	5 809 296	6 031 446	6 167 170	6 383 930	6 543 701	6 771 957
o/w EUR	5 237 545	5 406 053	5 643 537	5 865 156	5 995 510	6 199 761	6 364 947	6 584 155
FIXED ASSETS	2 687 714	2 744 235	2 794 843	2 882 871	2 916 716	2 957 692	2 995 625	3 061 765
OTHER ITEMS (NET)	-2 514 842	-2 706 516	-3 129 513	-3 033 948	-3 335 111	-3 509 537	-4 012 033	-3 849 555
Accounts between MFIs (net)	-23 120	-41 565	-55 937	18 898	24 805	13 326	35 229	108 385
in BGN	-30 168	-19 626	-5 924	24 764	17 344	67 735	66 640	77 583
in foreign currency	7 048	-21 939	-50 013	-5 866	7 461	-54 409	-31 411	30 802
o/w EUR	7 221	-21 701	-39 344	-5 692	7 861	-53 984	-31 070	31 108
Other assets and liabilities (net)	-2 491 722	-2 664 951	-3 073 576	-3 052 846	-3 359 916	-3 522 863	-4 047 262	-3 957 940
in BGN	-2 033 523	-2 178 718	-2 534 711	-2 535 865	-2 728 861	-2 853 871	-3 284 873	-3 303 005
in foreign currency	-458 199	-486 233	-538 865	-516 981	-631 255	-668 992	-762 389	-654 935
o/w EUR	-341 473	-455 356	-492 462	-486 111	-595 536	-628 671	-687 369	-633 720
BROAD MONEY M3	44 891 924	45 536 119	46 423 555	47 690 102	48 347 941	49 195 760	50 332 533	50 623 733
MONEY M1	17 749 776	17 909 527	17 686 287	18 124 990	17 394 107	18 068 518	19 051 642	18 269 840
Currency outside MFIs	7 023 164	7 012 154	6 924 925	7 114 909	6 664 012	6 761 694	7 076 769	7 356 650
Overnight deposits	10 726 612	10 897 373	10 761 362	11 010 081	10 730 095	11 306 824	11 974 873	10 913 190
in BGN	7 368 972	7 572 856	7 344 233	7 498 917	7 606 272	7 890 425	8 717 125	7 700 925
Local government and SSFs	516 779	723 020	770 977	820 636	917 723	1 411 635	1 612 086	527 784
Non-financial corporations	4 195 359	4 164 218	4 033 801	3 833 107	3 687 533	3 673 523	4 230 980	4 019 059
Financial corporations	264 738	350 090	250 993	359 980	512 025	320 470	351 176	464 109
Households and NPISHs	2 392 096	2 335 528	2 288 462	2 485 194	2 488 991	2 484 797	2 522 883	2 689 973
in foreign currency	3 357 640	3 324 517	3 417 129	3 511 164	3 123 823	3 416 399	3 257 748	3 212 265
Local government and SSFs	71 738	19 312	14 396	9 536	9 895	72 312	49 543	29 857
Non-financial corporations	2 256 074	2 228 020	2 295 413	2 113 705	2 240 983	2 498 547	2 350 188	2 267 320
Financial corporations	351 848	444 740	524 601	814 409	283 868	197 116	233 138	279 091
Households and NPISHs	677 980	632 445	582 719	573 514	589 077	648 424	624 879	635 997
o/w EUR	2 774 500	2 690 347	2 822 035	2 885 387	2 391 029	2 628 904	2 633 250	2 491 588
Local government and SSFs	71 004	19 221	14 316	9 452	8 746	71 076	48 410	29 784
Non-financial corporations	1 869 079	1 764 391	1 857 577	1 646 998	1 651 982	1 886 469	1 886 048	1 696 085
Financial corporations	298 388	407 097	485 950	768 847	255 912	157 909	195 099	253 975
Households and NPISHs	536 029	499 638	464 192	460 090	474 389	513 450	503 693	511 744
MONEY M2 (M1 + QUASI-MONEY)	44 841 866	45 497 314	46 387 190	47 633 505	48 275 304	49 116 500	50 245 163	50 551 402
QUASI-MONEY	27 092 090	27 587 787	28 700 903	29 508 515	30 881 197	31 047 982	31 193 521	32 281 562
Deposits with agreed maturity up to 2 years	22 943 066	23 590 277	24 852 707	25 421 662	26 808 975	26 922 365	26 987 849	27 840 364
in BGN	9 735 733	9 515 407	9 764 655	10 198 144	10 998 351	11 323 277	11 538 223	11 949 302
Local government and SSFs	873 002	857 046	816 421	726 862	716 533	722 517	687 776	271 492
Non-financial corporations	2 626 626	2 442 546	2 364 801	2 381 335	2 607 732	2 570 060	2 518 890	2 566 787
Financial corporations	1 038 409	871 693	962 874	1 030 526	1 229 742	1 239 734	1 278 236	1 464 533
Households and NPISHs	5 197 696	5 344 122	5 620 559	6 059 421	6 444 344	6 700 966	7 053 321	7 646 490
in foreign currency	13 207 333	14 074 870	15 088 052	15 223 518	15 810 624	15 599 088	15 449 626	15 891 062
Local government and SSFs	6 566	34 312	26 573	44 415	21 054	15 079	1 956	2 089
Non-financial corporations	2 894 740	3 096 362	3 412 581	3 382 649	3 072 688	2 857 057	2 819 654	2 942 406
Financial corporations	1 171 686	1 462 985	1 638 798	1 294 841	1 842 168	1 743 012	1 653 202	1 635 678
Households and NPISHs	9 134 341	9 481 211	10 010 100	10 501 613	10 874 714	10 983 940	10 974 814	11 310 889
o/w EUR	11 184 189	12 259 656	13 302 890	13 415 080	13 856 157	13 452 813	13 389 200	13 746 645
Local government and SSFs	5 374	33 189	24 522	44 263	20 893	14 902	1 215	1 926
Non-financial corporations	2 440 979	2 801 970	3 150 295	3 170 021	2 823 438	2 585 844	2 480 292	2 596 527
Financial corporations	1 151 567	1 443 170	1 628 264	1 280 631	1 812 113	1 722 370	1 633 754	1 616 483
Households and NPISHs	7 586 269	7 981 327	8 499 809	8 920 165	9 199 713	9 129 697	9 273 939	9 531 709
Deposits redeemable at notice up to 3 months	4 149 024	3 997 510	3 848 196	4 086 853	4 072 222	4 125 617	4 205 672	4 441 198
in BGN	1 987 703	1 899 726	1 860 929	2 044 031	2 050 348	2 055 687	2 148 925	2 309 260
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	46 858	38 501	37 948	36 734	49 720	44 162	73 948	40 018
Financial corporations	5 645	2 946	3 047	2 671	2 146	3 496	2 996	3 317
Households and NPISHs	1 935 200	1 858 279	1 819 934	2 004 626	1 998 482	2 008 029	2 071 981	2 265 925
in foreign currency	2 161 321	2 097 784	1 987 267	2 042 822	2 021 874	2 069 930	2 056 747	2 131 938
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	21 757	39 537	21 696	26 537	42 274	19 763	28 447	16 601
Financial corporations	-	4 762	4 837	4 802	4 854	4 629	3 886	2 737
Households and NPISHs	2 139 564	2 053 485	1 960 734	2 011 483	1 974 746	2 045 538	2 024 414	2 112 600

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
o/w EUR	1 814 119	1 765 529	1 664 682	1 710 631	1 673 455	1 683 048	1 681 637	1 745 968
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	19 340	37 820	20 091	22 695	36 889	17 783	12 436	14 937
Financial corporations	-	4 762	4 837	4 802	4 854	4 629	3 886	2 590
Households and NPISHs	1 794 779	1 722 947	1 639 754	1 683 134	1 631 712	1 660 636	1 665 315	1 728 441
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	44 891 924	45 536 119	46 423 555	47 690 102	48 347 941	49 195 760	50 332 533	50 623 733
Marketable instruments (debt securities issued up to 2 years+ MMFs shares/units + repos)	50 058	38 805	36 365	56 597	72 637	79 260	87 370	72 331
in BGN	45 560	34 477	33 742	53 305	70 315	76 880	85 627	70 588
in foreign currency	4 498	4 328	2 623	3 292	2 322	2 380	1 743	1 743
o/w EUR	3 912	3 776	2 090	2 747	1 742	1 743	1 743	1 743
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	13 865 234	13 640 404	14 080 573	14 443 581	14 748 568	14 892 836	14 961 331	15 579 300
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	1 385 190	1 295 188	1 219 417	1 117 811	1 110 548	1 137 917	1 122 609	1 167 518
in BGN	424 722	424 321	387 936	349 279	341 041	346 334	363 773	400 452
in foreign currency	960 468	870 867	831 481	768 532	769 507	791 583	758 836	767 066
o/w EUR	742 272	685 139	664 276	609 781	609 247	624 663	612 022	618 685
DEBT SECURITIES ISSUED OVER 2 YEARS	125 089	111 071	73 915	74 332	74 377	105 356	105 877	105 457
in BGN	33 192	34 168	16 563	1 855	1 855	1 855	1 855	1 855
in foreign currency	91 897	76 903	57 352	72 477	72 522	103 501	104 022	103 602
o/w EUR	91 897	76 903	57 352	72 477	72 522	103 501	104 022	103 602
CAPITAL AND RESERVES	12 354 955	12 234 145	12 787 241	13 251 438	13 563 643	13 649 563	13 732 845	14 306 325
Funds contributed by owners	3 085 939	3 194 614	3 431 060	3 456 707	3 467 707	3 564 278	3 610 393	3 656 848
Reserves	6 696 221	7 239 894	7 549 995	7 783 441	7 950 065	8 678 271	8 567 024	8 886 844
Financial result	2 572 795	1 799 637	1 806 186	2 011 290	2 145 871	1 407 014	1 555 428	1 762 633

¹ Preliminary data.

² Including the reserve position in the IMF.

³ Including only loans received from the IMF.

⁴ Including debt securities issued and MMFs shares/units held by non-residents.

Source: BNB and other MFIs.

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

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

"-" The indicator is nil.

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386	1.43305	1.47276
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	16 689 020	16 727 091	17 123 524	18 039 755	18 120 715	18 472 981	19 232 252	18 969 379
FOREIGN ASSETS (NET)	23 047 005	23 180 604	22 941 323	23 875 459	22 599 945	22 255 454	23 525 505	23 953 205
Foreign assets	23 139 356	23 293 700	24 266 409	25 295 325	23 965 519	23 801 163	24 992 733	25 409 706
Cash in foreign currency	96 072	147 275	155 290	140 500	127 339	120 632	113 371	108 048
o/w EUR	95 291	146 602	153 795	139 167	125 874	118 739	111 433	105 823
Deposits	3 421 703	2 676 020	2 469 776	2 701 288	2 742 434	3 645 574	5 032 181	4 190 615
in BGN	-	-	-	-	-	-	-	-
in foreign currency	3 421 703	2 676 020	2 469 776	2 701 288	2 742 434	3 645 574	5 032 181	4 190 615
o/w EUR	3 397 097	2 479 823	2 376 690	2 502 630	2 694 039	3 508 539	4 969 668	4 123 553
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Securities other than shares	17 415 372	18 372 542	18 358 512	18 978 392	17 458 781	15 837 094	15 873 933	16 855 598
in BGN	-	-	-	-	-	-	-	-
in foreign currency	17 415 372	18 372 542	18 358 512	18 978 392	17 458 781	15 837 094	15 873 933	16 855 598
o/w EUR	17 221 741	18 310 298	18 263 705	18 971 537	17 354 302	15 821 173	15 859 602	16 848 221
Shares and other equity	28 333	28 359	28 359	28 193	28 193	28 193	28 193	29 572
in BGN	-	-	-	-	-	-	-	-
in foreign currency	28 333	28 359	28 359	28 193	28 193	28 193	28 193	29 572
o/w EUR	6 860	6 886	6 886	6 886	6 886	6 886	6 886	6 891
Monetary gold and SDR holdings ¹	1 817 032	1 753 978	3 085 370	3 282 399	3 487 272	4 055 989	3 846 221	4 131 921
Accrued interest receivable	360 844	315 526	169 102	164 553	121 500	113 681	98 834	93 952
in BGN	-	-	-	-	-	-	-	-
in foreign currency	360 844	315 526	169 102	164 553	121 500	113 681	98 834	93 952
o/w EUR	358 290	311 583	163 464	163 961	120 897	113 004	98 089	93 085
Less: foreign liabilities	92 351	113 096	1 325 086	1 419 866	1 365 574	1 545 709	1 467 228	1 456 501
Deposits	92 351	113 096	32 339	117 750	19 288	105 180	104 230	70 135
in BGN	25 604	42 696	15 414	52 614	4 547	38 130	31 907	54 819
in foreign currency	66 747	70 400	16 925	65 136	14 741	67 050	72 323	15 316
o/w EUR	66 747	70 400	16 925	65 136	14 741	67 050	72 323	15 316
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans ²	-	-	-	-	-	-	-	-
Accrued interest payable	-	-	-	529	527	597	684	845
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	529	527	597	684	845
o/w EUR	-	-	-	-	-	-	-	-
SDR allocation	-	-	1 292 747	1 301 587	1 345 759	1 439 932	1 362 314	1 385 521
CLAIMS ON GENERAL GOVERNMENT	-6 634 503	-6 741 282	-6 120 493	-6 147 129	-4 784 365	-4 095 793	-4 599 141	-5 281 503
Central government (net)	-6 634 503	-6 741 282	-6 120 493	-6 147 129	-4 784 365	-4 095 793	-4 599 141	-5 281 503
Claims	-	-	-	-	-	-	-	-
Government securities	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Less: liabilities	6 634 503	6 741 282	6 120 493	6 147 129	4 784 365	4 095 793	4 599 141	5 281 503
Deposits	6 634 503	6 741 282	6 120 493	6 147 129	4 784 365	4 095 793	4 599 141	5 281 503
in BGN	5 068 414	4 686 201	4 157 509	4 188 828	3 007 243	2 524 310	2 657 016	3 175 433
in foreign currency	1 566 089	2 055 081	1 962 984	1 958 301	1 777 122	1 571 483	1 942 125	2 106 070
o/w EUR	1 352 729	1 798 637	1 774 092	1 765 593	1 638 831	1 423 337	1 870 695	2 035 629
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
CLAIMS ON OTHER MFIs	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR	79 179	79 179	79 179	79 179	79 179	79 179	79 179	76 555
Non-financial corporations	72 236	72 236	72 236	72 236	72 236	72 236	72 236	70 214
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	72 236	72 236	72 236	72 236	72 236	72 236	72 236	70 214
in BGN	72 236	72 236	72 236	72 236	72 236	72 236	72 236	70 214
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	6 943	6 943	6 943	6 943	6 943	6 943	6 943	6 341
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	6 943	6 943	6 943	6 943	6 943	6 943	6 943	6 341
in BGN	6 943	6 943	6 943	6 943	6 943	6 943	6 943	6 341
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
FIXED ASSETS	226 979	240 629	256 486	268 597	268 894	269 022	271 742	275 240
OTHER ITEMS (NET)	-29 640	-32 039	-32 971	-36 351	-42 938	-34 881	-45 033	-54 118
Other assets	1 372 510	1 340 492	1 318 803	1 328 194	1 376 701	1 476 693	1 395 990	1 424 422
in BGN	39 108	36 958	34 696	35 525	40 391	47 122	43 400	48 768
in foreign currency	1 333 402	1 303 534	1 284 107	1 292 669	1 336 310	1 429 571	1 352 590	1 375 654
o/w EUR	198	335	205	60	77	138	150	334
Less: other liabilities	1 402 150	1 372 531	1 351 774	1 364 545	1 419 639	1 511 574	1 441 023	1 478 540
in BGN	66 581	69 161	67 431	70 612	75 734	80 499	87 290	100 362
in foreign currency	1 335 569	1 303 370	1 284 343	1 293 933	1 343 905	1 431 075	1 353 733	1 378 178
o/w EUR	3 151	649	1 062	1 664	7 991	1 433	1 389	2 569
LIABILITIES	16 689 020	16 727 091	17 123 524	18 039 755	18 120 715	18 472 981	19 232 252	18 969 379
RESERVE MONEY	11 923 770	12 235 750	12 339 633	12 946 315	12 636 476	12 561 813	13 234 386	14 114 399
Currency in circulation	7 799 032	7 809 781	7 672 663	8 049 100	7 474 114	7 542 740	7 885 010	8 302 428
Deposits of other MFIs	4 124 738	4 425 969	4 666 970	4 897 215	5 162 362	5 019 073	5 349 376	5 811 971
in BGN	2 129 373	2 184 098	2 392 948	2 205 678	2 474 430	2 869 505	3 331 887	3 848 420
in foreign currency	1 995 365	2 241 871	2 274 022	2 691 537	2 687 932	2 149 568	2 017 489	1 963 551
o/w EUR	1 995 365	2 241 871	2 274 022	2 691 537	2 687 932	2 149 568	2 017 489	1 963 551

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
LIABILITIES INCLUDED IN MONEY SUPPLY	977 786	1 059 932	1 189 583	1 270 726	1 407 047	1 754 932	1 927 246	551 668
DEPOSITS	977 786	1 059 932	1 189 583	1 270 726	1 407 047	1 754 932	1 927 246	551 668
Overnight deposits	131 995	261 753	406 546	583 408	600 218	854 449	1 058 380	57 905
in BGN	74 507	215 372	341 085	551 309	587 556	837 448	1 031 862	15 915
Social security funds	56 528	214 689	339 051	523 545	462 851	836 255	1 031 156	15 351
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	17 979	683	2 034	27 764	124 705	1 193	706	564
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	57 488	46 381	65 461	32 099	12 662	17 001	26 518	41 990
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	52 622	44 448	62 411	13 215	10 601	9 600	24 514	40 602
Financial corporations	4 866	1 933	3 050	18 884	2 061	7 401	2 004	1 388
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	52 715	45 597	64 241	17 391	11 524	16 223	25 817	41 267
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	52 622	44 448	62 411	13 215	10 601	9 600	24 514	40 602
Financial corporations	93	1 149	1 830	4 176	923	6 623	1 303	665
Households and NPISHs	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	845 791	798 179	783 037	687 318	806 829	900 483	868 866	493 763
in BGN	748 000	612 375	603 100	480 000	585 000	661 000	624 000	239 000
Social security funds	491 000	484 000	484 000	480 000	478 000	471 000	455 000	102 000
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	257 000	127 000	119 000	-	107 000	190 000	169 000	137 000
Households and NPISHs	-	1 375	100	-	-	-	-	-
in foreign currency	97 791	185 804	179 937	207 318	221 829	239 483	244 866	254 763
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	21 514	21 514	21 514	21 514	21 514
Financial corporations	76 277	164 290	158 423	185 804	200 315	217 969	223 352	233 249
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	97 791	185 804	179 937	207 318	207 319	234 700	240 567	250 345
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	21 514	21 514	21 514	21 514	21 514
Financial corporations	76 277	164 290	158 423	185 804	185 805	213 186	219 053	228 831
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	3 787 464	3 431 409	3 594 308	3 822 714	4 077 192	4 156 236	4 070 620	4 303 312
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	3 787 464	3 431 409	3 594 308	3 822 714	4 077 192	4 156 236	4 070 620	4 303 312
Funds contributed by owners	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	2 916 715	3 095 342	3 169 446	3 328 894	3 457 501	3 974 296	3 824 201	4 014 600
Financial result	850 749	316 067	404 862	473 820	599 691	161 940	226 419	268 712

¹ Including the reserve position in the IMF.

² Including only loans received from the IMF.

Source: BNB.

2.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386	1.43305	1.47276
BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	46 968 999	47 673 283	48 795 567	49 925 589	50 948 513	51 415 989	52 219 484	53 991 658
FOREIGN ASSETS (NET)	-9 790 239	-9 580 405	-8 946 015	-9 164 710	-7 767 561	-7 316 263	-7 319 233	-6 866 888
Foreign assets	7 446 109	7 627 768	7 645 346	8 013 924	8 436 365	7 709 664	7 954 481	7 971 558
Cash in foreign currency	456 229	497 597	504 734	557 943	530 183	568 895	585 047	559 271
o/w EUR	328 452	364 408	386 096	440 328	414 694	421 967	459 973	421 698
Deposits	5 028 375	5 262 999	5 442 233	5 914 657	6 232 699	5 368 615	5 384 025	5 194 388
in BGN	269 300	246 853	312 292	225 180	351 335	169 028	384 121	973 363
in foreign currency	4 759 075	5 016 146	5 129 941	5 689 477	5 881 364	5 199 587	4 999 904	4 221 025
o/w EUR	4 008 999	4 271 154	4 317 823	4 722 740	4 795 334	4 200 060	3 708 418	3 455 127
Repos	212	210	147	147	147	142	132	-
in BGN	212	210	147	147	147	142	132	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	615 713	586 553	587 164	587 297	591 208	616 675	775 109	813 930
in BGN	50 255	51 844	38 954	39 939	43 111	64 576	47 859	28 752
in foreign currency	565 458	534 709	548 210	547 358	548 097	552 099	727 250	785 178
o/w EUR	431 563	410 768	438 954	430 490	429 507	419 416	545 684	580 503
Securities other than shares	1 277 199	1 209 975	1 040 338	882 437	1 009 556	1 071 254	1 126 733	1 316 850
in BGN	624 961	633 722	619 881	401 895	369 047	329 910	318 276	346 237
in foreign currency	652 238	576 253	420 457	480 542	640 509	741 344	808 457	970 613
o/w EUR	527 115	474 753	329 450	396 152	552 490	657 000	733 391	826 706
Shares and other equity	68 381	70 434	70 730	71 443	72 572	84 083	83 435	87 119
in BGN	-	-	-	-	-	-	-	-
in foreign currency	68 381	70 434	70 730	71 443	72 572	84 083	83 435	87 119
o/w EUR	65 110	67 166	65 532	65 536	65 541	65 542	65 546	66 383
Less: foreign liabilities	17 236 348	17 208 173	16 591 361	17 178 634	16 203 926	15 025 927	15 273 714	14 838 446
Deposits	16 842 423	16 743 905	16 194 235	16 673 609	15 901 217	14 788 140	15 035 130	14 642 262
in BGN	2 125 085	2 022 676	1 896 819	677 329	751 779	684 060	780 802	1 475 991
in foreign currency	14 717 338	14 721 229	14 297 416	15 996 280	15 149 438	14 104 080	14 254 328	13 166 271
o/w EUR	14 242 285	14 282 546	13 897 553	15 554 285	14 737 773	13 644 817	13 787 140	12 714 250
Repos	309 447	379 967	312 408	423 779	216 915	141 861	139 373	98 569
in BGN	-	-	-	-	-	-	-	-
in foreign currency	309 447	379 967	312 408	423 779	216 915	141 861	139 373	98 569
o/w EUR	308 198	372 218	297 983	410 138	188 516	102 482	101 619	85 903
Securities ²	84 478	84 301	84 718	81 246	85 794	95 926	99 211	97 615
in BGN	5 509	5 529	5 975	3 829	8 354	18 461	21 706	22 038
in foreign currency	78 969	78 772	78 743	77 417	77 440	77 465	77 505	75 577
o/w EUR	78 969	78 772	78 743	77 417	77 440	77 465	77 505	75 577
RESERVES IN THE BNB	4 884 622	5 203 776	5 378 449	5 830 345	5 959 817	5 755 855	6 122 230	6 817 423
Cash in levs	775 868	797 627	747 738	934 191	810 102	781 046	808 241	945 778
Deposits	4 108 754	4 406 149	4 630 711	4 896 154	5 149 715	4 974 809	5 313 989	5 871 645
in BGN	2 129 038	2 174 056	2 382 115	2 204 620	2 463 216	2 864 197	3 323 491	3 848 716
in foreign currency	1 979 716	2 232 093	2 248 596	2 691 534	2 686 499	2 110 612	1 990 498	2 022 929
o/w EUR	1 979 716	2 232 093	2 248 596	2 691 534	2 686 499	2 110 612	1 990 498	2 022 929
CLAIMS ON GENERAL GOVERNMENT	1 897 698	1 800 209	1 811 278	2 136 126	2 105 358	2 296 226	2 763 192	2 905 633
Central government (net)	1 672 574	1 561 346	1 576 738	1 879 341	1 842 126	2 016 199	2 495 825	2 611 461
Claims	2 956 727	2 841 349	2 773 539	2 811 972	2 765 359	2 951 628	3 435 317	3 598 074
Government securities	2 956 703	2 841 321	2 773 502	2 811 953	2 765 282	2 895 403	3 211 945	3 320 685
in BGN	1 353 751	1 305 919	1 288 231	1 332 581	1 249 981	1 334 255	1 502 493	1 564 107
in foreign currency	1 602 952	1 535 402	1 485 271	1 479 372	1 515 301	1 561 148	1 709 452	1 756 578
o/w EUR	1 017 407	1 004 839	964 997	947 886	951 726	932 895	1 145 499	1 180 190
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	24	28	37	19	77	56 225	223 372	277 389
in BGN	20	21	35	18	21	56 120	219 243	276 772
in foreign currency	4	7	2	1	56	105	4 129	617
o/w EUR	4	7	2	1	56	105	4 129	617
Less: liabilities	1 284 153	1 280 003	1 196 801	932 631	923 233	935 429	939 492	986 613
Deposits	1 284 153	1 280 003	1 196 801	932 631	923 233	935 429	939 492	986 613
in BGN	824 612	739 830	710 098	428 117	410 496	446 650	539 418	683 899
in foreign currency	459 541	540 173	486 703	504 514	512 737	488 779	400 074	302 714
o/w EUR	446 741	518 284	467 539	488 405	499 073	473 414	386 510	285 860
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

2.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Local government and SSFs	225 124	238 863	234 540	256 785	263 232	280 027	267 367	294 172
Securities other than shares	57 907	63 891	64 572	64 601	68 828	80 564	65 061	65 062
in BGN	4 823	4 793	4 793	4 822	3 621	3 623	3 619	3 620
in foreign currency	53 084	59 098	59 779	59 779	65 207	76 941	61 442	61 442
o/w EUR	53 084	59 098	59 779	59 779	65 207	76 941	61 442	61 442
Repos	2 283	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	2 283	-	-	-	-	-	-	-
o/w EUR	2 283	-	-	-	-	-	-	-
Loans	164 934	174 972	169 968	192 184	194 404	199 463	202 306	229 110
in BGN	134 144	134 966	134 822	156 849	155 975	160 790	159 552	188 364
in foreign currency	30 790	40 006	35 146	35 335	38 429	38 673	42 754	40 746
o/w EUR	30 790	40 006	35 146	35 335	38 429	38 673	42 754	40 746
CLAIMS ON NON-GOVERNMENT SECTOR	49 985 146	50 400 499	51 073 526	51 505 835	51 282 348	51 421 638	51 860 770	52 203 821
Non-financial corporations	30 745 297	30 786 796	31 150 711	31 246 910	31 058 641	31 156 898	31 647 467	32 017 115
Repos	26 781	16 486	14 049	12 184	11 853	12 075	6 573	27 144
in BGN	8 492	8 526	8 858	9 158	8 740	8 819	3 478	14 630
in foreign currency	18 289	7 960	5 191	3 026	3 113	3 256	3 095	12 514
o/w EUR	17 996	7 684	5 191	1 662	1 662	1 662	1 662	11 041
Loans	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 837 246	31 350 083	31 677 783
in BGN	8 105 149	8 056 597	7 950 964	7 853 567	7 589 747	7 515 763	7 484 281	7 574 666
in foreign currency	22 299 137	22 401 655	22 855 347	23 075 044	23 155 488	23 321 483	23 865 802	24 103 117
o/w EUR	21 465 778	21 632 199	22 090 461	22 301 298	22 367 139	22 449 993	23 062 021	23 282 958
Securities other than shares	269 798	262 150	278 922	252 489	249 252	248 888	231 901	225 620
in BGN	28 360	28 066	28 694	27 864	27 442	22 258	19 712	13 084
in foreign currency	241 438	234 084	250 228	224 625	221 810	226 630	212 189	212 536
o/w EUR	228 926	222 304	238 866	212 827	209 259	212 978	200 003	208 854
Shares and other equity	44 432	49 908	51 429	53 626	52 301	58 689	58 910	86 568
in BGN	44 432	49 908	51 429	53 626	52 301	58 689	58 910	86 568
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	974 206	1 211 227	1 049 370	1 113 433	1 159 655	1 187 197	1 198 358	1 199 654
Repos	45 183	27 289	24 495	24 706	70 491	63 043	20 172	22 516
in BGN	26 408	23 477	22 206	23 140	25 707	18 477	18 853	22 516
in foreign currency	18 775	3 812	2 289	1 566	44 784	44 566	1 319	-
o/w EUR	18 297	3 812	2 023	1 294	44 495	44 248	1 033	-
Loans	729 788	975 738	822 823	905 090	888 597	923 051	958 293	880 989
in BGN	112 002	352 724	185 424	264 637	232 226	225 169	240 900	238 937
in foreign currency	617 786	623 014	637 399	640 453	656 371	697 882	717 393	642 052
o/w EUR	616 601	622 400	637 261	640 098	656 089	696 361	716 038	641 414
Securities other than shares	86 191	87 599	80 188	48 261	58 059	55 523	57 259	90 220
in BGN	7 092	7 091	7 091	2 986	3 041	3 041	3 514	3 461
in foreign currency	79 099	80 508	73 097	45 275	55 018	52 482	53 745	86 759
o/w EUR	79 099	80 508	73 097	45 275	55 018	52 482	53 745	86 759
Shares and other equity	113 044	120 601	121 864	135 376	142 508	145 580	162 634	205 929
in BGN	111 998	119 572	120 823	134 341	140 848	143 848	161 028	204 291
in foreign currency	1 046	1 029	1 041	1 035	1 660	1 732	1 606	1 638
o/w EUR	-	-	-	-	562	569	576	584
Households and NPISHs	18 265 643	18 402 476	18 873 445	19 145 492	19 064 052	19 077 543	19 014 945	18 987 052
Repos	3 984	3 983	5 426	6 714	5 566	4 903	3 379	3 169
in BGN	3 984	3 983	5 426	6 714	5 566	4 903	3 379	2 583
in foreign currency	-	-	-	-	-	-	-	586
o/w EUR	-	-	-	-	-	-	-	586
Loans	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 072 640	19 011 566	18 983 883
in BGN	12 859 000	12 826 514	13 058 723	13 107 332	12 891 316	12 688 710	12 467 865	12 211 926
in foreign currency	5 402 659	5 571 979	5 809 296	6 031 446	6 167 170	6 383 930	6 543 701	6 771 957
o/w EUR	5 237 545	5 406 053	5 643 537	5 865 156	5 995 510	6 199 761	6 364 947	6 584 155
FIXED ASSETS	2 460 735	2 503 606	2 538 357	2 614 274	2 647 822	2 688 670	2 723 883	2 786 525
OTHER ITEMS (NET)	-2 468 963	-2 654 402	-3 060 028	-2 996 281	-3 279 271	-3 430 137	-3 931 358	-3 854 856
Accounts between other MFIs (net)	-6 881	-21 490	-19 423	20 214	37 707	57 845	70 871	48 966
Claims on other MFIs	2 498 688	1 979 427	2 009 959	1 689 373	2 037 051	2 329 850	2 243 485	2 792 353
in BGN	1 864 013	1 498 266	1 470 577	1 212 689	1 262 984	1 476 618	1 375 863	1 659 259
in foreign currency	634 675	481 161	539 382	476 684	774 067	853 232	867 622	1 133 094
o/w EUR	487 368	356 520	401 787	372 409	640 738	646 501	749 613	858 743
Less: liabilities to other MFIs	2 505 569	2 000 917	2 029 382	1 669 159	1 999 344	2 272 005	2 172 614	2 743 387
in BGN	1 893 591	1 507 595	1 465 413	1 186 612	1 234 171	1 403 320	1 300 572	1 581 717
in foreign currency	611 978	493 322	563 969	482 547	765 173	868 685	872 042	1 161 670
o/w EUR	464 498	368 443	415 705	378 098	631 444	661 529	753 692	887 013

2.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Other (net)	-2 462 082	-2 632 912	-3 040 605	-3 016 495	-3 316 978	-3 487 982	-4 002 229	-3 903 822
Other unclassified assets	1 458 735	1 572 884	1 457 831	1 500 302	1 662 579	1 873 623	1 876 841	1 944 920
in BGN	813 266	876 889	771 940	756 261	890 897	971 632	930 252	913 992
in foreign currency	645 469	695 995	685 891	744 041	771 682	901 991	946 589	1 030 928
o/w EUR	560 034	580 109	596 436	650 779	681 991	793 900	856 053	906 697
Less: other unclassified liabilities	3 920 817	4 205 796	4 498 436	4 516 797	4 979 557	5 361 605	5 879 070	5 848 742
in BGN	2 819 316	3 023 404	3 273 916	3 257 039	3 584 215	3 792 126	4 171 235	4 165 403
in foreign currency	1 101 501	1 182 392	1 224 520	1 259 758	1 395 342	1 569 479	1 707 835	1 683 339
o/w EUR	898 554	1 035 151	1 088 041	1 135 286	1 269 613	1 421 276	1 542 183	1 538 182
LIABILITIES	46 968 999	47 673 283	48 795 567	49 925 589	50 948 513	51 415 989	52 219 484	53 991 658
Liabilities to the BNB	255	255	255	255	255	255	255	255
in BGN	255	255	255	255	255	255	255	255
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	36 890 974	37 464 033	38 309 047	39 304 467	40 276 882	40 679 134	41 328 518	42 715 415
DEPOSITS	36 840 916	37 425 228	38 272 682	39 247 870	40 204 245	40 599 874	41 241 148	42 643 084
Overnight deposits	10 594 617	10 635 620	10 354 816	10 426 673	10 129 877	10 452 375	10 916 493	10 855 285
in BGN	7 294 465	7 357 484	7 003 148	6 947 608	7 018 716	7 052 977	7 685 263	7 685 010
Local government and SSFs	460 251	508 331	431 926	297 091	454 872	575 380	580 930	512 433
Non-financial corporations	4 195 359	4 164 218	4 033 801	3 833 107	3 687 533	3 673 523	4 230 980	4 019 059
Financial corporations	246 759	349 407	248 959	332 216	387 320	319 277	350 470	463 545
Households and NPISHs	2 392 096	2 335 528	2 288 462	2 485 194	2 488 991	2 484 797	2 522 883	2 689 973
in foreign currency	3 300 152	3 278 136	3 351 668	3 479 065	3 111 161	3 399 398	3 231 230	3 170 275
Local government and SSFs	71 738	19 312	14 396	9 536	9 895	72 312	49 543	29 857
Non-financial corporations	2 203 452	2 183 572	2 233 002	2 100 490	2 230 382	2 488 947	2 325 674	2 226 718
Financial corporations	346 982	442 807	521 551	795 525	281 807	189 715	231 134	277 703
Households and NPISHs	677 980	632 445	582 719	573 514	589 077	648 424	624 879	635 997
o/w EUR	2 721 785	2 644 750	2 757 794	2 867 996	2 379 505	2 612 681	2 607 433	2 450 321
Local government and SSFs	71 004	19 221	14 316	9 452	8 746	71 076	48 410	29 784
Non-financial corporations	1 816 457	1 719 943	1 795 166	1 633 783	1 641 381	1 876 869	1 861 534	1 655 483
Financial corporations	298 295	405 948	484 120	764 671	254 989	151 286	193 796	253 310
Households and NPISHs	536 029	499 638	464 192	460 090	474 389	513 450	503 693	511 744
Deposits with agreed maturity up to 2 years	22 097 275	22 792 098	24 069 670	24 734 344	26 002 146	26 021 882	26 118 983	27 346 601
in BGN	8 987 733	8 903 032	9 161 555	9 718 144	10 413 351	10 662 277	10 914 223	11 710 302
Local government and SSFs	382 002	373 046	332 421	246 862	238 533	251 517	232 776	169 492
Non-financial corporations	2 626 626	2 442 546	2 364 801	2 381 335	2 607 732	2 570 060	2 518 890	2 566 787
Financial corporations	781 409	744 693	843 874	1 030 526	1 122 742	1 139 734	1 109 236	1 327 533
Households and NPISHs	5 197 696	5 342 747	5 620 459	6 059 421	6 444 344	6 700 966	7 053 321	7 646 490
in foreign currency	13 109 542	13 889 066	14 908 115	15 016 200	15 588 795	15 359 605	15 204 760	15 636 299
Local government and SSFs	6 566	34 312	26 573	44 415	21 054	15 079	1 956	2 089
Non-financial corporations	2 873 226	3 074 848	3 391 067	3 361 135	3 051 174	2 835 543	2 798 140	2 920 892
Financial corporations	1 095 409	1 298 695	1 480 375	1 109 037	1 641 853	1 525 043	1 429 850	1 402 429
Households and NPISHs	9 134 341	9 481 211	10 010 100	10 501 613	10 874 714	10 983 940	10 974 814	11 310 889
o/w EUR	11 086 398	12 073 852	13 122 953	13 207 762	13 648 838	13 218 113	13 148 633	13 496 300
Local government and SSFs	5 374	33 189	24 522	44 263	20 893	14 902	1 215	1 926
Non-financial corporations	2 419 465	2 780 456	3 128 781	3 148 507	2 801 924	2 564 330	2 458 778	2 575 013
Financial corporations	1 075 290	1 278 880	1 469 841	1 094 827	1 626 308	1 509 184	1 414 701	1 387 652
Households and NPISHs	7 586 269	7 981 327	8 499 809	8 920 165	9 199 713	9 129 697	9 273 939	9 531 709
Deposits redeemable at notice up to 3 months	4 149 024	3 997 510	3 848 196	4 086 853	4 072 222	4 125 617	4 205 672	4 441 198
in BGN	1 987 703	1 899 726	1 860 929	2 044 031	2 050 348	2 055 687	2 148 925	2 309 260
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	46 858	38 501	37 948	36 734	49 720	44 162	73 948	40 018
Financial corporations	5 645	2 946	3 047	2 671	2 146	3 496	2 996	3 317
Households and NPISHs	1 935 200	1 858 279	1 819 934	2 004 626	1 998 482	2 008 029	2 071 981	2 265 925
in foreign currency	2 161 321	2 097 784	1 987 267	2 042 822	2 021 874	2 069 930	2 056 747	2 131 938
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	21 757	39 537	21 696	26 537	42 274	19 763	28 447	16 601
Financial corporations	-	4 762	4 837	4 802	4 854	4 629	3 886	2 737
Households and NPISHs	2 139 564	2 053 485	1 960 734	2 011 483	1 974 746	2 045 538	2 024 414	2 112 600
o/w EUR	1 814 119	1 765 529	1 664 682	1 710 631	1 673 455	1 683 048	1 681 637	1 745 968
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	19 340	37 820	20 091	22 695	36 889	17 783	12 436	14 937
Financial corporations	-	4 762	4 837	4 802	4 854	4 629	3 886	2 590
Households and NPISHs	1 794 779	1 722 947	1 639 754	1 683 134	1 631 712	1 660 636	1 665 315	1 728 441

2.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	50 058	38 805	36 365	56 597	72 637	79 260	87 370	72 331
in BGN	45 560	34 477	33 742	53 305	70 315	76 880	85 627	70 588
in foreign currency	4 498	4 328	2 623	3 292	2 322	2 380	1 743	1 743
o/w EUR	3 912	3 776	2 090	2 747	1 742	1 743	1 743	1 743
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	10 077 770	10 208 995	10 486 265	10 620 867	10 671 376	10 736 600	10 890 711	11 275 988
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	1 385 190	1 295 188	1 219 417	1 117 811	1 110 548	1 137 917	1 122 609	1 167 518
in BGN	424 722	424 321	387 936	349 279	341 041	346 334	363 773	400 452
in foreign currency	960 468	870 867	831 481	768 532	769 507	791 583	758 836	767 066
o/w EUR	742 272	685 139	664 276	609 781	609 247	624 663	612 022	618 685
Debt securities issued over 2 years	125 089	111 071	73 915	74 332	74 377	105 356	105 877	105 457
in BGN	33 192	34 168	16 563	1 855	1 855	1 855	1 855	1 855
in foreign currency	91 897	76 903	57 352	72 477	72 522	103 501	104 022	103 602
o/w EUR	91 897	76 903	57 352	72 477	72 522	103 501	104 022	103 602
Capital and reserves	8 567 491	8 802 736	9 192 933	9 428 724	9 486 451	9 493 327	9 662 225	10 003 013
Funds contributed by owners	3 065 939	3 174 614	3 411 060	3 436 707	3 447 707	3 544 278	3 590 393	3 636 848
Reserves	3 779 506	4 144 552	4 380 549	4 454 547	4 492 564	4 703 975	4 742 823	4 872 244
Financial result	1 722 046	1 483 570	1 401 324	1 537 470	1 546 180	1 245 074	1 329 009	1 493 921

¹ Preliminary data.² Including debt securities issued and MMFs shares/units held by non-residents.

Source: other MFIs.

2.5. CLAIMS ON LOANS BY SECTOR¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161	52 998 902	53 344 119
Resident sector	49 784 829	50 307 340	51 108 497	51 626 537	51 348 654	51 550 486	52 223 793	52 530 189
Monetary financial institutions	225 198	300 876	442 358	461 855	461 855	461 861	478 173	481 035
Government sector	164 958	175 000	170 005	192 203	194 481	255 688	425 678	506 499
Other residents	49 394 673	49 831 464	50 496 134	50 972 479	50 692 318	50 832 937	51 319 942	51 542 655
Non-financial corporations	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 837 246	31 350 083	31 677 783
Financial corporations	728 728	974 719	821 804	905 090	888 597	923 051	958 293	880 989
Households and NPISHs	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 072 640	19 011 566	18 983 883
Non-resident sector	615 713	586 553	587 164	587 297	591 208	616 675	775 109	813 930
European Union	330 800	311 108	344 752	368 643	357 636	351 028	393 375	386 940
Other countries	284 913	275 445	242 412	218 654	233 572	265 647	381 734	426 990

¹ Preliminary data.

Source: other MFIs.

2.6. CLAIMS ON LOANS BY CURRENCY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161	52 998 902	53 344 119
in BGN	21 475 582	21 716 678	21 804 435	21 877 354	21 367 408	21 166 140	21 069 712	20 974 429
in foreign currency	28 924 960	29 177 215	29 891 226	30 336 480	30 572 454	31 001 021	31 929 190	32 369 690
in EUR	27 791 407	28 117 278	28 851 187	29 279 221	29 493 573	29 811 158	30 763 734	31 156 416
in USD	934 998	866 127	847 802	864 313	878 598	977 010	938 195	974 931
in CHF	191 789	189 581	188 543	189 298	196 116	208 392	203 930	215 460
in other currencies	6 766	4 229	3 694	3 648	4 167	4 461	23 331	22 883

¹ Preliminary data.

Source: other MFIs.

2.7. CLAIMS ON LOANS BY ORIGINAL TERM TO MATURITY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161	52 998 902	53 344 119
Up to one year	13 684 971	13 600 406	13 331 002	13 187 019	12 809 063	12 833 989	12 794 632	13 015 341
Over one and up to five years	12 040 772	11 972 877	11 883 123	11 528 692	11 225 002	10 957 198	10 725 240	10 554 703
Over five years	24 674 799	25 320 610	26 481 536	27 498 123	27 905 797	28 375 974	29 479 030	29 774 075

¹ Preliminary data.

Source: other MFIs.

2.8. CLAIMS ON LOANS TO HOUSEHOLDS BY TYPE¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Total	18 248 317	18 382 478	18 852 260	19 123 673	19 044 184	19 057 694	18 997 020	18 970 545
Overdraft	2 041 626	2 075 664	2 081 806	2 015 337	1 970 582	1 950 426	1 888 227	1 808 125
Consumer	7 214 616	7 252 840	7 563 328	7 772 572	7 689 555	7 655 897	7 602 768	7 554 293
For house purchase	7 975 158	8 054 200	8 218 168	8 393 558	8 485 514	8 556 073	8 604 795	8 709 376
Other	1 016 917	999 774	988 958	942 206	898 533	895 298	901 230	898 751

¹ Preliminary data.

Source: other MFIs.

**2.9. DEPOSITS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010		Total	Up to 1 000 BGN			Over 1 000 and up to 2 500 BGN			Over 2 500 and up to 5 000 BGN			Over 5 000 and up to 10 000 BGN		
			BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number (BGN'000)	12 854 408 39 405 756	8 749 559 924 391	831 225 118 140	355 748 52 908	783 202 1 268 418	194 465 337 950	79 475 136 438	443 127 1 600 825	160 666 595 475	62 377 227 388	317 068 2 225 338	175 050 1 274 132	54 357 388 661
Non-financial Corporations	number (BGN'000)	462 553 12 061 111	250 925 39 341	48 169 8 302	10 552 1 784	32 394 53 409	5 698 9 369	1 222 1 971	23 870 89 394	3 768 13 788	745 2 688	19 220 136 050	3 624 26 126	725 5 198
Agriculture, forestry and fishing	number (BGN'000)	15 976 290 341	8 399 1 287	1 438 239	158 21	1 045 1 758	137 229	14 25	825 3 071	60 227	9 33	750 5 373	69 504	10 69
Mining and quarrying	number (BGN'000)	1 532 303 766	630 123	126 21	46 6	120 191	22 36	6 10	94 351	16 55	6 23	99 706	11 81	3 23
Manufacturing	number (BGN'000)	46 182 1 924 594	21 503 3 564	6 094 1 000	1 487 265	3 091 5 162	709 1 162	189 305	2 187 8 047	478 1 768	108 399	1 928 13 834	499 3 563	112 812
Electricity, gas, steam and air conditioning supply	number (BGN'000)	3 489 730 937	1 479 280	290 66	59 10	287 487	49 80	6 11	208 802	29 113	4 14	163 1 154	29 218	10 73
Water supply, sewerage, waste management and remediation activities	number (BGN'000)	1 607 75 697	709 134	125 24	29 3	113 188	23 35	3 4	80 294	9 34	1 3	90 647	14 105	- -
Construction	number (BGN'000)	42 061 1 098 675	21 035 3 472	5 160 890	551 79	2 904 4 758	576 939	51 80	2 367 8 979	382 1 404	35 125	1 857 13 302	360 2 611	40 279
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN'000)	193 820 3 697 117	115 182 16 375	19 742 3 238	5 356 893	12 336 20 240	2 110 3 468	547 879	8 574 32 173	1 250 4 534	319 1 131	6 893 48 306	1 159 8 292	279 1 972
Transportation and storage	number (BGN'000)	22 126 864 379	11 113 1 637	2 978 472	530 94	1 472 2 443	349 569	64 104	1 080 3 938	255 933	49 173	943 6 731	235 1 687	54 390
Accommodation and food service activities	number (BGN'000)	22 907 430 369	13 010 2 035	2 510 448	394 66	1 551 2 485	337 552	36 53	1 149 4 281	197 722	18 67	846 6 103	198 1 449	27 198
Information and communication	number (BGN'000)	8 753 448 051	3 806 787	745 136	296 66	672 1 102	137 232	48 73	564 2 066	100 367	32 113	467 3 277	92 660	31 208
Real estate activities	number (BGN'000)	14 201 451 162	6 077 1 111	2 401 519	185 26	945 1 555	374 607	15 26	955 3 865	286 1 065	12 46	535 3 716	261 1 855	10 84
Professional, scientific and technical activities	number (BGN'000)	36 988 841 526	17 725 3 594	2 962 583	554 112	3 408 5 677	433 725	105 173	2 455 9 162	355 1 298	74 274	2 145 15 273	372 2 697	72 523
Administrative and support service activities	number (BGN'000)	10 015 195 157	5 310 820	1 079 183	297 41	709 1 151	143 236	43 74	499 1 874	106 383	20 71	388 2 711	90 673	23 172
Education	number (BGN'000)	2 424 121 911	1 046 210	139 37	51 11	309 537	27 45	6 10	188 667	26 89	5 19	136 968	23 176	7 46
Human health and social work activities	number (BGN'000)	11 397 269 729	5 105 1 188	583 115	117 24	1 468 2 485	88 142	20 35	1 123 4 135	57 206	10 35	895 6 258	49 364	11 83
Arts, entertainment and recreation	number (BGN'000)	6 356 55 435	4 473 506	379 59	89 13	364 601	36 60	21 34	255 948	24 84	9 30	169 1 216	26 184	5 38
Other service activities	number (BGN'000)	22 719 262 265	14 323 2 218	1 418 272	353 54	1 600 2 589	148 252	48 75	1 267 4 741	138 506	34 132	916 6 475	137 1 007	31 228
Households and NPISHs	number (BGN'000)	12 391 855 27 344 645	8 498 634 885 050	783 056 109 838	345 196 51 124	750 808 1 215 009	188 767 328 581	78 253 134 467	419 257 1 511 431	156 898 581 687	61 632 224 700	297 848 2 089 288	171 426 1 248 006	53 632 383 463

¹ Banks' liabilities on deposits, loans and repos are included.

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

Preliminary data.

Source: the banks.

**2.9. DEPOSITS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010		Over 10 000 and up to 20 000 BGN			Over 20 000 and up to 30 000 BGN			Over 30 000 and up to 40 000 BGN			Over 40 000 and up to 50 000 BGN			Over 50 000 and up to 100 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	167 288	142 474	34 605	49 868	56 912	10 573	22 353	28 999	4 818	12 983	17 950	2 938	24 398	34 679	4 635
	(BGN'000)	2 288 698	2 013 307	484 237	1 206 264	1 374 742	257 581	770 019	1 014 208	165 224	583 414	800 068	131 328	1 699 547	2 476 932	319 117
Non-financial Corporations	number	14 967	3 160	606	6 911	1 721	323	4 009	1 156	190	2 962	874	149	7 176	2 576	419
	(BGN'000)	212 053	45 829	8 834	168 899	42 168	8 069	138 810	40 579	6 599	133 295	39 144	6 668	510 974	190 322	30 375
Agriculture, forestry and fishing	number	691	49	7	427	25	3	258	19	2	211	22	1	564	53	3
	(BGN'000)	9 831	680	112	10 430	616	75	9 000	674	77	9 398	978	45	40 411	3 844	225
Mining and quarrying	number	60	10	6	39	4	2	25	2	-	19	1	3	40	7	4
	(BGN'000)	845	149	78	926	112	44	848	69	-	868	41	138	2 868	574	332
Manufacturing	number	1 633	470	80	804	223	48	445	155	36	298	135	32	870	395	80
	(BGN'000)	23 225	6 819	1 195	19 598	5 372	1 234	15 446	5 403	1 243	13 461	6 053	1 448	62 805	29 283	5 852
Electricity, gas, steam and air conditioning supply	number	193	31	2	85	21	5	40	10	3	41	9	1	90	23	5
	(BGN'000)	2 640	437	36	2 072	487	132	1 389	356	103	1 841	422	50	6 391	1 748	376
Water supply, sewerage, waste management and remediation activities	number	82	10	7	38	3	1	36	-	1	18	3	-	66	11	1
	(BGN'000)	1 187	160	87	926	68	30	1 230	-	31	806	137	-	4 528	823	91
Construction	number	1 593	266	23	787	163	16	451	115	11	399	85	4	872	293	22
	(BGN'000)	22 673	3 865	317	19 206	4 007	389	15 613	4 117	396	18 071	3 773	179	62 902	21 585	1 599
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	5 054	1 033	244	2 223	579	133	1 306	356	75	998	287	67	2 231	785	152
	(BGN'000)	71 608	14 917	3 598	54 294	14 203	3 262	45 075	12 494	2 584	44 745	12 832	2 980	158 569	57 910	10 840
Transportation and storage	number	726	215	46	323	117	25	187	70	10	106	53	9	301	126	33
	(BGN'000)	10 324	3 119	641	7 872	2 860	638	6 530	2 433	349	4 800	2 372	393	21 059	9 204	2 525
Accommodation and food service activities	number	619	193	25	276	102	14	154	75	8	103	43	2	292	126	17
	(BGN'000)	8 809	2 833	342	6 774	2 496	354	5 327	2 618	293	4 667	1 948	85	20 184	9 317	1 243
Information and communication	number	404	83	25	179	42	20	104	29	14	80	18	8	199	93	22
	(BGN'000)	5 713	1 186	372	4 411	1 052	508	3 558	1 017	491	3 606	788	365	14 205	7 073	1 539
Real estate activities	number	369	199	11	204	104	3	136	73	1	74	50	1	210	148	10
	(BGN'000)	5 235	2 888	160	4 976	2 600	84	4 717	2 531	32	3 369	2 237	47	15 078	10 941	826
Professional, scientific and technical activities	number	1 673	327	62	752	195	37	432	121	16	309	78	12	706	295	35
	(BGN'000)	23 721	4 805	904	18 495	4 807	935	14 959	4 253	558	13 866	3 550	537	50 094	21 315	2 453
Administrative and support service activities	number	307	84	19	149	39	3	91	34	4	55	22	3	140	65	8
	(BGN'000)	4 348	1 232	283	3 609	966	75	3 128	1 208	135	2 424	967	129	9 691	4 821	617
Education	number	107	33	7	40	17	2	25	13	1	19	3	2	45	19	6
	(BGN'000)	1 503	457	112	993	431	41	867	448	31	854	137	88	3 333	1 336	390
Human health and social work activities	number	646	35	10	239	23	2	121	28	-	86	18	-	222	25	3
	(BGN'000)	9 039	493	141	5 797	560	52	4 236	966	-	3 894	803	-	15 883	1 871	201
Arts, entertainment and recreation	number	125	27	5	70	10	2	41	8	1	23	4	1	71	17	1
	(BGN'000)	1 743	402	62	1 749	246	44	1 416	280	30	1 049	191	46	5 116	1 382	70
Other service activities	number	685	95	27	276	54	7	157	48	7	123	43	3	257	95	17
	(BGN'000)	9 609	1 387	394	6 771	1 285	172	5 471	1 712	246	5 576	1 915	138	17 857	7 295	1 196
Households and NPISHs	number	152 321	139 314	33 999	42 957	55 191	10 250	18 344	27 843	4 628	10 021	17 076	2 789	17 222	32 103	4 216
	(BGN'000)	2 076 645	1 967 478	475 403	1 037 365	1 332 574	249 512	631 209	973 629	158 625	450 119	760 924	124 660	1 188 573	2 286 610	288 742

¹ Banks' liabilities on deposits, loans and repos are included.

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

Preliminary data.

Source: the banks.

**2.9. DEPOSITS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010													
		Over 100 000 and up to 200 000 BGN			Over 200 000 and up to 500 000 BGN			Over 500 000 and up to 1 000 000 BGN			Over 1 000 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	8 670	9 827	1 276	4 115	3 334	533	1 300	1 201	175	1 097	951	137
	(BGN'000)	1 165 865	1 283 759	171 385	1 271 876	1 013 996	159 744	930 694	865 882	117 630	3 609 764	3 337 674	742 737
Non-financial Corporations	number	4 307	1 844	319	2 830	1 394	263	974	681	99	910	707	114
	(BGN'000)	597 420	261 362	46 126	884 800	442 182	80 593	690 658	503 521	66 740	3 066 891	2 749 060	701 720
Agriculture, forestry and fishing	number	398	37	4	198	15	4	46	7	1	13	4	-
	(BGN'000)	55 949	5 280	627	57 760	4 387	1 106	32 234	5 080	671	20 736	7 279	-
Mining and quarrying	number	33	3	5	34	8	5	9	4	-	10	18	2
	(BGN'000)	4 616	470	749	11 758	2 930	1 591	6 669	2 913	-	63 815	188 013	10 724
Manufacturing	number	506	292	54	350	257	57	123	127	18	141	135	33
	(BGN'000)	71 626	41 185	7 632	110 562	82 151	17 279	85 278	94 072	12 005	465 995	505 020	193 471
Electricity, gas, steam and air conditioning supply	number	73	24	2	65	25	2	25	11	1	59	20	10
	(BGN'000)	10 521	3 560	391	20 316	8 198	856	16 824	8 190	561	377 169	115 419	147 144
Water supply, sewerage, waste management and remediation activities	number	51	11	1	38	3	2	9	2	-	17	-	-
	(BGN'000)	7 486	1 452	102	12 553	851	461	5 890	1 412	-	33 915	-	-
Construction	number	530	210	19	365	138	15	134	67	4	88	66	7
	(BGN'000)	71 636	29 118	2 793	112 936	43 074	4 868	95 710	49 121	2 552	181 086	273 859	16 312
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	1 371	562	107	914	447	81	297	220	37	290	195	29
	(BGN'000)	190 763	80 110	15 111	285 412	143 435	24 236	209 108	160 541	24 437	991 406	830 992	90 154
Transportation and storage	number	168	108	31	99	54	24	41	22	11	50	37	12
	(BGN'000)	22 846	15 010	4 534	32 714	17 544	7 882	29 298	16 604	7 752	296 311	170 872	148 722
Accommodation and food service activities	number	155	90	3	99	69	8	58	34	4	36	24	5
	(BGN'000)	21 091	12 846	417	30 011	20 381	2 416	45 471	26 161	2 915	99 352	61 538	22 021
Information and communication	number	95	62	13	84	48	15	21	29	10	27	35	4
	(BGN'000)	13 238	9 384	1 995	26 524	14 882	4 779	15 317	19 873	7 043	124 903	149 967	5 175
Real estate activities	number	111	110	6	87	96	4	32	32	1	35	36	2
	(BGN'000)	14 720	15 853	791	27 271	31 327	1 161	23 695	21 835	602	82 205	114 148	47 358
Professional, scientific and technical activities	number	377	196	28	223	125	29	78	72	9	54	81	6
	(BGN'000)	52 592	27 830	4 293	70 931	38 829	9 018	55 208	55 847	5 933	118 616	185 475	11 611
Administrative and support service activities	number	86	34	18	51	30	1	16	18	1	16	13	1
	(BGN'000)	11 931	4 775	2 785	16 302	9 340	247	10 943	14 135	625	29 433	50 263	2 356
Education	number	30	18	3	11	8	4	11	7	-	14	15	1
	(BGN'000)	4 448	2 461	384	3 551	2 383	1 252	8 548	5 374	-	43 010	33 637	3 027
Human health and social work activities	number	159	22	3	117	17	5	42	2	1	40	5	-
	(BGN'000)	21 957	3 149	356	37 245	5 016	1 389	28 656	1 606	908	100 702	9 739	-
Arts, entertainment and recreation	number	28	7	6	22	17	4	8	1	1	1	5	-
	(BGN'000)	3 765	1 050	909	6 736	5 060	1 110	5 501	528	736	1 041	11 400	-
Other service activities	number	136	58	16	73	37	3	24	26	-	19	18	2
	(BGN'000)	18 235	7 829	2 257	22 218	12 394	942	16 308	20 229	-	37 196	41 439	3 645
Households and NPISHs	number	4 363	7 983	957	1 285	1 940	270	326	520	76	187	244	23
	(BGN'000)	568 445	1 022 397	125 259	387 076	571 814	79 151	240 036	362 361	50 890	542 873	588 614	41 017

¹ Banks' liabilities on deposits, loans and repos are included.

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

Preliminary data.

Source: the banks.

**2.10. DEPOSITS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES¹**

31.12.2010		Total	Overnight deposits			Deposits with agreed maturity			Deposits redeemable at notice			Repos			Loans		
			BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	12 854 408	6 774 874	415 782	111 035	1 608 174	675 617	244 976	2 201 979	566 333	255 635	-	-	-	1	1	1
	(BGN'000)	39 405 756	6 709 032	2 167 227	695 488	10 530 130	12 595 474	2 273 063	2 305 943	1 743 378	385 823	-	-	-	8	186	4
Non-financial Corporations	number	462 553	332 210	68 848	14 409	39 026	6 488	1 309	218	36	8	-	-	-	1	-	-
	(BGN'000)	12 061 111	4 019 059	1 655 483	571 235	2 662 909	2 701 332	394 466	40 018	14 937	1 664	-	-	-	8	-	-
Agriculture, forestry and fishing	number	15 976	12 165	1 826	197	1 633	108	19	27	1	-	-	-	-	-	-	-
	(BGN'000)	290 341	174 310	16 865	1 597	79 971	11 392	1 489	2 957	1 760	-	-	-	-	-	-	-
Mining and quarrying	number	1 532	968	205	80	243	27	8	1	-	-	-	-	-	-	-	-
	(BGN'000)	303 766	43 371	18 660	12 956	51 212	176 804	762	1	-	-	-	-	-	-	-	-
Manufacturing	number	46 182	30 785	9 187	2 119	3 055	775	211	39	7	4	-	-	-	-	-	-
	(BGN'000)	1 924 594	580 602	318 422	201 889	313 312	460 978	39 843	4 689	3 451	1 408	-	-	-	-	-	-
Electricity, gas, steam and air conditioning supply	number	3 489	2 355	515	99	449	55	11	4	1	-	-	-	-	-	-	-
	(BGN'000)	730 937	227 313	58 978	53 805	214 455	80 214	95 952	118	102	-	-	-	-	-	-	-
Water supply, sewerage, waste management and remediation activities	number	1 607	1 187	189	40	157	25	6	3	-	-	-	-	-	-	-	-
	(BGN'000)	75 697	55 635	1 918	192	13 929	3 183	620	220	-	-	-	-	-	-	-	-
Construction	number	42 061	30 515	7 231	711	2 834	646	87	33	4	-	-	-	-	-	-	-
	(BGN'000)	1 098 675	427 637	212 782	19 615	196 055	223 085	10 353	6 652	2 496	-	-	-	-	-	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	193 820	139 773	26 447	6 893	17 850	2 269	530	45	9	3	-	-	-	1	-	-
	(BGN'000)	3 697 117	1 280 833	516 921	104 207	878 383	828 671	77 806	8 850	1 374	64	-	-	-	8	-	-
Transportation and storage	number	22 126	15 379	4 395	806	1 219	223	92	11	1	-	-	-	-	-	-	-
	(BGN'000)	864 379	201 639	91 601	95 903	242 971	151 599	78 294	1 893	479	-	-	-	-	-	-	-
Accommodation and food service activities	number	22 907	16 573	3 715	535	1 772	281	26	3	2	-	-	-	-	-	-	-
	(BGN'000)	430 369	136 515	62 278	12 057	120 075	78 061	18 413	-	2 970	-	-	-	-	-	-	-
Information and communication	number	8 753	5 995	1 314	501	701	198	37	6	1	-	-	-	-	-	-	-
	(BGN'000)	448 051	138 492	71 485	18 672	79 384	134 949	4 055	831	183	-	-	-	-	-	-	-
Real estate activities	number	14 201	8 447	3 779	241	1 321	390	20	2	1	-	-	-	-	-	-	-
	(BGN'000)	451 162	96 228	110 715	14 091	95 264	97 691	37 152	21	-	-	-	-	-	-	-	-
Professional, scientific and technical activities	number	36 988	27 641	4 792	932	2 673	814	107	23	6	-	-	-	-	-	-	-
	(BGN'000)	841 526	277 492	103 711	25 776	171 405	246 289	11 548	3 291	2 014	-	-	-	-	-	-	-
Administrative and support service activities	number	10 015	6 800	1 605	410	1 008	150	30	9	2	1	-	-	-	-	-	-
	(BGN'000)	195 157	62 964	23 338	2 752	25 759	65 844	4 666	9 642	-	192	-	-	-	-	-	-
Education	number	2 424	1 639	279	78	340	69	17	2	-	-	-	-	-	-	-	-
	(BGN'000)	121 911	22 209	6 037	751	46 854	40 974	4 660	426	-	-	-	-	-	-	-	-
Human health and social work activities	number	11 397	9 483	877	161	774	75	21	6	-	-	-	-	-	-	-	-
	(BGN'000)	269 729	170 842	11 762	1 408	70 269	13 268	1 816	364	-	-	-	-	-	-	-	-
Arts, entertainment and recreation	number	6 356	5 282	512	129	368	49	16	-	-	-	-	-	-	-	-	-
	(BGN'000)	55 435	20 763	8 157	672	10 624	12 769	2 450	-	-	-	-	-	-	-	-	-
Other service activities	number	22 719	17 223	1 980	477	2 629	334	71	4	1	-	-	-	-	-	-	-
	(BGN'000)	262 265	102 214	21 853	4 892	52 987	75 561	4 587	63	108	-	-	-	-	-	-	-
Households and NPISHs	number	12 391 855	6 442 664	346 934	96 626	1 569 148	669 129	243 667	2 201 761	566 297	255 627	-	-	-	-	1	1
	(BGN'000)	27 344 645	2 689 973	511 744	124 253	7 867 221	9 894 142	1 878 597	2 265 925	1 728 441	384 159	-	-	-	-	186	4

¹ The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2).

Preliminary data.

Source: the banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010		Total	Up to 1 000 BGN			Over 1 000 and up to 2 500 BGN			Over 2 500 and up to 5 000 BGN			Over 5 000 and up to 10 000 BGN		
			BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	2 763 375	1 131 832	36 894	5 690	424 930	12 911	424	357 326	18 649	290	293 304	28 275	199
	(BGN'000)	50 691 717	517 530	8 235	501	703 982	22 457	687	1 305 699	70 286	1 015	2 127 914	213 484	1 383
Non-financial Corporations	number	125 252	22 781	6 762	1 380	4 365	1 076	114	6 620	1 137	68	7 272	1 527	40
	(BGN'000)	31 704 665	4 064	1 188	222	7 728	1 985	178	25 392	4 536	232	57 466	12 362	281
Agriculture, forestry and fishing	number	6 632	759	146	19	143	32	1	195	37	-	293	62	1
	(BGN'000)	1 058 777	137	27	3	247	63	2	749	141	-	2 327	483	9
Mining and quarrying	number	290	47	31	14	7	3	1	4	3	1	5	2	2
	(BGN'000)	306 787	10	4	2	12	6	1	14	10	3	37	17	14
Manufacturing	number	17 452	1 995	817	157	485	174	10	727	143	12	900	208	4
	(BGN'000)	6 291 037	414	148	21	883	325	13	2 854	583	45	7 163	1 715	25
Electricity, gas, steam and air conditioning supply	number	417	63	27	3	5	2	-	6	4	-	5	4	-
	(BGN'000)	825 835	8	5	2	6	4	-	24	17	-	40	27	-
Water supply, sewerage, waste management and remediation activities	number	276	26	12	1	8	2	-	7	1	-	12	2	-
	(BGN'000)	132 751	7	2	-	13	4	-	26	4	-	91	19	-
Construction	number	11 350	2 188	652	93	366	93	3	468	84	-	478	132	1
	(BGN'000)	4 315 650	343	109	13	663	180	4	1 823	352	-	3 745	1 065	6
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	58 094	11 802	3 411	794	2 119	479	73	3 299	497	38	3 485	669	27
	(BGN'000)	10 195 443	2 071	600	140	3 768	893	120	12 710	2 009	127	27 830	5 559	194
Transportation and storage	number	7 704	1 216	366	55	264	64	7	405	89	4	472	117	2
	(BGN'000)	1 073 138	215	76	6	470	113	11	1 548	360	14	3 697	921	12
Accommodation and food service activities	number	6 765	1 527	450	74	224	50	-	374	63	3	434	93	1
	(BGN'000)	1 871 897	246	86	9	412	101	-	1 433	255	13	3 394	757	5
Information and communication	number	1 487	356	121	24	45	31	1	83	28	4	83	24	-
	(BGN'000)	440 725	58	18	4	75	53	2	301	107	12	646	193	-
Real estate activities	number	1 981	349	167	20	23	10	-	57	14	-	51	16	-
	(BGN'000)	2 704 669	47	15	1	35	17	-	207	54	-	397	117	-
Professional, scientific and technical activities	number	5 516	933	239	50	331	62	3	454	81	2	434	69	-
	(BGN'000)	1 334 545	224	39	11	540	108	4	1 677	296	6	3 344	517	-
Administrative and support service activities	number	1 498	198	84	8	62	24	1	77	36	1	111	48	-
	(BGN'000)	384 471	35	20	1	107	40	2	285	128	3	850	349	-
Education	number	241	53	11	3	7	7	2	18	7	-	20	6	-
	(BGN'000)	22 723	9	1	-	12	10	2	65	27	-	156	47	-
Human health and social work activities	number	1 994	400	84	17	87	13	3	160	18	-	204	26	-
	(BGN'000)	217 960	86	13	2	158	21	5	587	69	-	1 570	202	-
Arts, entertainment and recreation	number	525	92	16	3	24	8	1	39	3	1	38	9	-
	(BGN'000)	138 985	14	3	1	43	13	1	145	13	3	294	64	-
Other service activities	number	3 030	777	128	45	165	22	8	247	29	2	247	40	2
	(BGN'000)	389 272	140	22	6	284	34	11	944	111	6	1 885	310	16
Households and NPISHs	number	2 638 123	1 109 051	30 132	4 310	420 565	11 835	310	350 706	17 512	222	286 032	26 748	159
	(BGN'000)	18 987 052	513 466	7 047	279	696 254	20 472	509	1 280 307	65 750	783	2 070 448	201 122	1 102

¹ Banks' claims on repos and loans are included.

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

Preliminary data.

Source: the banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010		Over 10 000 and up to 25 000 BGN			Over 25 000 and up to 50 000 BGN			Over 50 000 and up to 100 000 BGN			Over 100 000 and up to 250 000 BGN			Over 250 000 and up to 500 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	202 750	42 359	359	61 463	33 185	582	29 504	30 532	757	14 450	18 306	552	3 465	5 163	112
	(BGN'000)	3 126 480	707 123	6 318	2 146 130	1 195 188	21 589	2 084 270	2 191 652	54 795	2 222 208	2 796 273	79 738	1 215 389	1 816 891	37 916
Non-financial Corporations	number	12 334	3 348	48	12 716	3 969	26	7 950	4 696	49	6 293	5 989	69	2 589	3 432	52
	(BGN'000)	212 508	60 670	820	479 342	150 824	916	582 360	354 777	3 645	1 028 863	992 773	11 197	929 906	1 239 442	18 408
Agriculture, forestry and fishing	number	651	133	-	910	178	1	873	228	1	828	259	1	347	157	3
	(BGN'000)	11 387	2 560	-	35 520	6 811	30	66 418	17 239	66	135 803	43 782	123	126 497	55 916	963
Mining and quarrying	number	22	4	-	18	1	-	13	7	-	19	6	-	10	10	1
	(BGN'000)	376	68	-	628	26	-	1 075	449	-	3 240	922	-	3 706	3 690	327
Manufacturing	number	1 700	420	2	1 950	584	2	1 297	749	12	1 132	1 021	16	484	659	10
	(BGN'000)	29 281	7 696	33	74 256	22 545	79	95 532	57 466	798	185 795	173 770	2 911	173 596	235 514	3 680
Electricity, gas, steam and air conditioning supply	number	23	4	-	26	6	-	20	9	-	14	24	-	15	26	-
	(BGN'000)	426	64	-	965	248	-	1 363	695	-	2 226	3 914	-	5 386	9 474	-
Water supply, sewerage, waste management and remediation activities	number	26	6	-	39	6	-	22	8	1	26	15	1	10	9	-
	(BGN'000)	474	90	-	1 451	199	-	1 640	658	74	3 916	2 476	206	3 626	3 384	-
Construction	number	907	224	4	1 082	281	2	733	370	2	650	614	1	262	450	4
	(BGN'000)	16 266	4 063	57	40 983	11 374	65	53 585	29 802	174	108 338	105 365	114	92 782	163 423	1 375
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	5 721	1 600	33	5 711	1 840	16	3 500	2 089	22	2 623	2 632	37	1 123	1 408	24
	(BGN'000)	98 915	29 347	597	215 412	69 215	574	255 752	157 100	1 708	428 113	430 118	5 754	405 496	511 153	8 406
Transportation and storage	number	1 009	305	-	1 085	343	1	549	353	3	273	278	2	77	113	3
	(BGN'000)	17 443	5 270	-	39 922	13 041	42	38 415	25 953	228	43 468	45 419	374	26 460	41 112	995
Accommodation and food service activities	number	627	237	1	471	268	1	226	309	2	191	363	4	89	197	3
	(BGN'000)	10 435	4 311	11	17 405	10 125	44	16 606	23 688	148	30 798	59 003	813	30 642	70 874	1 243
Information and communication	number	129	34	-	131	31	1	96	44	1	42	54	-	10	25	2
	(BGN'000)	2 152	580	-	4 974	1 201	26	7 045	3 222	95	6 240	9 348	-	3 623	8 658	639
Real estate activities	number	74	29	-	76	51	-	50	74	-	61	216	-	21	111	1
	(BGN'000)	1 224	479	-	2 770	1 948	-	3 659	5 352	-	9 793	36 440	-	7 455	41 083	477
Professional, scientific and technical activities	number	624	150	5	608	166	-	257	201	2	145	220	2	55	127	1
	(BGN'000)	10 429	2 633	75	22 648	6 128	-	18 475	14 629	141	23 291	35 615	263	18 972	46 160	303
Administrative and support service activities	number	124	40	-	146	29	-	83	55	2	106	65	1	35	36	-
	(BGN'000)	2 221	695	-	5 387	1 033	-	6 216	3 859	153	17 752	11 076	147	12 599	13 381	-
Education	number	27	9	-	18	6	-	8	6	-	9	9	-	4	2	-
	(BGN'000)	444	163	-	753	209	-	563	422	-	1 454	1 508	-	1 545	583	-
Human health and social work activities	number	288	69	1	141	75	1	85	79	-	56	73	2	16	39	-
	(BGN'000)	4 714	1 255	15	5 149	2 949	30	6 048	5 820	-	9 229	12 010	239	5 665	13 844	-
Arts, entertainment and recreation	number	70	18	-	60	20	-	27	15	-	18	18	-	4	14	-
	(BGN'000)	1 226	299	-	2 228	700	-	1 893	1 129	-	2 971	3 030	-	1 409	4 882	-
Other service activities	number	312	66	2	244	84	1	111	100	1	100	122	2	27	49	-
	(BGN'000)	5 095	1 097	32	8 891	3 072	26	8 075	7 294	60	16 436	18 977	253	10 447	16 311	-
Households and NPISHs	number	190 416	39 011	311	48 747	29 216	556	21 554	25 836	708	8 157	12 317	483	876	1 731	60
	(BGN'000)	2 913 972	646 453	5 498	1 666 788	1 044 364	20 673	1 501 910	1 836 875	51 150	1 193 345	1 803 500	68 541	285 483	577 449	19 508

¹ Banks' claims on repos and loans are included.

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

Preliminary data.

Source: the banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES¹**

31.12.2010							
		Over 500 000 and up to 1 000 000 BGN			Over 1 000 000 BGN		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies
Total	number	1 136	2 740	64	1 016	4 056	100
	(BGN'000)	820 049	1 957 659	45 585	3 533 892	18 899 492	759 907
Non-financial Corporations	number	1 044	2 405	41	996	3 967	97
	(BGN'000)	758 654	1 735 601	30 568	3 502 751	18 739 841	755 165
Agriculture, forestry and fishing	number	109	98	1	65	100	1
	(BGN'000)	79 462	71 002	574	158 680	239 695	2 061
Mining and quarrying	number	4	13	-	16	25	1
	(BGN'000)	3 277	8 544	-	63 325	213 654	3 350
Manufacturing	number	216	506	5	233	796	26
	(BGN'000)	161 353	365 654	3 598	981 003	3 451 166	251 122
Electricity, gas, steam and air conditioning supply	number	8	21	-	14	88	-
	(BGN'000)	5 381	14 940	-	39 378	741 242	-
Water supply, sewerage, waste management and remediation activities	number	6	3	-	11	15	1
	(BGN'000)	4 161	2 120	-	44 572	61 926	1 612
Construction	number	128	317	-	127	632	2
	(BGN'000)	96 569	237 243	-	407 995	2 871 561	66 213
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	439	926	24	383	1 219	31
	(BGN'000)	312 505	662 016	18 075	1 273 372	5 073 291	182 503
Transportation and storage	number	26	73	3	30	99	18
	(BGN'000)	18 682	53 895	2 392	78 997	475 688	137 899
Accommodation and food service activities	number	26	147	1	24	280	5
	(BGN'000)	18 425	101 958	746	56 017	1 397 357	14 537
Information and communication	number	6	23	1	9	46	2
	(BGN'000)	4 380	16 082	816	59 546	307 290	3 339
Real estate activities	number	11	116	2	23	354	4
	(BGN'000)	7 593	84 972	1 549	73 604	2 372 320	53 061
Professional, scientific and technical activities	number	21	74	1	24	171	4
	(BGN'000)	14 613	51 929	848	92 004	942 369	26 254
Administrative and support service activities	number	16	33	2	14	61	-
	(BGN'000)	11 837	25 103	1 255	30 174	239 763	-
Education	number	1	3	-	2	3	-
	(BGN'000)	728	2 359	-	7 906	3 757	-
Human health and social work activities	number	7	15	-	4	31	-
	(BGN'000)	4 115	11 572	-	8 882	123 711	-
Arts, entertainment and recreation	number	2	8	-	-	17	-
	(BGN'000)	1 373	5 669	-	-	111 582	-
Other service activities	number	18	29	1	17	30	2
	(BGN'000)	14 200	20 543	715	127 296	113 469	13 214
Households and NPISHs	number	92	335	23	20	89	3
	(BGN'000)	61 395	222 058	15 017	31 141	159 651	4 742

¹ Banks' claims on repos and loans are included.

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

Preliminary data.

Source: the banks.

**2.12. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES¹**

31.12.2010		Total															
			Overdraft			Loans other than overdraft									Repos		
			BGN	EUR	Other currencies	up to 1 year			over 1 and up to 5 years			over 5 years			BGN	EUR	Other currencies
						BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies			
Total	number	2 763 375	1 294 995	46 747	6 566	22 671	2 474	57	450 102	39 958	195	753 239	143 888	2 310	169	3	1
	(BGN'000)	50 691 717	4 978 405	5 666 693	356 875	597 290	735 581	71 014	2 696 828	7 148 657	134 115	11 514 069	16 316 182	445 957	16 951	11 627	1 473
Non-financial Corporations	number	125 252	47 148	12 660	1 752	3 450	1 495	29	15 335	11 973	92	18 991	12 178	110	36	2	1
	(BGN'000)	31 704 665	3 400 329	5 440 516	350 189	514 460	711 449	70 776	1 472 947	6 817 906	131 940	2 186 930	10 313 087	267 254	14 368	11 041	1 473
Agriculture, forestry and fishing	number	6 632	1 998	353	23	824	66	-	1 432	639	4	919	372	2	-	-	-
	(BGN'000)	1 058 777	174 833	112 658	618	120 007	21 862	-	171 528	137 220	2 646	150 859	165 979	567	-	-	-
Mining and quarrying	number	290	109	57	20	13	2	-	28	24	-	15	22	-	-	-	-
	(BGN'000)	306 787	27 144	62 454	3 697	2 174	6 977	-	6 087	74 610	-	40 295	83 349	-	-	-	-
Manufacturing	number	17 452	5 775	2 130	210	496	307	7	2 082	1 919	25	2 765	1 721	14	1	-	-
	(BGN'000)	6 291 037	891 915	1 845 859	147 372	86 748	165 457	12 888	305 356	745 371	48 385	418 101	1 559 895	53 680	10 010	-	-
Electricity, gas, steam and air conditioning supply	number	417	126	67	3	15	5	-	25	38	-	33	105	-	-	-	-
	(BGN'000)	825 835	19 333	267 308	2	5 193	3 028	-	14 570	136 105	-	16 107	364 189	-	-	-	-
Water supply, sewerage, waste management and remediation activities	number	276	80	20	2	14	3	-	35	34	1	64	22	1	-	-	-
	(BGN'000)	132 751	5 060	9 354	1 612	1 274	380	-	7 509	41 469	206	46 134	19 679	74	-	-	-
Construction	number	11 350	4 385	1 088	102	229	195	-	1 399	1 432	3	1 376	1 134	7	-	-	-
	(BGN'000)	4 315 650	377 046	528 372	194	32 542	95 175	-	172 744	1 525 642	462	240 760	1 275 348	67 365	-	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	58 094	23 552	6 055	1 019	1 366	686	16	6 574	4 913	38	8 693	5 116	46	20	-	-
	(BGN'000)	10 195 443	1 473 424	1 901 575	118 855	222 928	268 182	36 730	515 507	1 851 670	45 888	821 104	2 919 874	16 725	2 981	-	-
Transportation and storage	number	7 704	2 754	661	78	134	73	1	1 251	886	7	1 267	580	12	-	-	-
	(BGN'000)	1 073 138	118 264	203 814	29 547	8 725	17 984	248	56 165	174 705	30 833	86 163	265 345	81 345	-	-	-
Accommodation and food service activities	number	6 765	2 145	618	81	93	52	1	774	787	5	1 201	1 000	8	-	-	-
	(BGN'000)	1 871 897	29 588	97 374	5 553	3 451	29 723	2 209	27 013	366 538	1 347	125 761	1 174 880	8 460	-	-	-
Information and communication	number	1 487	638	226	30	15	10	-	152	69	2	185	156	4	-	-	-
	(BGN'000)	440 725	29 359	76 676	360	678	2 316	-	44 652	18 458	911	14 351	249 302	3 662	-	-	-
Real estate activities	number	1 981	511	300	22	12	17	1	92	381	1	181	460	3	-	-	-
	(BGN'000)	2 704 669	31 056	99 281	34 106	1 258	50 004	884	16 292	1 209 595	477	58 178	1 183 917	19 621	-	-	-
Professional, scientific and technical activities	number	5 516	2 383	508	61	101	34	1	527	329	2	874	687	5	1	2	1
	(BGN'000)	1 334 545	84 495	119 175	7 980	9 890	41 660	16 967	49 684	344 198	35	62 137	584 349	1 450	11	11 041	1 473
Administrative and support service activities	number	1 498	494	189	11	59	15	-	230	149	3	177	158	1	12	-	-
	(BGN'000)	384 471	17 801	65 797	84	14 446	4 390	-	31 240	90 940	741	23 448	134 320	736	528	-	-
Education	number	241	89	26	5	1	2	-	39	15	-	36	26	-	2	-	-
	(BGN'000)	22 723	1 095	119	2	29	468	-	776	370	-	10 897	8 129	-	838	-	-
Human health and social work activities	number	1 994	593	118	21	25	10	-	301	163	-	529	231	3	-	-	-
	(BGN'000)	217 960	6 244	28 211	22	1 094	756	-	7 578	34 911	-	31 287	107 588	269	-	-	-
Arts, entertainment and recreation	number	525	212	34	5	4	2	-	63	49	-	95	61	-	-	-	-
	(BGN'000)	138 985	4 333	1 001	5	756	1 548	-	2 552	32 031	-	3 955	92 804	-	-	-	-
Other service activities	number	3 030	1 304	210	59	49	16	2	331	146	1	581	327	4	-	-	-
	(BGN'000)	389 272	109 339	21 488	180	3 267	1 539	850	43 694	34 073	9	37 393	124 140	13 300	-	-	-
Households and NPISHs	number	2 638 123	1 247 847	34 087	4 814	19 221	979	28	434 767	27 985	103	734 248	131 710	2 200	133	1	-
	(BGN'000)	18 987 052	1 578 076	226 177	6 686	82 830	24 132	238	1 223 881	330 751	2 175	9 327 139	6 003 095	178 703	2 583	586	-
consumer loans	number	1 148 679	-	-	-	16 801	731	24	407 495	23 415	76	633 304	66 109	724	-	-	-
	(BGN'000)	7 554 293	-	-	-	18 442	6 384	176	997 359	127 200	1 733	5 159 933	1 203 107	39 959	-	-	-
loans for house purchase	number	156 589	-	-	-	58	65	3	4 444	1 458	17	87 760	61 335	1 449	-	-	-
	(BGN'000)	8 709 376	-	-	-	3 121	3 756	50	35 734	75 642	345	3 893 205	4 560 330	137 193	-	-	-
other loans	number	45 973	-	-	-	2 362	183	1	22 828	3 112	10	13 184	4 266	27	-	-	-
	(BGN'000)	909 275	-	-	-	61 267	13 992	12	190 788	127 909	97	274 001	239 658	1 551	-	-	-

¹ The economic activity breakdown follows the Classification of Economic Activities (CEA – 2008) of the National Statistical Institute. CEA-2008 ensures the direct implementation of the Statistical Classification of Economic Activities in the European Community (NACE Rev.2). Preliminary data.

Source: the banks.

2.13. INTERBANK MARKET INDICES ¹

		BIR	Leonía	Sofibid						Sofibor							
				over-night	spot week	1 month	2 months	3 months	6 months	12 months	over-night	spot week	1 month	2 months	3 months	6 months	12 months
2010	I	0.39	0.24	0.20	0.49	1.59	2.17	2.61	3.91	6.64	0.49	1.14	2.90	3.63	4.44	5.86	9.40
	II	0.24	0.18	0.14	0.34	1.43	2.00	2.42	3.80	6.55	0.38	1.05	2.65	3.42	4.27	5.85	9.28
	III	0.18	0.17	0.13	0.32	1.34	1.83	2.31	3.75	6.51	0.36	1.00	2.55	3.36	4.21	5.79	9.13
	IV	0.17	0.18	0.14	0.32	1.32	1.78	2.28	3.76	6.47	0.37	0.97	2.56	3.36	4.21	5.79	9.00
	V	0.18	0.20	0.14	0.30	1.27	1.73	2.27	3.75	6.32	0.36	0.90	2.52	3.30	4.19	5.73	8.78
	VI	0.20	0.18	0.14	0.28	1.21	1.69	2.27	3.64	5.99	0.35	0.88	2.45	3.26	4.18	5.53	8.38
	VII	0.18	0.17	0.15	0.28	1.14	1.69	2.28	3.60	5.77	0.38	0.86	2.38	3.23	4.09	5.39	8.12
	VIII	0.17	0.17	0.15	0.26	1.02	1.63	2.23	3.59	5.67	0.41	0.81	2.27	3.20	4.04	5.38	8.03
	IX	0.17	0.17	0.14	0.24	0.92	1.53	2.11	3.56	5.55	0.38	0.79	2.17	3.12	3.94	5.31	7.80
	X	0.17	0.17	0.15	0.23	0.91	1.48	2.09	3.56	5.47	0.41	0.84	2.14	3.11	3.99	5.29	7.67
	XI	0.17	0.18	0.15	0.24	0.91	1.48	2.08	3.56	5.46	0.47	0.84	2.15	3.11	3.99	5.30	7.65
	XII	0.18	0.18	0.16	0.26	0.93	1.47	2.06	3.53	5.42	0.47	0.85	2.14	3.09	3.93	5.24	7.60

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

Source: BNB.

2.14. YIELD ON GOVERNMENT SECURITIES

		Yield on BGN-denominated interest-bearing government securities on the primary market ¹				Yield on BGN-denominated interest-bearing government securities on the secondary market ¹				Long-term interest rate ⁵
		3 years ²	5 years	7 years ³	10 years ⁴	3 years ²	5 years	7 years ³	10 years ⁴	
annual effective yield										
2010	I	-	4.72	-	6.37	-	4.05	-	5.63	6.65
	II	-	-	5.33	5.82	-	3.93	5.32	5.66	6.05
	III	-	4.13	-	5.95	-	4.23	5.18	5.49	5.82
	IV	-	-	5.66	6.38	-	3.57	5.69	5.62	5.94
	V	-	4.88	6.09	6.79	-	4.22	5.97	5.76	6.13
	VI	-	-	-	6.15	-	3.44	5.90	6.01	6.21
	VII	-	-	-	6.10	-	4.15	5.69	5.95	6.05
	VIII	-	-	-	-	-	3.69	5.45	5.62	5.99
	IX	-	-	-	-	-	2.71	-	5.43	5.90
	X	-	-	5.38	-	-	3.25	5.29	5.26	5.82
	XI	-	-	-	5.81	-	3.54	5.29	4.78	5.74
	XII	3.69	-	-	-	3.70	2.86	5.28	5.11	5.76

¹ The average weighted effective yield of BGN-denominated interest-bearing government securities.

² Government securities with maturity of three years also include issues with maturity of three years and six months.

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

⁴ Government securities with maturity of ten years also include issues with maturity of ten years and six months.

⁵ LTIR is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance (*Central Government* sector) and denominated in national currency. Monthly values are calculated as a simple average of daily values.

Source: BNB.

2.15. INTEREST RATES ¹ AND VOLUMES OF NEW BUSINESS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Loans other than overdraft																	
		in BGN									in EUR								
		up to 1 million EUR					over 1 million EUR				up to 1 million EUR					over 1 million EUR			
			up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		
annual effective interest rate																			
2010	I	9.45	11.36	11.46	10.13	8.30	7.29	7.29	-	-	8.44	9.95	9.82	13.18	10.47	8.15	8.15	-	-
	II	9.08	10.78	10.86	9.60	8.82	7.26	7.14	9.38	-	9.43	9.75	9.71	10.47	14.93	9.33	9.27	-	12.02
	III	9.56	10.97	11.05	9.53	9.21	8.58	8.58	-	-	8.28	9.74	9.67	13.92	-	7.99	7.94	-	11.57
	IV	9.96	10.96	11.15	9.65	10.71	8.36	8.25	9.63	-	8.06	9.53	9.54	9.07	9.27	7.76	7.72	9.49	-
	V	9.23	10.91	10.94	8.28	-	7.06	7.06	-	-	8.58	9.54	9.48	11.84	9.78	8.28	8.28	-	-
	VI	9.23	10.56	10.63	8.84	-	7.70	7.70	-	-	7.97	9.41	9.38	13.24	10.04	7.46	7.41	14.82	-
	VII	9.18	10.00	10.00	9.48	-	8.35	8.35	-	-	7.93	9.14	9.13	8.66	10.29	7.63	7.64	-	6.49
	VIII	9.67	9.94	9.95	8.89	13.75	9.36	9.36	-	-	8.13	9.75	9.70	13.36	10.03	7.51	7.44	-	11.02
	IX	8.31	10.15	10.14	10.00	13.75	7.04	7.04	-	-	7.92	9.11	9.10	13.24	9.27	7.68	7.68	-	-
	X	8.44	9.81	9.84	8.79	8.47	7.16	7.16	-	-	8.29	8.88	8.80	10.96	10.43	8.12	7.60	14.32	9.38
	XI	9.16	10.56	10.56	11.05	9.54	7.90	7.74	-	10.48	8.58	8.78	8.50	13.94	11.87	8.52	8.00	12.96	9.07
	XII	8.94	10.31	10.33	9.75	9.10	7.77	7.77	-	-	8.81	9.38	9.23	12.71	7.77	8.67	8.68	9.20	6.99
volumes in million BGN																			
2010	I	67.7	36.0	34.7	0.3	1.0	31.7	31.7	-	-	553.8	88.7	83.6	3.0	2.2	465.0	465.0	-	-
	II	106.8	55.3	52.0	3.2	0.1	51.5	48.8	2.7	-	430.2	99.7	95.8	3.6	0.3	330.5	323.6	-	6.9
	III	148.7	60.7	57.8	2.4	0.5	88.0	88.0	-	-	700.2	114.6	112.8	1.7	-	585.7	577.9	-	7.8
	IV	86.2	52.9	45.5	6.4	1.0	33.3	30.7	2.6	-	581.6	100.0	97.4	2.5	0.1	481.7	473.1	8.6	-
	V	93.9	52.9	52.3	0.5	-	41.1	41.1	-	-	495.0	118.1	114.7	2.9	0.5	376.8	376.8	-	-
	VI	155.9	83.6	80.4	3.2	-	72.3	72.3	-	-	595.5	156.9	153.0	0.5	3.4	438.6	436.0	2.6	-
	VII	149.3	75.6	74.7	0.9	-	73.7	73.7	-	-	605.6	120.3	116.1	2.6	1.6	485.3	481.0	-	4.3
	VIII	214.2	111.9	110.8	0.9	0.2	102.3	102.3	-	-	400.9	112.3	110.5	1.5	0.3	288.7	283.6	-	5.1
	IX	207.9	84.9	83.3	1.4	0.2	123.0	123.0	-	-	665.2	115.2	114.8	0.3	0.2	550.0	550.0	-	-
	X	156.8	75.7	73.7	1.4	0.7	81.1	81.1	-	-	612.3	135.1	129.4	4.0	1.7	477.3	437.1	35.9	4.3
	XI	156.9	74.3	71.1	2.4	0.8	82.6	78.0	-	4.6	586.6	148.4	137.3	2.4	8.7	438.2	369.7	39.5	29.0
	XII	226.2	104.8	102.1	1.6	1.1	121.4	121.4	-	-	775.3	154.4	147.1	7.1	0.2	620.9	563.5	39.6	17.8

¹ The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

Preliminary data.

Source: BNB.

2.16. INTEREST RATES ¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR

	Overdraft ²		Loans other than overdraft								
	in BGN	in EUR	in BGN	in EUR			in EUR	up to 1 year	over 1 and up to 5 years	over 5 years	
				up to 1 year	over 1 and up to 5 years	over 5 years					
annual effective interest rate											
2010	I	9.17	6.38	10.30	9.30	10.52	10.37	7.95	8.64	8.44	7.50
	II	9.17	6.43	10.24	9.16	10.47	10.32	8.01	9.15	8.50	7.53
	III	9.15	6.45	10.19	9.19	10.38	10.28	7.96	8.78	8.46	7.50
	IV	9.15	6.43	10.19	9.20	10.40	10.25	7.92	8.64	8.46	7.47
	V	9.08	6.48	10.18	9.36	10.38	10.21	7.94	8.72	8.45	7.52
	VI	9.12	6.48	10.13	9.09	10.36	10.18	7.93	8.71	8.44	7.51
	VII	9.10	6.63	10.04	9.10	10.25	10.10	7.96	9.10	8.44	7.54
	VIII	9.17	6.64	10.06	9.16	10.30	10.11	7.95	9.04	8.39	7.58
	IX	9.20	6.64	10.03	9.70	10.09	10.06	7.88	9.12	8.46	7.42
	X	9.06	6.67	10.05	9.95	10.06	10.05	7.88	8.82	8.46	7.43
	XI	9.00	6.61	10.03	9.98	10.06	10.02	7.91	8.80	8.49	7.47
	XII	8.79	6.66	9.96	9.65	10.04	9.98	7.85	8.51	8.42	7.45
volumes in million BGN											
2010	I	3300.0	5284.7	3673.8	450.6	1377.7	1845.5	15094.4	691.8	6484.4	7918.2
	II	3222.7	5136.5	3594.2	419.7	1342.4	1832.1	14998.5	664.9	6381.4	7952.2
	III	3234.6	5150.5	3501.7	394.0	1300.5	1807.2	15061.0	583.5	6418.3	8059.2
	IV	3174.9	5116.8	3456.9	385.3	1286.4	1785.2	14807.8	526.4	6103.0	8178.3
	V	3174.2	5089.2	3386.7	362.6	1256.8	1767.3	14606.0	549.4	5941.1	8115.5
	VI	3184.9	5097.0	3383.9	370.6	1246.3	1767.0	14456.3	562.1	5828.1	8066.1
	VII	3145.6	5072.7	3376.1	389.8	1245.5	1740.9	14272.9	592.8	5597.7	8082.4
	VIII	2974.7	4944.7	3398.0	430.3	1222.5	1745.3	14095.5	555.4	5464.2	8075.9
	IX	3010.6	4911.7	3397.7	426.4	1237.7	1733.6	14676.2	612.4	5529.2	8534.6
	X	3047.1	4868.3	3319.5	402.5	1224.5	1692.5	14506.8	616.6	5442.6	8447.6
	XI	3079.7	4966.3	3258.3	411.4	1203.1	1643.7	14453.1	615.2	5385.9	8452.1
	XII	3159.1	4945.9	3313.4	474.4	1194.2	1644.7	14391.8	609.1	5272.0	8510.6

¹ The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.

² For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.
Preliminary data.

Source: BNB.

2.17. INTEREST RATES ¹ AND VOLUMES OF NEW BUSINESS ON LOANS TO *HOUSEHOLDS* ² SECTOR BY PERIOD OF INITIAL RATE FIXATION

		Consumer loans							Loans for house purchases										Other loans								
		in BGN			in EUR				in BGN				in EUR						in BGN			in EUR					
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years		
annual effective interest rate																											
2010	I	13.34	13.36	11.86	8.39	10.90	11.04	11.14	9.70	9.65	9.65	-	-	-	8.75	8.68	9.16	-	10.37	12.73	12.76	10.13	-	10.02	10.02	-	-
	II	13.10	13.10	12.99	10.13	11.00	10.98	10.18	13.78	9.31	9.31	-	-	-	8.49	8.44	10.86	13.35	14.82	13.30	13.42	7.76	6.70	12.16	12.16	-	-
	III	13.00	13.00	12.11	10.77	10.57	10.57	10.47	10.92	9.33	9.33	-	-	-	8.70	8.71	7.76	-	-	12.94	12.97	8.25	-	10.85	10.85	-	-
	IV	13.12	13.12	12.90	11.53	10.61	10.58	10.81	13.74	9.16	9.16	-	-	-	8.48	8.47	7.81	13.24	-	13.71	13.79	7.76	7.23	10.21	10.21	-	-
	V	12.75	12.75	12.69	12.15	10.61	10.60	9.87	14.30	8.55	8.53	-	-	15.26	8.29	8.29	9.38	-	10.21	12.00	12.08	10.22	-	9.83	9.83	-	-
	VI	12.67	12.67	10.32	9.69	10.69	10.69	13.09	10.52	9.08	9.08	-	-	-	8.51	8.48	9.92	-	9.46	11.97	11.97	-	-	9.38	9.35	-	14.44
	VII	12.60	12.61	11.09	6.70	10.71	10.71	10.08	-	9.41	9.41	-	-	-	8.43	8.42	9.92	-	-	11.44	11.46	7.96	-	10.18	10.18	-	-
	VIII	12.58	12.63	11.05	11.08	10.65	10.64	-	10.73	8.96	8.92	8.94	10.36	10.00	8.04	7.98	7.95	9.98	11.64	11.22	11.21	11.68	-	11.11	11.11	-	-
	IX	12.43	12.45	11.91	9.51	10.80	10.80	10.20	12.12	8.44	8.43	8.84	10.19	-	8.39	8.42	6.56	11.57	8.68	10.92	10.92	11.06	-	7.82	7.81	13.62	-
	X	12.39	12.39	11.79	8.72	10.72	10.72	11.72	-	8.59	8.59	-	-	-	8.02	8.35	5.20	-	9.54	12.01	12.01	13.75	-	9.96	9.96	-	-
	XI	12.40	12.41	9.71	9.29	10.46	10.47	10.08	9.40	8.82	8.82	-	-	10.36	7.88	8.07	5.34	11.40	9.60	11.40	11.40	11.23	-	10.41	10.42	9.38	-
	XII	12.43	12.43	11.57	11.95	10.27	10.26	11.73	12.20	8.34	8.35	-	-	6.17	7.88	8.01	5.53	-	10.62	11.87	11.88	10.52	-	10.05	10.00	10.47	-
volumes in million BGN																											
2010	I	83.2	82.8	0.2	0.2	22.2	19.8	0.1	2.3	21.9	21.9	-	-	-	57.1	54.2	0.7	-	2.2	7.0	6.9	0.1	-	4.5	4.5	-	-
	II	93.0	92.8	0.2	0.1	28.3	27.9	0.1	0.2	27.1	27.1	-	-	-	58.2	57.4	0.3	0.2	0.2	8.8	8.6	0.0	0.1	12.0	12.0	-	-
	III	133.6	133.1	0.3	0.2	45.0	44.9	0.0	0.1	34.4	34.4	-	-	-	89.7	89.2	0.6	-	-	15.9	15.8	0.1	-	8.8	8.8	-	-
	IV	109.6	109.3	0.2	0.0	40.9	40.3	0.3	0.4	28.8	28.8	-	-	-	84.4	84.2	0.2	0.1	-	9.2	9.0	0.1	0.0	6.3	6.3	-	-
	V	83.4	83.3	0.2	0.0	34.7	34.6	0.0	0.1	25.3	25.2	-	-	0.1	74.4	74.2	0.1	-	0.0	12.0	11.5	0.5	-	11.1	11.1	-	-
	VI	120.5	120.2	0.2	0.1	48.9	47.9	0.1	0.8	24.6	24.6	-	-	-	94.4	92.7	1.0	-	0.6	13.5	13.5	-	-	14.8	14.7	-	0.1
	VII	118.6	118.2	0.3	0.1	41.4	41.2	0.2	-	25.6	25.6	-	-	-	78.6	78.6	0.1	-	-	18.9	18.8	0.1	-	8.2	8.2	-	-
	VIII	117.0	113.8	0.3	2.9	39.8	36.8	-	3.0	23.2	22.3	0.2	0.2	0.4	89.1	86.4	1.1	0.3	1.3	21.3	21.1	0.1	-	11.3	11.3	-	-
	IX	111.3	110.3	0.3	0.7	35.3	34.9	0.2	0.2	19.6	19.5	0.0	0.1	-	70.9	69.2	1.5	0.0	0.2	19.6	19.5	0.0	-	15.5	15.4	0.0	-
	X	123.4	123.1	0.1	0.1	37.2	37.2	0.0	-	23.5	23.5	-	-	-	81.7	71.5	9.0	-	1.2	13.1	13.1	0.0	-	9.9	9.9	-	-
	XI	119.1	118.9	0.1	0.1	40.7	40.5	0.1	0.1	22.3	22.2	-	-	0.0	104.0	96.3	7.4	0.2	0.1	17.6	17.6	0.0	-	6.9	6.8	0.0	-
	XII	113.5	113.0	0.2	0.3	41.6	41.2	0.0	0.3	28.9	28.9	-	-	0.1	119.3	111.7	6.8	-	0.8	20.1	20.0	0.1	-	12.4	11.3	1.2	-

¹ The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

² The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only. Preliminary data.

Source: BNB.

2.18. ANNUAL PERCENTAGE RATE OF CHARGE ¹ OF NEW BUSINESS ON LOANS TO HOUSEHOLDS SECTOR

		Consumer loans								For house purchases									
		in BGN				in EUR				in BGN				in EUR					
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years
annual effective interest rate																			
2010	I	14.48	23.06	15.92	13.74	12.07	14.00	13.16	11.83	10.38	22.87	12.19	11.69	10.03	9.86	22.08	10.49	10.89	9.76
	II	14.37	26.44	15.84	13.53	11.89	12.45	13.27	11.59	10.06	-	11.32	11.26	9.93	9.34	-	11.47	8.99	9.34
	III	14.26	26.99	15.52	13.50	11.51	11.42	13.08	11.19	10.03	16.96	12.00	10.43	9.92	9.58	-	14.06	9.64	9.40
	IV	14.38	26.13	15.59	13.60	11.63	11.25	12.96	11.37	9.88	-	9.65	11.30	9.73	9.50	-	13.10	9.27	9.33
	V	14.38	30.61	15.56	13.41	11.75	9.29	13.05	11.56	9.33	-	11.15	10.79	9.17	9.29	7.77	9.63	9.61	9.24
	VI	14.23	24.64	15.64	13.28	11.72	12.08	13.00	11.48	9.95	-	12.03	10.28	9.87	9.35	8.28	9.42	9.76	9.30
	VII	14.24	27.12	15.82	13.19	11.80	15.46	12.89	11.54	10.20	9.50	10.21	11.43	10.07	9.37	10.32	11.63	9.75	9.28
	VIII	14.12	25.36	15.76	13.04	11.65	15.05	12.85	11.41	9.75	-	12.83	11.35	9.40	8.84	-	10.44	9.63	8.73
	IX	13.95	27.82	15.79	12.82	11.89	11.27	13.39	11.64	9.24	-	12.04	10.96	8.90	9.38	6.90	10.42	9.71	9.30
	X	13.82	27.13	15.50	12.87	12.28	12.72	13.84	11.93	9.13	-	12.11	10.40	8.90	8.97	-	9.28	9.21	8.93
	XI	13.80	24.81	15.49	12.87	12.00	15.17	12.58	11.81	9.36	11.06	12.57	10.54	9.07	8.70	-	9.73	8.99	8.64
	XII	13.82	24.22	15.49	12.90	11.61	11.19	13.16	11.35	8.97	-	11.45	9.52	8.82	8.71	-	9.54	9.05	8.64

¹ APRC comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan. It is calculated for *consumer loans* and *loans for house purchases* by original maturity only. Preliminary data.

Source: BNB.

2.19. INTEREST RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS² SECTOR

		Overdraft ³		Loans other than overdraft																							
		in BGN	in EUR	Consumer loans								Loans for house purchases								Other loans							
				in BGN			in EUR			in BGN			in EUR			in BGN			in EUR								
					up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years		up to 1 year	over 1 and up to 5	over 5 years				
annual effective interest rate																											
2010	I	15.49	10.50	12.37	15.67	13.44	12.12	10.41	10.32	11.49	10.29	9.29	13.27	11.06	9.28	8.08	14.10	9.03	8.07	12.28	11.82	13.43	11.40	10.01	10.23	10.37	9.77
	II	15.43	10.51	12.35	16.15	13.43	12.11	10.42	10.75	11.50	10.29	9.27	13.32	11.03	9.25	8.12	14.12	9.01	8.10	12.28	11.89	13.46	11.38	9.87	10.30	10.36	9.54
	III	15.52	10.56	12.34	16.07	13.42	12.10	10.42	10.26	11.50	10.30	9.24	13.31	11.07	9.22	8.10	14.13	9.05	8.08	12.22	12.15	13.37	11.29	9.88	10.43	10.40	9.52
	IV	15.52	10.61	12.36	15.86	13.44	12.12	10.41	10.08	11.47	10.29	9.41	13.63	11.22	9.39	8.15	9.91	9.25	8.14	12.21	12.21	13.38	11.28	9.92	10.58	10.36	9.60
	V	15.56	10.64	12.35	15.85	13.42	12.12	10.39	9.15	11.46	10.27	9.38	13.61	11.18	9.37	8.14	9.27	9.22	8.12	12.22	12.39	13.35	11.30	9.93	10.71	10.39	9.60
	VI	15.55	10.66	12.35	15.55	13.38	12.13	10.39	8.70	11.44	10.28	9.37	13.39	11.12	9.36	8.12	8.75	9.22	8.11	12.21	12.53	13.28	11.31	9.77	9.72	10.03	9.62
	VII	15.58	10.70	12.34	15.28	13.36	12.12	10.40	8.51	11.41	10.28	9.36	12.97	11.11	9.35	8.12	8.63	9.22	8.11	12.15	11.99	13.24	11.32	9.75	9.74	9.91	9.65
	VIII	15.54	10.69	12.34	14.92	13.36	12.12	10.40	8.56	11.40	10.30	9.35	12.08	11.10	9.33	8.12	-	9.16	8.11	12.11	11.68	13.18	11.36	9.70	9.70	9.75	9.67
	IX	15.53	10.68	12.36	14.78	13.36	12.14	10.42	8.32	11.42	10.31	9.34	11.54	11.10	9.32	8.11	-	9.14	8.10	12.05	11.31	13.15	11.39	9.53	7.89	9.67	9.59
	X	15.48	10.71	12.34	14.58	13.35	12.13	10.43	8.18	11.45	10.32	9.31	10.86	11.05	9.30	8.11	-	9.12	8.10	12.08	11.37	13.13	11.45	9.59	8.77	9.60	9.64
	XI	15.46	10.74	12.33	14.33	13.35	12.12	10.41	8.49	11.37	10.31	9.30	10.75	11.04	9.29	8.11	-	8.98	8.10	12.04	11.18	13.10	11.46	9.50	8.66	9.43	9.59
	XII	15.42	10.74	12.33	14.40	13.34	12.12	10.40	9.04	11.39	10.30	9.27	10.82	11.03	9.26	8.09	-	8.81	8.08	12.00	11.09	13.06	11.45	9.37	8.06	9.20	9.54
volumes in million BGN																											
2010	I	1590.0	232.6	5703.7	10.5	1040.5	4652.7	972.6	3.3	99.6	869.6	3603.4	1.0	35.2	3567.1	3758.3	1.7	42.4	3714.1	484.4	51.1	198.6	234.7	300.6	16.8	107.6	176.2
	II	1602.5	229.1	5629.8	9.8	1013.0	4607.0	980.2	2.6	100.7	876.9	3594.6	0.7	33.7	3560.3	3773.3	1.7	41.9	3729.7	463.4	44.3	190.1	229.0	299.7	15.6	107.3	176.8
	III	1566.9	222.3	5566.3	9.5	990.9	4566.0	1001.1	2.7	103.4	895.0	3561.2	0.5	31.2	3529.5	3801.4	1.6	41.4	3758.3	450.6	42.3	183.9	224.4	297.6	15.1	105.6	176.8
	IV	1551.5	231.5	5504.3	9.3	970.2	4524.7	1022.7	2.6	106.0	914.1	3527.8	0.3	28.5	3498.9	3812.8	0.0	42.1	3770.6	438.4	40.5	177.0	220.9	297.7	14.8	105.7	177.2
	V	1552.1	231.9	5421.7	9.0	946.7	4466.1	1033.0	3.2	106.7	923.1	3487.2	0.2	26.8	3460.2	3815.8	0.1	41.1	3774.6	427.9	37.0	172.9	217.9	299.2	13.9	105.6	179.7
	VI	1535.8	230.7	5376.3	9.4	947.7	4419.2	1060.2	3.9	110.7	945.6	3453.5	0.1	26.0	3427.3	3851.8	0.1	40.4	3811.4	421.8	37.4	169.6	214.7	311.8	14.2	111.8	185.8
	VII	1506.1	229.7	5326.0	9.8	931.6	4384.6	1075.5	3.6	113.2	958.8	3417.1	0.1	24.7	3392.3	3863.1	0.1	39.3	3823.8	417.2	40.1	166.8	210.3	314.2	13.2	114.0	186.9
	VIII	1494.2	230.9	5279.0	10.4	916.3	4352.3	1091.8	3.7	114.2	973.9	3385.4	0.1	23.4	3361.9	3887.5	-	39.1	3848.0	414.8	46.3	163.1	205.4	316.3	12.0	115.1	189.2
	IX	1487.4	224.4	5232.0	10.4	901.0	4320.6	1104.3	4.4	113.6	986.4	3357.0	0.0	22.3	3334.7	3900.6	-	39.0	3861.3	411.8	48.8	157.5	205.5	323.0	16.3	114.9	191.9
	X	1469.4	221.9	5192.0	10.6	887.3	4294.1	1113.9	4.0	115.4	994.5	3320.9	0.0	21.4	3299.5	3900.0	-	38.9	3860.8	403.0	49.7	153.4	199.8	319.2	13.8	113.5	191.9
	XI	1459.1	217.2	5152.1	10.7	871.8	4269.6	1140.1	4.1	118.2	1017.8	3284.9	0.1	20.4	3264.4	3943.6	-	37.6	3905.7	398.8	52.0	149.8	197.1	314.5	12.9	108.9	192.7
	XII	1436.1	214.5	5104.5	10.7	855.5	4238.2	1156.9	4.3	118.5	1034.1	3259.6	0.1	19.3	3240.2	3999.7	-	37.1	3962.3	398.7	54.2	147.9	196.5	315.8	11.9	109.2	194.7

¹ The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period

² The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

³ For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

Preliminary data.

2.20. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *NON-FINANCIAL CORPORATIONS* SECTOR

		Deposits with agreed maturity															
		in BGN								in EUR							
		over 1 day up to 1 year						over 1 up to 2 years	over 2 years	over 1 day up to 1 year						over 1 up to 2 years	over 2 years
	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months			over 1 day up to 1 month			over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months					
annual effective interest rate																	
2010	I	6.27	6.28	6.06	6.19	6.20	8.55	8.78	1.38	3.96	3.95	3.77	3.98	4.71	6.35	6.83	4.04
	II	4.92	4.92	4.49	5.69	6.73	8.18	9.68	1.34	4.58	4.51	3.87	5.55	5.55	6.17	7.06	0.69
	III	5.23	5.09	4.66	5.42	5.84	6.49	9.61	1.89	4.13	4.16	3.70	4.27	5.45	5.85	7.31	0.79
	IV	4.89	4.73	4.59	4.70	5.19	7.28	9.62	2.85	3.55	3.57	3.24	4.04	5.11	6.41	7.50	0.56
	V	4.48	4.42	4.05	5.31	5.41	7.10	8.83	2.68	4.18	4.16	2.79	5.98	5.06	5.53	7.96	4.50
	VI	3.87	3.85	3.08	5.17	5.20	6.03	7.50	3.05	3.19	3.16	2.61	4.09	4.70	5.96	7.87	1.28
	VII	4.04	4.02	3.75	4.43	4.93	6.54	7.88	0.86	3.41	3.40	2.73	4.15	4.99	5.29	8.12	0.92
	VIII	3.97	3.86	3.44	4.42	6.09	6.30	7.69	4.93	3.24	3.10	2.43	4.13	5.13	5.61	7.73	4.50
	IX	4.17	4.06	3.27	5.26	5.28	7.10	7.78	1.98	3.62	3.55	2.83	4.32	5.09	5.25	7.55	0.85
	X	4.05	4.00	3.21	5.18	5.39	5.58	7.58	1.56	3.12	3.10	2.16	4.14	5.15	5.19	7.68	0.24
	XI	4.20	4.14	3.19	5.12	5.47	6.40	7.47	1.57	3.57	3.41	2.17	4.26	4.93	5.75	6.30	6.21
	XII	4.14	4.07	3.01	4.79	5.71	6.18	7.21	3.41	3.23	3.13	2.30	3.75	4.75	4.93	6.64	0.96
volumes in million BGN																	
2010	I	1097.8	1079.7	794.8	168.6	34.1	82.3	10.6	7.4	959.9	935.3	563.3	299.0	48.1	24.9	0.4	24.2
	II	930.1	910.6	709.1	113.7	48.4	39.5	8.3	11.3	732.9	686.7	453.2	123.4	34.6	75.5	35.0	11.2
	III	1145.6	1093.9	645.8	268.4	101.7	78.0	42.2	9.5	794.2	773.6	455.1	193.4	64.3	60.7	6.8	13.8
	IV	986.7	944.6	542.4	322.8	53.8	25.5	34.0	8.1	844.3	828.5	610.0	155.5	37.5	25.6	4.8	11.0
	V	834.9	811.7	604.7	129.1	61.1	16.9	14.9	8.4	783.8	760.7	415.0	246.0	43.4	56.3	3.3	19.7
	VI	989.7	973.9	635.3	199.6	99.6	39.4	8.9	6.9	604.3	590.0	413.2	119.4	34.6	22.7	6.1	8.3
	VII	825.8	802.0	584.4	156.6	37.3	23.7	13.9	9.9	675.5	654.4	400.5	174.2	48.6	31.0	8.4	12.8
	VIII	891.5	854.7	606.2	182.3	32.3	33.9	20.8	16.1	664.8	633.9	423.0	149.2	44.9	16.7	14.3	16.6
	IX	879.8	843.6	538.1	220.5	56.3	28.8	30.9	5.3	735.0	709.3	447.9	127.4	22.1	111.9	18.0	7.8
	X	988.2	963.1	596.0	234.4	50.5	82.2	17.4	7.8	591.5	580.4	335.5	187.9	34.1	22.8	5.9	5.2
	XI	1032.3	1001.1	552.6	333.4	70.4	44.7	24.9	6.3	672.2	634.1	331.3	176.3	40.0	86.5	15.9	22.2
	XII	975.9	933.7	487.4	287.3	58.5	100.5	26.1	16.0	803.6	767.3	405.0	266.9	30.4	64.9	28.0	8.3

¹ The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

Preliminary data.

Source: BNB.

2.21. INTEREST RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF NON-FINANCIAL CORPORATIONS SECTOR

		Overnight deposits ²		Deposits with agreed maturity														Deposits redeemable at notice ²			
		in BGN	in EUR	in BGN							in EUR							in BGN	in EUR		
				over 1 day up to 2 years					over 2 years	over 1 day up to 2 years					over 2 years						
					over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months		over 1 up to 2 years			over 1 day up to 1 month	over 1 up to 3 months		over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years			
annual effective interest rate																					
2010	I	0.53	0.46	5.70	5.77	4.19	6.10	6.64	7.99	9.10	3.43	5.05	5.09	4.07	4.58	5.53	6.70	6.43	4.16	3.75	2.31
	II	0.60	0.42	5.69	5.75	4.39	6.03	6.66	8.16	9.18	3.37	5.18	5.22	4.20	4.53	5.72	6.69	6.66	4.29	3.73	1.97
	III	0.48	0.40	5.55	5.61	4.14	5.71	6.34	7.85	9.06	3.39	5.09	5.12	4.16	4.23	5.61	6.66	6.67	4.23	2.82	0.90
	IV	0.43	0.35	5.30	5.35	3.92	5.32	5.98	7.79	9.04	3.48	4.97	5.00	3.87	4.41	5.28	6.64	6.67	4.28	2.90	0.80
	V	0.41	0.36	5.17	5.22	3.88	5.29	5.79	7.73	8.78	3.53	4.85	4.86	3.70	4.84	5.03	6.18	6.69	4.62	2.39	0.77
	VI	0.45	0.36	4.95	4.99	3.44	5.16	5.42	7.65	8.63	3.66	4.78	4.79	3.63	4.69	4.95	6.14	6.76	4.54	2.23	0.85
	VII	0.46	0.34	4.80	4.84	3.28	4.93	5.36	7.57	8.57	3.45	4.68	4.69	3.42	4.54	4.91	6.09	6.85	4.39	1.63	0.66
	VIII	0.46	0.35	4.89	4.94	3.54	4.93	5.34	7.45	8.44	3.33	4.61	4.61	3.04	4.58	4.95	6.01	6.97	4.60	1.62	0.69
	IX	0.46	0.41	4.93	4.98	3.53	5.11	5.07	7.24	8.31	3.31	4.61	4.61	3.23	4.58	4.87	5.78	7.04	4.60	1.44	0.56
	X	0.44	0.35	4.78	4.83	3.40	5.07	5.23	6.68	8.27	3.29	4.53	4.53	3.06	4.50	4.93	5.74	7.08	4.55	2.15	0.43
	XI	0.45	0.35	4.78	4.83	3.46	4.99	5.22	6.44	8.06	3.34	4.44	4.42	2.74	4.55	5.00	5.64	7.05	4.82	2.12	0.52
	XII	0.46	0.38	4.76	4.80	3.50	4.84	5.34	6.27	7.96	3.66	4.33	4.31	2.66	4.35	4.94	5.48	6.94	4.79	2.05	0.51
volumes in million BGN																					
2010	I	3736.9	1685.3	2382.7	2312.0	928.4	669.4	301.4	346.9	65.9	70.7	2980.4	2862.9	1044.4	678.6	346.7	728.8	64.4	117.5	36.2	25.5
	II	3649.1	1686.3	2603.8	2533.3	1151.0	627.4	322.6	366.1	66.2	70.5	2921.1	2812.0	1011.6	600.6	326.8	773.7	99.3	109.1	39.8	30.9
	III	3687.5	1641.4	2680.9	2607.7	1055.4	697.2	354.7	420.7	79.8	73.2	2911.9	2801.9	952.0	639.4	351.6	791.6	67.4	110.0	49.7	36.9
	IV	3645.3	1609.2	2708.8	2635.1	1061.6	732.9	331.6	425.9	83.0	73.7	2856.9	2754.1	1062.4	522.2	303.5	796.3	69.7	102.8	40.7	31.9
	V	3683.4	1703.5	2639.3	2562.3	1165.1	542.9	355.3	426.5	72.4	77.0	2730.8	2616.6	926.7	640.5	289.2	689.0	71.3	114.1	47.4	24.0
	VI	3673.5	1876.9	2647.5	2570.1	1097.0	583.0	381.2	432.9	76.1	77.4	2682.2	2564.3	905.5	617.7	281.9	686.9	72.3	117.9	44.2	17.8
	VII	3867.7	1746.8	2714.1	2632.9	1135.1	591.0	382.6	440.5	83.7	81.2	2723.4	2603.2	862.2	673.6	298.0	691.6	77.7	120.2	66.7	19.7
	VIII	4071.8	1837.8	2704.7	2625.6	1115.9	603.4	374.1	441.5	90.6	79.2	2597.9	2481.6	771.8	666.8	300.4	652.0	90.5	116.2	86.3	17.9
	IX	4231.0	1861.5	2596.0	2518.9	1017.5	584.2	371.7	426.3	119.2	77.1	2573.8	2458.8	773.6	659.4	275.9	644.4	105.5	115.1	73.9	12.4
	X	4102.7	1721.5	2666.2	2586.7	1048.9	628.0	353.3	440.6	115.8	79.5	2630.3	2515.1	766.0	730.2	276.9	636.3	105.7	115.2	44.0	21.0
	XI	4134.3	1810.5	2683.2	2606.4	993.2	686.0	364.2	441.1	121.8	76.8	2537.5	2411.7	721.5	747.6	252.3	591.9	98.4	125.8	37.2	12.9
	XII	4019.1	1655.5	2662.9	2566.8	946.6	730.0	341.3	428.7	120.2	96.1	2701.3	2575.0	741.8	841.5	258.2	613.6	119.8	126.3	40.0	14.9

¹ The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.

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

Preliminary data.

Source: BNB.

2.22. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF HOUSEHOLDS² SECTOR

		Deposits with agreed maturity															
		in BGN								in EUR							
		over 1 day up to 1 year						over 1 up to 2 years	over 2 years	over 1 day up to 1 year						over 1 up to 2 years	over 2 years
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months				
annual effective interest rate																	
2010	I	7.20	7.20	5.07	7.36	7.66	7.79	7.59	7.04	6.05	6.04	4.36	6.09	6.27	6.69	6.94	4.52
	II	6.94	6.91	4.71	7.21	7.07	7.91	8.78	7.68	5.86	5.84	3.62	6.00	6.31	6.65	8.39	5.26
	III	6.60	6.57	4.27	6.67	6.87	7.64	8.31	6.72	5.56	5.50	3.00	5.69	5.97	6.51	8.13	5.49
	IV	6.36	6.26	4.08	6.41	6.26	7.41	9.00	6.43	5.33	5.25	3.31	5.56	5.34	6.20	8.32	5.12
	V	6.22	6.11	4.01	6.02	6.54	7.14	8.62	6.78	5.06	4.96	2.90	5.27	5.19	5.89	7.88	5.44
	VI	6.08	5.97	3.81	5.81	6.51	7.03	8.48	6.43	5.09	5.00	2.90	5.20	5.32	6.11	7.68	4.93
	VII	6.03	5.92	3.63	5.89	6.64	6.74	8.03	7.53	5.12	4.92	2.86	5.19	5.22	5.56	7.82	7.43
	VIII	5.92	5.75	3.85	5.95	6.08	6.57	7.97	6.49	5.13	4.90	2.89	5.26	5.23	5.39	7.83	5.33
	IX	5.79	5.65	3.78	5.65	6.03	6.50	7.79	6.41	5.19	4.98	2.78	5.06	5.50	5.51	7.46	5.24
	X	5.80	5.66	3.72	5.67	5.92	6.47	7.77	6.85	5.15	5.00	2.91	5.07	5.38	5.54	6.94	5.45
	XI	5.93	5.83	3.77	5.74	5.96	6.71	7.84	6.66	5.08	4.95	2.94	5.05	5.28	5.37	7.40	5.29
	XII	5.91	5.83	3.72	5.56	5.92	6.73	7.30	6.72	5.13	4.99	3.00	4.94	5.33	5.55	7.29	5.53
volumes in million BGN																	
2010	I	889.7	871.7	117.3	399.5	198.2	156.7	14.9	3.1	1338.3	1308.8	153.1	646.3	255.7	253.7	26.8	2.7
	II	776.7	763.5	120.8	351.3	155.5	136.0	10.0	3.2	1123.1	1107.8	158.6	537.3	221.5	190.4	11.8	3.6
	III	932.4	907.6	130.9	381.1	215.1	180.6	19.6	5.2	1357.7	1315.2	186.8	610.1	312.8	205.5	30.7	11.7
	IV	894.8	857.9	124.3	323.0	216.4	194.3	31.7	5.2	1215.9	1161.3	184.8	450.3	330.5	195.7	33.8	20.8
	V	820.9	783.0	129.5	235.1	227.9	190.5	33.3	4.6	1073.2	1030.3	167.1	342.0	352.1	169.1	32.5	10.5
	VI	888.6	839.9	157.9	218.7	228.5	234.8	38.2	10.5	1112.2	1061.3	193.5	360.0	292.8	215.0	40.1	10.8
	VII	947.0	891.5	164.3	232.6	238.8	255.9	42.2	13.3	1168.0	1085.4	172.5	384.1	258.3	270.5	62.6	20.1
	VIII	821.8	755.7	144.1	211.9	193.9	205.9	56.9	9.1	1136.6	1041.1	167.9	357.9	274.0	241.3	87.9	7.5
	IX	826.1	765.6	140.5	193.8	230.6	200.6	51.4	9.1	1087.9	985.4	136.8	329.8	299.8	219.1	92.3	10.2
	X	858.9	797.9	121.0	194.2	282.9	199.8	53.4	7.6	1156.3	1060.5	138.9	315.0	346.5	260.1	84.9	10.9
	XI	942.9	890.7	124.3	195.4	304.1	267.0	43.2	9.0	1262.9	1190.2	145.9	337.5	381.8	324.9	63.8	9.0
	XII	1065.3	994.5	127.7	230.1	299.5	337.1	48.7	22.1	1235.6	1148.3	142.8	329.8	332.7	343.0	71.5	15.8

¹ The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

² The *Households* sector also includes the *NPISHs* sector.

Preliminary data.

Source: BNB.

2.23. INTEREST RATES ¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF HOUSEHOLDS ² SECTOR

		Overnight deposits ³		Deposits with agreed maturity														Deposits redeemable at notice ³			
		in BGN	in EUR	in BGN							in EUR							in BGN	in EUR		
				over 1 day up to 2 years					over 2 years	over 1 day up to 2 years					over 2 years						
					over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months		over 1 up to 2 years				over 1 day up to 1 month		over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years		
annual effective interest rate																					
2010	I	0.94	0.51	7.22	7.22	4.94	7.18	7.66	7.99	7.58	7.23	5.90	5.90	3.67	5.78	6.26	6.70	6.04	5.97	3.69	3.40
	II	0.94	0.52	7.21	7.21	4.92	7.02	7.56	8.15	7.97	7.23	5.89	5.89	3.64	5.55	6.22	6.88	6.46	5.95	3.68	3.41
	III	0.94	0.57	7.09	7.08	4.25	6.61	7.45	8.24	8.10	7.23	5.84	5.83	3.23	5.33	6.16	6.95	6.96	5.93	3.60	3.40
	IV	0.78	0.48	6.93	6.93	4.15	6.21	7.21	8.21	8.49	7.20	5.73	5.72	3.11	5.07	5.94	6.96	7.35	6.01	3.55	3.42
	V	0.77	0.47	6.75	6.74	4.01	5.91	6.93	8.09	8.09	7.19	5.58	5.56	3.02	4.85	5.64	6.85	7.27	5.97	3.48	3.41
	VI	0.70	0.45	6.54	6.52	3.97	5.55	6.65	7.86	8.07	7.17	5.41	5.39	2.96	4.55	5.46	6.66	7.33	5.93	3.41	3.37
	VII	0.66	0.45	6.31	6.28	3.86	5.24	6.41	7.55	8.04	7.20	5.26	5.23	2.92	4.40	5.29	6.39	7.42	5.93	3.34	3.37
	VIII	0.66	0.47	6.13	6.11	3.86	5.11	6.26	7.20	8.02	7.06	5.13	5.11	2.92	4.36	5.17	6.09	7.53	5.81	3.36	3.41
	IX	0.68	0.52	5.98	5.94	3.80	5.02	6.07	6.94	7.96	7.07	5.03	5.00	2.85	4.30	5.06	5.84	7.53	5.84	3.34	3.41
	X	0.68	0.53	5.84	5.80	3.76	4.91	5.89	6.71	7.90	7.11	4.94	4.90	2.83	4.19	4.99	5.62	7.43	5.84	3.34	3.44
	XI	0.68	0.53	5.81	5.77	3.76	4.86	5.85	6.61	7.89	7.10	4.92	4.89	2.86	4.14	5.01	5.51	7.42	5.76	3.27	3.43
	XII	0.69	0.58	5.79	5.75	3.75	4.84	5.89	6.50	7.81	7.02	4.90	4.87	2.83	4.12	5.07	5.36	7.40	5.69	3.79	3.81
volumes in million BGN																					
2010	I	2460.4	452.3	6423.3	6226.9	928.9	1800.2	1428.4	1986.3	83.1	196.4	9459.3	9075.6	1213.7	2935.9	1894.9	2913.6	117.5	383.7	1989.6	1655.6
	II	2544.4	453.2	6555.8	6363.2	940.9	1820.1	1464.3	2049.3	88.6	192.5	9532.8	9159.2	1215.4	2861.8	1955.2	3005.2	121.7	373.5	2018.5	1647.3
	III	2489.0	474.4	6634.7	6444.3	850.3	1738.1	1523.9	2223.9	108.2	190.3	9572.3	9199.7	1147.9	2698.4	2050.8	3143.7	159.0	372.5	1998.5	1631.7
	IV	2459.0	475.4	6693.9	6506.4	865.7	1656.2	1548.5	2314.6	121.4	187.5	9596.3	9220.5	1177.0	2519.3	2140.1	3198.0	186.1	375.8	1985.7	1636.7
	V	2445.5	483.1	6758.0	6571.6	884.8	1589.0	1567.4	2394.5	135.9	186.5	9561.3	9182.8	1194.2	2353.9	2208.4	3217.7	208.7	378.5	1990.8	1643.5
	VI	2484.8	513.5	6891.5	6701.0	920.8	1500.1	1620.5	2500.9	158.7	190.5	9509.8	9129.7	1197.3	2199.6	2240.2	3254.0	238.6	380.1	2008.0	1660.6
	VII	2520.5	504.1	7038.8	6842.3	953.7	1448.3	1679.2	2573.3	187.9	196.4	9545.2	9164.5	1198.8	2131.2	2278.6	3262.2	293.7	380.7	2026.6	1662.7
	VIII	2536.3	498.5	7148.3	6950.9	954.3	1428.9	1735.5	2600.3	231.9	197.4	9622.8	9249.2	1193.1	2137.8	2342.9	3206.1	369.3	373.6	2058.4	1653.3
	IX	2522.9	503.7	7256.6	7053.3	963.2	1415.1	1788.0	2621.6	265.4	203.3	9644.4	9273.9	1165.2	2104.4	2371.7	3184.7	447.9	370.4	2072.0	1665.3
	X	2588.4	498.6	7370.9	7167.8	959.9	1388.8	1857.1	2660.4	301.6	203.1	9688.1	9317.7	1148.6	2053.1	2398.7	3202.4	514.9	370.5	2095.3	1661.1
	XI	2575.3	502.6	7553.9	7347.8	961.4	1361.1	1931.2	2761.9	332.1	206.2	9762.1	9401.6	1122.4	2005.1	2418.4	3288.7	567.1	360.5	2114.4	1648.4
	XII	2690.0	511.7	7867.2	7646.5	970.7	1377.3	2033.6	2896.4	368.4	220.7	9894.3	9531.7	1104.4	1969.9	2462.1	3371.2	624.0	362.6	2265.9	1728.4

¹ The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.

² The *Households* sector also includes the *NPISHs* sector.

³ For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide. Preliminary data.

Source: BNB.

3. SUPERVISION STATISTICS

3.1. BALANCE SHEET OF THE BANKING SYSTEM

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	7 329 967	4 799 696	2 392 672	137 599
Financial assets held for trading	1 099 753	589 876	438 052	71 825
Derivatives held for trading	111 413	20 609	72 489	18 315
Equity instruments	35 696	35 693	0	3
Debt instruments	952 644	533 574	365 563	53 507
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	691 239	314 666	343 230	33 343
Equity instruments	9 763	7 708	584	1 471
Debt instruments	507 347	300 058	196 920	10 369
Loans and advances	174 129	6 900	145 726	21 503
Available-for-sale financial assets	2 380 004	773 895	1 252 582	353 527
Equity instruments	121 157	106 085	6 091	8 981
Debt instruments	2 258 847	667 810	1 246 491	344 546
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	58 396 018	21 748 997	34 356 867	2 290 154
Debt instruments	2 019	0	2 019	0
Loans and advances	58 393 999	21 748 997	34 354 848	2 290 154
Held-to-maturity investments	1 542 130	490 382	716 416	335 332
Debt instruments	1 542 130	490 382	716 416	335 332
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	1 228	0	1 228	0
Fair value hedges	1 228	0	1 228	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	1 374 881	1 374 854	27	0
Property, Plant and Equipment	1 305 114	1 305 087	27	0
Investment property	69 767	69 767	0	0
Intangible assets	190 366	190 366	0	0
Goodwill	0	0	0	0
Other intangible assets	190 366	190 366	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	224 577	156 881	56 360	11 336
Tax assets	62 731	62 387	344	0
Current tax assets	38 936	38 592	344	0
Deferred tax assets	23 795	23 795	0	0
Other assets	311 998	248 479	58 056	5 463
Non-current assets and disposal groups classified as held for sale	107 137	107 137	0	0
TOTAL ASSETS	73 712 029	30 857 616	39 615 834	3 238 579

3.1. BALANCE SHEET OF THE BANKING SYSTEM

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	141 655	28 279	96 632	16 744
Derivatives held for trading	141 655	28 279	96 632	16 744
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	153 915	132 008	21 907	0
Deposits from credit institutions	153 915	132 008	21 907	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	62 854 618	25 907 358	32 738 532	4 208 728
Deposits from credit institutions	13 081 076	2 476 213	10 115 740	489 123
Deposits (other than from credit institutions)	47 127 548	23 292 421	20 141 506	3 693 621
Debt certificates (including bonds)	600 667	40 021	560 646	0
Subordinated liabilities	1 862 262	42 489	1 819 460	313
Other financial liabilities measured at amortised cost	183 065	56 214	101 180	25 671
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	28 901	0	26 546	2 355
Fair value hedges	24 374	0	24 233	141
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	4 527	0	2 313	2 214
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	75 450	54 739	1 967	18 744
Restructuring	0	0	0	0
Pending legal issues and tax litigation	13 825	7 886	1 073	4 866
Pensions and other post retirement benefit obligations	18 153	18 153	0	0
Credit commitments and guarantees	22 951	8 794	279	13 878
Onerous contracts	0	0	0	0
Other provisions	20 521	19 906	615	0
Tax liabilities	61 204	60 833	370	1
Current tax liabilities	12 254	11 883	370	1
Deferred tax liabilities	48 950	48 950	0	0
Other liabilities	381 085	214 376	139 855	26 854
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	63 696 828	26 397 593	33 025 809	4 273 426

3.1. BALANCE SHEET OF THE BANKING SYSTEM

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	3 454 942	3 454 942		
Paid in capital	3 454 942	3 454 942		
Unpaid capital which has been called up	0	0		
Share premium	327 941	327 941		
Other Equity	248	248		
Equity component of financial instruments	0	0		
Other equity instruments	248	248		
Revaluation reserves and other valuation differences on:	258 935	258 935		
Tangible assets	294 262	294 262		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	-2 289	-2 289		
Available-for-sale financial assets	-33 038	-33 038		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	5 373 531	5 373 531		
Treasury shares	0	0		
Income from current year	599 604	599 604		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	10 015 201	10 015 201		
TOTAL LIABILITIES AND EQUITY	73 712 029	36 412 794	33 025 809	4 273 426

Source: BNB.

3.2. INCOME STATEMENT OF THE BANKING SYSTEM

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	3 935 330	2 383 561	1 495 679	56 090
Interest income	5 070 616	2 477 440	2 451 003	142 173
Cash & cash balances with central banks	27	0	27	0
Financial assets held for trading (if accounted for separately)	89 092	42 770	33 635	12 687
Financial assets designated at fair value through profit or loss (if accounted for separately)	28 126	15 962	11 947	217
Available-for-sale financial assets	77 021	32 647	31 548	12 826
Loans and receivables (including finance leases)	4 795 510	2 366 720	2 337 537	91 253
Held-to-maturity investments	68 060	19 341	31 494	17 225
Derivatives - Hedge accounting, interest rate risk	9 526	0	4 806	4 720
Other assets	3 254	0	9	3 245
Interest expenses	2 153 760	945 440	1 099 880	108 440
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	48 583	21 539	24 673	2 371
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	394	260	129	5
Financial liabilities measured at amortised cost	2 084 165	923 589	1 065 147	95 429
Derivatives - Hedge accounting, interest rate risk	20 565	0	9 931	10 634
Other liabilities	53	52	0	1
Expenses on share capital repayable on demand	0	0		
Dividend income	4 792	4 290	478	24
Financial assets held for trading (if accounted for separately)	179	178	0	1
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	4 613	4 112	478	23
Fee and commission income	844 067	651 398	165 748	26 921
Fee and commission expenses	84 842	58 584	21 670	4 588
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	47 704	47 704		
Available-for-sale financial assets	41 298	41 298		
Loans and receivables (including finance leases)	7 830	7 830		
Held-to-maturity investments	-1 491	-1 491		
Financial liabilities measured at amortised cost	0	0		
Other	67	67		
Gains (losses) on financial assets and liabilities held for trading, net	156 794	156 794		
Equity instruments and related derivatives	5 854	5 854		
Interest rate instruments and related derivatives	28 836	28 836		
Foreign exchange trading	119 585	119 585		
Credit risk instruments and related derivatives	567	567		
Commodities and related derivatives	20	20		
Other (including hybrid derivatives)	1 932	1 932		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	8 703	8 703		
Gains (losses) from hedge accounting, net	-19	-19		
Exchange differences, net	4 895	4 895		
Gains (losses) on derecognition of assets other than held for sale, net	-2 283	-2 283		
Other operating income	57 408	57 408		
Other operating expenses	18 745	18 745		

3.2. INCOME STATEMENT OF THE BANKING SYSTEM

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	1 692 962
Staff expenses	702 121
General and administrative expenses	990 841
Depreciation	227 011
Property, Plant and Equipment	180 382
Investment Properties	647
Intangible assets (other than goodwill)	45 982
Provisions	11 564
Impairment	1 336 271
Impairment on financial assets not measured at fair value through profit or loss	1 331 919
Financial assets measured at cost (unquoted equity)	599
Available- for- sale financial assets	2 282
Loans and receivables (including finance leases)	1 329 038
Held to maturity investments	0
Impairment on non-financial assets	4 352
Property, plant and equipment	2 407
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	13
Investments in associates and joint ventures accounted for using the equity method	0
Other	1 932
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	7 253
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-101
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	674 674
Tax expense (income) related to profit or loss from continuing operations	75 070
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	599 604
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	599 604
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	599 604

Source: BNB.

3.3. BANK GROUPS*

Annual Financial Statements for the Year Ended 31 December 2010

BIC	Bank
Group I	
UNCR9660	Unicredit Bulbank
STSA9300	DSK Bank
UBBS9200	United Bulgarian Bank
RZBB9155	Raiffeisenbank, Bulgaria
BPBI9920	Eurobank EFG, Bulgaria
Group II	
FINV9150	First Investment Bank
PIRB9170	Piraeus Bank Bulgaria
TTBB9400	Societe Generale Expressbank
KORP9220	Corporate Commercial Bank
CECB9790	Central Cooperative Bank
BUIB9888	CIBank
CBUN9195	MKB Unionbank
BUIN9561	Allianz Bank Bulgaria
NASB9620	Bulgarian Development Bank
IORT9120	Investbank
PRCB9230	ProCredit Bank, Bulgaria
SOMB9130	Municipal Bank
BGUS9160	Bulgarian-American Credit Bank
IABG9470	International Asset Bank
BINV9480	Emporiki Bank - Bulgaria
DEMI9240	D Commerce Bank
CREX9260	Tokuda Bank
WEBK9310	NLB Bank Sofia
TEXI9545	Texim Private Entrepreneurial Bank
Group III	
CRBA9898	Alpha Banka, Bulgaria Branch
INGB9145	ING Bank N. V., Sofia Branch
CITI9250	Citibank N. A., Sofia Branch
BNPA9440	BNP Paribas S.A., Sofia Branch
TCZB9350	T. C. Ziraat Bank, Sofia Branch
RIBR9210	Regional Investment Bank, Bulgaria Branch

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

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: foreign bank branches.

Source: BNB.

3.4. BALANCE SHEET OF GROUP I BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	3 979 017	2 772 138	1 148 852	58 027
Financial assets held for trading	677 801	376 620	263 721	37 460
Derivatives held for trading	79 935	18 775	59 900	1 260
Equity instruments	2 828	2 828	0	0
Debt instruments	595 038	355 017	203 821	36 200
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	211 114	83 632	117 744	9 738
Equity instruments	9 763	7 708	584	1 471
Debt instruments	201 351	75 924	117 160	8 267
Loans and advances	0	0	0	0
Available-for-sale financial assets	911 896	360 984	341 361	209 551
Equity instruments	44 469	39 138	2 117	3 214
Debt instruments	867 427	321 846	339 244	206 337
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	32 605 265	14 107 171	17 738 714	759 380
Debt instruments	0	0	0	0
Loans and advances	32 605 265	14 107 171	17 738 714	759 380
Held-to-maturity investments	738 880	23 826	427 565	287 489
Debt instruments	738 880	23 826	427 565	287 489
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	1 228	0	1 228	0
Fair value hedges	1 228	0	1 228	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	734 759	734 759	0	0
Property, Plant and Equipment	729 410	729 410	0	0
Investment property	5 349	5 349	0	0
Intangible assets	115 350	115 350	0	0
Goodwill	0	0	0	0
Other intangible assets	115 350	115 350	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	67 960	67 960	0	0
Tax assets	21 883	21 883	0	0
Current tax assets	14 554	14 554	0	0
Deferred tax assets	7 329	7 329	0	0
Other assets	86 671	70 530	15 513	628
Non-current assets and disposal groups classified as held for sale	10 559	10 559	0	0
TOTAL ASSETS	40 162 383	18 745 412	20 054 698	1 362 273

3.4. BALANCE SHEET OF GROUP I BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	118 226	27 408	89 667	1 151
Derivatives held for trading	118 226	27 408	89 667	1 151
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	33 594 272	14 901 071	16 797 408	1 895 793
Deposits from credit institutions	6 222 686	1 349 769	4 671 054	201 863
Deposits (other than from credit institutions)	25 840 378	13 459 586	10 686 862	1 693 930
Debt certificates (including bonds)	218 834	40 021	178 813	0
Subordinated liabilities	1 291 145	30 595	1 260 550	0
Other financial liabilities measured at amortised cost	21 229	21 100	129	0
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	28 644	0	26 430	2 214
Fair value hedges	24 117	0	24 117	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	4 527	0	2 313	2 214
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	70 423	49 971	1 765	18 687
Restructuring	0	0	0	0
Pending legal issues and tax litigation	13 794	7 863	1 072	4 859
Pensions and other post retirement benefit obligations	14 724	14 724	0	0
Credit commitments and guarantees	21 915	8 009	78	13 828
Onerous contracts	0	0	0	0
Other provisions	19 990	19 375	615	0
Tax liabilities	36 699	36 699	0	0
Current tax liabilities	778	778	0	0
Deferred tax liabilities	35 921	35 921	0	0
Other liabilities	192 626	119 337	65 343	7 946
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	34 040 890	15 134 486	16 980 613	1 925 791

3.4. BALANCE SHEET OF GROUP I BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 550 060	1 550 060		
Paid in capital	1 550 060	1 550 060		
Unpaid capital which has been called up	0	0		
Share premium	0	0		
Other Equity	0	0		
Equity component of financial instruments	0	0		
Other equity instruments	0	0		
Revaluation reserves and other valuation differences on:	210 276	210 276		
Tangible assets	225 730	225 730		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	-2 289	-2 289		
Available-for-sale financial assets	-13 165	-13 165		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	3 929 276	3 929 276		
Treasury shares	0	0		
Income from current year	431 881	431 881		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	6 121 493	6 121 493		
TOTAL LIABILITIES AND EQUITY	40 162 383	21 255 979	16 980 613	1 925 791

Source: BNB.

3.5. INCOME STATEMENT OF GROUP I BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	2 418 989	1 562 589	831 127	25 273
Interest income	2 963 167	1 606 423	1 292 025	64 719
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	76 917	36 020	28 855	12 042
Financial assets designated at fair value through profit or loss (if accounted for separately)	13 711	5 175	8 483	53
Available-for-sale financial assets	45 990	16 073	18 863	11 054
Loans and receivables (including finance leases)	2 782 181	1 548 095	1 212 207	21 879
Held-to-maturity investments	34 842	1 060	18 811	14 971
Derivatives - Hedge accounting, interest rate risk	9 526	0	4 806	4 720
Other assets	0	0	0	0
Interest expenses	1 094 549	521 118	523 450	49 981
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	47 980	21 522	24 220	2 238
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	1 025 994	499 586	489 299	37 109
Derivatives - Hedge accounting, interest rate risk	20 565	0	9 931	10 634
Other liabilities	10	10	0	0
Expenses on share capital repayable on demand	0	0		
Dividend income	725	227	477	21
Financial assets held for trading (if accounted for separately)	103	103	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	622	124	477	21
Fee and commission income	502 205	414 505	74 565	13 135
Fee and commission expenses	47 827	32 716	12 490	2 621
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	24 086	24 086		
Available-for-sale financial assets	22 432	22 432		
Loans and receivables (including finance leases)	1 654	1 654		
Held-to-maturity investments	0	0		
Financial liabilities measured at amortised cost	0	0		
Other	0	0		
Gains (losses) on financial assets and liabilities held for trading, net	48 026	48 026		
Equity instruments and related derivatives	-4 025	-4 025		
Interest rate instruments and related derivatives	11 877	11 877		
Foreign exchange trading	39 597	39 597		
Credit risk instruments and related derivatives	567	567		
Commodities and related derivatives	10	10		
Other (including hybrid derivatives)	0	0		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	7 827	7 827		
Gains (losses) from hedge accounting, net	-4	-4		
Exchange differences, net	116	116		
Gains (losses) on derecognition of assets other than held for sale, net	-1 379	-1 379		
Other operating income	22 230	22 230		
Other operating expenses	5 634	5 634		

3.5. INCOME STATEMENT OF GROUP I BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	860 651
Staff expenses	368 235
General and administrative expenses	492 416
Depreciation	127 464
Property, Plant and Equipment	95 801
Investment Properties	20
Intangible assets (other than goodwill)	31 643
Provisions	3 866
Impairment	954 793
Impairment on financial assets not measured at fair value through profit or loss	952 373
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	2 086
Loans and receivables (including finance leases)	950 287
Held to maturity investments	0
Impairment on non-financial assets	2 420
Property, plant and equipment	2 407
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	13
Investments in associates and joint ventures accounted for using the equity method	0
Other	0
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	7 253
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	479 468
Tax expense (income) related to profit or loss from continuing operations	47 587
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	431 881
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	431 881
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	431 881

Source: BNB.

3.6. BALANCE SHEET OF GROUP II BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	3 037 933	1 728 088	1 233 796	76 049
Financial assets held for trading	319 289	163 382	129 699	26 208
Derivatives held for trading	20 445	855	10 685	8 905
Equity instruments	32 868	32 865	0	3
Debt instruments	265 976	129 662	119 014	17 300
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	305 996	224 134	79 760	2 102
Equity instruments	0	0	0	0
Debt instruments	305 996	224 134	79 760	2 102
Loans and advances	0	0	0	0
Available-for-sale financial assets	1 355 031	322 713	888 342	143 976
Equity instruments	76 338	66 597	3 974	5 767
Debt instruments	1 278 693	256 116	884 368	138 209
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	23 034 846	7 231 337	14 306 594	1 496 915
Debt instruments	2 019	0	2 019	0
Loans and advances	23 032 827	7 231 337	14 304 575	1 496 915
Held-to-maturity investments	803 250	466 556	288 851	47 843
Debt instruments	803 250	466 556	288 851	47 843
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	594 075	594 048	27	0
Property, Plant and Equipment	529 657	529 630	27	0
Investment property	64 418	64 418	0	0
Intangible assets	64 542	64 542	0	0
Goodwill	0	0	0	0
Other intangible assets	64 542	64 542	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	156 617	88 921	56 360	11 336
Tax assets	24 771	24 427	344	0
Current tax assets	22 816	22 472	344	0
Deferred tax assets	1 955	1 955	0	0
Other assets	197 038	172 701	21 910	2 427
Non-current assets and disposal groups classified as held for sale	96 578	96 578	0	0
TOTAL ASSETS	29 989 966	11 177 427	17 005 683	1 806 856

3.6. BALANCE SHEET OF GROUP II BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	14 677	848	6 193	7 636
Derivatives held for trading	14 677	848	6 193	7 636
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	25 819 907	9 755 909	13 885 849	2 178 149
Deposits from credit institutions	5 230 047	781 540	4 164 725	283 782
Deposits (other than from credit institutions)	19 475 074	8 927 361	8 679 330	1 868 383
Debt certificates (including bonds)	381 833	0	381 833	0
Subordinated liabilities	571 117	11 894	558 910	313
Other financial liabilities measured at amortised cost	161 836	35 114	101 051	25 671
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	257	0	116	141
Fair value hedges	257	0	116	141
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	4 849	4 590	202	57
Restructuring	0	0	0	0
Pending legal issues and tax litigation	8	0	1	7
Pensions and other post retirement benefit obligations	3 326	3 326	0	0
Credit commitments and guarantees	1 036	785	201	50
Onerous contracts	0	0	0	0
Other provisions	479	479	0	0
Tax liabilities	24 255	23 884	370	1
Current tax liabilities	11 391	11 020	370	1
Deferred tax liabilities	12 864	12 864	0	0
Other liabilities	144 967	79 649	49 094	16 224
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	26 008 912	9 864 880	13 941 824	2 202 208

3.6. BALANCE SHEET OF GROUP II BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 904 882	1 904 882		
Paid in capital	1 904 882	1 904 882		
Unpaid capital which has been called up	0	0		
Share premium	327 941	327 941		
Other Equity	0	0		
Equity component of financial instruments	0	0		
Other equity instruments	0	0		
Revaluation reserves and other valuation differences on:	50 405	50 405		
Tangible assets	68 095	68 095		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-17 690	-17 690		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	1 484 068	1 484 068		
Treasury shares	0	0		
Income from current year	213 758	213 758		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	3 981 054	3 981 054		
TOTAL LIABILITIES AND EQUITY	29 989 966	13 845 934	13 941 824	2 202 208

Source: BNB.

3.7. INCOME STATEMENT OF GROUP II BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	1 374 136	767 487	581 234	25 415
Interest income	1 952 213	830 516	1 048 505	73 192
Cash & cash balances with central banks	27	0	27	0
Financial assets held for trading (if accounted for separately)	6 315	2 832	3 116	367
Financial assets designated at fair value through profit or loss (if accounted for separately)	13 070	9 935	3 015	120
Available-for-sale financial assets	27 326	13 799	11 755	1 772
Loans and receivables (including finance leases)	1 872 248	785 669	1 017 900	68 679
Held-to-maturity investments	33 218	18 281	12 683	2 254
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	9	0	9	0
Interest expenses	988 664	387 361	543 817	57 486
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	18	0	18	0
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	988 604	387 319	543 799	57 486
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	42	42	0	0
Expenses on share capital repayable on demand	0	0		
Dividend income	4 067	4 063	1	3
Financial assets held for trading (if accounted for separately)	76	75	0	1
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	3 991	3 988	1	2
Fee and commission income	314 004	217 444	85 033	11 527
Fee and commission expenses	34 506	24 197	8 488	1 821
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	21 300	21 300		
Available-for-sale financial assets	16 548	16 548		
Loans and receivables (including finance leases)	6 176	6 176		
Held-to-maturity investments	-1 491	-1 491		
Financial liabilities measured at amortised cost	0	0		
Other	67	67		
Gains (losses) on financial assets and liabilities held for trading, net	81 938	81 938		
Equity instruments and related derivatives	9 879	9 879		
Interest rate instruments and related derivatives	8 887	8 887		
Foreign exchange trading	61 230	61 230		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	10	10		
Other (including hybrid derivatives)	1 932	1 932		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	881	881		
Gains (losses) from hedge accounting, net	-15	-15		
Exchange differences, net	2 228	2 228		
Gains (losses) on derecognition of assets other than held for sale, net	-900	-900		
Other operating income	33 347	33 347		
Other operating expenses	11 757	11 757		

3.7. INCOME STATEMENT OF GROUP II BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	725 133
Staff expenses	294 019
General and administrative expenses	431 114
Depreciation	88 836
Property, Plant and Equipment	74 985
Investment Properties	627
Intangible assets (other than goodwill)	13 224
Provisions	7 660
Impairment	310 617
Impairment on financial assets not measured at fair value through profit or loss	308 685
Financial assets measured at cost (unquoted equity)	599
Available-for-sale financial assets	196
Loans and receivables (including finance leases)	307 890
Held to maturity investments	0
Impairment on non-financial assets	1 932
Property, plant and equipment	0
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	1 932
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	0
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-101
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	241 789
Tax expense (income) related to profit or loss from continuing operations	28 031
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	213 758
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	213 758
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	213 758

Source: BNB.

3.8. BALANCE SHEET OF GROUP III BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	313 017	299 470	10 024	3 523
Financial assets held for trading	102 663	49 874	44 632	8 157
Derivatives held for trading	11 033	979	1 904	8 150
Equity instruments	0	0	0	0
Debt instruments	91 630	48 895	42 728	7
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	174 129	6 900	145 726	21 503
Equity instruments	0	0	0	0
Debt instruments	0	0	0	0
Loans and advances	174 129	6 900	145 726	21 503
Available-for-sale financial assets	113 077	90 198	22 879	0
Equity instruments	350	350	0	0
Debt instruments	112 727	89 848	22 879	0
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	2 755 907	410 489	2 311 559	33 859
Debt instruments	0	0	0	0
Loans and advances	2 755 907	410 489	2 311 559	33 859
Held-to-maturity investments	0	0	0	0
Debt instruments	0	0	0	0
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Tangible assets	46 047	46 047	0	0
Property, Plant and Equipment	46 047	46 047	0	0
Investment property	0	0	0	0
Intangible assets	10 474	10 474	0	0
Goodwill	0	0	0	0
Other intangible assets	10 474	10 474	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	0	0	0	0
Tax assets	16 077	16 077	0	0
Current tax assets	1 566	1 566	0	0
Deferred tax assets	14 511	14 511	0	0
Other assets	28 289	5 248	20 633	2 408
Non-current assets and disposal groups classified as held for sale	0	0	0	0
TOTAL ASSETS	3 559 680	934 777	2 555 453	69 450

3.8. BALANCE SHEET OF GROUP III BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	8 752	23	772	7 957
Derivatives held for trading	8 752	23	772	7 957
Short positions	0	0	0	0
Deposits from credit institutions	0	0	0	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds intended for repurchase in short term)	0	0	0	0
Other financial liabilities held for trading	0	0	0	0
Financial liabilities designated at fair value through profit or loss	153 915	132 008	21 907	0
Deposits from credit institutions	153 915	132 008	21 907	0
Deposits (other than from credit institutions)	0	0	0	0
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities designated at fair value through profit or loss	0	0	0	0
Financial liabilities measured at amortised cost	3 440 439	1 250 378	2 055 275	134 786
Deposits from credit institutions	1 628 343	344 904	1 279 961	3 478
Deposits (other than from credit institutions)	1 812 096	905 474	775 314	131 308
Debt certificates (including bonds)	0	0	0	0
Subordinated liabilities	0	0	0	0
Other financial liabilities measured at amortised cost	0	0	0	0
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	0	0	0	0
Fair value hedges	0	0	0	0
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operation	0	0	0	0
Fair value hedge of interest rate risk	0	0	0	0
Cash flow hedge interest rate risk	0	0	0	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	178	178	0	0
Restructuring	0	0	0	0
Pending legal issues and tax litigation	23	23	0	0
Pensions and other post retirement benefit obligations	103	103	0	0
Credit commitments and guarantees	0	0	0	0
Onerous contracts	0	0	0	0
Other provisions	52	52	0	0
Tax liabilities	250	250	0	0
Current tax liabilities	85	85	0	0
Deferred tax liabilities	165	165	0	0
Other liabilities	43 492	15 390	25 418	2 684
Share capital repayable on demand (e.g. cooperative shares)	0	0	0	0
Liabilities included in disposal groups classified as held for sale	0	0	0	0
TOTAL LIABILITIES	3 647 026	1 398 227	2 103 372	145 427

3.8. BALANCE SHEET OF GROUP III BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	0	0		
Paid in capital	0	0		
Unpaid capital which has been called up	0	0		
Share premium	0	0		
Other Equity	248	248		
Equity component of financial instruments	0	0		
Other equity instruments	248	248		
Revaluation reserves and other valuation differences on:	-1 746	-1 746		
Tangible assets	437	437		
Intangible assets	0	0		
Hedge of net investments in foreign operations (effective portion)	0	0		
Foreign currency translation	0	0		
Cash flow hedges (effective portion)	0	0		
Available-for-sale financial assets	-2 183	-2 183		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	-39 813	-39 813		
Treasury shares	0	0		
Income from current year	-46 035	-46 035		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	-87 346	-87 346		
TOTAL LIABILITIES AND EQUITY	3 559 680	1 310 881	2 103 372	145 427

Source: BNB.

3.9. INCOME STATEMENT OF GROUP III BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	142 205	53 485	83 318	5 402
Interest income	155 236	40 501	110 473	4 262
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	5 860	3 918	1 664	278
Financial assets designated at fair value through profit or loss (if accounted for separately)	1 345	852	449	44
Available-for-sale financial assets	3 705	2 775	930	0
Loans and receivables (including finance leases)	141 081	32 956	107 430	695
Held-to-maturity investments	0	0	0	0
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	3 245	0	0	3 245
Interest expenses	70 547	36 961	32 613	973
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	585	17	435	133
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	394	260	129	5
Financial liabilities measured at amortised cost	69 567	36 684	32 049	834
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	1	0	0	1
Expenses on share capital repayable on demand	0	0		
Dividend income	0	0	0	0
Financial assets held for trading (if accounted for separately)	0	0	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Available-for-sale financial assets	0	0	0	0
Fee and commission income	27 858	19 449	6 150	2 259
Fee and commission expenses	2 509	1 671	692	146
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	2 318	2 318		
Available-for-sale financial assets	2 318	2 318		
Loans and receivables (including finance leases)	0	0		
Held-to-maturity investments	0	0		
Financial liabilities measured at amortised cost	0	0		
Other	0	0		
Gains (losses) on financial assets and liabilities held for trading, net	26 830	26 830		
Equity instruments and related derivatives	0	0		
Interest rate instruments and related derivatives	8 072	8 072		
Foreign exchange trading	18 758	18 758		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	0	0		
Other (including hybrid derivatives)	0	0		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	-5	-5		
Gains (losses) from hedge accounting, net	0	0		
Exchange differences, net	2 551	2 551		
Gains (losses) on derecognition of assets other than held for sale, net	-4	-4		
Other operating income	1 831	1 831		
Other operating expenses	1 354	1 354		

3.9. INCOME STATEMENT OF GROUP III BANKS

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	107 178
Staff expenses	39 867
General and administrative expenses	67 311
Depreciation	10 711
Property, Plant and Equipment	9 596
Investment Properties	0
Intangible assets (other than goodwill)	1 115
Provisions	38
Impairment	70 861
Impairment on financial assets not measured at fair value through profit or loss	70 861
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	0
Loans and receivables (including finance leases)	70 861
Held to maturity investments	0
Impairment on non-financial assets	0
Property, plant and equipment	0
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	0
Investments in associates and joint ventures accounted for using the equity method	0
Other	0
Negative goodwill immediately recognised in profit or loss	0
Share of the profit or loss of associates and joint ventures accounted for using the equity method	0
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-46 583
Tax expense (income) related to profit or loss from continuing operations	-548
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	-46 035
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	-46 035
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	-46 035

Source: BNB.

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

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

	Group I	Group II	Banking system
OWN FUNDS (CAPITAL BASE)	5 237 505	3 613 308	8 850 813
ELIGIBLE CAPITAL	5 186 883	3 667 776	8 854 659
Eligible Capital	1 550 060	2 232 823	3 782 883
Eligible Reserves	3 268 933	1 304 644	4 573 577
Interim income from current year	48 023	80 372	128 395
Funds for general banking risks	483 240	194 851	678 091
(-) Intangible assets	-115 350	-64 542	-179 892
TIER-TWO CAPITAL	1 302 944	639 478	1 942 422
Core Additional Own Funds	389 214	261 808	651 022
Hybrid instruments	177 980	39 117	217 097
Revaluation reserves (on bank premises)	211 234	67 202	278 436
Securities of indeterminate duration and other instruments	0	155 489	155 489
Supplementary Additional Own Funds	913 730	377 670	1 291 400
Fixed-term cumulative preferential shares	0	0	0
Subordinated loan capital	913 730	377 670	1 291 400
(-) Excess on limits for Supplementary Additional Own Funds	0	0	0
(-) Excess on limits for Additional Own Funds	0	0	0
(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS	-1 252 322	-693 946	-1 946 268
Of which: (-) From Original Own Funds	-712 416	-426 303	-1 138 719
Of which: (-) From Additional Own Funds	-539 907	-267 648	-807 555
(-) Specific provisions for credit risk when standardised approach is used	-1 168 103	-537 329	-1 705 432
TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier I capital)	4 474 468	3 241 478	7 715 946
TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier II capital)	763 038	371 835	1 134 873
CAPITAL REQUIREMENTS	3 508 912	2 600 137	6 109 049
TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	2 007 003	1 549 693	3 556 696
SETTLEMENT/DELIVERY RISK	0	0	0
TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS	26 778	11 014	37 792
TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)	305 491	172 716	478 207
OTHER CAPITAL REQUIREMENTS	1 169 637	866 711	2 036 348
Surplus (+) / Deficit (-) of own funds	1 728 593	1 013 171	2 741 764
Solvency ratio (%)	17.91	16.68	17.39
Tier I Capital Adequacy ratio	15.30	14.96	15.16

Source: BNB.

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

Annual Financial Statements for the Year Ended 31 December 2010

(BGN'000)

Items	Total	Assets in pawn/overdue assets of 30 or more days	At sight up to 7 days	From 8 days to 1 month	From 1 to 3 months	From 3 to 6 months	From 6 to 12 months	Over 1 year
FIRST GROUP								
Liquid assets	7 811 990	1 059 669						
Assets, total - inflow	39 048 576	4 662 233	9 118 220	2 114 349	1 658 402	1 790 288	3 532 761	20 834 556
Liabilities, total - outflow	33 782 921		10 856 088	4 743 912	4 654 162	3 716 238	4 300 467	5 512 054
Coefficient of liquid assets	23.12							
Coefficient of liquidity by maturity intervals			83.99	31.27	17.68	15.16	23.83	117.85
SECOND GROUP								
Liquid assets	6 721 690	990 479						
Assets, total - inflow	28 939 632	2 726 135	8 085 316	1 204 098	1 497 655	1 679 539	3 251 145	13 221 879
Liabilities, total - outflow	25 839 433		5 813 131	3 502 695	3 901 804	2 793 342	3 395 908	6 432 553
Coefficient of liquid assets	26.01							
Coefficient of liquidity by maturity intervals			139.09	95.52	33.41	28.15	40.71	112.71
THIRD GROUP								
Liquid assets	862 749	336						
Assets, total - inflow	3 447 282	267 365	1 161 742	162 974	96 452	104 048	368 763	1 553 303
Liabilities, total - outflow	3 603 284		2 744 752	186 465	197 721	57 444	416 812	90
Coefficient of liquid assets	23.94							
Coefficient of liquidity by maturity intervals			42.33	7.20	3.92	4.18	12.98	58.13
BANKING SYSTEM								
Liquid assets	15 396 429	2 050 484						
Assets, total - inflow	71 435 490	7 655 733	18 365 278	3 481 421	3 252 509	3 573 875	7 152 669	35 609 738
Liabilities, total - outflow	63 225 638		19 413 971	8 433 072	8 753 687	6 567 024	8 113 187	11 944 697
Coefficient of liquid assets	24.35							
Coefficient of liquidity by maturity intervals			94.60	33.52	19.92	17.64	27.88	111.00

Source: BNB.

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

Annual Financial Statements for the Year Ended 31 December 2010 (BGN'000)

Items	Watch exposures					Substandart exposures					Non performing exposures					Total specific provisions for credit risk
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	
a	1	2	3	4	5=3-4	6	7	8	9	10=8-9	11	12	13	14	15=13 -14	16=5+10+15
A. Classified risk exposures (provisioned as per Regulation 9)	1 343 443	16 544	1 326 900	1 199 256	127 644	725 589	135 233	590 356	431 396	158 960	2 545 553	740 815	1 804 738	385 910	1 418 828	1 705 432
B. Classified risk exposures (non-provisioned as per Regulation 9)	3 571 392	146 329	3 425 062			929 388	136 937	792 451			1 914 651	1 257 359	657 292			
TOTAL (A + B)	4 914 835	162 873	4 751 962	1 199 256	127 644	1 654 977	272 170	1 382 807	431 396	158 960	4 460 204	1 998 174	2 462 030	385 910	1 418 828	1 705 432

Items	Value before impairment as per IAS 39	Impairment as per IAS 39	Risk of losses according to Regulation 9 for standart exposures on portfolio basis		Risk of losses according to Regulation 9 for country risk on portfolio basis		Carrying amount	Risk value	Specific provisions for credit risk
			%	Amount	%	Amount			
a	1	2	3	4	5	6	7	8	9=7-8
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	59 650	637	1.07	637	0	0	59 013	59 013	0

D. Other risk exposures
Carrying amount
a
46 982 280

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

Source: BNB.

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

Annual Financial Statements for the Year Ended 31 December 2010

BGN '000

Items	Watch exposures					Substandart exposures					Non performing exposures					Total specific provisions for credit risk
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	
a	1	2	3	4	5=3-4	6	7	8	9	10=8-9	11	12	13	14	15=13 -14	16=5+10+15
A. Classified risk exposures (provisioned as per Regulation 9)	638 027	11 923	626 105	578 060	48 045	540 492	127 318	413 174	290 337	122 837	1 688 019	464 701	1 223 318	226 097	997 221	1 168 103
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 854 368	75 108	1 779 259			579 925	85 599	494 326			1 357 064	935 784	421 280			
TOTAL (A + B)	2 492 395	87 031	2 405 364	578 060	48 045	1 120 417	212 917	907 500	290 337	122 837	3 045 083	1 400 485	1 644 598	226 097	997 221	1 168 103

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

D. Other risk exposures
Carrying amount
a
27 647 803

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

Source: BNB.

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

Annual Financial Statements for the Year Ended 31 December 2010

BGN '000

Items	Watch exposures					Substandart exposures					Non performing exposures					Total specific provisions for credit risk
	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	Value before impairment as per IAS 39	Impairment as per IAS 39	Carrying amount	Risk value	Specific provisions for credit risk	
a	1	2	3	4	5=3-4	6	7	8	9	10=8-9	11	12	13	14	15=13 -14	16=5+10+15
A. Classified risk exposures (provisioned as per Regulation 9)	705 416	4 621	700 795	621 196	79 599	185 097	7 915	177 182	141 059	36 123	857 534	276 114	581 420	159 813	421 607	537 329
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 717 024	71 221	1 645 803			349 463	51 338	298 125			557 587	321 575	236 012			
TOTAL (A + B)	2 422 440	75 842	2 346 598	621 196	79 599	534 560	59 253	475 307	141 059	36 123	1 415 121	597 689	817 432	159 813	421 607	537 329

Items	Value before impairment as per IAS 39	Impairment as per IAS 39	Risk of losses according to Regulation 9 for standart exposures on portfolio basis		Risk of losses according to Regulation 9 for country risk on portfolio basis		Carrying amount	Risk value	Specific provisions for credit risk
			%	Amount	%	Amount			
a	1	2	3	4	5	6	7	8	9=7-8
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	59 650	637	1.07	637	0.00	0	59 013	59 013	0

D. Other risk exposures
Carrying amount
a
19 334 477

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

Source: BNB.

4. NON-BANK FINANCIAL INSTITUTIONS

4.1. LEASING ACTIVITY ¹

(BGN'000)

Claims Under Lease Contracts - stocks	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
By asset type	5 731 216	5 641 778	5 340 684	4 980 333	4 736 296	4 447 681	4 269 231	4 026 685
Financial lease	5 648 649	5 569 692	5 267 912	4 899 706	4 660 553	4 375 935	4 199 223	3 955 510
Machinery and industrial equipment	1 545 843	1 535 401	1 438 101	1 341 896	1 267 620	1 185 593	1 131 767	1 053 849
Computers and other IT equipment	53 318	48 609	44 826	42 960	41 475	40 648	37 777	32 847
Transport and commercial vehicles	1 487 060	1 439 227	1 286 622	1 167 708	1 107 753	1 030 326	979 558	931 798
Cars	1 851 038	1 830 054	1 772 074	1 607 471	1 504 473	1 368 190	1 279 945	1 169 426
Real estate	461 466	473 853	475 194	433 950	472 048	482 384	519 684	533 974
Other	249 924	242 547	251 094	305 721	267 184	268 795	250 492	233 615
Operational lease	82 567	72 086	72 772	80 627	75 743	71 746	70 008	71 175
Machinery and industrial equipment	1 182	2 964	3 366	2 928	2 736	2 738	2 759	2 805
Computers and other IT equipment	43	38	36	39	50	32	29	25
Transport and commercial vehicles	27 769	21 824	16 744	19 657	14 735	13 681	13 093	15 231
Cars	53 503	45 588	50 976	56 442	56 727	53 821	52 731	51 736
Real estate	45	1 603	1 582	1 561	1 495	1 474	1 396	1 378
Other	25	69	68	-	-	-	-	-
Total	5 731 216	5 641 778	5 340 684	4 980 333	4 736 296	4 447 681	4 269 231	4 026 685
Financial lease	5 648 649	5 569 692	5 267 912	4 899 706	4 660 553	4 375 935	4 199 223	3 955 510
By maturity	5 162 491	5 195 932	4 579 633	4 108 178	3 883 388	3 603 680	3 413 770	3 144 978
Up to one year	73 140	80 158	72 367	47 132	35 112	34 820	34 840	29 294
Over one up to five years	4 186 622	4 174 154	3 594 033	3 186 723	2 811 084	2 505 621	2 306 947	2 085 320
Over five years	902 729	941 620	913 233	874 323	1 037 192	1 063 239	1 071 983	1 030 364
Overdue ²	486 158	373 760	688 279	791 528	777 165	772 256	785 453	810 532
Operational lease	82 567	72 086	72 772	80 627	75 743	71 746	70 008	71 175
Up to one year	1 353	1 145	1 535	1 539	97	70	351	3 048
Over one up to five years	80 794	69 024	69 323	77 274	73 846	69 933	68 006	66 510
Over five years	420	1 917	1 914	1 814	1 800	1 743	1 651	1 617
Financial lease by sectors and economic activities	5 648 649	5 569 692	5 267 912	4 899 706	4 660 553	4 375 935	4 199 223	3 955 510
Residents	5 619 835	5 564 186	5 262 571	4 895 924	4 656 778	4 372 219	4 196 743	3 953 517
Non-financial corporations	5 074 386	5 023 491	4 738 275	4 418 156	4 208 782	3 961 272	3 791 075	3 585 363
Agriculture, hunting and forestry, fishing	139 643	153 978	159 598	137 732	128 037	140 412	148 296	141 301
Mining and quarrying	66 192	65 975	53 552	74 742	72 494	70 121	66 271	62 201
Manufacturing	681 010	642 510	619 617	594 120	572 433	519 280	489 044	472 918
Electricity, gas and water supply	21 073	19 307	19 478	45 452	43 995	42 553	40 604	40 647
Construction	908 691	868 374	813 164	727 762	682 713	652 917	621 261	575 354
wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods	1 313 480	1 358 145	1 244 680	1 100 686	1 029 935	944 256	900 576	825 953
Hotels and restaurants	128 274	125 001	121 456	115 271	111 913	105 508	95 873	97 459
Transport, storage and communication	896 591	876 818	822 685	742 517	758 509	736 107	707 134	688 463
Real estate, renting and business activities	463 105	448 533	399 142	377 672	366 963	340 327	324 404	306 433
Education	760	1 609	1 084	684	626	539	405	450
Health and social work	18 404	17 040	17 275	16 396	16 932	16 142	15 341	17 780
Other community, social and personal service activities	437 163	446 201	466 544	485 122	424 232	393 111	381 866	356 403
Monetary financial institutions	3 086	6 060	14 683	10 939	10 051	8 961	8 083	6 893
Other financial corporations ³	44 196	42 458	40 239	37 430	33 857	27 511	25 466	23 774
General government	3 338	3 039	2 992	2 867	2 836	1 942	1 683	1 485
Households and non-profit institutions serving households	494 829	489 138	466 382	426 533	401 252	372 533	370 435	336 001
Non-residents	28 814	5 506	5 341	3 782	3 775	3 716	2 480	1 993

¹ Preliminary data.

² Claims for which objective evidence exists that the financial asset is impaired in accordance with paragraphs 58 and 59 of the *International Accounting Standard 39, Financial Instruments: Recognition and Measurement*. Information provided by the leasing companies.

³ Financial intermediaries and auxiliaries, insurance corporations and pension funds.

Source: Leasing companies.

4.2. CORPORATIONS SPECIALIZING IN LENDING ^{1,2}

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010	09.2010	12.2010
Assets	3 073 443	3 095 018	3 089 544	2 624 976	2 581 317	2 568 669	2 580 264	2 566 609
Loans	2 495 090	2 319 118	2 200 333	1 762 706	1 729 007	1 752 589	1 743 260	1 729 802
Repos	919	919	919	1 182	204	90	87	80
Securities other than shares	2 575	2 573	9 539	501	505	684	953	509
Shares and other equity	18 548	20 284	18 358	20 250	14 262	16 153	15 703	15 187
Investment fund shares	-	-	-	-	-	-	-	-
Other shares	18 548	20 284	18 358	20 250	14 262	16 153	15 703	15 187
Other assets	556 311	752 123	860 395	840 336	837 340	799 153	820 260	821 031
Liabilities	3 073 443	3 095 018	3 089 544	2 624 976	2 581 317	2 568 669	2 580 264	2 566 609
Loans	2 409 781	2 542 097	2 482 919	2 018 266	1 955 716	1 923 490	1 913 956	1 895 882
Up to 1 year	499 710	631 225	579 264	493 827	445 589	417 380	409 407	389 627
Over 1 year	1 910 070	1 910 872	1 903 655	1 524 439	1 510 127	1 506 110	1 504 549	1 506 255
Debt securities issued	232 674	85 302	86 258	72 509	77 400	77 400	75 444	74 918
Other liabilities	224 128	259 839	343 201	289 800	283 436	293 240	292 350	281 625
Total equity	206 860	207 781	177 166	244 401	264 765	274 539	298 514	314 184
Capital	148 457	156 741	149 533	158 368	158 137	159 530	130 030	132 851
Financial result	-13 198	-20 369	-6 101	-4 832	-1 381	6 661	21 365	49 230
Claims on Loans								
Total	2 495 090	2 319 118	2 200 333	1 762 706	1 729 007	1 752 589	1 743 260	1 729 802
By maturity	2 251 281	2 081 622	1 958 216	1 541 192	1 483 564	1 488 342	1 465 085	1 473 000
Up to 1 year	240 040	214 511	195 399	209 591	183 093	190 067	200 123	210 901
Over 1 up to 5 years	649 839	564 749	521 200	415 168	386 695	368 541	361 090	369 832
Over 5 years	1 361 403	1 302 362	1 241 617	916 433	913 776	929 734	903 872	892 267
Overdue ³	243 809	237 497	242 117	221 514	245 443	264 247	278 175	256 802
By sectors and by purpose	2 495 090	2 319 118	2 200 333	1 762 706	1 729 007	1 752 589	1 743 260	1 729 802
Resident sector	2 491 515	2 315 774	2 197 076	1 758 962	1 725 079	1 748 486	1 738 725	1 722 450
Nonfinancial corporations	352 064	340 332	295 187	281 076	266 258	249 070	232 099	217 826
Monetary financial institutions	31	29	27	25	23	21	19	17
Other financial corporations ⁴	9 228	8 410	8 991	15 422	9 520	9 655	10 574	14 372
General government	4 269	4 157	4 485	5 039	4 671	4 810	4 692	4 695
Households and NPISHs	2 125 923	1 962 846	1 888 386	1 457 401	1 444 607	1 484 931	1 491 342	1 485 540
Consumer	1 245 050	1 139 113	1 080 321	722 790	693 172	736 170	758 011	763 395
For house purchase	751 584	697 142	694 861	624 058	651 998	656 003	651 091	637 928
Other	129 289	126 591	113 204	110 553	99 437	92 758	82 241	84 217
Non - resident sector	3 575	3 344	3 257	3 744	3 928	4 103	4 535	7 352
Number of reporting agents	64	64	64	65	64	64	64	63

¹ Preliminary data.

² Statistics of corporations specializing in lending do not include leasing companies, which are reporting agents of other statistics.

³ Claims for which objective evidence exists that a financial asset is impaired in accordance with paragraphs 58 and 59, *International Accounting Standard 39, Financial Instruments: Recognition and Measurement*. Information provided by the corporations specializing in lending.

⁴ Financial intermediaries and auxiliaries, insurance corporations and pension funds.

Source: Corporations specializing in lending.

4.3. ASSETS OF RESIDENT INVESTMENT FUNDS ¹

(million BGN)

	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
<i>Instrumental and currency breakdown</i>								
<i>By instrument</i>	274.4	288.2	325.2	316.0	325.1	311.3	320.1	382.5
Cash (AF.21)	1.9	2.5	2.0	1.8	2.1	2.2	1.5	1.0
Deposits (AF.22 + AF.29)	86.6	82.5	89.4	90.5	94.6	89.8	98.0	150.0
Securities other than shares (AF.33)	65.6	61.4	57.8	55.0	51.3	50.1	52.0	47.6
Shares and other equity (AF.51)	105.3	128.1	158.3	152.7	159.9	147.5	148.7	162.1
Investment fund shares/units (AF.52) ²	8.7	9.9	11.9	12.0	13.1	15.2	15.5	17.2
Non-financial assets (AN)	2.3	2.2	4.0	2.4	1.8	3.6	1.9	2.4
Financial derivatives (AF.34)	0.7	0.1	0.0	0.0	0.2	0.2	0.2	0.2
Other assets (AF.7)	3.3	1.4	1.9	1.4	2.0	2.7	2.5	2.0
<i>By currency</i>	274.4	288.2	325.2	316.0	325.1	311.3	320.1	382.5
BGN	205.9	220.9	248.6	236.5	237.6	228.7	238.0	301.4
EUR	57.8	55.6	58.5	58.0	58.2	55.4	55.0	53.8
USD	5.6	5.7	7.8	10.1	12.4	9.1	8.3	8.0
Other	5.0	6.0	10.4	11.4	17.0	18.0	18.8	19.4
<i>Securities portfolio structure</i>								
<i>By countries</i>	179.6	199.4	227.9	219.8	224.3	212.8	216.2	226.9
Bulgaria	160.3	178.6	201.0	188.6	186.3	173.7	173.0	181.1
European union	8.4	10.1	12.5	13.4	17.9	20.0	25.0	26.6
Balkan countries	2.3	2.9	3.7	3.6	5.1	5.0	4.7	4.7
Russian Federation	1.9	2.2	3.4	4.2	5.9	4.6	4.7	5.6
Other	6.8	5.5	7.2	10.0	9.2	9.4	8.8	9.0
<i>By institutional sectors</i>	179.6	199.4	227.9	219.8	224.3	212.8	216.2	226.9
Non-financial corporations (S.11)	93.3	100.6	121.0	110.6	98.8	90.8	90.6	98.2
Other MFIs (S.122)	10.3	12.1	15.0	14.8	14.5	13.3	14.2	11.8
Other financial intermediaries (S.123)	52.7	62.5	61.5	59.7	68.2	64.1	60.7	64.3
Financial auxiliaries (S.124)	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Insurance companies and pension funds (S.125)	1.1	1.2	1.5	1.1	1.1	0.9	0.9	0.9
General government (S.13)	2.9	2.2	1.9	2.4	3.7	4.6	6.4	6.0
Rest of the world (S.2)	19.4	20.7	26.9	31.2	38.0	39.0	43.2	45.8

Notes:

¹ Special investment purpose companies securitizing real estate are not included in the reporting population, since they will be subject to separate reporting.

² Investment funds' shares and units issued.

Preliminary data.

Sources: Managing companies and investment companies.

4.4. LIABILITIES OF INVESTMENT FUNDS

(million BGN)

Institutional sectors breakdown	31.03.2009			30.06.2009			30.09.2009			31.12.2009			31.03.2010			30.06.2010			30.09.2010			31.12.2010		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
Investment funds, total	439.8	411.4	28.4	466.3	439.1	27.2	558.9	527.0	31.8	643.5	611.2	32.3	716.1	683.4	32.7	662.7	631.4	31.3	751.3	718.9	32.4	878.8	857.1	21.7
Non-resident investment funds	165.4	165.4		178.1	178.1		233.6	233.6		327.5	327.5		391.0	391.0		351.4	351.4		431.2	431.2		496.3	496.3	
Resident investment funds	274.4	245.9	28.4	288.2	261.0	27.2	325.2	293.4	31.8	316.0	283.7	32.3	325.1	292.5	32.7	311.3	280.0	31.3	320.1	287.7	32.4	382.5	360.9	21.7
NON-RESIDENT INVESTMENT FUNDS	165.4	165.4		178.1	178.1		233.6	233.6		327.5	327.5		391.0	391.0		351.4	351.4		431.2	431.2		496.3	496.3	
Non-financial corporations (S.11)	12.2	12.2		4.0	4.0		4.4	4.4		5.0	5.0		11.0	11.0		12.2	12.2		14.6	14.6		12.3	12.3	
Other MFIs (S.122)	1.8	1.8		1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9		1.8	1.8	
Other financial intermediaries (S.123)	6.4	6.4		8.2	8.2		13.2	13.2		17.8	17.8		22.1	22.1		22.6	22.6		19.8	19.8		22.7	22.7	
Financial auxiliaries (S.124)	0.0	0.0		0.2	0.2		5.7	5.7		21.1	21.1		23.7	23.7		9.5	9.5		21.2	21.2		23.6	23.6	
Insurance companies and pension funds (S.125)	76.6	76.6		81.8	81.8		113.1	113.1		160.2	160.2		183.8	183.8		159.9	159.9		225.6	225.6		252.8	252.8	
Households and non-profit institutions serving households (S.14+S.15)	68.3	68.3		82.1	82.1		95.4	95.4		121.5	121.5		148.4	148.4		145.4	145.4		147.9	147.9		183.0	183.0	
RESIDENT INVESTMENT FUNDS ²	274.4	245.9	28.4	288.2	261.0	27.2	325.2	293.4	31.8	316.0	283.7	32.3	325.1	292.5	32.7	311.3	280.0	31.3	320.1	287.7	32.4	382.5	360.9	21.7
Investment funds shares/units	271.3	242.9	28.4	287.5	260.3	27.2	323.9	292.1	31.8	315.2	282.9	32.3	324.1	291.5	32.7	310.0	279.0	31.0	318.1	286.3	31.8	380.8	359.4	21.4
Non-financial corporations (S.11)	75.7	67.9	7.8	66.3	61.0	5.3	72.2	65.0	7.2	75.0	66.4	8.6	75.3	66.7	8.7	71.2	62.9	8.3	72.7	64.0	8.7	66.7	61.7	5.0
Other MFIs (S.122)	34.6	17.3	17.2	36.8	18.7	18.1	40.8	20.6	20.3	41.0	21.4	19.6	43.8	24.1	19.6	42.5	23.6	18.9	43.5	24.0	19.5	36.6	22.8	13.8
Other financial intermediaries (S.123)	1.1	1.1	0.0	1.2	1.2	0.0	1.3	1.3	0.0	1.4	1.4	0.0	1.4	1.4	0.0	1.4	1.4	0.0	1.5	1.5	0.0	116.3	116.1	0.3
Financial auxiliaries (S.124)	7.6	7.6	0.0	7.9	7.9	0.0	8.7	8.7	0.0	8.4	8.4	0.0	6.2	6.2	0.0	5.9	5.9	0.0	5.8	5.8	0.0	1.4	1.4	0.0
Insurance companies and pension funds (S.125)	47.2	47.2	0.0	63.4	63.4	0.0	73.8	73.0	0.8	70.8	69.7	1.0	78.6	76.9	1.7	79.9	78.2	1.7	82.0	80.6	1.4	97.3	96.3	1.0
Households and non-profit institutions serving households (S.14+S.15)	105.2	101.8	3.4	111.8	108.0	3.8	127.1	123.4	3.7	118.6	115.6	3.0	118.9	116.2	2.7	109.2	107.0	2.2	112.7	110.4	2.3	62.4	61.1	1.3
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.3	0.5	0.0	0.5	0.3	0.0	0.3
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	3.0	3.0	0.0	0.7	0.7	0.0	1.3	1.3	0.0	0.8	0.8	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.4	1.4	0.0	1.5	1.5	0.0

Notes:

¹ Special investment purpose companies securitizing real estate are not included in the reporting population, since they will be subject to separate reporting

² For the 4th quarter of 2010 a reclassification of the way the own capital of investment funds is shared among the different institutional sectors was implemented based on additional information received by the Central Depository AI

Preliminary data.

Sources: Data for resident investment funds is collected from the managing companies, investment companies and the Central Depository AD. According to non-resident investment funds, data includes liabilities of non-resident investment funds to residents. Source for non-resident investment funds are resident financial intermediaries and bank

4.5. ASSETS AND LIABILITIES OF INSURERS, REINSURERS AND HEALTH INSURANCE COMPANIES ^{1,2}

(million BGN)

	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
ASSETS								
<i>Instrumental and currency breakdown</i>								
<i>By instruments</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.1	4 357.0	4 737.2
Cash (AF.21)	27.7	45.7	22.6	22.8	16.6	24.3	20.4	35.3
Deposits (AF.22 + AF.29)	887.9	983.5	988.6	1 075.0	997.5	1 095.6	930.3	933.6
Granted loans (AF.41 + AF.42)	41.5	43.3	46.6	93.7	261.3	55.2	96.6	164.3
Securities other than shares (AF.33) ³	1 058.2	1 133.6	1 237.2	1 355.5	1 443.5	1 517.8	1 711.1	1 760.4
Shares and other equity (AF.51)	251.1	291.4	370.5	364.1	406.9	423.4	480.4	498.6
- Shares (incl. mutual fund shares) ³	150.1	188.2	216.1	208.1	240.5	257.3	264.7	284.3
- Other equity ⁴	101.0	103.2	154.5	156.0	166.4	166.2	215.7	214.3
Fixed assets (AN.221)	127.0	125.7	129.6	148.7	148.8	149.5	149.7	150.0
Financial derivatives (AF.34)	6.2	0.2	4.8	0.4	1.8	0.9	6.5	3.4
Non-financial assets (AN)	68.5	53.2	53.8	53.5	53.4	53.4	52.0	53.1
Claims (AF.62)	884.1	802.2	556.1	552.9	734.6	769.0	515.2	716.1
- From direct insurance and health operations	446.4	445.4	425.2	432.9	450.8	458.9	408.1	383.3
- From reinsurance operations	437.7	356.8	130.9	120.0	283.7	310.1	107.1	332.8
Other assets (AF.7)	441.1	368.4	402.3	310.1	352.5	389.0	395.0	422.4
<i>By currency</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.1	4 357.0	4 737.2
BGN	2 112.3	2 101.7	2 179.3	2 173.3	2 270.3	2 236.1	2 251.1	2 290.9
EUR	1 218.8	899.1	865.1	889.1	955.8	952.2	1 049.6	1 122.3
USD	117.9	140.9	150.5	165.0	193.2	217.3	181.5	203.1
Other	344.3	705.4	617.3	749.4	997.5	1 072.5	874.8	1 120.9
<i>Geographical and institutional sector breakdown ³</i>								
<i>By countries</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.1	4 357.0	4 737.2
Bulgaria	2 332.7	2 355.5	2 458.0	2 403.5	2 458.2	2 464.9	2 480.9	2 546.6
European union	1 278.9	1 300.3	1 148.4	1 377.3	1 762.5	1 801.7	1 645.7	1 946.0
USA	54.5	61.4	84.1	84.2	96.1	101.5	111.7	102.7
Russian Federation	4.7	2.8	1.1	0.2	0.2	0.0	7.9	10.6
Other	122.5	127.2	120.5	111.6	99.9	110.0	110.8	131.4
<i>By institutional sectors</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.1	4 357.0	4 737.2
<i>Residents</i>	2 332.7	2 355.5	2 458.0	2 403.0	2 458.3	2 462.7	2 479.1	2 545.9
Non-financial corporations (S11)	49.4	48.4	53.7	41.1	36.5	27.9	25.0	22.2
Central Bank (S121)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFI (S122)	876.4	874.3	958.9	878.4	889.2	854.7	827.6	859.5
Other financial intermediaries (S123)	69.1	85.6	85.2	83.8	90.5	93.0	88.4	79.4
Financial auxiliaries (S124)	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Insurance corporations and pension funds (S125)	47.6	60.8	51.8	52.4	21.5	21.8	22.3	24.0
General government (S13)	264.9	264.2	253.2	264.7	280.2	285.4	358.6	366.9
Non-profit institutions serving households (S14 + S15)	13.4	14.7	17.2	20.2	23.4	19.1	22.0	25.8
Other residents (unclassified)	1 011.9	1 007.5	1 038.0	1 062.3	1 116.9	1 160.8	1 135.2	1 168.1
<i>Non-residents</i>	1 364.3	1 392.8	1 277.8	1 497.5	1 888.7	1 937.7	1 805.6	2 102.9
Rest of the World (S2)	1 364.3	1 392.8	1 277.8	1 497.5	1 888.7	1 937.7	1 805.6	2 102.9
<i>Unclassified</i>	96.2	98.9	76.4	76.3	69.9	77.7	72.3	88.4
LIABILITIES								
<i>Institutional sectors breakdown</i>								
TOTAL	3793.22364	3847.14766	3812.23628	3976.83082	4416.88096	4478.13683	4356.98932	4737.1775
Own capital	1 030.7	1 085.1	1 271.6	1 376.8	1 445.1	1 319.0	1 420.9	1 493.7
Unclassified	28.9	29.8	31.0	34.8	34.8	36.4	40.2	41.2
Loans taken	2.5	2.6	1.9	4.8	3.0	3.2	6.3	6.6
Residents - S1	2.5	2.6	1.9	4.7	2.9	3.1	6.0	6.5
MFIs (S121 + S122)	0.0	0.1	0.1	0.1	0.0	0.1	0.3	0.1
Non - MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central government (S13)	0.0	0.1	0.1	0.1	0.0	0.1	0.3	0.1
Other sectors	0.0	0.1	0.1	0.1	0.0	0.1	0.1	0.1
Other financial intermediaries (S123)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial auxiliaries (S124)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance companies and pension funds (S125)	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0
Non-financial corporations (S11)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-profit institutions serving households (S14 + S15)	26.4	27.2	29.1	30.0	31.8	33.3	33.9	34.6

4.5. ASSETS AND LIABILITIES OF INSURERS, REINSURERS AND HEALTH INSURANCE COMPANIES ^{1,2}

(million BGN)

	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Non - residents - S2 (Rest of the world)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Securities other than shares	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Residents - S1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non - residents - S2 (Rest of the world)	0.0	2.6	0.1	7.6	0.9	2.3	1.3	1.2
Financial derivatives	0.0	0.6	0.1	1.1	0.9	0.0	0.0	0.0
Residents - S1	0.0	2.1	0.0	6.5	0.0	2.3	1.3	1.2
Non - residents - S2 (Rest of the world)	2 154.8	2 017.6	2 100.3	2 078.3	2 412.4	2 488.1	2 571.9	2 608.4
Insurance technical reserves	234.5	246.7	251.4	258.0	466.5	477.6	489.6	515.1
<i>Net equity of households in life insurance reserves</i>	203.2	212.9	215.3	218.7	424.7	433.1	443.6	514.6
Residents - S1	203.2	212.9	215.3	218.7	424.7	433.1	443.6	514.6
Non - MFIs	203.2	212.9	215.3	218.7	424.7	433.1	443.6	514.6
Other sectors	203.2	212.9	215.3	218.7	424.7	433.1	443.6	514.6
Non-profit institutions serving households (S14 + S15)	31.3	33.8	36.1	39.3	41.8	44.4	46.0	0.5
Non - residents - S2 (Rest of the world)	1 920.3	1 770.9	1 848.9	1 820.3	1 945.9	2 010.6	2 082.3	2 093.3
<i>Transfer – premium reserve and reserve for forthcoming payments</i>	1 060.3	1 071.3	1 045.4	1 041.1	1 073.5	1 102.7	1 071.0	1 130.9
Residents - S1	178.5	175.0	319.6	214.2	137.8	175.4	174.2	126.5
MFIs (S121 + S122)	881.9	896.3	725.8	826.9	935.7	927.3	896.8	1 004.4
Non - MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Central government (S13)	881.9	896.3	725.8	826.9	935.7	927.3	896.8	1 004.4
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other financial intermediaries (S123)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial auxiliaries (S124)	358.6	370.4	358.1	303.7	276.1	288.6	254.2	298.5
Insurance companies and pension funds (S125)	366.0	366.8	359.4	367.9	350.1	343.3	369.8	411.1
Non-financial corporations (S11)	157.3	159.1	8.2	155.3	309.5	295.4	272.8	294.8
Non-profit institutions serving households (S14 + S15)	860.0	699.7	803.5	779.2	872.4	907.9	1 011.3	962.4
Non - residents - S2 (Rest of the world)	0.4	0.0	0.0	0.0	0.0	14.6	14.6	27.4
Deposits taken from re-insurers	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Residents - S1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non - MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Insurance corporations and pension funds (S125)	0.4	0.0	0.0	0.0	0.0	14.6	14.6	27.4
Non - residents - S2 (Rest of the world)	291.2	427.0	135.7	137.6	348.2	370.8	199.5	416.1
Obligations under insurance, health insurance and reinsurance operations	124.4	120.1	106.9	109.6	120.6	115.1	100.9	103.9
Residents - S1	166.8	306.9	28.9	27.9	227.5	255.6	98.6	312.2
Non - residents - S2 (Rest of the world)	287.2	284.9	273.4	341.7	175.4	246.9	108.7	149.2
Other liabilities	284.0	264.5	266.0	329.8	150.4	114.7	106.0	129.5
Residents - S1	3.2	20.4	7.5	11.9	25.0	132.2	2.8	19.7
Non - residents - S2 (Rest of the world)								

¹ Preliminary data.

² Legal entities having their seats outside Bulgaria for their activities in the country through a registered branch are included in the data in compliance with §1, p.2 of the Additional Provision of the Currency Law.

³ Functional currency is used by an insurance company to recalculate its securities portfolio from original currency to BGN. Therefore, exchange rate differences for these balance sheet items are included in the data for the period Q4 2009 - Q4 2010.

⁴ Includes participation in the capital of subsidiary undertakings, associated corporations, mutual fund shares and participation in investment pools.

Source: Insurers, reinsurers and health insurance companies.

5. FINANCIAL MARKETS

5.1. INTERBANK MONEY MARKET ¹

(BGN'000)

	Volumes		
	Deposit lending	Repo agreements in government securities ²	Outright deals in government securities ³
2009			
I	9 239 214	281 494	45 664
II	6 778 939	786 359	17 182
III	8 797 467	909 942	25 559
IV	8 037 412	730 103	19 427
V	6 527 343	495 832	10 166
VI	5 140 344	664 814	41 855
VII	6 091 864	765 474	49 747
VIII	5 751 900	525 417	32 954
IX	5 684 700	513 682	64 211
X	5 057 170	1 008 450	141 176
XI	4 634 650	925 332	26 463
XII	3 659 460	1 261 956	123 090
TOTAL	75 400 463	8 868 855	597 494
2010			
I	2 782 400	421 396	58 572
II	4 336 300	602 557	92 476
III	4 347 060	674 686	49 485
IV	3 034 930	1 203 507	35 833
V	3 475 491	1 431 765	76 773
VI	5 039 990	2 173 837	79 891
VII	5 177 100	2 395 184	77 812
VIII	5 919 402	2 324 506	93 897
IX	6 055 500	1 846 247	49 021
X	4 216 700	2 355 393	86 592
XI	5 630 900	3 240 926	214 070
XII	5 773 100	2 221 276	219 662
TOTAL	55 788 873	20 891 280	1 134 084

¹ Includes deals in BGN of commercial banks, and till 31 July 2009 also nonbank financial institutions that have accounts with the BNB.

² Only the securities purchase side.

³ Includes purchases of government securities of any denomination and maturity, at market prices.

Source: BNB.

5.2. BULGARIAN STOCK EXCHANGE - SOFIA, IPO MARKET

in 2010

(million BGN)

Issued securities	Equities		Bonds		Rights
Securities to be traded on:	official market	unofficial market	official market	unofficial market	unofficial market
DEALS:	0.0	0.0	0.0	0.0	0.0

Source: BSE-Sofia daily reports.

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

in 2010

(million BGN)

MARKETS	EQUITY MARKETS		MARKET OF SPECIAL PURPOSE INVESTMENT COMPANIES	BOND MARKETS				OTHER MARKETS			Trade in equities not registered on the BSE-Sofia	
	Official Market of Equities	Unofficial Market of Equities		Official Market of Bonds		Unofficial Market of Bonds		Market of Compensation Instruments	Market of Subscription Rights	Market of Collective Investment		
	(segments A,B)	(segments A,B)		municipal bonds	corporate bonds	municipal bonds	corporate bonds				of public companies	of non-public
INSTRUMENTS AND DEALS:												
BSE trading												
Trade in primary instruments, of which:	145.3	346.6	57.4	0.0	3.2	0.0	121.1	7.0	0.7	1.4	0.0	0.4
regular deals	145.3	346.6	57.4	0.0	3.2	0.0	121.1	7.0	0.7	1.4	-	-
privatis. market deals (cash)	0.0	0.0	-	-	-	-	-	-	-	-	0.0	0.4
Privatis. market (compensation instruments)*	0.0	0.0	-	-	-	-	-	-	-	-	0.0	0.0
Trade in derivatives, of which:	-	0.3	-	-	-	-	-	-	-	-	-	-
warrants	-	0.3	-	-	-	-	-	-	-	-	-	-
INSTRUMENTS AND DEALS:												
OTC trading												
Trade in primary instruments (block, registration, repo, tender purchases, redemption, etc.)	49.4	151.1	26.1	0.0	0.0	0.0	7.5	0.4	0.0	2.6	-	-

* Not included in the above totals.

Source: BSE-Sofia daily reports.

5.4. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS ¹

(million EUR)

	Bought	Sold	Balance
2009 total	114502.2	114840.3	-338.1
BNB with banks	113668.3	114514.6	-846.3
BNB with final customers	833.9	325.7	508.2
of which: account transactions with budget organisations	832.9	295.6	537.3
cash operations at counters	1.0	30.1	-29.1
2010 total	79135.1	78555.6	579.5
BNB with banks	78044.6	77928.1	116.5
BNB with final customers	1090.5	627.5	463.0
of which: account transactions with budget organisations	1090.1	617.5	472.6
cash operations at counters	0.4	10.0	-9.6

¹ With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

Source: BNB.

5.5. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS ¹

(million EUR)

	Bought	Sold	Balance
2009 total	114582.8	115429.1	-846.3
of which:			
banks	914.5	914.5	0.0
BNB with banks	113668.3	114514.6	-846.3
2010 total	79478.6	79362.1	116.5
of which:			
banks	1434.0	1434.0	0.0
BNB with banks	78044.6	77928.1	116.5

¹ With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

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

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

(million EUR)

	Bought	Sold	Balance
2009 total	20420.9	20595.1	-174.2
of which:			
banks	19587.0	20269.4	-682.4
- of which: with nonresidents	1674.8	934.0	740.8
BNB	833.9	325.7	508.2
2010 total	20787.5	20281.0	506.5
of which:			
banks	19697.0	19653.5	43.5
- of which: with nonresidents	1052.1	893.7	158.4
BNB	1090.5	627.5	463.0

¹ With value date up to 2 days, inclusive ('today', 'tomorrow', and 'spot').

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

5.7. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS¹

(million EUR)

	Bought	Sold	Balance
2009 total	656.7	656.7	0.0
2010 total	510.2	510.2	0.0

¹ Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

5.8. FOREIGN EXCHANGE MARKET. SWAP AND FORWARD TRANSACTIONS OF BANKS WITH FINAL CUSTOMERS¹

(million EUR)

	Bought	Sold	Balance
2009 total	21854.3	24889.2	-3034.9
- of which: with nonresidents	18312.6	21495.6	-3183.0
2010 total	12962.7	14229.2	-1266.5
- of which: with nonresidents	12165.2	13415.8	-1250.6

¹ Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

6. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

6.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
A. Current Account ²	-1274.1	-1190.8	249.4	-902.3	-3117.8	-554.2	-308.3	1343.2	-836.9	-356.2
Goods: credit	2658.1	2738.1	3055.9	3247.2	11699.3	3057.5	3807.8	4413.2	4309.8	15588.3
Goods: debit	-3813.8	-3995.5	-3911.7	-4151.9	-15872.8	-3625.4	-4593.9	-4531.1	-5250.3	-18000.8
<i>Balance on Goods ³</i>	<i>-1155.7</i>	<i>-1257.4</i>	<i>-855.8</i>	<i>-904.7</i>	<i>-4173.6</i>	<i>-567.9</i>	<i>-786.2</i>	<i>-117.9</i>	<i>-940.5</i>	<i>-2412.5</i>
Services: credit	795.3	1175.7	2106.1	839.4	4916.5	742.2	1197.2	2375.0	968.1	5282.5
Transportation ⁴	192.2	230.1	384.5	200.9	1007.7	178.0	276.9	428.0	236.2	1119.0
Travel ⁵	288.5	621.0	1437.3	334.4	2681.2	279.7	621.4	1506.1	339.9	2747.1
Other services	314.7	324.6	284.3	304.1	1227.7	284.5	299.0	440.9	391.9	1416.3
Services: debit	-838.4	-963.0	-966.4	-848.9	-3616.7	-735.4	-817.2	-928.0	-900.0	-3380.6
Transportation ⁴	-196.3	-200.6	-208.3	-196.5	-801.7	-182.8	-236.7	-252.8	-263.8	-936.0
Travel ⁵	-272.3	-352.8	-380.4	-253.1	-1258.7	-198.4	-241.0	-284.7	-207.0	-931.2
Other services	-369.8	-409.6	-377.6	-399.3	-1556.2	-354.2	-339.5	-390.5	-429.2	-1513.4
<i>Balance on Services</i>	<i>-43.1</i>	<i>212.7</i>	<i>1139.7</i>	<i>-9.5</i>	<i>1299.9</i>	<i>6.8</i>	<i>380.0</i>	<i>1447.0</i>	<i>68.1</i>	<i>1901.9</i>
<i>Balance on goods and services</i>	<i>-1198.8</i>	<i>-1044.7</i>	<i>283.9</i>	<i>-914.2</i>	<i>-2873.7</i>	<i>-561.1</i>	<i>-406.1</i>	<i>1329.1</i>	<i>-872.5</i>	<i>-510.6</i>
Income: credit	191.0	228.7	200.9	182.6	803.1	145.0	177.4	170.2	142.8	635.4
Compensation of employees: credit ⁶	87.7	137.7	110.9	89.3	425.7	56.2	93.6	80.7	59.7	290.1
Other investment income: credit	103.2	91.0	90.0	93.2	377.5	88.9	83.9	89.4	83.1	345.3
Direct investment income: credit	-1.5	1.4	3.3	1.3	4.5	3.2	9.6	15.9	7.2	35.9
Portfolio investment income: credit	71.9	73.1	73.5	75.3	293.7	72.1	61.4	61.3	60.8	255.5
Other investment income: credit	32.9	16.5	13.2	16.7	79.2	13.6	12.9	12.2	15.2	53.9
Income: debit	-485.2	-697.1	-439.1	-382.0	-2003.4	-523.7	-526.8	-565.0	-412.3	-2027.8
Compensation of employees: debit	-19.1	-25.2	-16.2	-3.3	-63.8	-3.3	-3.6	-2.5	-2.5	-11.9
Other investment income: debit	-466.1	-671.8	-422.9	-378.7	-1939.6	-520.4	-523.2	-562.5	-409.8	-2015.9
Direct investment income: debit	-250.2	-525.8	-282.1	-252.7	-1310.8	-351.2	-415.8	-432.3	-294.2	-1493.6
Portfolio investment income: debit	-50.7	-0.2	-22.2	-0.3	-73.4	-56.0	-0.3	-24.2	-0.2	-80.6
Other investment income: debit	-165.2	-145.9	-118.6	-125.8	-555.4	-113.1	-107.2	-106.0	-115.4	-441.7
<i>Balance on Income</i>	<i>-294.3</i>	<i>-468.4</i>	<i>-238.2</i>	<i>-199.4</i>	<i>-1200.2</i>	<i>-378.6</i>	<i>-349.4</i>	<i>-394.8</i>	<i>-269.5</i>	<i>-1392.4</i>
<i>Balance on goods, services, and income</i>	<i>-1493.0</i>	<i>-1513.0</i>	<i>45.7</i>	<i>-1113.6</i>	<i>-4073.9</i>	<i>-939.7</i>	<i>-755.5</i>	<i>934.3</i>	<i>-1142.0</i>	<i>-1902.9</i>
<i>Current transfers, net</i>	<i>218.9</i>	<i>322.3</i>	<i>203.7</i>	<i>211.3</i>	<i>956.2</i>	<i>385.5</i>	<i>447.2</i>	<i>408.9</i>	<i>305.1</i>	<i>1546.7</i>
Current transfers: credit	412.7	474.3	309.1	366.7	1562.7	553.6	592.6	524.9	426.8	2097.9
Current transfers: debit	-193.8	-152.0	-105.4	-155.4	-606.6	-168.1	-145.4	-116.0	-121.7	-551.2
B. Capital Account ^{2, 7, 8}	182.7	121.5	76.2	96.8	477.2	62.3	-89.6	178.5	139.7	290.8
Capital transfers, net	182.9	121.5	77.6	96.8	478.8	62.3	-112.0	173.2	132.8	256.3
<i>Total, Groups A Plus B</i>	<i>-1091.5</i>	<i>-1069.3</i>	<i>325.6</i>	<i>-805.4</i>	<i>-2640.6</i>	<i>-491.9</i>	<i>-397.9</i>	<i>1521.7</i>	<i>-697.2</i>	<i>-65.4</i>

6.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
C. Financial Account ^{2,8}	-388.9	642.2	9.6	927.1	1190.0	-644.6	151.9	-47.5	539.4	-0.9
Direct investment, net	635.6	432.6	368.2	1061.3	2497.7	23.8	419.6	443.0	572.5	1458.9
Direct investment abroad	-24.7	-22.1	-43.7	176.0	85.5	-28.9	-60.4	-32.6	-57.7	-179.6
Equity capital abroad	-17.8	-16.9	-36.9	193.0	121.4	-22.7	-19.3	-12.9	-43.3	-98.1
Other capital abroad	-9.7	-7.5	-9.3	-19.1	-45.5	-4.1	-34.5	-14.9	-14.1	-67.6
Reinvested earnings abroad	2.8	2.2	2.5	2.1	9.6	-2.1	-6.7	-4.8	-0.3	-13.9
Direct investment in reporting economy ⁹	660.3	454.7	411.9	885.3	2412.2	52.7	480.0	475.6	630.2	1638.6
Equity capital in reporting economy	404.3	559.1	406.6	519.6	1889.6	176.0	272.5	513.7	530.5	1492.7
Other capital in reporting economy ¹⁰	308.0	-39.2	87.8	435.0	791.7	-180.9	142.3	-75.7	51.4	-62.8
Reinvested earnings in reporting economy	-51.9	-65.3	-82.6	-69.2	-269.0	57.6	65.2	37.6	48.2	208.7
Mergers and acquisitions ¹¹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Portfolio investment assets ¹²	-441.1	-48.8	-20.5	-82.7	-593.1	-114.3	-212.1	-90.2	-182.9	-599.5
Equity securities: assets	-28.1	-16.9	-35.3	-67.2	-147.5	-57.1	-49.6	-54.9	-7.2	-168.8
Debt securities: assets	-413.0	-31.9	14.8	-15.5	-445.6	-57.2	-162.5	-35.3	-175.7	-430.7
Portfolio investment liabilities	-48.0	-73.5	47.4	78.5	4.5	-41.8	-107.4	32.6	30.4	-86.3
Equity securities: liabilities	-10.1	2.0	-1.0	12.9	3.8	-17.7	1.6	18.4	5.5	7.8
Debt securities: liabilities	-37.9	-75.6	48.5	65.6	0.6	-24.1	-109.0	14.2	24.8	-94.1
Other investment assets	162.9	-181.8	-225.5	-383.3	-627.7	56.1	406.6	-192.1	97.9	368.5
Trade credits: assets, net ¹³	-74.5	-5.5	-18.0	-24.7	-122.7	-13.1	-82.9	-94.0	0.0	-190.0
Loans: assets	-1.9	-22.4	-22.9	51.6	4.4	-2.0	-35.8	-56.5	-25.9	-120.1
General Government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	8.0	11.9	-1.0	-0.5	18.5	-2.7	-4.8	-52.0	-6.0	-65.5
Other sectors	-9.9	-34.3	-21.9	52.0	-14.1	0.7	-30.9	-4.5	-19.9	-54.6
Currency and deposits: assets ¹⁴	229.7	-126.6	-203.6	-403.6	-504.1	72.1	550.0	-99.4	133.4	656.1
General Government	33.3	11.8	-1.0	6.0	50.2	28.4	6.6	-2.7	8.4	40.8
Banks	251.6	-159.0	-110.9	-259.4	-277.7	-119.1	478.0	-74.3	124.9	409.5
Other sectors	-55.3	20.5	-91.7	-150.2	-276.6	162.8	65.4	-22.5	0.0	205.7
Other assets	9.6	-27.3	18.9	-6.5	-5.3	-1.0	-24.7	57.8	-9.6	22.6
Other investment liabilities	-698.2	513.7	-160.0	253.3	-91.3	-568.3	-354.9	-240.9	21.5	-1142.6
Trade credits: liabilities, net ¹⁵	-134.2	76.6	36.2	44.7	23.2	-94.4	47.1	-50.5	0.0	-97.9
Loans: liabilities	-272.9	401.7	-50.4	429.2	507.5	-181.8	-150.4	-575.3	416.7	-490.9
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General Government	16.2	238.3	-21.7	21.1	254.0	8.9	-1.2	-43.1	58.2	22.8
Banks	-380.0	-15.0	-87.8	484.8	1.9	-210.9	-357.8	-520.5	171.4	-917.8
Other sectors ¹⁰	90.9	178.4	59.0	-76.8	251.6	20.2	208.6	-11.8	187.1	404.1
Currency and deposits: liabilities	-248.7	24.5	-145.7	-220.7	-590.6	-311.1	-272.0	355.7	-414.6	-642.0

6.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Other liabilities	-42.5	10.9	0.0	0.1	-31.5	19.0	20.5	29.3	19.4	88.1
<i>Total, Groups A Through C</i>	<i>-1480.3</i>	<i>-427.1</i>	<i>335.2</i>	<i>121.6</i>	<i>-1450.6</i>	<i>-1136.6</i>	<i>-246.0</i>	<i>1474.2</i>	<i>-157.9</i>	<i>-66.3</i>
D. Net Errors and Omissions	473.5	545.7	-515.1	296.6	800.7	347.2	-136.3	-751.8	223.3	-317.6
OVERALL BALANCE	-1006.8	118.7	-179.9	418.2	-649.8	-789.4	-382.4	722.4	65.4	-383.9
E. Reserves and Related Items	1006.8	-118.7	179.9	-418.2	649.8	789.4	382.4	-722.4	-65.4	383.9
BNB Forex Reserves ¹⁶	1006.8	-118.7	179.9	-418.2	649.8	789.4	382.4	-722.4	-65.4	383.9
Use of Fund credit, net	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Exceptional financing, net	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Analytic presentation in accordance with IMF 5-th edition of the "Balance of Payments Manual".

² Preliminary data.

³ Data from the system INTRASTAT for the EU member states and from customs declarations for non-EU countries.

For 2009 - final NSI data, for 2010 - preliminary NSI data as of 9 March 2011. The recalculation of imports at FOB prices is based on a methodology developed by the BNB and the NSI.

⁴ Estimates for freight transportation following a methodology of the BNB and the NSI.

⁵ Estimates following a methodology of the BNB and the Ministry of Economy. Data for 2009-2010 are based on preliminary NSI data on the numbers of foreign visitors and Bulgarians, who have travelled abroad.

⁶ Estimates following a methodology of the BNB.

⁷ The item includes Capital transfers and Acquisition/Disposal of nonproduced nonfinancial assets.

⁸ A minus sign denotes a capital outflow (increase in assets or decrease in liabilities).

⁹ Data are provided by direct investment companies reporting to BNB, Agency for Privatization, NSI, Central Depository, banks and others.

The 2010 data include only banks' data on reinvested earnings.

¹⁰ On the basis of the quarterly reports submitted to the BNB by the enterprises with financial credits received from non-residents.

¹¹ Mergers and acquisitions are included in this item.

¹² Data are based on banks' data and investment intermediaries reports.

¹³ Data on net change of trade credits-assets paid advances and receivables from suppliers), reported to the BNB are included in this item.

¹⁴ Bank for International Settlements (BIS) data are used for 2009 and January - September 2010. For October - December 2010 - data are subject to revisions.

¹⁵ Data on net change of trade credits-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.

¹⁶ Excluding valuation changes due to the exchange rate changes. A minus sign (-) denotes an increase in the reserves, a positive sign (+) - a decrease.

Source: BNB.

6.2. EXPORTS BY COMMODITY GROUP ¹

COMMODITY GROUPS ²	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
<i>Machines, transport facilities, appliances and tools, including:</i>	2288.6	19.6%	3074.2	19.7%	785.5	34.3%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	913.7	7.8%	1156.3	7.4%	242.6	26.6%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	802.2	6.9%	1042.1	6.7%	239.9	29.9%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	165.9	1.4%	302.4	1.9%	136.5	82.3%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	175.2	1.5%	224.9	1.4%	49.7	28.4%
<i>Base metals and their products, including:</i>	2099.6	17.9%	3066.1	19.7%	966.6	46.0%
Division 74. Copper and articles thereof	1036.0	8.9%	1556.0	10.0%	520.0	50.2%
Division 72. Iron and steel	437.7	3.7%	662.1	4.2%	224.4	51.3%
Division 73. Articles of iron and steel	207.5	1.8%	259.4	1.7%	51.9	25.0%
Division 76. Aluminium and articles thereof	156.4	1.3%	233.5	1.5%	77.1	49.3%
Division 79. Zinc and articles thereof	107.6	0.9%	145.5	0.9%	38.0	35.3%
Division 78. Lead and articles thereof	94.8	0.8%	134.4	0.9%	39.6	41.7%
<i>Animal and vegetable products, food, drinks and tobacco products, including:</i>	2005.7	17.1%	2616.1	16.8%	610.4	30.4%
Division 10. Cereals	351.0	3.0%	549.8	3.5%	198.7	56.6%
Division 24. Tobacco and manufactured tobacco substitutes	350.2	3.0%	471.4	3.0%	121.2	34.6%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	273.8	2.3%	273.0	1.8%	-0.8	-0.3%
Division 02. Meat and edible meat offal	120.6	1.0%	156.5	1.0%	35.9	29.8%
Division 19. Preparations of cereal, flour	115.8	1.0%	139.0	0.9%	23.2	20.0%
<i>Mineral products and fuels, including:</i>	1680.0	14.4%	2309.1	14.8%	629.1	37.4%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1479.1	12.6%	2072.4	13.3%	593.3	40.1%
<i>Textile and leather materials, clothing, footwear and other consumer goods, including:</i>	2021.7	17.3%	2289.8	14.7%	268.1	13.3%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	633.2	5.4%	675.4	4.3%	42.2	6.7%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	513.8	4.4%	525.7	3.4%	11.9	2.3%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	188.3	1.6%	236.3	1.5%	48.0	25.5%
Division 64. Footwear, gaiters and the like; parts of such articles	146.9	1.3%	191.1	1.2%	44.2	30.1%
Division 71. Natural or artificial pearls, precious stones and metals	134.5	1.1%	182.5	1.2%	48.0	35.7%
<i>Chemical products, plastics and rubber, including:</i>	1105.8	9.5%	1513.9	9.7%	408.1	36.9%
Division 30. Pharmaceutical products	294.0	2.5%	420.0	2.7%	126.0	42.9%
Division 39. Plastics and articles thereof	250.1	2.1%	313.6	2.0%	63.5	25.4%
Division 28. Inorganic chemicals	122.9	1.1%	177.4	1.1%	54.4	44.3%
<i>Wood, paper, earthenware and glass products, including</i>	497.8	4.3%	719.1	4.6%	221.3	44.4%
Division 70. Glass and glassware	179.3	1.5%	212.0	1.4%	32.6	18.2%
Division 44. Wood and articles of wood; wood charcoal	141.7	1.2%	206.6	1.3%	64.9	45.8%
TOTAL EXPORTS /FOB/	11699.3	100.0%	15588.3	100.0%	3889.0	33.2%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011

² Commodity groups include chapters from the *Harmonized System for Commodity Description and Coding*.

Source: NSI data processed by the BNB.

6.3. IMPORTS BY COMMODITY GROUP¹

COMMODITY GROUPS ²	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
<i>Mineral products and fuels, including:</i>	4204.4	24.9%	5299.6	27.7%	1095.2	26.0%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	3374.3	20.0%	4246.9	22.2%	872.6	25.9%
Division 26. Ores, Slag and ash	722.9	4.3%	965.3	5.0%	242.4	33.5%
<i>Machines, transport facilities, appliances and tools, including:</i>	4901.1	29.0%	4887.7	25.5%	-13.3	-0.3%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	1523.9	9.0%	1770.6	9.2%	246.7	16.2%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	1791.3	10.6%	1649.0	8.6%	-142.3	-7.9%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	254.6	1.5%	228.7	1.2%	-25.9	-10.2%
<i>Chemical products, plastics and rubber, including:</i>	2225.7	13.2%	2639.3	13.8%	413.7	18.6%
Division 39. Plastics and articles thereof	655.3	3.9%	801.9	4.2%	146.7	22.4%
Division 30. Pharmaceutical products	598.3	3.5%	682.8	3.6%	84.5	14.1%
Division 38. Miscellaneous chemical products	162.2	1.0%	193.0	1.0%	30.8	19.0%
Division 40. Rubber and articles thereof	165.6	1.0%	200.5	1.0%	34.9	21.1%
Division 33. Essential oils	163.3	1.0%	161.3	0.8%	-2.0	-1.2%
Division 29. Organic chemicals	94.6	0.6%	145.0	0.8%	50.4	53.2%
<i>Animal and vegetable products, food, drinks and tobacco products, including:</i>	1743.6	10.3%	1902.1	9.9%	158.5	9.1%
Division 02. Meat and edible meat offal	285.3	1.7%	294.3	1.5%	9.0	3.2%
Division 17. Sugars and sugar confectionery	116.1	0.7%	169.9	0.9%	53.8	46.4%
Division 24. Tobacco and manufactured tobacco substitutes	146.7	0.9%	149.1	0.8%	2.4	1.6%
<i>Textile and leather materials, clothing, footwear and other consumer goods, including:</i>	1653.4	9.8%	1855.4	9.7%	202.0	12.2%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	186.0	1.1%	198.4	1.0%	12.4	6.7%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	183.4	1.1%	184.6	1.0%	1.2	0.7%
Division 60. Knitted or crocheted fabrics	153.4	0.9%	167.3	0.9%	13.9	9.1%
Division 52. Cotton	144.1	0.9%	161.5	0.8%	17.4	12.0%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	145.1	0.9%	160.8	0.8%	15.7	10.8%
<i>Base metals and their products, including:</i>	1415.4	8.4%	1833.2	9.6%	417.8	29.5%
Division 72. Iron and steel	503.7	3.0%	636.0	3.3%	132.3	26.3%
Division 73. Articles of iron and steel	311.4	1.8%	356.2	1.9%	44.8	14.4%
Division 74. Copper and articles thereof	183.2	1.1%	346.9	1.8%	163.7	89.3%
Division 76. Aluminium and articles thereof	240.6	1.4%	295.7	1.5%	55.0	22.9%
<i>Wood, paper, earthenware and glass products, including</i>	732.1	4.3%	744.1	3.9%	12.0	1.6%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	311.6	1.8%	334.5	1.7%	22.8	7.3%
<i>Other Imports ³</i>	0.0	0.0%	0.0	0.0%	0.0	0.0%
TOTAL IMPORTS /CIF/	16875.7	100.0%	19161.4	100.0%	2285.7	13.5%
(-) Freight	1002.9		1160.7			
TOTAL IMPORTS /FOB/	15872.8		18000.8		2127.9	13.4%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011.

² Commodity groups include chapters from the *Harmonized System for Commodity Description and Coding*.

³ Information on imports of goods in Chapter 99 *Customs Concessions of the Customs Tariff* is included.

Source: NSI data processed by the BNB.

6.4. EXPORTS BY USE¹

COMMODITY GROUPS	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	3290.3	28.1%	3958.3	25.4%	668.0	20.3%
Food	670.5	5.7%	840.5	5.4%	170.1	25.4%
Tobacco	67.2	0.6%	127.1	0.8%	59.8	89.0%
Beverages	72.4	0.6%	75.4	0.5%	3.0	4.1%
Clothing and footwear	1183.5	10.1%	1359.7	8.7%	176.2	14.9%
Medicines and cosmetics	389.7	3.3%	536.4	3.4%	146.6	37.6%
Furniture and household appliances	560.9	4.8%	573.8	3.7%	12.9	2.3%
Others	346.1	3.0%	445.4	2.9%	99.3	28.7%
Raw materials	4992.6	42.7%	6821.1	43.8%	1828.5	36.6%
Iron and steel	437.7	3.7%	662.1	4.2%	224.4	51.3%
Non-ferrous metals	1218.7	10.4%	1787.0	11.5%	568.3	46.6%
Chemicals	217.9	1.9%	258.9	1.7%	41.0	18.8%
Plastics and rubber	284.4	2.4%	374.7	2.4%	90.3	31.8%
Fertilizers	43.4	0.4%	121.7	0.8%	78.2	180.0%
Textiles	379.0	3.2%	322.3	2.1%	-56.7	-15.0%
Raw materials for the food industry	920.2	7.9%	1307.6	8.4%	387.4	42.1%
Wood products, paper and paperboard	183.1	1.6%	323.0	2.1%	139.9	76.4%
Cement	9.1	0.1%	11.3	0.1%	2.2	23.7%
Raw tobacco	206.5	1.8%	145.9	0.9%	-60.6	-29.3%
Others	1092.5	9.3%	1506.7	9.7%	414.2	37.9%
Investment goods	1898.3	16.2%	2674.1	17.2%	775.8	40.9%
Machines and equipment	541.4	4.6%	704.2	4.5%	162.8	30.1%
Electrical machines	273.6	2.3%	341.1	2.2%	67.6	24.7%
Vehicles	200.1	1.7%	312.8	2.0%	112.7	56.3%
Spare parts and equipment	371.0	3.2%	581.3	3.7%	210.3	56.7%
Others	512.2	4.4%	734.8	4.7%	222.6	43.5%
Total non energy commodities	10181.3	87.0%	13453.5	86.3%	3272.3	32.1%
Mineral fuels, oils and electricity	1513.2	12.9%	2129.2	13.7%	616.0	40.7%
Petroleum products	1191.3	10.2%	1695.1	10.9%	503.7	42.3%
Others	321.9	2.8%	434.2	2.8%	112.3	34.9%
Other Exports ²	4.8	0.0%	5.6	0.0%	0.8	0.0%
TOTAL EXPORTS /FOB/	11699.3	100.0%	15588.3	100.0%	3889.0	33.2%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011.

² Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

6.5. IMPORTS BY USE ¹

COMMODITY GROUPS	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	3494.1	20.7%	3843.8	20.1%	349.7	10.0%
Food, drinks and tobacco	1111.1	6.6%	1175.5	6.1%	64.4	5.8%
Furniture and household appliances	710.9	4.2%	672.8	3.5%	-38.0	-5.4%
Medicines and cosmetics	735.6	4.4%	801.5	4.2%	65.9	9.0%
Clothing and footwear	285.4	1.7%	462.7	2.4%	177.3	62.1%
Automobiles	170.0	1.0%	182.4	1.0%	12.4	7.3%
Others	481.2	2.9%	548.9	2.9%	67.7	14.1%
Raw materials	5771.6	34.2%	6827.4	35.6%	1055.8	18.3%
Ores	722.9	4.3%	965.3	5.0%	242.4	33.5%
Iron and steel	503.7	3.0%	636.0	3.3%	132.3	26.3%
Non-ferrous metals	303.5	1.8%	512.7	2.7%	209.2	68.9%
Textiles	933.7	5.5%	927.3	4.8%	-6.5	-0.7%
Wood products, paper and paperboard	349.1	2.1%	375.9	2.0%	26.8	7.7%
Chemicals	294.0	1.7%	401.9	2.1%	107.9	36.7%
Plastics and rubber	794.1	4.7%	970.4	5.1%	176.3	22.2%
Raw materials for the food industry	403.1	2.4%	477.1	2.5%	74.1	18.4%
Raw skins	66.7	0.4%	79.6	0.4%	12.9	19.4%
Raw tobacco	86.7	0.5%	97.6	0.5%	10.9	12.5%
Others	1314.1	7.8%	1383.7	7.2%	69.5	5.3%
Investment goods	4205.9	24.9%	4198.5	21.9%	-7.5	-0.2%
Machines and equipment	1506.2	8.9%	1347.8	7.0%	-158.4	-10.5%
Electrical machines	718.5	4.3%	771.1	4.0%	52.6	7.3%
Vehicles	558.5	3.3%	574.2	3.0%	15.7	2.8%
Spare parts and equipment	550.9	3.3%	746.7	3.9%	195.8	35.5%
Others	871.7	5.2%	758.6	4.0%	-113.1	-13.0%
Total non energy commodities	13471.7	79.8%	14869.8	77.6%	1398.1	10.4%
Mineral fuels, oils and electricity	3365.5	19.9%	4234.2	22.1%	868.6	25.8%
Fuels	2855.9	16.9%	3376.4	17.6%	520.6	18.2%
Crude oil and Natural gas	2588.5	15.3%	3083.4	16.1%	494.8	19.1%
Coal	236.2	1.4%	247.4	1.3%	11.2	4.7%
Others	31.1	0.2%	45.7	0.2%	14.6	46.8%
Others	509.7	3.0%	857.7	4.5%	348.0	68.3%
Oils	509.7	3.0%	857.7	4.5%	348.0	68.3%
Other Imports ²	38.4	0.2%	57.5	0.3%	19.0	49.6%
TOTAL IMPORTS /CIF/	16875.7	100.0%	19161.4	100.0%	2285.7	13.5%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011.

² Includes information on imports of goods in Chapter 99 "Customs alleviations" of the Customs Tariff and imports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

6.6. EXPORTS BY MAJOR TRADING PARTNER AND REGION¹

COUNTRIES	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
EU countries - 27 incl.:	7585.2	64.8%	9486.4	60.9%	1901.3	25.1%
EU countries - 15 incl.: ²	5921.1	50.6%	7107.2	45.6%	1186.1	20.0%
Germany	1320.4	11.3%	1658.9	10.6%	338.5	25.6%
Italy	1092.6	9.3%	1509.9	9.7%	417.3	38.2%
Greece	1117.8	9.6%	1236.7	7.9%	119.0	10.6%
France	524.1	4.5%	628.4	4.0%	104.2	19.9%
Belgium	663.8	5.7%	587.3	3.8%	-76.4	-11.5%
Spain	375.4	3.2%	415.9	2.7%	40.5	10.8%
G. Britain	229.8	2.0%	303.3	1.9%	73.5	32.0%
Austria	229.5	2.0%	293.8	1.9%	64.3	28.0%
Netherlands	185.1	1.6%	235.6	1.5%	50.5	27.3%
EU - new member states incl.: ³	1664.1	14.2%	2379.2	15.3%	715.2	43.0%
Romania	1010.1	8.6%	1441.2	9.2%	431.2	42.7%
Poland	183.8	1.6%	267.5	1.7%	83.7	45.6%
Hungary	135.2	1.2%	198.1	1.3%	62.9	46.5%
Europe incl.: ⁴	635.9	5.4%	1187.7	7.6%	551.8	86.8%
Russia	293.5	2.5%	443.5	2.8%	150.0	51.1%
Gibraltar	76.3	0.7%	341.2	2.2%	264.9	347.2%
Ukraine	100.2	0.9%	198.5	1.3%	98.3	98.1%
Balkan countries incl.: ⁵	1683.8	14.4%	2431.0	15.6%	747.2	44.4%
Turkey	846.5	7.2%	1325.4	8.5%	478.9	56.6%
Serbia	414.9	3.5%	585.8	3.8%	170.9	41.2%
Macedonia	239.2	2.0%	331.2	2.1%	92.0	38.5%
Americas incl.:	265.5	2.3%	326.9	2.1%	61.4	23.1%
USA	182.9	1.6%	213.4	1.4%	30.5	16.7%
Asia incl.:	910.2	7.8%	1336.0	8.6%	425.7	46.8%
China	96.0	0.8%	189.1	1.2%	93.1	97.1%
Singapore	219.9	1.9%	187.2	1.2%	-32.7	-14.9%
Other countries	618.7	5.3%	820.5	5.3%	201.7	32.6%
TOTAL EXPORTS /FOB/	11699.3	100.0%	15588.3	100.0%	3889.0	33.2%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011.

² Including EU Member States prior to the enlargement of 1 May 2004.

³ According to Eurostat classification. Including new Member States which joined the EU on 1 May 2004 and on 1 January 2007.

⁴ Including Russia, Switzerland, Ukraine, Gibraltar (UK), Moldova, Belarus, Norway, Liechtenstein, San Marino, Iceland and Monaco.

⁵ Including Turkey, Serbia, Montenegro, Macedonia, Albania, Croatia and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

6.7. IMPORTS BY MAJOR TRADING PARTNER AND REGION¹

COUNTRIES ²	January - December				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
EU countries - 27 incl.:	8997.2	53.3%	9832.8	51.3%	835.7	9.3%
EU countries - 15 incl.: ³	6746.5	40.0%	7232.6	37.7%	486.1	7.2%
Germany	1865.6	11.1%	2003.3	10.5%	137.6	7.4%
Italy	1334.4	7.9%	1457.3	7.6%	122.8	9.2%
Greece	931.1	5.5%	1032.4	5.4%	101.4	10.9%
France	662.5	3.9%	650.2	3.4%	-12.3	-1.9%
Austria	423.6	2.5%	393.3	2.1%	-30.3	-7.1%
Spain	311.2	1.8%	361.0	1.9%	49.8	16.0%
Netherlands	311.8	1.8%	340.6	1.8%	28.8	9.2%
G. Britain	241.7	1.4%	289.5	1.5%	47.7	19.7%
Belgium	274.9	1.6%	269.4	1.4%	-5.4	-2.0%
EU - new member states incl.: ⁴	2250.6	13.3%	2600.2	13.6%	349.5	15.5%
Romania	790.2	4.7%	1133.1	5.9%	342.9	43.4%
Poland	392.5	2.3%	437.8	2.3%	45.3	11.5%
Hungary	359.4	2.1%	387.1	2.0%	27.7	7.7%
Czech Republic	431.7	2.6%	342.3	1.8%	-89.4	-20.7%
Europe incl.: ⁵	3210.6	19.0%	3966.8	20.7%	756.2	23.6%
Russia	2614.5	15.5%	3257.4	17.0%	642.9	24.6%
Ukraine	357.5	2.1%	456.6	2.4%	99.1	27.7%
Balkan countries incl.: ⁶	1313.8	7.8%	1587.2	8.3%	273.3	20.8%
Turkey	935.2	5.5%	1058.0	5.5%	122.7	13.1%
Macedonia	175.9	1.0%	250.9	1.3%	75.0	42.7%
Serbia	151.2	0.9%	215.4	1.1%	64.2	42.4%
Americas incl.:	982.4	5.8%	1011.7	5.3%	29.3	3.0%
USA	314.9	1.9%	292.5	1.5%	-22.4	-7.1%
Peru	131.0	0.8%	228.4	1.2%	97.4	74.4%
Asia incl.:	2207.1	13.1%	2568.4	13.4%	361.3	16.4%
China	908.2	5.4%	1044.8	5.5%	136.6	15.0%
Kazakhstan	310.8	1.8%	308.2	1.6%	-2.7	-0.9%
Other countries	164.6	1.0%	194.6	1.0%	30.0	18.2%
TOTAL IMPORTS /CIF/	16875.7	100.0%	19161.4	100.0%	2285.7	13.5%

¹ For 2009 - final data, for 2010 - preliminary data as of 28 February 2011.

² By country of origin.

³ Including EU Member States prior to the enlargement of 1 May 2004.

⁴ According to Eurostat classification. Including new Member States which joined the EU on 1 May 2004 and on 1 January 2007.

⁵ Including Russia, Switzerland, Ukraine, Gibraltar (UK), Moldova, Belarus, Norway, Liechtenstein, San Marino, Iceland and Monaco.

⁶ Including Turkey, Serbia, Montenegro, Macedonia, Albania, Croatia and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

6.8. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	III.2009	VI.2009	IX.2009	XII.2009	III.2010	VI.2010	IX.2010	XII.2010
International Investment Position, net ¹	-36 088.8	-36 567.1	-35 830.4	-35 578.9	-35 999.2	-36 146.0	-35 204.6	-35 184.8
Assets	20 403.2	20 632.5	21 424.5	22 268.9	21 706.1	21 755.3	22 538.3	23 069.1
Direct investment abroad ²	1 060.0	1 067.5	1 106.8	936.5	978.4	1 041.3	1 053.0	1 112.3
Equity capital and reinvested earnings	1 007.5	1 017.0	1 041.4	851.7	884.5	901.1	915.9	964.7
Other capital	52.5	50.5	65.5	84.8	93.9	140.2	137.1	147.5
Portfolio investment ³	1 567.9	1 657.8	1 724.9	1 807.9	2 006.5	2 191.2	2 320.8	2 664.3
Equity securities	146.7	196.1	258.2	335.3	431.3	443.9	516.7	651.5
Debt securities	1 421.2	1 461.7	1 466.7	1 472.6	1 575.2	1 747.3	1 804.1	2 012.8
Bonds and notes	1 200.7	1 281.5	1 293.4	1 290.4	1 377.7	1 493.4	1 532.1	1 678.7
Money-market instruments	220.5	180.2	173.3	182.2	197.4	253.9	272.0	334.1
Financial derivatives	65.5	29.9	32.7	27.5	38.0	33.0	31.1	23.2
Other investment	5 893.4	5 981.9	6 167.3	6 578.2	6 444.3	6 334.9	6 369.3	6 292.6
Trade credits ⁴	853.6	844.1	847.9	880.6	757.2	828.2	889.5	889.5
Loans ⁵	679.2	674.6	693.0	646.3	655.9	694.2	745.9	774.4
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks	294.8	277.1	276.2	275.6	280.6	288.8	336.5	344.9
Other sectors	384.4	397.5	416.8	370.7	375.3	405.4	409.4	429.6
Currency and deposits ⁶	3 994.4	4 086.4	4 278.4	4 701.3	4 665.2	4 395.7	4 406.0	4 287.2
Other assets	366.2	376.8	348.0	350.0	366.0	416.8	327.9	341.5
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	271.2	256.1	248.7	253.3	270.5	313.4	225.2	230.7
Banks	95.0	120.8	99.3	96.7	95.5	103.3	102.7	110.8
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Reserve assets ⁷	11 816.5	11 895.4	12 392.7	12 918.9	12 239.0	12 154.9	12 764.2	12 976.7
Liabilities	56 492.0	57 199.6	57 254.9	57 847.8	57 705.3	57 901.2	57 742.9	58 254.0
Direct investment in Bulgaria ²	32 998.7	33 572.9	33 848.3	34 140.8	34 646.5	35 136.1	35 474.2	35 901.1
Equity capital and reinvested earnings	20 042.3	20 489.3	20 796.1	20 679.3	21 417.3	21 756.4	22 321.7	22 806.9
Other capital	12 956.3	13 083.6	13 052.2	13 461.5	13 229.2	13 379.7	13 152.5	13 094.1
Portfolio investment ⁸	1 777.8	1 658.8	1 677.7	1 749.2	1 732.9	1 663.0	1 611.4	1 655.0
Equity securities	484.8	476.0	467.3	466.1	439.2	413.7	412.6	412.6
Debt securities	1 293.0	1 182.8	1 210.3	1 283.1	1 293.7	1 249.3	1 198.7	1 242.4
Bonds and notes	1 293.0	1 182.8	1 210.3	1 283.1	1 293.7	1 249.3	1 198.7	1 242.4
Money-market instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives ⁸	72.9	72.2	71.8	31.1	8.9	10.6	8.1	8.5
Other investment	21 642.6	21 895.7	21 657.2	21 926.7	21 317.0	21 091.5	20 649.2	20 689.5

6.8. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	III.2009	VI.2009	IX.2009	XII.2009	III.2010	VI.2010	IX.2010	XII.2010
Trade credits ⁹	1 626.6	1 538.4	1 557.1	1 614.6	1 443.2	1 501.8	1 353.9	1 353.9
Loans	14 223.6	14 544.0	14 444.4	14 895.5	14 746.0	14 706.3	14 056.4	14 511.1
Monetary authorities ¹⁰	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government ¹¹	1 574.0	1 804.4	1 785.0	1 806.1	1 824.4	1 853.2	1 798.8	1 869.4
Banks ¹²	2 557.1	2 534.1	2 440.7	2 922.5	2 706.3	2 349.4	1 823.5	1 999.1
Other sectors ¹³	10 092.6	10 205.4	10 218.7	10 166.9	10 215.4	10 503.8	10 434.1	10 642.6
Currency and deposits ¹⁴	5 738.8	5 753.4	5 601.9	5 384.8	5 085.4	4 833.5	5 169.4	4 762.4
Other liabilities	53.5	59.9	53.8	31.7	42.5	49.9	69.5	62.0
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government	0.2	0.1	0.1	0.1	0.2	0.2	0.2	0.2
Banks	53.4	59.8	53.7	31.6	42.3	49.7	69.4	61.9
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

¹ Preliminary data. The Euro equivalent is calculated using end-of-period exchange rates of the respective foreign currencies.

2009 and 2010 data are revised. The international investment position for Q4 2010 will be revised with Q1 2011 data.

² Information on the compilation of foreign direct investment stocks to be found in "Methodological notes on the compilation of international investment position of Bulgaria" published on the BNB web-site - www.bnb.bg.

³ Portfolio investments in securities issued by non-residents and held by residents. Sources: banks and non-bank investment intermediaries and other financial institutions.

⁴ Data on trade credits-assets (prepaid advances and receivables from suppliers), reported to the BNB are included.

Due to quarterly reporting data are subject to revisions.

⁵ Data are based on the reports by banks and companies on financial credits lent to non-residents. Due to quarterly reporting data are subject to revisions.

⁶ Source: BIS International Banking Statistics. For Q4 2010 the last published data (for September 2010) are used.

⁷ Including monetary and non-monetary gold. Source: Issue Department.

⁸ Source: Central Depository AD.

⁹ Data on trade credits-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.

Due to quarterly reporting data are subject to revisions.

¹⁰ Use of Fund credit.

¹¹ Data source: The Register of Government and Government-guaranteed Debt of the Ministry of Finance. Preliminary data for December 2010 as of March 2, 2011.

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

¹² Data are based on the monthly reports by banks.

¹³ Data source: Local individuals and legal entities (incl. state owned companies and government guaranteed loans from the Register of Government and Government-guaranteed Debt of the Ministry of Finance.). Intracompany loans are excluded. Due to quarterly reporting data are subject to revisions.

¹⁴ Data source: commercial banks (incl. private and state commercial banks). Deposits related to contingent liabilities are excluded.

Source: BNB.

6.9. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR ¹

(million EUR)

	2009				2010			
	III	VI	IX	XII	III	VI	IX	XII
General Government ²	2533.3	2729.9	2734.3	2827.9	2861.4	2873.2	2771.6	2873.0
<i>Short-term</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	2533.3	2729.9	2734.3	2827.9	2861.4	2873.2	2771.6	2873.0
Bonds and Notes ³	1800.3	1610.8	1587.0	1600.7	1648.7	1728.1	1637.0	1660.3
Bonds and Notes held by residents ⁴	-840.9	-685.4	-637.7	-578.9	-611.7	-708.0	-664.2	-656.7
Loans	1574.0	1804.4	1785.0	1806.1	1824.4	1853.2	1798.8	1869.4
Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Banks ⁵	8393.8	8391.4	8140.6	8378.8	7873.8	7272.5	7102.2	6862.1
<i>Short-term</i>	6650.0	6692.6	6470.5	6283.9	5796.0	5580.3	5739.8	5355.0
Loans	857.8	879.4	815.0	867.5	668.3	697.0	500.9	530.9
Currency and deposits	5738.8	5753.4	5601.9	5384.8	5085.4	4833.5	5169.5	4762.5
Other debt liabilities	53.4	59.8	53.7	31.6	42.3	49.7	69.4	61.6
<i>Long-term</i>	1743.9	1698.8	1670.1	2094.9	2077.8	1692.2	1362.4	1507.1
Bonds and Notes	44.5	44.1	44.4	39.9	39.8	39.8	39.8	38.8
Loans	1699.3	1654.7	1625.7	2055.0	2037.9	1652.4	1322.6	1468.2
Other Sectors ⁶	12008.4	11957.1	11992.4	12002.8	11875.3	12195.0	11974.1	12196.4
<i>Short-term</i>	6179.2	6109.6	6201.4	6046.6	5940.4	6144.0	5976.4	6150.0
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	4552.6	4571.2	4644.3	4432.0	4497.2	4642.2	4622.5	4796.1
Trade credits	1626.6	1538.4	1557.1	1614.6	1443.2	1501.8	1353.9	1353.9
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	5829.2	5847.5	5791.1	5956.2	5935.0	6051.1	5997.7	6046.4
Bonds and Notes	289.2	213.2	216.7	221.3	216.8	189.5	186.1	199.9
Loans	5540.0	5634.2	5574.4	5734.9	5718.2	5861.6	5811.5	5846.5
V. Direct investment: intercompany lending	13947.8	14032.6	14164.0	14514.9	14657.9	14964.7	14658.3	14748.0
GROSS EXTERNAL DEBT (I+II+III+IV+V)	36883.3	37111.0	37031.4	37724.5	37268.5	37305.4	36506.2	36679.5

Memo items:

Long-term external debt ⁷	24054.1	24308.8	24359.5	25393.9	25532.1	25581.2	24790.0	25174.5
Short-term external debt	12829.2	12802.2	12671.9	12330.6	11736.4	11724.2	11716.2	11505.0
Public and publicly guaranteed external debt	3935.5	4097.2	4101.0	4178.7	4226.6	4277.7	4169.3	4287.5
Private non-guaranteed external debt	32947.8	33013.8	32930.4	33545.8	33041.9	33027.7	32336.9	32392.0

6.9. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR ¹

(million EUR)

	2009				2010			
	III	VI	IX	XII	III	VI	IX	XII
Revolving credits ⁸	4024.0	4083.4	4169.4	4142.1	4032.4	4152.6	3668.0	3917.9
Trade Credits ^{8,9}	2584.0	2413.5	2351.5	2423.1	2482.8	2644.1	2408.7	2408.7
Credits on demand ⁸	8879.4	8839.9	8982.8	9166.6	8880.9	9091.3	9121.6	9075.6
incl. intercompany loans	5347.8	5302.1	5450.2	5684.5	5534.8	5721.4	5751.7	5734.5
incl. banks' loans	242.0	241.6	190.5	187.8	187.8	184.9	183.8	181.2
Allocations of SDR ¹⁰	-	-	661.0	664.8	688.1	736.2	696.5	708.4

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

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

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

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

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

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

⁷ In accordance with the *EXTERNAL DEBT STATISTICS, Guide for Compilers and Users, IMF 2003* p. 3.14 and p. 7.5 liabilities related to Direct investment are included in the long-term debt.

⁸ The stock of the revolving credits, trade credits and the credits, payable on demand is included in the gross external debt stock of the country.

⁹ Due to the quarterly reporting of firms the data for 2010 are subject to revisions.

¹⁰ In accordance with the fifth edition of the Balance of Payments Manual (BPM5) and in line with the legal acts in force, the treatment of SDR allocations as reserve assets (and not as long-term liabilities as required by the BPM6) shall be maintained until 2014 in national and European statistics.

Until then it shall be shown as a memo item.

Source: BNB.

6.10. GROSS EXTERNAL DEBT DISBURSEMENTS BY INSTITUTIONAL SECTOR¹

(million EUR)

	2009					2010				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
I. General Government²	60.7	303.6	72.3	135.9	572.6	48.2	64.2	32.2	131.7	276.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	60.7	303.6	72.3	135.9	572.6	48.2	64.2	32.2	131.7	276.3
Bonds and Notes	0.7	13.7	3.7	0.0	18.0	2.9	1.1	7.5	1.8	13.3
Bonds and Notes held by residents ³	15.8	20.5	47.6	70.0	153.9	7.9	24.2	23.5	30.0	85.6
Loans	44.3	269.5	21.0	66.0	400.7	37.3	39.0	1.2	99.9	177.4
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks⁴	252.0	319.3	308.4	828.0	1707.7	256.0	587.6	992.6	230.8	2066.9
Short-term	120.9	284.2	226.1	331.1	962.3	228.9	465.0	887.6	52.9	1634.4
Loans	120.2	51.4	22.6	84.3	278.6	30.7	96.6	147.6	41.1	315.9
Currency and deposits ⁵	0.0	186.0	196.8	243.2	626.0	176.7	246.8	708.0	0.0	1131.6
Other debt liabilities	0.7	46.7	6.7	3.6	57.7	21.5	121.5	32.0	11.8	186.8
Long-term	131.1	35.2	82.3	496.8	745.4	27.1	122.6	105.0	177.9	432.5
Bonds and Notes	0.0	0.0	0.3	4.2	4.6	0.0	0.0	0.0	0.0	0.0
Loans	131.0	35.2	82.0	492.6	740.9	27.1	122.6	105.0	177.9	432.5
IV. Other Sectors⁶	345.7	402.0	445.4	462.4	1655.5	295.4	289.8	188.2	336.4	1109.7
Short-term	85.9	111.6	85.3	142.7	425.5	131.7	115.2	55.4	84.8	387.0
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	85.9	111.6	85.3	142.7	425.5	131.7	115.2	55.4	84.8	387.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	259.8	290.3	360.1	319.8	1230.0	163.7	174.6	132.8	251.6	722.7
Bonds and Notes	0.4	0.0	3.4	5.1	9.0	1.0	0.0	0.0	23.8	24.9
Loans	259.5	290.3	356.6	314.6	1221.0	162.7	174.6	132.8	227.8	697.8
V. Direct investment: intercompany lending	832.9	709.9	904.7	1025.0	3472.5	543.1	807.0	370.9	456.8	2177.7
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1491.3	1734.8	1730.7	2451.3	7408.3	1142.6	1748.5	1583.8	1155.6	5630.6

Memo items:

Long-term external debt ⁷	1284.5	1339.0	1419.4	1977.6	6020.5	782.1	1168.4	640.9	1018.0	3609.2
Short-term external debt	206.8	395.8	311.4	473.8	1387.8	360.6	580.2	942.9	137.7	2021.3
Public and publicly guaranteed external debt	96.7	346.1	96.8	177.5	717.1	74.1	81.2	76.0	168.9	400.2
Private non-guaranteed external debt	1394.7	1388.7	1634.0	2273.8	6691.2	1068.6	1667.3	1507.8	986.7	5230.4
Revolving credits ⁸	943.6	1008.7	1251.2	1262.1	4465.5	1292.7	1501.9	1569.1	1837.9	6201.6
Trade Credits ⁸	0.0	2.5	0.0	54.2	56.8	42.6	96.3	0.0	0.0	138.9

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

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

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

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

⁴ Data source: banks.

⁵ Deposits connected with contingent liabilities are not included.

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

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

⁸ Not included in table Disbursements by Institutional Sector.

Source: BNB.

6.11. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR¹

(million EUR)

	Q1 2009			Q2 2009			Q3 2009			Q4 2009			2009 Total		
	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total
I. General Government²	85.4	62.0	147.4	66.6	22.5	89.0	47.6	30.4	78.0	46.9	15.7	62.6	246.5	130.5	377.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	85.4	62.0	147.4	66.6	22.5	89.0	47.6	30.4	78.0	46.9	15.7	62.6	246.5	130.5	377.0
Bonds and Notes	5.3	95.4	100.7	0.0	0.3	0.3	0.7	32.0	32.8	2.1	0.3	2.4	8.1	128.0	136.1
Bonds and Notes held by residents ³	52.0	-44.8	7.2	35.4	0.0	35.4	4.2	-9.9	-5.6	0.0	0.0	0.0	91.6	-54.6	37.0
Loans	28.1	11.4	39.4	31.2	22.2	53.4	42.6	8.2	50.9	44.8	15.4	60.2	146.7	57.2	203.9
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks⁴	952.9	26.4	979.2	317.3	17.1	334.4	596.0	20.2	616.2	581.7	11.0	592.7	2447.8	74.7	2522.5
Short-term	352.7	4.9	357.6	236.9	2.7	239.7	484.3	5.1	489.4	508.6	1.0	509.7	1582.6	13.8	1596.3
Loans	48.9	4.9	53.8	35.7	2.7	38.4	129.5	5.1	134.5	18.9	1.0	19.9	232.9	13.8	246.7
Currency and deposits	248.7	0.0	248.7	161.5	0.0	161.5	342.5	0.0	342.5	463.9	0.0	463.9	1216.5	0.0	1216.5
Other debt liabilities	55.0	0.0	55.0	39.8	0.0	39.8	12.4	0.0	12.4	25.9	0.0	25.9	133.1	0.0	133.1
Long-term	600.2	21.4	621.6	80.4	14.3	94.7	111.6	15.2	126.8	73.0	10.0	83.0	865.3	61.0	926.2
Bonds and Notes	0.0	0.0	0.0	0.4	0.0	0.4	0.0	0.0	0.0	8.7	0.0	8.7	9.2	0.0	9.2
Loans	600.2	21.4	621.6	80.0	14.3	94.3	111.6	15.2	126.8	64.4	10.0	74.4	856.1	61.0	917.1
IV. Other Sectors⁵	286.0	74.6	360.6	293.8	75.4	369.2	435.4	52.1	487.5	517.9	50.9	568.8	1533.2	253.0	1786.2
Short-term	90.2	16.7	106.9	42.2	11.6	53.8	40.1	10.3	50.3	340.7	10.1	350.8	513.1	48.7	561.9
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	90.2	16.7	106.9	42.2	11.6	53.8	40.1	10.3	50.3	340.7	10.1	350.8	513.1	48.7	561.9
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	195.8	57.8	253.7	251.6	63.8	315.4	395.3	41.9	437.2	177.2	40.8	218.0	1020.0	204.3	1224.3
Bonds and Notes	1.0	0.0	1.0	75.9	0.0	75.9	0.0	0.0	0.0	0.4	0.0	0.4	77.3	0.0	77.3
Loans	194.9	57.8	252.7	175.7	63.8	239.5	395.3	41.9	437.2	176.8	40.8	217.6	942.7	204.3	1147.0
V. Direct investment: intercompany lending	651.4	77.4	728.9	473.6	42.6	516.2	722.6	55.4	778.0	625.8	41.7	667.5	2473.4	217.2	2690.6
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1975.7	240.4	2216.1	1151.4	157.5	1308.9	1801.5	158.1	1959.6	1772.3	119.4	1891.7	6700.8	675.4	7376.2

Memo items:

Long-term external debt ⁶	1532.9	218.7	1751.5	872.3	143.2	1015.4	1277.1	142.8	1419.9	923.0	108.2	1031.2	4605.1	612.9	5218.0
Short-term external debt	442.8	21.7	464.5	279.1	14.3	293.4	524.4	15.3	539.7	849.4	11.2	860.5	2095.7	62.5	2158.2
Public and publicly guaranteed external debt	106.0	74.4	180.4	126.4	44.4	170.8	76.8	37.5	114.3	105.0	28.7	133.7	414.1	185.0	599.1
Private non-guaranteed external debt	1869.7	166.0	2035.7	1025.0	113.1	1138.1	1724.7	120.6	1845.3	1667.3	90.6	1758.0	6286.8	490.4	6777.1
Revolving credits ⁷	836.7	28.9	865.5	946.7	25.0	971.7	1132.6	22.2	1154.8	1216.3	20.6	1236.9	4132.3	96.6	4229.0
Trade Credits ⁷	124.0	0.0	124.0	0.8	0.0	0.8	16.5	0.0	16.5	0.0	0.0	0.0	141.3	0.0	141.3

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

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

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

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

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

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

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

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

⁷ Not included in table Debt Service by Institutional Sector.

6.11. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR¹

	(million EUR)									(million EUR)					
	Q1 2010			Q2 2010			Q3 2010			Q4 2010			2010 Total		
	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total
I. General Government²	61.5	63.6	125.1	147.1	13.3	160.5	58.4	31.8	90.3	56.7	12.9	69.7	323.8	121.7	445.5
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	61.5	63.6	125.1	147.1	13.3	160.5	58.4	31.8	90.3	56.7	12.9	69.7	323.8	121.7	445.5
Bonds and Notes	3.3	93.0	96.4	1.3	0.3	1.6	9.1	35.3	44.4	0.5	0.3	0.8	14.2	128.9	143.1
Bonds and Notes held by residents ³	29.7	-36.5	-6.8	105.7	0.0	105.7	5.1	-11.2	-6.1	14.5	0.0	14.5	155.0	-47.7	107.3
Loans	28.5	7.1	35.6	40.1	13.1	53.2	44.2	7.7	52.0	41.7	12.7	54.4	154.6	40.6	195.1
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks⁴	774.2	14.0	788.2	1212.5	9.2	1221.6	831.7	11.3	843.0	522.1	10.0	532.1	3340.4	44.5	3384.9
Short-term	726.9	3.9	730.8	700.9	0.3	701.2	396.4	4.1	400.5	488.5	1.1	489.6	2312.8	9.4	2322.1
Loans	227.9	3.9	231.8	66.4	0.3	66.7	33.5	4.1	37.6	54.3	1.1	55.4	382.0	9.4	391.4
Currency and deposits	487.8	0.0	487.8	518.9	0.0	518.9	352.3	0.0	352.3	414.6	0.0	414.6	1773.6	0.0	1773.6
Other debt liabilities	11.2	0.0	11.2	115.7	0.0	115.7	10.6	0.0	10.6	19.6	0.0	19.6	157.2	0.0	157.2
Long-term	47.3	10.1	57.3	511.6	8.9	520.5	435.3	7.2	442.5	33.5	9.0	42.5	1027.7	35.1	1062.8
Bonds and Notes	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	1.0	0.0	1.0	1.1	0.0	1.1
Loans	47.2	10.1	57.3	511.6	8.9	520.5	435.3	7.2	442.5	32.5	9.0	41.5	1026.6	35.1	1061.7
IV. Other Sectors⁵	264.6	47.4	312.0	161.4	47.0	208.5	201.3	51.1	252.4	233.2	51.8	285.1	860.6	197.4	1058.0
Short-term	62.1	9.2	71.4	42.2	9.6	51.8	52.1	10.6	62.7	42.2	10.4	52.6	198.7	39.8	238.5
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	62.1	9.2	71.4	42.2	9.6	51.8	52.1	10.6	62.7	42.2	10.4	52.6	198.7	39.8	238.5
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	202.5	38.2	240.7	119.2	37.4	156.6	149.2	40.6	189.7	191.0	41.5	232.5	661.9	157.6	819.5
Bonds and Notes	5.5	0.0	5.5	27.4	0.0	27.4	3.3	0.0	3.3	10.1	0.0	10.1	46.3	0.0	46.3
Loans	197.0	38.2	235.1	91.9	37.4	129.3	145.8	40.6	186.4	180.9	41.5	222.4	615.5	157.6	773.2
V. Direct investment: intercompany lending	645.3	46.3	691.6	699.1	50.1	749.2	370.5	30.2	400.7	315.2	37.4	352.6	2030.1	164.0	2194.1
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1745.6	171.4	1916.9	2220.2	119.6	2339.8	1461.9	124.5	1586.4	1127.2	112.2	1239.4	6554.9	527.6	7082.5
Memo items:															
Long-term external debt ⁶	956.5	158.2	1114.7	1477.1	109.7	1586.8	1013.4	109.8	1123.2	596.4	100.7	697.2	4043.4	478.5	4521.9
Short-term external debt	789.0	13.2	802.2	743.1	9.9	753.0	448.5	14.6	463.2	530.8	11.4	542.2	2511.5	49.1	2560.6
Public and publicly guaranteed external debt	85.0	73.0	158.1	174.5	24.7	199.2	85.5	41.6	127.1	100.1	28.8	128.9	445.2	168.1	613.3
Private non-guaranteed external debt	1660.5	98.3	1758.8	2045.6	94.9	2140.6	1376.4	82.9	1459.3	1027.1	83.4	1110.5	6109.7	359.5	6469.3
Revolving credits ⁷	1410.2	20.3	1430.5	1392.9	21.7	1414.6	2005.7	18.1	2023.8	1580.3	18.9	1599.2	6389.1	78.9	6468.0
Trade Credits ⁷	0.0	0.0	0.0	0.0	0.0	0.0	112.2	0.0	112.2	0.0	0.0	0.0	112.2	0.0	112.2

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

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

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

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

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

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

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

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

⁷ Not included in table Debt Service by Institutional Sector.

7. PUBLIC FINANCE

7.1. CONSOLIDATED STATE BUDGET ¹

(million BGN)

	GENERAL GOVERNMENT		CENTRAL GOVERNMENT		LOCAL GOVERNMENT		SOCIAL SECURITY FUNDS	
	2009	2010	2009	2010	2009	2010	2009	2010
Revenue and grants	25 040.9	23 932.6	18 196.1	17 381.5	1 521.7	1 522.3	5 323.1	5 028.8
Tax revenue	20 171.9	19 014.4	14 359.1	13 501.2	539.7	543.3	5 273.1	4 969.8
Corporate taxes	1 762.3	1 353.3	1 762.3	1 353.3	0.0	0.0	0.0	0.0
Personal income tax	2 051.1	2 031.2	2 029.8	2 012.7	21.3	18.5	0.0	0.0
Value added tax	6 432.5	6 267.1	6 432.5	6 267.1	0.0	0.0	0.0	0.0
Excises	3 844.5	3 567.9	3 844.5	3 567.9	0.0	0.0	0.0	0.0
Customs duties and fees	121.6	119.2	121.6	119.2	0.0	0.0	0.0	0.0
Social and health insurance contributions	5 273.1	4 969.8	0.0	0.0	0.0	0.0	5 273.1	4 969.8
Other taxes	686.7	706.0	168.4	181.2	518.4	524.8	0.0	0.0
Non-tax revenue	3 542.8	3 315.4	2 526.0	2 294.0	966.8	962.3	50.0	59.0
Grants	1 326.2	1 602.9	1 310.9	1 586.3	15.3	16.7	0.0	0.0
Total expenditure	25 666.9	26 713.4	11 262.7	11 853.6	5 044.8	4 693.6	9 359.4	10 166.3
Current expenditure	21 275.4	22 477.2	8 308.3	8 731.9	3 614.6	3 585.0	9 352.5	10 160.3
Salaries and social security payments	5 079.6	5 047.4	3 460.1	3 396.7	1 547.2	1 578.1	72.3	72.7
Scholarships	20.4	46.7	18.3	41.4	2.1	5.2	0.0	0.0
Administrative costs	4 319.4	4 500.1	2 470.5	2 718.9	1 771.7	1 711.0	77.2	70.3
Subsidies	1 270.3	1 485.0	1 067.2	1 284.1	203.0	200.9	0.0	0.1
to non-financial enterprises and non-profit organizations	1 051.1	1 242.2	943.6	1 139.6	107.5	102.6	0.0	0.0
for healthcare and medical service	219.3	242.9	123.6	144.5	95.6	98.3	0.0	0.1
Interest	520.8	485.9	501.9	459.7	18.2	26.0	0.7	0.3
on external loans	363.7	336.2	357.7	325.3	5.3	10.6	0.7	0.3
on internal loans	157.1	149.7	144.2	134.3	12.9	15.4	0.0	0.0
Social security and benefits	10 064.9	10 912.0	790.2	831.2	72.4	63.8	9 202.2	10 017.0
Capital expenditure and state reserve growth	3 645.4	3 566.5	2 208.2	2 451.9	1 430.3	1 108.6	6.9	6.0
Installment for the EU budget	746.2	669.7	746.2	669.7	0.0	0.0	0.0	0.0
Transfers/Subsidies and temporary non-interest-bearing loans	0.0	0.0	-7 638.3	-7 567.6	3 132.0	3 257.6	4 506.3	4 310.0
Balance - deficit(-)/surplus(+)	-626.1	-2 780.8	-704.9	-2 039.6	-391.2	86.4	470.0	-827.6
Financing	626.1	2 780.8	704.9	2 039.6	391.2	-86.4	-470.0	827.6
External (net)	618.7	160.9	484.3	53.8	137.0	110.0	-2.6	-2.8
Domestic (net)	-59.9	2 561.7	172.4	1 936.2	235.0	-204.9	-467.4	830.4
Privatization, acquisition of shares and required funds (net)	67.3	58.2	48.1	49.7	19.1	8.5	0.0	0.0
incl. privatization (net)	60.5	46.2	39.5	21.4	21.0	24.8	0.0	0.0

¹ The 2010 information is based on preliminary data from cash-based reports of first-level budget spending units.

Source: Ministry of Finance.

7.2. QUARTERLY FINANCIAL ACCOUNTS FOR GENERAL GOVERNMENT (S13) - STOCKS, CONSOLIDATED^{1,2}

(million BGN)

	ESA'95 Code	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010
I. OUTSTANDING FINANCIAL ASSETS	AF								
Monetary gold and SDRs	AF.1	-	-	-	-	-	-	-	-
Currency and deposits	AF.2	8 041.7	8 124.3	7 479.6	7 313.3	5 987.5	6 382.2	6 536.4	5 929.0
Securities other than shares (excl. fin. derivatives)	AF.33	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Short-term securities	AF.331	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term securities	AF.332	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Financial derivatives	AF.34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	1 246.6	1 235.1	1 232.6	1 247.1	1 245.2	1 271.0	1 108.9	1 146.2
Short-term loans	AF.41	133.9	132.6	123.1	142.6	142.3	149.6	137.8	124.1
Long-term loans	AF.42	1 112.7	1 102.6	1 109.4	1 104.6	1 102.9	1 121.3	971.0	1 022.1
Shares and other equity	AF.5	8 088.9	7 769.6	7 933.8	7 783.8	7 967.6	8 124.3	8 055.6	8 376.9
Quoted shares	AF.511	114.9	146.1	167.2	127.8	130.9	114.6	148.4	209.7
Prepayments of insurance premiums and reserves for outstanding claims	AF.62	36.4	29.2	27.4	27.2	32.3	26.2	24.9	28.9
Other accounts receivable ³	AF.7	3 380.0	3 679.8	3 923.0	3 731.8	4 037.6	4 326.6	4 588.0	4 649.8
TOTAL		20 793.7	20 838.1	20 596.4	20 103.4	19 270.3	20 130.4	20 313.8	20 130.8
II. OUTSTANDING FINANCIAL LIABILITIES	AF								
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Securities other than shares (excl. fin. derivatives)	AF.33	5 902.8	5 878.7	6 028.5	6 259.7	6 328.2	6 437.0	7 082.2	7 282.4
Short-term securities	AF.331	14.3	13.6	14.9	0.0	0.0	0.0	112.7	147.8
Long-term securities	AF.332	5 888.5	5 865.0	6 013.6	6 259.7	6 328.2	6 437.0	6 969.5	7 134.7
Financial derivatives	AF.34	137.7	135.2	130.2	98.5	84.7	75.5	90.8	95.2
Loans	AF.4	3 522.6	4 041.7	4 020.4	4 134.8	4 152.1	4 263.8	4 296.6	4 582.1
Short-term loans	AF.41	11.0	15.3	8.9	21.2	18.4	15.2	97.9	162.1
Long-term loans	AF.42	3 511.6	4 026.4	4 011.4	4 113.6	4 133.7	4 248.5	4 198.7	4 420.0
Shares and other equity	AF.5	3.4	3.4	3.4	3.4	3.4	3.4	3.4	3.4
Net equity of households in life insurance and pension funds	AF.61	-	-	-	-	-	-	-	-
Prepayments of insurance premiums and reserves for outstanding claims	AF.62	-	-	-	-	-	-	-	-
Other accounts payable ³	AF.7	3 054.2	3 551.5	4 042.8	5 071.2	5 004.5	5 266.7	5 343.6	5 379.7
TOTAL		12 620.8	13 610.6	14 225.3	15 567.7	15 572.9	16 046.4	16 816.7	17 343.0

¹ Preliminary data as of 31 March 2011.

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

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

7.3. QUARTERLY FINANCIAL ACCOUNTS FOR GENERAL GOVERNMENT (S13) - TRANSACTIONS, CONSOLIDATED^{1, 2}

(million BGN)

	ESA'95 Code	Q1 2009	Q2 2009	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010
I. NET ACQUISITION OF FINANCIAL ASSETS	F								
Monetary gold and SDRs	F.1	-	-	-	-	-	-	-	-
Currency and deposits	F.2	- 739.4	97.5	- 637.4	- 170.0	-1 336.5	381.3	176.1	- 620.3
Securities other than shares (excl. fin. derivatives)	F.33	- 0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term securities	F.331	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term securities	F.332	- 0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	F.34	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	F.4	- 24.9	17.0	12.4	6.1	- 28.3	-17.5	- 116.9	28.4
Short-term loans	F.41	- 0.6	- 1.3	- 9.4	19.4	- 0.3	7.3	- 11.8	- 13.7
Long-term loans	F.42	- 24.3	18.3	21.9	- 13.4	- 28.0	-24.8	- 105.1	42.1
Shares and other equity	F.5	862.3	7.3	- 18.5	- 339.5	- 76.9	87.4	- 10.0	25.2
Quoted shares	F.511	- 28.3	- 0.2	0.0	- 0.1	- 0.1	0.0	0.0	0.0
Prepayments of insurance premiums and reserves for outstanding claims	F.62	12.1	- 7.2	- 1.8	- 0.2	5.1	-6.0	- 1.3	3.9
Other accounts receivable ³	F.7	85.5	299.8	243.1	- 191.2	267.1	289.0	261.4	61.8
TOTAL		195.7	414.4	- 402.2	- 694.8	-1 169.5	734.1	309.3	- 501.0
II. NET INCURRENCE OF FINANCIAL LIABILITIES	F								
Currency and deposits	F.2	-	-	-	-	-	-	-	-
Securities other than shares (excl. fin. derivatives)	F.33	- 297.4	8.3	10.8	175.4	- 124.8	-26.5	835.8	153.6
Short-term securities	F.331	14.3	- 0.6	1.2	- 14.9	0.0	0.0	112.7	35.0
Long-term securities	F.332	- 311.6	8.9	9.5	190.3	- 124.8	-26.5	723.1	118.5
Financial derivatives	F.34	- 1.3	- 1.1	- 3.6	- 1.9	- 0.5	-0.2	- 0.4	- 1.0
Loans	F.4	35.0	462.0	- 27.8	42.5	7.2	104.4	143.7	281.5
Short-term loans	F.41	- 8.5	4.3	- 6.4	12.2	- 2.7	-3.2	82.6	64.2
Long-term loans	F.42	43.4	457.7	- 21.4	30.2	9.9	107.6	61.1	217.3
Shares and other equity	F.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net equity of households in life insurance and pension funds	F.61	-	-	-	-	-	-	-	-
Prepayments of insurance premiums and reserves for outstanding claims	F.62	-	-	-	-	-	-	-	-
Other accounts payable ³	F.7	255.4	498.2	491.6	1 028.0	- 106.2	261.1	78.3	35.7
TOTAL		- 8.2	967.3	471.0	1 244.0	- 224.3	338.8	1 057.4	469.8

¹ Preliminary data as of 31 March 2011.

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

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

7.4. GOVERNMENT SECURITIES AUCTIONS

	Auction number		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	2009	2010	2009		2010		2009	2010	2009	2010
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, incl.	19	26	488.7	-	753.9	385.6	2.01	3.31	12	11
short-term	3	2	43.2	-	150.8	-	1.25	4.13	11	11
medium-term	10	10	288.0	-	160.0	151.5	2.18	2.83	12	11
long-term	6	14	157.5	-	443.1	234.1	1.92	3.53	12	11

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN)	
	2009	2010	2009	2010
Total	1 302	1 210	1 177.7	2 233.0
1. Registration of government securities sold on an auction principle	199	317	488.7	1 508.1
2. Registration of reverse repurchased prior to maturity government securities through auctions and directly by individuals	15	0	0.1	0.0
3. Principal and interest repayments of matured government securities, incl.	1 088	893	688.9	724.9
- principal	247	136	550.2	591.7
- interest	841	757	138.7	133.2

Notes:

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

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN)	
	2009	2010	2009	2010
Total	8 999	14 957	40 293.0	76 115.3
1. Repo agreements	4 391	7 733	25 407.5	46 061.4
2. Outright purchases and sales	289	771	752.1	1 560.4
3. Transactions with and on behalf of customers	1 906	1 861	3 705.2	3 092.2
4. Blocking/unblocking of government securities, incl.:	2 413	4 592	10 428.3	25 401.3
- for securing budget-supported entites' funds with commercial banks	2 381	4 587	10 216.4	25 381.5
- in case of registered pledges on government securities	33	5	211.9	19.8

Notes:

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

Source: BNB.

8. GENERAL ECONOMIC STATISTICS

8.1. GROSS DOMESTIC PRODUCT

(million BGN at corresponding year prices)

Indicators	2009	2010 ¹		
		Volume	Physical volume index 2009=100, %	Implicit deflators - 2010, %
Gross value added by economic sectors and economic activity groupings	58 695	60 646	3.9	8.2
Agriculture, hunting and forestry; fishing and operation of fish hatcheries and fish farms	2 837	3 190	2.3	5.6
Industry including energy	12 993	14 044	0.9	-2.9
Construction	5 004	4 904	-1.8	-0.4
Wholesale and retail trade, repair of motor vehicles and household goods, hotels and restaurants; transport and communications	14 619	14 303	1.3	2.2
Financial, real-estate, renting and business activities	13 827	14 317	-2.7	7.9
Other service activities	9 417	9 888	0.2	3.1
Adjustments (taxes less subsidies on products)	9 626	9 829	-0.2	2.3
Gross Domestic Product by Final Expenditure components	68 322	70 474	0.2	3.0
Final Consumption Expenditure	54 293	54 251	-1.1	1.1
Individual Consumption	48 264	48 722	-0.6	1.6
of Households	42 942	42 844	-1.3	1.1
of NPISH's	213	271	28.0	-0.6
Individual of General Government	5 108	5 607	3.8	5.7
Collective	6 030	5 529	-5.0	-3.5
Gross Capital Formation	20 063	17 565	-14.0	1.8
Gross Fixed Capital Formation	19 724	16 546	-16.5	0.5
Changes in Inventories	339	1 018	129.8	30.7
Exports of Goods and Services	32 458	40 733	16.3	8.0
Imports of Goods and Services	38 493	42 074	4.5	4.6
Statistical Discrepancy	0	0	.	.

¹ Preliminary data.

Source: NSI.

8.2. CONSUMER PRICES' CHANGE

(%)

Period		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices
2009	January	0.8	0.4	7.1	6.0	0.8	0.4
	February	0.1	0.4	6.0	5.4	0.8	0.8
	March	-0.2	-0.3	4.9	4.0	0.6	0.5
	April	0.7	0.5	4.8	3.8	1.3	1.0
	May	-0.3	0.0	3.9	3.0	1.0	1.0
	June	-0.4	0.1	3.7	2.6	0.6	1.2
	July	-0.6	-0.1	1.6	1.0	0.0	1.0
	August	-0.2	0.1	1.3	1.3	-0.1	1.1
	September	0.0	-0.2	0.2	0.2	-0.1	1.0
	October	0.1	0.2	-0.3	0.3	0.0	1.1
	November	0.1	0.2	-0.1	0.9	0.1	1.3
	December	0.5	0.3	0.6	1.6	0.6	1.6
2010	January	0.6	0.6	0.4	1.8	0.6	0.6
	February	0.6	0.3	0.9	1.7	1.2	0.9
	March	0.2	0.4	1.3	2.4	1.4	1.3
	April	1.1	1.2	1.8	3.0	2.6	2.4
	May	-0.2	0.0	1.9	3.0	2.4	2.4
	June	-0.9	-0.4	1.4	2.5	1.5	2.0
	July	0.4	0.5	2.4	3.2	1.9	2.5
	August	0.1	0.2	2.7	3.2	2.0	2.7
	September	0.8	0.2	3.5	3.6	2.7	2.9
	October	0.6	0.2	3.9	3.6	3.4	3.1
	November	0.7	0.5	4.6	4.0	4.1	3.7
	December	0.4	0.8	4.5	4.4	4.5	4.4

Source: NSI.

8.3. INDUSTRIAL PRODUCTION AND TURNOVER INDICES

(%)

Period		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Industrial Production Index	Industrial Turnover Index	Industrial Production Index	Industrial Turnover Index	Industrial Production Index	Industrial Turnover Index
2009	January	-24.4	-24.1	-19.0	-15.6	-24.4	-24.1
	February	5.6	3.9	-18.4	-16.9	-20.2	-21.1
	March	7.1	3.4	-18.3	-21.0	-14.5	-18.4
	April	-5.2	-3.6	-21.7	-20.6	-18.9	-21.4
	May	-1.1	-1.5	-23.7	-24.1	-19.8	-22.6
	June	8.2	5.2	-19.5	-24.0	-13.2	-18.6
	July	1.4	1.0	-20.3	-23.9	-12.0	-17.8
	August	-7.3	-5.8	-17.1	-23.2	-18.4	-22.6
	September	1.6	4.1	-21.4	-28.2	-17.1	-19.4
	October	5.8	5.0	-16.2	-19.5	-12.3	-15.3
	November	0.9	0.9	-10.7	-13.0	-11.5	-14.6
	December	-0.8	5.5	-12.2	-9.9	-12.2	-9.9
2010	January	-15.4	-18.0	-1.7	-2.7	-15.4	-18.0
	February	-3.3	1.1	-10.0	-5.3	-18.2	-17.1
	March	20.7	17.8	1.4	7.9	-1.2	-2.3
	April	-6.9	-2.1	-0.3	9.6	-8.0	-4.4
	May	-0.3	1.5	0.4	13.0	-8.3	-2.9
	June	12.2	8.3	4.1	16.3	2.9	5.1
	July	-1.8	1.0	0.9	16.3	1.1	6.1
	August	-3.2	1.9	5.4	25.8	-2.1	8.2
	September	3.4	1.5	7.2	22.7	1.2	9.8
	October	1.9	2.1	3.2	19.3	3.1	12.1
	November	3.3	4.0	5.6	23.0	6.5	16.6
	December	0.2	3.8	6.7	21.0	6.7	21.0

Source: NSI.

8.4. PRODUCER PRICE INDICES IN INDUSTRY

(%)

Period		On the previous month			On corresponding month of the previous year			On December of the previous year		
		Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market
2009	January	-0.2	-1.3	2.2	-1.1	2.2	-8.1	-0.2	-1.3	2.2
	February	-1.0	-0.9	-1.4	-3.0	0.6	-10.4	-1.3	-2.2	0.8
	March	0.2	1.0	-1.7	-5.5	-1.1	-14.3	-1.1	-1.2	-1.0
	April	-0.6	-0.9	-0.1	-6.1	-2.3	-13.8	-1.7	-2.0	-1.0
	May	0.7	0.3	1.8	-6.7	-3.2	-13.8	-1.0	-1.7	0.8
	June	0.6	0.2	1.3	-7.3	-5.1	-12.1	-0.4	-1.5	2.1
	July	-1.0	-0.9	-1.4	-10.6	-9.0	-13.9	-1.4	-2.4	0.7
	August	0.2	-0.2	1.2	-10.7	-9.8	-12.8	-1.3	-2.6	1.9
	September	1.4	1.1	1.9	-8.8	-7.8	-11.0	0.1	-1.5	3.8
	October	-1.0	-0.4	-2.1	-9.5	-8.2	-12.0	-0.9	-1.9	1.7
	November	0.6	0.2	1.1	-5.8	-5.3	-7.2	-0.3	-1.7	2.8
	December	1.2	0.9	1.9	0.9	-0.8	4.7	0.9	-0.8	4.7
2010	January	1.8	1.3	3.1	2.9	1.8	5.7	1.8	1.3	3.1
	February	0.1	-0.2	0.5	4.1	2.5	7.6	1.9	1.1	3.6
	March	1.2	1.3	1.3	5.2	2.8	10.9	3.1	2.4	4.9
	April	2.2	1.8	2.8	8.1	5.6	14.0	5.4	4.3	7.8
	May	1.6	0.5	4.3	9.1	5.8	16.8	7.2	4.8	12.4
	June	-0.2	0.0	-0.5	8.4	5.7	14.7	7.0	4.8	11.8
	July	0.6	2.2	-3.0	10.1	8.9	12.9	7.6	7.2	8.5
	August	1.0	0.7	1.4	11.0	10.0	13.2	8.6	7.9	10.1
	September	0.1	0.8	-1.3	9.6	9.7	9.6	8.7	8.8	8.6
	October	-0.4	0.1	-1.3	10.2	10.2	10.5	8.3	8.9	7.2
	November	1.5	1.1	2.3	11.3	11.2	11.8	10.0	10.1	9.7
	December	2.0	1.7	2.7	12.2	12.0	12.7	12.2	12.0	12.7

Source: NSI.

8.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2009					2010				
	I quarter	II quarter	III quarter	IV quarter	Total	I quarter	II quarter	III quarter	IV quarter	Total
EXPORT										
0 Food and live animals	87.2	90.7	84.4	87.3	87.2	99.3	98.2	108.9	110.2	105.6
1 Beverages and tobacco	116.6	110.8	117.2	125.6	118.6	93.0	87.6	116.7	103.7	100.6
2 Crude materials, inedible, except fuels	73.5	68.1	66.9	70.0	69.2	124.7	143.1	131.9	144.7	136.4
3 Mineral fuels, lubricants and related materials	68.3	72.6	75.6	66.0	70.6	104.9	120.5	114.0	118.2	115.7
4 Animal and vegetable oils, fats and waxes	75.6	73.4	70.6	87.9	76.5	100.1	103.4	116.7	132.1	115.9
5 Chemicals and related products, n.e.s.	97.4	91.1	97.4	98.0	95.9	94.1	99.8	97.6	106.4	99.7
6 Manufactured goods classified chiefly by material	72.6	78.7	85.8	89.7	81.5	112.9	124.9	126.9	127.5	123.6
7 Machinery and transport equipment	99.9	98.2	99.0	97.8	98.6	95.4	97.5	99.8	97.8	97.7
8 Miscellaneous manufactured articles, n.e.s.	103.5	106.2	101.9	103.4	103.7	100.2	100.7	101.1	103.2	101.4
TOTAL	84.1	84.9	86.5	86.5	85.6	103.5	111.6	112.5	114.0	110.9
IMPORT										
0 Food and live animals	99.1	99.3	94.6	94.8	96.8	94.2	97.1	101.0	101.6	98.6
1 Beverages and tobacco	101.9	111.0	110.4	106.3	107.6	109.6	103.4	107.3	107.1	106.4
2 Crude materials, inedible, except fuels	71.4	77.7	90.5	98.5	83.9	110.4	143.9	128.6	121.9	126.9
3 Mineral fuels, lubricants and related materials	95.6	83.8	71.0	77.7	81.6	113.5	116.0	123.3	131.3	121.5
4 Animal and vegetable oils, fats and waxes	78.9	74.2	81.2	77.5	77.8	101.5	105.5	112.2	118.0	110.2
5 Chemicals and related products, n.e.s.	94.1	84.7	85.5	86.5	87.4	101.7	102.6	106.5	107.2	104.7
6 Manufactured goods classified chiefly by material	86.7	84.3	86.3	86.3	85.9	97.3	105.9	105.8	108.7	104.8
7 Machinery and transport equipment	103.5	100.3	94.9	90.7	97.0	98.3	92.5	99.2	101.2	98.0
8 Miscellaneous manufactured articles, n.e.s.	104.6	105.3	97.6	100.8	102.0	96.7	90.5	94.2	96.1	94.3
TOTAL	94.4	91.7	89.3	90.0	91.3	100.6	103.8	105.7	107.5	104.6

¹ Based on the annual average prices for the previous year. The 2010 data are preliminary and are subject to revision.

Source: NSI.

8.6. UNEMPLOYMENT

		Unemployed registered at the end of month			% of labour force (total)
		Total	Youths up to 29 years inclusive	Adults	
2009	January	240 782	41 650	199 132	6.50
	February	247 759	43 526	204 233	6.69
	March	254 899	46 111	208 788	6.88
	April	260 693	48 247	212 446	7.04
	May	262 097	48 046	214 051	7.08
	June	270 136	49 080	221 056	7.29
	July	282 211	52 315	229 896	7.62
	August	291 852	53 760	238 092	7.88
	September	297 515	54 593	242 922	8.03
	October	304 915	56 637	248 278	8.23
	November	320 758	59 628	261 130	8.66
	December	338 144	62 422	275 722	9.13
2010	January	366 887	67 116	299 771	9.90
	February	380 244	70 447	309 797	10.26
	March	375 607	70 033	305 574	10.14
	April	368 666	67 583	301 083	9.95
	May	352 968	62 843	290 125	9.53
	June	343 009	60 577	282 432	9.26
	July	341 999	61 440	280 559	9.23
	August	338 520	60 489	278 031	9.14
	September	334 671	59 639	275 032	9.03
	October	330 371	59 431	270 940	8.92
	November	335 970	60 781	275 189	9.07
	December	342 419	61 616	280 803	9.24

Source: National Employment Agency.

8.7. EMPLOYED UNDER LABOUR CONTRACT ¹

		Payroll number ²			Change on previous month (%)			
		Total for the economy			Total for the economy			
			Public sector	Private sector		Agriculture, forestry and fishery	Industry	Services
2008	January	2 437 868	632 692	1 805 176	0.07	2.09	1.20	-0.67
	February	2 428 217	637 466	1 790 751	-0.40	0.26	-1.20	0.06
	March	2 412 868	640 649	1 772 219	-0.63	8.12	-1.56	-0.42
	April	2 404 891	640 550	1 764 341	-0.33	7.77	-1.44	-0.02
	May	2 402 606	637 200	1 765 406	-0.10	3.09	-1.34	0.48
	June	2 402 243	631 492	1 770 751	-0.02	-0.21	-0.81	0.45
	July	2 398 168	625 093	1 773 075	-0.17	-0.43	-1.16	0.40
	August	2 374 967	618 584	1 756 383	-0.97	-1.28	-1.01	-0.93
	September	2 338 296	618 426	1 719 870	-1.54	-0.05	-1.34	-1.72
	October	2 307 846	620 063	1 687 783	-1.30	-4.03	-0.96	-1.36
	November	2 281 140	617 009	1 664 131	-1.16	-5.52	-1.83	-0.59
	December	2 254 029	608 916	1 645 113	-1.19	-8.00	-1.96	-0.48
2009	January	2 197 461	587 999	1 609 462	-2.51	-5.45	-2.10	-2.61
	February	2 184 734	587 762	1 596 972	-0.58	-0.26	-0.86	-0.44
	March	2 190 393	591 867	1 598 526	0.26	6.98	0.00	0.14
	April	2 198 593	588 159	1 610 434	0.37	9.75	0.02	0.18
	May	2 210 739	586 546	1 624 193	0.55	1.47	-0.18	0.91
	June	2 228 116	582 734	1 645 382	0.79	1.72	0.20	1.05
	July	2 238 135	576 440	1 661 695	0.45	1.26	0.59	0.34
	August	2 227 939	575 113	1 652 826	-0.46	-0.47	-0.11	-0.64
	September	2 198 087	576 695	1 621 392	-1.34	-0.41	-0.40	-1.88
	October	2 180 432	582 799	1 597 633	-0.80	-2.88	-0.70	-0.76
	November	2 170 241	583 725	1 586 516	-0.47	-4.20	-0.63	-0.21
	December	2 147 792	579 823	1 567 969	-1.03	-7.87	-1.74	-0.36

¹ Preliminary data.

² Payroll number as of the last working day of the month.

Source: NSI.

8.8. AVERAGE MONTHLY SALARY OF EMPLOYED UNDER LABOUR CONTRACT¹

(BGN)

		Total for the economy					
		Sectors by tipe of ownership			Economic sectors		
		Public sector	Private sector	Agriculture, forestry and fishery	Industry	Services	
2009	January	557	657	522	416	532	578
	February	553	651	517	423	535	568
	March	579	709	531	443	568	592
	April	593	696	554	449	564	616
	May	585	711	539	428	574	599
	June	587	707	543	459	581	596
	July	578	683	540	458	577	584
	August	576	679	538	445	579	580
	September	594	732	544	467	587	603
	October	594	718	547	452	585	606
	November	600	714	557	453	589	613
	December	625	769	570	467	602	645
2010	January	611	707	575	436	584	633
	February	610	707	573	434	584	632
	March	636	724	602	465	621	651
	April	643	720	613	474	618	664
	May	640	747	600	456	621	659
	June	636	727	602	485	629	647
	July	637	727	604	513	625	649
	August	630	711	601	487	621	642
	September	649	755	609	527	638	660
	October	650	750	613	494	630	669
	November	667	768	629	528	641	688
	December	691	812	645	521	662	715

¹ Preliminary data.

Source: NSI.

9. STATISTICS OF THE ISSUED BANKNOTES AND COINS

9.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES ¹

(BGN'000)

Denominations	31.12.2008	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Banknotes, total	11 490 860	11 641 127	12 338 158	12 919 144	13 660 800	13 316 854	13 022 055	13 239 711	13 466 425
New issues ²	11 482 920	11 633 187	12 330 218	12 911 203	13 652 925	13 308 979	13 014 204	13 231 867	13 458 589
100 levs	2 571 589	2 539 651	2 510 102	2 484 728	3 366 630	3 331 766	3 281 516	3 237 648	3 239 094
50 levs	4 084 603	4 460 066	4 859 015	4 776 899	4 692 484	4 596 966	4 504 009	4 901 721	5 253 183
20 levs	3 053 279	2 912 647	3 191 518	3 773 956	3 672 721	3 555 959	3 430 653	3 277 768	3 212 312
10 levs	1 412 637	1 343 267	1 287 079	1 433 424	1 515 119	1 451 348	1 367 626	1 246 724	1 211 468
5 levs	253 140	216 892	336 502	309 133	287 433	265 931	245 763	396 496	380 630
2 levs	103 480	156 471	141 810	128 872	114 367	102 838	180 492	167 368	157 761
1 lev	4 191	4 191	4 191	4 191	4 171	4 171	4 145	4 143	4 141
Old issues ³	7 940	7 940	7 940	7 940	7 875	7 875	7 851	7 843	7 836

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

² Issues after 5 July 1999.

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

Source: BNB.

9.2. DENOMINATION COMPOSITION OF THE ISSUED COINS ¹

(BGN'000)

Denominations	31.12.2008	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010	30.09.2010	31.12.2010
Coins in circulation, total	159 839	162 807	168 307	169 507	172 789	181 579	182 989	186 620	189 320
New issues ²	159 820	162 788	168 288	169 488	172 770	181 560	182 970	186 620	189 320
1 lev	74 943	74 943	74 943	74 943	74 943	79 943	79 943	79 943	79 943
50 stotinkas	29 573	30 723	34 573	34 573	34 573	38 073	38 073	38 073	38 073
20 stotinkas	24 593	25 593	25 593	25 593	28 593	28 593	28 593	29 993	32 593
10 stotinkas	16 141	16 641	18 141	18 141	18 141	18 141	18 641	20 141	20 141
5 stotinkas	7 037	7 037	7 037	7 787	7 787	7 787	8 137	8 787	8 787
2 stotinkas	4 608	4 807	4 807	5 107	5 308	5 348	5 908	6 008	6 008
1 stotinka	2 924	3 044	3 194	3 344	3 424	3 674	3 674	3 674	3 774
Old Issues ³	19	19	19	19	19	19	19		
Commemorative coins ⁴	4 968	5 080	5 120	5 150	5 550	5 610	5 650	5 700	6 012

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

² Issues after 5 July 1999.

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

Source: BNB.