



Bulgarian National Bank

REPORT • January – June 2010

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Abbreviations

APRC	Annual Percentage Rate of Cost
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
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
MFI	Monetary Financial Institutions
MMFs	Money Market Funds
MU	Monetary Union
NEA	National Employment Agency
NPISHs	Non-profit Institutions Serving Households
NCEA 2003	National Classification of Economic Activities, 2003 of the National Statistical Institute.
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

	2008	2009		2009	2010	
		Q1	Q2		Q1	Q2
REAL SECTOR ¹						
Gross value added (million BGN) ²	57 733	12 535	14 687	58 864	12 678	14 606
Gross value added (annual real growth rate, %) ²	6.3	-2.7	-0.2	-2.7	-1.1	0.5
Gross domestic product (million BGN) ²	69 295	14 276	17 252	68 537	14 366	16 875
Gross domestic product (annual real growth rate, %) ²	6.2	-4.9	-3.4	-4.9	-3.2	-1.4
Final consumption (million BGN) ²	57 496	12 935	14 308	56 406	12 244	13 335
Gross capital formation (million BGN) ²	26 015	3 768	5 004	17 562	3 263	4 311
Exports of goods and services (million BGN) ²	40 342	6 760	7 829	32 783	7 327	9 692
Imports of goods and services (million BGN) ²	54 557	9 187	9 888	38 213	8 468	10 463
GDP deflator (change, %) ³	8.4	2.9	8.2	4.1	3.6	1.2
Consumer price index						
period over period change, % ⁴	7.8	0.6	0.2	0.6	1.4	1.0
annual change, % ⁵	12.3	6.0	4.1	2.8	0.9	1.7
Harmonized index of consumer prices						
period over period change, % ⁴	7.2	0.2	0.5	1.6	1.2	1.4
annual change, % ⁵	12.0	5.1	3.1	2.5	1.9	2.9
Producer price index, total (change, %) ⁶	0.2	-	-	0.9	-	-
Producer price index on domestic market (change, %) ⁶	4.7	-	-	-0.8	-	-
Producer price index on non-domestic market (change, %) ⁶	-8.7	-	-	4.7	-	-
Industrial production index (period over period change, %) ⁷	0.7	-20.7	2.9	-18.3	-7.4	8.1
Industrial production index (annual change, %) ⁷	0.7	-18.5	-21.6	-18.3	-3.1	1.7
Terms of trade (%)	1.5	-10.9	-7.4	-6.2	2.9	7.5
Goods export price index (change, based on the annual average prices for the previous year, %)	8.5	-15.9	-15.1	-14.4	3.5	11.6
Goods import price index (change, based on the annual average prices for the previous year, %)	6.9	-5.6	-8.3	-8.7	0.6	3.8
Employed (thousands) ⁸	2 467	-	-	2 295	-	-
Unemployed (thousands) ^{9,10}	232	-	-	338	-	-
Unemployment (%) ^{9,10}	6.3	-	-	9.1	-	-
Average monthly wages and salaries (BGN)	545	563	588	591	619	640
Gross domestic product per capita (BGN)	8 753	-	-	8 735	-	-
PUBLIC FINANCE						
<i>CONSOLIDATED FISCAL PROGRAMME ¹¹</i>						
	<i>(million BGN)</i>					
Revenue and grants	27 313.2	6 401.1	6 552.1	25 040.9	5 171.0	6 017.7
Tax revenue	22 166.9	5 159.2	4 963.2	20 171.9	4 181.9	4 581.8
Non-tax revenue and grants	5 146.3	1 241.9	1 589.0	4 869.0	989.2	1 435.9
Total expenses	25 323.4	5 888.2	6 887.1	25 666.9	6 840.4	5 863.7
Interest expenses	585.0	271.7	70.4	520.8	251.1	52.0
Non-interest expenses	24 738.4	5 616.5	6 816.7	25 146.1	6 589.3	5 811.7
Primary balance	2 574.8	784.6	-264.6	-105.3	-1 418.3	206.0
Cash deficit(-) / surplus(+)	1 989.8	512.9	-335.0	-626.1	-1 669.4	154.0
Government and government guaranteed debt	10 709.9	10 516.7	10 542.9	10 640.9	10 698.8	10 970.4
	<i>(% of GDP) ¹³</i>					
Revenue and grants	39.4	9.3	9.6	36.5	7.3	8.5
Tax revenue	32.0	7.5	7.2	29.4	5.9	6.5
Non-tax revenue and grants	7.4	1.8	2.3	7.1	1.4	2.0
Total expenses	36.5	8.6	10.0	37.4	9.7	8.3
Interest expenses	0.8	0.4	0.1	0.8	0.4	0.1
Non-interest expenses	35.7	8.2	9.9	36.7	9.3	8.2
Primary balance	3.7	1.1	-0.4	-0.2	-2.0	0.3
Cash deficit(-) / surplus(+)	2.9	0.7	-0.5	-0.9	-2.4	0.2
Government and government guaranteed debt	15.5	15.3	15.4	15.5	15.1	15.5
<i>GOVERNMENT FINANCE STATISTICS - ESA '95 METHODOLOGY ¹²</i>						
Deficit(-) / surplus(+) (million BGN)	1 148.8	-	-	-3 210.7	-	-
Deficit(-) / surplus(+) (% of GDP)	1.7	-	-	-4.7	-	-
MONEY AND CREDIT ¹⁴						
	<i>(million BGN) ⁹</i>					
Net foreign assets	13 944.1	13 256.8	13 600.2	14 710.7	14 832.4	14 939.2
Foreign assets	32 538.6	30 585.5	30 921.5	33 309.2	32 401.9	31 510.8
Foreign liabilities	18 594.4	17 328.7	17 321.3	18 598.5	17 569.5	16 571.6
Net domestic assets	44 755.8	45 500.4	45 576.3	47 422.9	48 264.1	49 149.4
Domestic credit	44 533.1	45 327.5	45 538.6	47 574.0	48 682.5	49 701.3
Claims on government sector	-5 175.2	-4 736.8	-4 941.1	-4 011.0	-2 679.0	-1 799.6
Claims on non-government sector	49 708.3	50 064.3	50 479.7	51 585.0	51 361.5	51 500.8
Claims on households and NPISHs	18 098.0	18 265.6	18 402.5	19 145.5	19 064.1	19 076.5
Claims on non-government sector (annual growth rate, %)	31.6	24.0	11.2	3.8	2.6	2.0
Claims on households and NPISHs (annual growth rate, %)	31.3	24.7	13.0	5.8	4.4	3.7

1. MACROECONOMIC INDICATORS

	2008	2009		2009	2010	
		Q1	Q2		Q1	Q2
Net foreign assets of other MFIs	-10 851.7	-9 790.2	-9 580.4	-9 164.7	-7 767.6	-7 316.3
Foreign assets of other MFIs	7 645.4	7 446.1	7 627.8	8 013.9	8 436.4	7 709.7
Foreign liabilities of other MFIs	18 497.0	17 236.3	17 208.2	17 178.6	16 203.9	15 025.9
Money M1 (Narrow money)	19 866.6	17 749.8	17 909.5	18 125.0	17 394.1	18 068.5
Money M2 (M1 + Quasi-money)	45 687.9	44 841.9	45 497.3	47 633.5	48 275.3	49 116.5
Money M3 (Broad money)	45 777.8	44 891.9	45 536.1	47 690.1	48 347.9	49 195.8
BNB international reserves ¹⁵	24 864.8	23 111.0	23 265.3	25 267.1	23 937.3	23 773.0
Reserve money	14 185.8	11 923.8	12 235.8	12 946.3	12 636.5	12 561.8
Money in circulation	9 179.4	7 799.0	7 809.8	8 049.1	7 474.1	7 542.7
Deposits of other MFIs	5 006.4	4 124.7	4 426.0	4 897.2	5 162.4	5 019.1
	<i>(% of GDP) ¹³</i>					
Money M1 (Narrow money)	28.7	25.9	26.1	26.4	24.6	25.6
Money M2 (M1 + Quasi-money)	65.9	65.4	66.4	69.5	68.3	69.5
Money M3 (Broad money)	66.1	65.5	66.4	69.6	68.4	69.6
Domestic credit	64.3	66.1	66.4	69.4	68.9	70.3
Claims on government sector	-7.5	-6.9	-7.2	-5.9	-3.8	-2.5
Claims on non-government sector	71.7	73.0	73.7	75.3	72.7	72.9
Claims on households and NPISHs	26.1	26.7	26.9	27.9	27.0	27.0
	<i>Interest rates ¹⁶</i>					
Base interest rate ¹⁷	5.12	4.20	2.71	2.40	0.27	0.18
Interbank money market	5.29	3.76	2.47	2.43	0.36	0.33
SOFIBOR 3 months	7.14	6.74	5.99	5.72	4.31	4.19
Yield on long-term government securities ¹⁸	4.99	6.27	5.82	5.50	4.82	5.29
Long-term interest rate for convergence assessment purposes ¹⁹	5.38	7.32	7.20	7.21	6.18	6.09
<i>New business ²⁰</i>						
Deposits with agreed maturity	5.58	6.86	7.04	6.97	6.13	5.28
Short-term loans ²¹	10.69	10.86	11.44	10.15	8.66	8.38
Long-term loans ²¹	10.55	11.47	12.08	11.82	11.72	11.40
Annual percentage rate of charge ²²	11.46	13.04	14.08	13.84	13.46	13.40
<i>Outstanding amounts ²⁰</i>						
Overnight deposits ²³	0.79	0.72	0.73	0.69	0.66	0.54
Deposits with agreed maturity	6.01	6.48	6.76	6.80	6.64	6.09
Overdraft ²³	11.39	11.12	11.38	11.31	11.23	11.25
Short-term loans ²²	11.27	10.97	11.45	9.91	9.60	9.55
Long-term loans ²¹	11.54	11.20	11.22	11.06	10.97	10.99
EXTERNAL SECTOR ¹⁴						
Gross External Debt ²⁴						
	<i>(million EUR) ⁹</i>					
Gross external debt	37 112.4	36 853.8	37 065.6	37 808.1	37 257.8	37 168.2
Public sector ²⁵	3 908.7	3 928.6	4 090.4	4 172.5	4 223.4	4 272.8
Private sector ²⁶	33 203.7	32 925.1	32 975.2	33 635.6	33 034.4	32 895.5
Net external debt	19 491.5	20 153.3	20 220.2	19 495.9	19 409.5	19 775.6
Gross external debt (% of exports of GNFS) ²⁷	180.3	-	-	227.6	-	-
Short term debt/Gross external debt (%)	35.5	34.9	34.6	32.7	31.4	31.1
	<i>(% GDP) ¹³</i>					
Gross external debt	104.7	105.2	105.8	107.9	103.1	102.9
Public Sector	11.0	11.2	11.7	11.9	11.7	11.8
Private Sector	93.7	94.0	94.1	96.0	91.4	91.0
Short term debt	37.2	36.7	36.6	35.3	32.4	32.0
Net External Debt	55.0	57.5	57.7	55.6	53.7	54.7
Balance of Payments ^{24, 28}						
	<i>(million EUR)</i>					
Current account	-8 191.0	-1 415.6	-2 651.0	-3 477.0	-551.4	-807.6
Trade balance ²⁹	-8 597.3	-1 155.7	-2 413.1	-4 173.6	-561.0	-1 330.8
Exports, FOB	15 203.8	2 658.1	5 396.2	11 699.3	3 042.6	6 842.3
Exports, FOB (year over year percentage change)	12.5	-27.2	-30.3	-23.1	14.5	26.8
Imports, FOB	23 801.1	3 813.8	7 809.3	15 872.8	3 603.7	8 173.1
Imports, FOB (year over year percentage change)	14.7	-29.7	-34.9	-33.3	-5.5	4.7
Current and capital account	-7 913.6	-1 233.0	-2 346.8	-2 999.8	-489.3	-854.9
Capital and financial account	11 686.6	49.6	1 037.8	2 670.6	-634.0	-482.2
Financial account	11 409.2	-133.0	733.7	2 193.4	-696.1	-434.9
Foreign direct investment ³⁰	6 685.9	917.9	1 598.8	3 281.9	36.4	604.5
Foreign direct investment/Current account deficit (%)	81.6	64.8	60.3	94.4	6.6	74.9

1. MACROECONOMIC INDICATORS

	2008	2009		2009	2010	
		Q1	Q2		Q1	Q2
Portfolio investment - assets ³¹	-296.2	-441.1	-489.9	-593.1	-107.0	-310.3
Portfolio investment - liabilities ³¹	-477.9	-48.0	-121.5	4.5	-41.8	-149.3
Other investments - assets ³¹	132.0	162.6	-19.1	-629.7	55.5	484.1
Other investments - liabilities ³¹	5 848.3	-699.7	-187.4	40.3	-619.2	-1 003.8
BNB reserve assets in months of GNFS imports	5.5	5.4	6.1	8.0	7.7	7.5
	(% GDP) ¹³					
Current account	-23.1	-4.0	-7.6	-9.9	-1.5	-2.2
Trade balance	-24.3	-3.3	-6.9	-11.9	-1.6	-3.7
Exports, FOB	42.9	7.6	15.4	33.4	8.4	18.9
Imports, FOB	67.2	10.9	22.3	45.3	10.0	22.6
Services, net	3.8	-0.1	0.5	3.7	0.0	1.2
Travel, net	3.7	0.0	0.8	4.1	0.2	1.3
Income, net	-5.0	-1.2	-2.7	-4.4	-1.1	-2.0
Current transfers, net	2.3	0.6	1.5	2.7	1.1	2.3
Current and capital account	-22.3	-3.5	-6.7	-8.6	-1.4	-2.4
Capital and financial account	33.0	0.1	3.0	7.6	-1.8	-1.3
Financial account	32.2	-0.4	2.1	6.3	-1.9	-1.2
Foreign direct investment	18.9	2.6	4.6	9.4	0.1	1.7
Portfolio investment - assets	-0.8	-1.3	-1.4	-1.7	-0.3	-0.9
Portfolio investment - liabilities	-1.3	-0.1	-0.3	0.0	-0.1	-0.4
Other investment - assets	0.4	0.5	-0.1	-1.8	0.2	1.3
Other investment - liabilities	16.5	-2.0	-0.5	0.1	-1.7	-2.8
Other indicators						
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	1.47	1.38	1.36	1.45	1.59
Nominal effective exchange rate (index June 1997 = 100)	131.2	133.3	133.0	134.0	131.6	128.9
Real effective exchange rate (index June 1997 = 100) ²²	173.9	176.7	174.9	174.3	171.8	167.6

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 2009 and 2010.

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 Annual data - annual rate (end of period); quarterly data - as compared to the corresponding period of the previous year.

⁵ Annual data - average annual change; quarterly data - as compared to the corresponding period of the previous year.

⁶ 2005=100. Annual data - annual rate (end of period).

⁷ 2005=100, seasonally unadjusted. Annual and quarterly data - average change for the period.

⁸ Employed under a labour contract. Annual data - annual average number of employees; monthly data - as at the end of the period.

⁹ As of end of the corresponding period.

¹⁰ Unemployed registered. Source: National Employment Agency.

¹¹ On cash basis. Source: Ministry of Finance.

¹² Source: National Statistical Institute and Ministry of Finance. European System of Accounts, 1995. Data are compiled in accordance with Council Regulation (EC) № 3605/93 on the application of the Protocol on the excessive deficit procedure.

¹³ The 2010 data are calculated on the basis of a GDP projection of 70 675 million BGN.

¹⁴ Preliminary data for 2009 and 2010. Source: BNB and other MFIs. Other MFIs comprise credit institutions (banks) and money market funds.

¹⁵ It is equal to the total assets of the BNB's Issue Department.

¹⁶ 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.

¹⁷ The base interest rate replicates the average annual yield on 3-month government securities achieved on the primary market. It equals the simple average of the index LEONIA (LEv OverNight Interest Average, a reference rate of the

¹⁸ 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.

¹⁹ 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

²⁰ Preliminary data for 2009 and 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 sectors.

²¹ 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.

²² 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.

²³ Interest rates on new business and on outstanding amounts for overnight deposits and overdraft coincide.

²⁴ Preliminary data for 2009 and 2010.

²⁵ Source: Ministry of Finance, Bulgarian National Bank, banks, local companies.

²⁶ Sources: banks, local companies.

²⁷ Goods and non-factor services. The indicator is calculated on an annual basis.

²⁸ Cumulative data.

²⁹ Preliminary data for 2009. For 2010 - preliminary NSI data, which include data from the *INTRASTAT* system for the EU member states and customs declarations for non-EU countries.

³⁰ 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 2009 and 2010.

³¹ 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.

³² Based on CPI as at the end of the corresponding period.

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
Assets	24 509 909	23 806 106	23 937 327	23 529 353	23 884 380	23 772 971
1. Cash and foreign currency denominated deposits	3 278 035	4 478 183	4 216 183	4 208 761	4 698 752	5 206 891
2. Monetary gold and other monetary gold instruments	1 945 208	2 050 969	2 067 125	2 214 667	2 454 369	2 536 329
3. Investments in securities	19 286 666	17 276 954	17 654 019	17 105 925	16 731 259	16 029 751
Liabilities	24 509 909	23 806 106	23 937 327	23 529 353	23 884 380	23 772 971
1. Notes and coins in circulation	7 497 006	7 459 622	7 474 114	7 416 052	7 478 216	7 542 740
2. Liabilities to banks	4 756 940	4 852 111	5 162 362	4 716 138	4 673 274	5 019 073
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
4. Liabilities to other depositors	375 648	492 954	485 487	469 458	543 312	552 882
5. Banking Department deposit	4 881 818	5 053 969	5 089 678	4 855 133	5 194 792	5 255 098

(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
Assets	6 551 264	6 745 115	6 776 103	6 552 233	6 968 667	7 036 911
1. Gold and other precious metals	28 806	30 194	30 716	32 899	35 860	36 911
2. Receivables from central government	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
4. Fixed tangible and intangible assets	205 903	203 785	202 355	200 810	199 167	197 749
5. Other assets	7 063	9 894	9 752	9 699	10 510	10 351
6. Deposit with Issue Department	4 881 818	5 053 969	5 089 678	4 855 133	5 194 792	5 255 098
Liabilities	6 551 264	6 745 115	6 776 103	6 552 233	6 968 667	7 036 911
1. Borrowings from IMF	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
3. Other liabilities	11 340	28 986	16 569	12 634	12 815	10 950
Total liabilities:	2 661 834	2 718 293	2 698 912	2 715 498	2 865 123	2 880 676
4. Capital	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
6. Retained earnings	513 450	547 963	599 691	166 723	187 591	161 940
Total equity:	3 889 430	4 026 822	4 077 191	3 836 735	4 103 544	4 156 235

Source: BNB.

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386
BGN / EUR 1	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
Foreign assets	30 585 465	30 921 468	31 911 755	33 309 249	32 401 884	31 510 827
Cash in foreign currency	552 301	644 872	660 024	698 443	657 522	689 527
o/w EUR	423 743	511 010	539 891	579 495	540 568	540 706
Deposits	8 450 078	7 939 019	7 912 009	8 615 945	8 975 133	9 014 189
in BGN	269 300	246 853	312 292	225 180	351 335	169 028
in foreign currency	8 180 778	7 692 166	7 599 717	8 390 765	8 623 798	8 845 161
o/w EUR	7 406 096	6 750 977	6 694 513	7 225 370	7 489 373	7 708 599
Repos	212	210	147	147	147	142
in BGN	212	210	147	147	147	142
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	615 713	586 553	587 164	587 297	591 208	616 675
in BGN	50 255	51 844	38 954	39 939	43 111	64 576
in foreign currency	565 458	534 709	548 210	547 358	548 097	552 099
o/w EUR	431 563	410 768	438 954	430 490	429 507	419 416
Securities other than shares	18 692 571	19 582 517	19 398 850	19 860 829	18 468 337	16 908 348
in BGN	624 961	633 722	619 881	401 895	369 047	329 910
in foreign currency	18 067 610	18 948 795	18 778 969	19 458 934	18 099 290	16 578 438
o/w EUR	17 748 856	18 785 051	18 593 155	19 367 689	17 906 792	16 478 173
Shares and other equity	96 714	98 793	99 089	99 636	100 765	112 276
in BGN	-	-	-	-	-	-
in foreign currency	96 714	98 793	99 089	99 636	100 765	112 276
o/w EUR	71 970	74 052	72 418	72 422	72 427	72 428
Monetary gold and SDR holdings ²	1 817 032	1 753 978	3 085 370	3 282 399	3 487 272	4 055 989
Accrued interest receivable	360 844	315 526	169 102	164 553	121 500	113 681
in BGN	-	-	-	-	-	-
in foreign currency	360 844	315 526	169 102	164 553	121 500	113 681
o/w EUR	358 290	311 583	163 464	163 961	120 897	113 004
Less: foreign liabilities	17 328 699	17 321 269	17 916 447	18 598 500	17 569 500	16 571 636
Deposits	16 934 774	16 857 001	16 226 574	16 791 359	15 920 505	14 893 320
in BGN	2 150 689	2 065 372	1 912 233	729 943	756 326	722 190
in foreign currency	14 784 085	14 791 629	14 314 341	16 061 416	15 164 179	14 171 130
o/w EUR	14 309 032	14 352 946	13 914 478	15 619 421	14 752 514	13 711 867
Repos	309 447	379 967	312 408	423 779	216 915	141 861
in BGN	-	-	-	-	-	-
in foreign currency	309 447	379 967	312 408	423 779	216 915	141 861
o/w EUR	308 198	372 218	297 983	410 138	188 516	102 482
Loans ³	-	-	-	-	-	-
Securities ⁴	84 478	84 301	84 718	81 246	85 794	95 926
in BGN	5 509	5 529	5 975	3 829	8 354	18 461
in foreign currency	78 969	78 772	78 743	77 417	77 440	77 465
o/w EUR	78 969	78 772	78 743	77 417	77 440	77 465
Accrued interest payable	-	-	-	529	527	597
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	529	527	597
o/w EUR	-	-	-	-	-	-
SDR allocation	-	-	1 292 747	1 301 587	1 345 759	1 439 932
DOMESTIC ASSETS (NET)	45 500 392	45 576 324	46 508 820	47 422 934	48 264 125	49 149 405
DOMESTIC CREDIT	45 327 520	45 538 605	46 843 490	47 574 011	48 682 520	49 701 250
CLAIMS ON GENERAL GOVERNMENT	-4 736 805	-4 941 073	-4 309 215	-4 011 003	-2 679 007	-1 799 567
Central government (net)	-4 961 929	-5 179 936	-4 543 755	-4 267 788	-2 942 239	-2 079 594
Claims	2 956 727	2 841 349	2 773 539	2 811 972	2 765 359	2 951 628
Government securities	2 956 703	2 841 321	2 773 502	2 811 953	2 765 282	2 895 403
in BGN	1 353 751	1 305 919	1 288 231	1 332 581	1 249 981	1 334 255
in foreign currency	1 602 952	1 535 402	1 485 271	1 479 372	1 515 301	1 561 148
o/w EUR	1 017 407	1 004 839	964 997	947 886	951 726	932 895
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
Loans	24	28	37	19	77	56 225
in BGN	20	21	35	18	21	56 120
in foreign currency	4	7	2	1	56	105
o/w EUR	4	7	2	1	56	105
Less: liabilities	7 918 656	8 021 285	7 317 294	7 079 760	5 707 598	5 031 222
Deposits	7 918 656	8 021 285	7 317 294	7 079 760	5 707 598	5 031 222
in BGN	5 893 026	5 426 031	4 867 607	4 616 945	3 417 739	2 970 960
in foreign currency	2 025 630	2 595 254	2 449 687	2 462 815	2 289 859	2 060 262
o/w EUR	1 799 470	2 316 921	2 241 631	2 253 998	2 137 904	1 896 751
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
Securities other than shares	57 907	63 891	64 572	64 601	68 828	80 564
in BGN	4 823	4 793	4 793	4 822	3 621	3 623
in foreign currency	53 084	59 098	59 779	59 779	65 207	76 941
o/w EUR	53 084	59 098	59 779	59 779	65 207	76 941
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
in BGN	134 144	134 966	134 822	156 849	155 975	160 790
in foreign currency	30 790	40 006	35 146	35 335	38 429	38 673
o/w EUR	30 790	40 006	35 146	35 335	38 429	38 673
CLAIMS ON NON-GOVERNMENT SECTOR	50 064 325	50 479 678	51 152 705	51 585 014	51 361 527	51 500 817
Non-financial corporations	30 817 533	30 859 032	31 222 947	31 319 146	31 130 877	31 230 222
Repos	26 781	16 486	14 049	12 184	11 853	12 075
in BGN	8 492	8 526	8 858	9 158	8 740	8 819
in foreign currency	18 289	7 960	5 191	3 026	3 113	3 256
o/w EUR	17 996	7 684	5 191	1 662	1 662	1 662
Loans	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 838 334
in BGN	8 105 149	8 056 597	7 950 964	7 853 567	7 589 747	7 515 763
in foreign currency	22 299 137	22 401 655	22 855 347	23 075 044	23 155 488	23 322 571
o/w EUR	21 465 778	21 632 199	22 090 461	22 301 298	22 367 139	22 451 081
Securities other than shares	269 798	262 150	278 922	252 489	249 252	248 888
in BGN	28 360	28 066	28 694	27 864	27 442	22 258
in foreign currency	241 438	234 084	250 228	224 625	221 810	226 630
o/w EUR	228 926	222 304	238 866	212 827	209 259	212 978
Shares and other equity	116 668	122 144	123 665	125 862	124 537	130 925
in BGN	116 668	122 144	123 665	125 862	124 537	130 925
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
Repos	45 183	27 289	24 495	24 706	70 491	63 043
in BGN	26 408	23 477	22 206	23 140	25 707	18 477
in foreign currency	18 775	3 812	2 289	1 566	44 784	44 566
o/w EUR	18 297	3 812	2 023	1 294	44 495	44 248
Loans	729 788	975 738	822 823	905 090	888 597	923 051
in BGN	112 002	352 724	185 424	264 637	232 226	225 169
in foreign currency	617 786	623 014	637 399	640 453	656 371	697 882
o/w EUR	616 601	622 400	637 261	640 098	656 089	696 361
Securities other than shares	86 191	87 599	80 188	48 261	58 059	55 523
in BGN	7 092	7 091	7 091	2 986	3 041	3 041
in foreign currency	79 099	80 508	73 097	45 275	55 018	52 482
o/w EUR	79 099	80 508	73 097	45 275	55 018	52 482
Shares and other equity	119 987	127 544	128 807	142 319	149 451	152 523
in BGN	118 941	126 515	127 766	141 284	147 791	150 791
in foreign currency	1 046	1 029	1 041	1 035	1 660	1 732
o/w EUR	-	-	-	-	562	569
Households and NPISHs	18 265 643	18 402 476	18 873 445	19 145 492	19 064 052	19 076 455
Repos	3 984	3 983	5 426	6 714	5 566	4 903
in BGN	3 984	3 983	5 426	6 714	5 566	4 903
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
Loans	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 071 552
in BGN	12 859 000	12 826 514	13 058 723	13 107 332	12 891 316	12 688 710
in foreign currency	5 402 659	5 571 979	5 809 296	6 031 446	6 167 170	6 382 842
o/w EUR	5 237 545	5 406 053	5 643 537	5 865 156	5 995 510	6 198 673
FIXED ASSETS	2 687 714	2 744 235	2 794 843	2 882 871	2 916 716	2 957 692
OTHER ITEMS (NET)	-2 514 842	-2 706 516	-3 129 513	-3 033 948	-3 335 111	-3 509 537
Accounts between MFIs (net)	-23 120	-41 565	-55 937	18 898	24 805	13 326
in BGN	-30 168	-19 626	-5 924	24 764	17 344	67 735
in foreign currency	7 048	-21 939	-50 013	-5 866	7 461	-54 409
o/w EUR	7 221	-21 701	-39 344	-5 692	7 861	-53 984
Other assets and liabilities (net)	-2 491 722	-2 664 951	-3 073 576	-3 052 846	-3 359 916	-3 522 863
in BGN	-2 033 523	-2 178 718	-2 534 711	-2 535 865	-2 728 661	-2 853 872
in foreign currency	-458 199	-486 233	-538 865	-516 981	-631 255	-668 991
o/w EUR	-341 473	-455 356	-492 462	-486 111	-595 536	-628 670
BROAD MONEY M3	44 891 924	45 536 119	46 423 555	47 690 102	48 347 941	49 195 796
MONEY M1	17 749 776	17 909 527	17 686 287	18 124 990	17 394 107	18 068 518
Currency outside MFIs	7 023 164	7 012 154	6 924 925	7 114 909	6 664 012	6 761 694
Overnight deposits	10 726 612	10 897 373	10 761 362	11 010 081	10 730 095	11 306 824
in BGN	7 368 972	7 572 856	7 344 233	7 498 917	7 606 272	7 890 425
Local government and SSFs	516 779	723 020	770 977	820 636	917 723	1 411 635
Non-financial corporations	4 195 359	4 164 218	4 033 801	3 833 107	3 692 816	3 679 777
Financial corporations	264 738	350 090	250 993	359 980	506 742	314 768
Households and NPISHs	2 392 096	2 335 528	2 288 462	2 485 194	2 488 991	2 484 245
in foreign currency	3 357 640	3 324 517	3 417 129	3 511 164	3 123 823	3 416 399
Local government and SSFs	71 738	19 312	14 396	9 536	9 895	72 312
Non-financial corporations	2 256 074	2 228 020	2 295 413	2 113 705	2 241 653	2 503 356
Financial corporations	351 848	444 740	524 601	814 409	283 198	192 307
Households and NPISHs	677 980	632 445	582 719	573 514	589 077	648 424
o/w EUR	2 774 500	2 690 347	2 822 035	2 885 387	2 391 029	2 628 904
Local government and SSFs	71 004	19 221	14 316	9 452	8 746	71 076
Non-financial corporations	1 869 079	1 764 391	1 857 577	1 646 998	1 652 642	1 891 257
Financial corporations	298 388	407 097	485 950	768 847	255 252	153 121
Households and NPISHs	536 029	499 638	464 192	460 090	474 389	513 450
MONEY M2 (M1 + QUASI-MONEY)	44 841 866	45 497 314	46 387 190	47 633 505	48 275 304	49 116 536
QUASI-MONEY	27 092 090	27 587 787	28 700 903	29 508 515	30 881 197	31 048 018
Deposits with agreed maturity up to 2 years	22 943 066	23 590 277	24 852 707	25 421 662	26 870 138	26 975 218
in BGN	9 735 733	9 515 407	9 764 655	10 198 144	11 032 093	11 351 688
Local government and SSFs	873 002	857 046	816 421	726 862	716 533	722 517
Non-financial corporations	2 626 626	2 442 546	2 364 801	2 381 335	2 607 732	2 586 360
Financial corporations	1 038 409	871 693	962 874	1 030 526	1 229 742	1 329 734
Households and NPISHs	5 197 696	5 344 122	5 620 559	6 059 421	6 478 086	6 713 077
in foreign currency	13 207 333	14 074 870	15 088 052	15 223 518	15 838 045	15 623 530
Local government and SSFs	6 566	34 312	26 573	44 415	21 054	15 079
Non-financial corporations	2 894 740	3 096 362	3 412 581	3 382 649	3 244 801	3 000 810
Financial corporations	1 171 686	1 462 985	1 638 798	1 294 841	1 670 055	1 599 259
Households and NPISHs	9 134 341	9 481 211	10 010 100	10 501 613	10 902 135	11 008 382
o/w EUR	11 184 189	12 259 656	13 302 890	13 415 080	13 877 500	13 471 191
Local government and SSFs	5 374	33 189	24 522	44 263	20 893	14 902
Non-financial corporations	2 440 979	2 801 970	3 150 295	3 170 021	2 995 551	2 729 597
Financial corporations	1 151 567	1 443 170	1 628 264	1 280 631	1 640 000	1 578 617
Households and NPISHs	7 586 269	7 981 327	8 499 809	8 920 165	9 221 056	9 148 075
Deposits redeemable at notice up to 3 months	4 149 024	3 997 510	3 848 196	4 086 853	4 011 059	4 072 800
in BGN	1 987 703	1 899 726	1 860 929	2 044 031	2 016 606	2 027 305
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	46 858	38 501	37 948	36 734	49 720	44 162
Financial corporations	5 645	2 946	3 047	2 671	2 146	3 496
Households and NPISHs	1 935 200	1 858 279	1 819 934	2 004 626	1 964 740	1 979 647
in foreign currency	2 161 321	2 097 784	1 987 267	2 042 822	1 994 453	2 045 495
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	21 757	39 537	21 696	26 537	42 274	19 763
Financial corporations	-	4 762	4 837	4 802	4 854	4 629
Households and NPISHs	2 139 564	2 053 485	1 960 734	2 011 483	1 947 325	2 021 103

2.2. MONETARY SURVEY¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
o/w EUR	1 814 119	1 765 529	1 664 682	1 710 631	1 652 112	1 664 677
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	19 340	37 820	20 091	22 695	36 889	17 783
Financial corporations	-	4 762	4 837	4 802	4 854	4 629
Households and NPISHs	1 794 779	1 722 947	1 639 754	1 683 134	1 610 369	1 642 265
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	44 891 924	45 536 119	46 423 555	47 690 102	48 347 941	49 195 796
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
in BGN	45 560	34 477	33 742	53 305	70 315	76 880
in foreign currency	4 498	4 328	2 623	3 292	2 322	2 380
o/w EUR	3 912	3 776	2 090	2 747	1 742	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	14 892 800
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	1 137 881
in BGN	424 722	424 321	387 936	349 279	341 041	346 305
in foreign currency	960 468	870 867	831 481	768 532	769 507	791 576
o/w EUR	742 272	685 139	664 276	609 781	609 247	624 656
DEBT SECURITIES ISSUED OVER 2 YEARS	125 089	111 071	73 915	74 332	74 377	105 356
in BGN	33 192	34 168	16 563	1 855	1 855	1 855
in foreign currency	91 897	76 903	57 352	72 477	72 522	103 501
o/w EUR	91 897	76 903	57 352	72 477	72 522	103 501
CAPITAL AND RESERVES	12 354 955	12 234 145	12 787 241	13 251 438	13 563 643	13 649 563
Funds contributed by owners	3 085 939	3 194 614	3 431 060	3 456 707	3 467 707	3 564 278
Reserves	6 696 221	7 239 894	7 549 995	7 783 441	7 950 065	8 678 271
Financial result	2 572 795	1 799 637	1 806 186	2 011 290	2 145 871	1 407 014

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
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386
BGN / EUR 1	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
FOREIGN ASSETS (NET)	23 047 005	23 180 604	22 941 323	23 875 459	22 599 945	22 255 454
Foreign assets	23 139 356	23 293 700	24 266 409	25 295 325	23 965 519	23 801 163
Cash in foreign currency	96 072	147 275	155 290	140 500	127 339	120 632
o/w EUR	95 291	146 602	153 795	139 167	125 874	118 739
Deposits	3 421 703	2 676 020	2 469 776	2 701 288	2 742 434	3 645 574
in BGN	-	-	-	-	-	-
in foreign currency	3 421 703	2 676 020	2 469 776	2 701 288	2 742 434	3 645 574
o/w EUR	3 397 097	2 479 823	2 376 690	2 502 630	2 694 039	3 508 539
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
in BGN	-	-	-	-	-	-
in foreign currency	17 415 372	18 372 542	18 358 512	18 978 392	17 458 781	15 837 094
o/w EUR	17 221 741	18 310 298	18 263 705	18 971 537	17 354 302	15 821 173
Shares and other equity	28 333	28 359	28 359	28 193	28 193	28 193
in BGN	-	-	-	-	-	-
in foreign currency	28 333	28 359	28 359	28 193	28 193	28 193
o/w EUR	6 860	6 886	6 886	6 886	6 886	6 886
Monetary gold and SDR holdings ¹	1 817 032	1 753 978	3 085 370	3 282 399	3 487 272	4 055 989
Accrued interest receivable	360 844	315 526	169 102	164 553	121 500	113 681
in BGN	-	-	-	-	-	-
in foreign currency	360 844	315 526	169 102	164 553	121 500	113 681
o/w EUR	358 290	311 583	163 464	163 961	120 897	113 004
Less: foreign liabilities	92 351	113 096	1 325 086	1 419 866	1 365 574	1 545 709
Deposits	92 351	113 096	32 339	117 750	19 288	105 180
in BGN	25 604	42 696	15 414	52 614	4 547	38 130
in foreign currency	66 747	70 400	16 925	65 136	14 741	67 050
o/w EUR	66 747	70 400	16 925	65 136	14 741	67 050
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans ²	-	-	-	-	-	-
Accrued interest payable	-	-	-	529	527	597
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	529	527	597
o/w EUR	-	-	-	-	-	-
SDR allocation	-	-	1 292 747	1 301 587	1 345 759	1 439 932
CLAIMS ON GENERAL GOVERNMENT	-6 634 503	-6 741 282	-6 120 493	-6 147 129	-4 784 365	-4 095 793
Central government (net)	-6 634 503	-6 741 282	-6 120 493	-6 147 129	-4 784 365	-4 095 793
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
Less: liabilities	6 634 503	6 741 282	6 120 493	6 147 129	4 784 365	4 095 793
Deposits	6 634 503	6 741 282	6 120 493	6 147 129	4 784 365	4 095 793
in BGN	5 068 414	4 686 201	4 157 509	4 188 828	3 007 243	2 524 310
in foreign currency	1 566 089	2 055 081	1 962 984	1 958 301	1 777 122	1 571 483
o/w EUR	1 352 729	1 798 637	1 774 092	1 765 593	1 638 831	1 423 337
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
Non-financial corporations	72 236	72 236	72 236	72 236	72 236	72 236
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
in BGN	72 236	72 236	72 236	72 236	72 236	72 236
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	6 943	6 943	6 943	6 943	6 943	6 943
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
in BGN	6 943	6 943	6 943	6 943	6 943	6 943
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
FIXED ASSETS	226 979	240 629	256 486	268 597	268 894	269 022
OTHER ITEMS (NET)	-29 640	-32 039	-32 971	-36 351	-42 938	-34 881
Other assets	1 372 510	1 340 492	1 318 803	1 328 194	1 376 701	1 476 693
in BGN	39 108	36 958	34 696	35 525	40 391	47 122
in foreign currency	1 333 402	1 303 534	1 284 107	1 292 669	1 336 310	1 429 571
o/w EUR	198	335	205	60	77	138
Less: other liabilities	1 402 150	1 372 531	1 351 774	1 364 545	1 419 639	1 511 574
in BGN	66 581	69 161	67 431	70 612	75 734	80 499
in foreign currency	1 335 569	1 303 370	1 284 343	1 293 933	1 343 905	1 431 075
o/w EUR	3 151	649	1 062	1 664	7 991	1 433
LIABILITIES	16 689 020	16 727 091	17 123 524	18 039 755	18 120 715	18 472 981
RESERVE MONEY	11 923 770	12 235 750	12 339 633	12 946 315	12 636 476	12 561 813
Currency in circulation	7 799 032	7 809 781	7 672 663	8 049 100	7 474 114	7 542 740
Deposits of other MFIs	4 124 738	4 425 969	4 666 970	4 897 215	5 162 362	5 019 073
in BGN	2 129 373	2 184 098	2 392 948	2 205 678	2 474 430	2 869 505
in foreign currency	1 995 365	2 241 871	2 274 022	2 691 537	2 687 932	2 149 568
o/w EUR	1 995 365	2 241 871	2 274 022	2 691 537	2 687 932	2 149 568

2.3. BNB ANALYTICAL REPORTING

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
LIABILITIES INCLUDED IN MONEY SUPPLY	977 786	1 059 932	1 189 583	1 270 726	1 407 047	1 754 932
DEPOSITS	977 786	1 059 932	1 189 583	1 270 726	1 407 047	1 754 932
Overnight deposits	131 995	261 753	406 546	583 408	600 218	854 449
in BGN	74 507	215 372	341 085	551 309	587 556	837 448
Social security funds	56 528	214 689	339 051	523 545	462 851	836 255
Non-financial corporations	-	-	-	-	-	-
Financial corporations	17 979	683	2 034	27 764	124 705	1 193
Households and NPISHs	-	-	-	-	-	-
in foreign currency	57 488	46 381	65 461	32 099	12 662	17 001
Social security funds	-	-	-	-	-	-
Non-financial corporations	52 622	44 448	62 411	13 215	10 601	9 600
Financial corporations	4 866	1 933	3 050	18 884	2 061	7 401
Households and NPISHs	-	-	-	-	-	-
o/w EUR	52 715	45 597	64 241	17 391	11 524	16 223
Social security funds	-	-	-	-	-	-
Non-financial corporations	52 622	44 448	62 411	13 215	10 601	9 600
Financial corporations	93	1 149	1 830	4 176	923	6 623
Households and NPISHs	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	845 791	798 179	783 037	687 318	806 829	900 483
in BGN	748 000	612 375	603 100	480 000	585 000	661 000
Social security funds	491 000	484 000	484 000	480 000	478 000	471 000
Non-financial corporations	-	-	-	-	-	-
Financial corporations	257 000	127 000	119 000	-	107 000	190 000
Households and NPISHs	-	1 375	100	-	-	-
in foreign currency	97 791	185 804	179 937	207 318	221 829	239 483
Social security funds	-	-	-	-	-	-
Non-financial corporations	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
Households and NPISHs	-	-	-	-	-	-
o/w EUR	97 791	185 804	179 937	207 318	207 319	234 700
Social security funds	-	-	-	-	-	-
Non-financial corporations	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
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
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
Funds contributed by owners	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
Financial result	850 749	316 067	404 862	473 820	599 691	161 940

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
Exchange rate: BGN / USD 1	1.46966	1.38378	1.33568	1.36409	1.45102	1.59386
BGN / EUR 1	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
FOREIGN ASSETS (NET)	-9 790 239	-9 580 405	-8 946 015	-9 164 710	-7 767 561	-7 316 263
Foreign assets	7 446 109	7 627 768	7 645 346	8 013 924	8 436 365	7 709 664
Cash in foreign currency	456 229	497 597	504 734	557 943	530 183	568 895
o/w EUR	328 452	364 408	386 096	440 328	414 694	421 967
Deposits	5 028 375	5 262 999	5 442 233	5 914 657	6 232 699	5 368 615
in BGN	269 300	246 853	312 292	225 180	351 335	169 028
in foreign currency	4 759 075	5 016 146	5 129 941	5 689 477	5 881 364	5 199 587
o/w EUR	4 008 999	4 271 154	4 317 823	4 722 740	4 795 334	4 200 060
Repos	212	210	147	147	147	142
in BGN	212	210	147	147	147	142
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	615 713	586 553	587 164	587 297	591 208	616 675
in BGN	50 255	51 844	38 954	39 939	43 111	64 576
in foreign currency	565 458	534 709	548 210	547 358	548 097	552 099
o/w EUR	431 563	410 768	438 954	430 490	429 507	419 416
Securities other than shares	1 277 199	1 209 975	1 040 338	882 437	1 009 556	1 071 254
in BGN	624 961	633 722	619 881	401 895	369 047	329 910
in foreign currency	652 238	576 253	420 457	480 542	640 509	741 344
o/w EUR	527 115	474 753	329 450	396 152	552 490	657 000
Shares and other equity	68 381	70 434	70 730	71 443	72 572	84 083
in BGN	-	-	-	-	-	-
in foreign currency	68 381	70 434	70 730	71 443	72 572	84 083
o/w EUR	65 110	67 166	65 532	65 536	65 541	65 542
Less: foreign liabilities	17 236 348	17 208 173	16 591 361	17 178 634	16 203 926	15 025 927
Deposits	16 842 423	16 743 905	16 194 235	16 673 609	15 901 217	14 788 140
in BGN	2 125 085	2 022 676	1 896 819	677 329	751 779	684 060
in foreign currency	14 717 338	14 721 229	14 297 416	15 996 280	15 149 438	14 104 080
o/w EUR	14 242 285	14 282 546	13 897 553	15 554 285	14 737 773	13 644 817
Repos	309 447	379 967	312 408	423 779	216 915	141 861
in BGN	-	-	-	-	-	-
in foreign currency	309 447	379 967	312 408	423 779	216 915	141 861
o/w EUR	308 198	372 218	297 983	410 138	188 516	102 482
Securities ²	84 478	84 301	84 718	81 246	85 794	95 926
in BGN	5 509	5 529	5 975	3 829	8 354	18 461
in foreign currency	78 969	78 772	78 743	77 417	77 440	77 465
o/w EUR	78 969	78 772	78 743	77 417	77 440	77 465
RESERVES IN THE BNB	4 884 622	5 203 776	5 378 449	5 830 345	5 959 817	5 755 855
Cash in levs	775 868	797 627	747 738	934 191	810 102	781 046
Deposits	4 108 754	4 406 149	4 630 711	4 896 154	5 149 715	4 974 809
in BGN	2 129 038	2 174 056	2 382 115	2 204 620	2 463 216	2 864 197
in foreign currency	1 979 716	2 232 093	2 248 596	2 691 534	2 686 499	2 110 612
o/w EUR	1 979 716	2 232 093	2 248 596	2 691 534	2 686 499	2 110 612
CLAIMS ON GENERAL GOVERNMENT	1 897 698	1 800 209	1 811 278	2 136 126	2 105 358	2 296 226
Central government (net)	1 672 574	1 561 346	1 576 738	1 879 341	1 842 126	2 016 199
Claims	2 956 727	2 841 349	2 773 539	2 811 972	2 765 359	2 951 628
Government securities	2 956 703	2 841 321	2 773 502	2 811 953	2 765 282	2 895 403
in BGN	1 353 751	1 305 919	1 288 231	1 332 581	1 249 981	1 334 255
in foreign currency	1 602 952	1 535 402	1 485 271	1 479 372	1 515 301	1 561 148
o/w EUR	1 017 407	1 004 839	964 997	947 886	951 726	932 895
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	24	28	37	19	77	56 225
in BGN	20	21	35	18	21	56 120
in foreign currency	4	7	2	1	56	105
o/w EUR	4	7	2	1	56	105
Less: liabilities	1 284 153	1 280 003	1 196 801	932 631	923 233	935 429
Deposits	1 284 153	1 280 003	1 196 801	932 631	923 233	935 429
in BGN	824 612	739 830	710 098	428 117	410 496	446 650
in foreign currency	459 541	540 173	486 703	504 514	512 737	488 779
o/w EUR	446 741	518 284	467 539	488 405	499 073	473 414
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
Local government and SSFs	225 124	238 863	234 540	256 785	263 232	280 027
Securities other than shares	57 907	63 891	64 572	64 601	68 828	80 564
in BGN	4 823	4 793	4 793	4 822	3 621	3 623
in foreign currency	53 084	59 098	59 779	59 779	65 207	76 941
o/w EUR	53 084	59 098	59 779	59 779	65 207	76 941
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
in BGN	134 144	134 966	134 822	156 849	155 975	160 790
in foreign currency	30 790	40 006	35 146	35 335	38 429	38 673
o/w EUR	30 790	40 006	35 146	35 335	38 429	38 673
CLAIMS ON NON-GOVERNMENT SECTOR	49 985 146	50 400 499	51 073 526	51 505 835	51 282 348	51 421 638
Non-financial corporations	30 745 297	30 786 796	31 150 711	31 246 910	31 058 641	31 157 986
Repos	26 781	16 486	14 049	12 184	11 853	12 075
in BGN	8 492	8 526	8 858	9 158	8 740	8 819
in foreign currency	18 289	7 960	5 191	3 026	3 113	3 256
o/w EUR	17 996	7 684	5 191	1 662	1 662	1 662
Loans	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 838 334
in BGN	8 105 149	8 056 597	7 950 964	7 853 567	7 589 747	7 515 763
in foreign currency	22 299 137	22 401 655	22 855 347	23 075 044	23 155 488	23 322 571
o/w EUR	21 465 778	21 632 199	22 090 461	22 301 298	22 367 139	22 451 081
Securities other than shares	269 798	262 150	278 922	252 489	249 252	248 888
in BGN	28 360	28 066	28 694	27 864	27 442	22 258
in foreign currency	241 438	234 084	250 228	224 625	221 810	226 630
o/w EUR	228 926	222 304	238 866	212 827	209 259	212 978
Shares and other equity	44 432	49 908	51 429	53 626	52 301	58 689
in BGN	44 432	49 908	51 429	53 626	52 301	58 689
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
Repos	45 183	27 289	24 495	24 706	70 491	63 043
in BGN	26 408	23 477	22 206	23 140	25 707	18 477
in foreign currency	18 775	3 812	2 289	1 566	44 784	44 566
o/w EUR	18 297	3 812	2 023	1 294	44 495	44 248
Loans	729 788	975 738	822 823	905 090	888 597	923 051
in BGN	112 002	352 724	185 424	264 637	232 226	225 169
in foreign currency	617 786	623 014	637 399	640 453	656 371	697 882
o/w EUR	616 601	622 400	637 261	640 098	656 089	696 361
Securities other than shares	86 191	87 599	80 188	48 261	58 059	55 523
in BGN	7 092	7 091	7 091	2 986	3 041	3 041
in foreign currency	79 099	80 508	73 097	45 275	55 018	52 482
o/w EUR	79 099	80 508	73 097	45 275	55 018	52 482
Shares and other equity	113 044	120 601	121 864	135 376	142 508	145 580
in BGN	111 998	119 572	120 823	134 341	140 848	143 848
in foreign currency	1 046	1 029	1 041	1 035	1 660	1 732
o/w EUR	-	-	-	-	562	569
Households and NPISHs	18 265 643	18 402 476	18 873 445	19 145 492	19 064 052	19 076 455
Repos	3 984	3 983	5 426	6 714	5 566	4 903
in BGN	3 984	3 983	5 426	6 714	5 566	4 903
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 071 552
in BGN	12 859 000	12 826 514	13 058 723	13 107 332	12 891 316	12 688 710
in foreign currency	5 402 659	5 571 979	5 809 296	6 031 446	6 167 170	6 382 842
o/w EUR	5 237 545	5 406 053	5 643 537	5 865 156	5 995 510	6 198 673
FIXED ASSETS	2 460 735	2 503 606	2 538 357	2 614 274	2 647 822	2 688 670
OTHER ITEMS (NET)	-2 468 963	-2 654 402	-3 060 028	-2 996 281	-3 279 271	-3 430 137
Accounts between other MFIs (net)	-6 881	-21 490	-19 423	20 214	37 707	57 845
Claims on other MFIs	2 498 688	1 979 427	2 009 959	1 689 373	2 037 051	2 329 850
in BGN	1 864 013	1 498 266	1 470 577	1 212 689	1 262 984	1 476 618
in foreign currency	634 675	481 161	539 382	476 684	774 067	853 232
o/w EUR	487 368	356 520	401 787	372 409	640 738	646 501
Less: liabilities to other MFIs	2 505 569	2 000 917	2 029 382	1 669 159	1 999 344	2 272 005
in BGN	1 893 591	1 507 595	1 465 413	1 186 612	1 234 171	1 403 320
in foreign currency	611 978	493 322	563 969	482 547	765 173	868 685
o/w EUR	464 498	368 443	415 705	378 098	631 444	661 529

2.4. ANALYTICAL REPORTING OF OTHER MFIS¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
Other (net)	-2 462 082	-2 632 912	-3 040 605	-3 016 495	-3 316 978	-3 487 982
Other unclassified assets	1 458 735	1 572 884	1 457 831	1 500 302	1 662 579	1 873 623
in BGN	813 266	876 889	771 940	756 261	890 897	971 632
in foreign currency	645 469	695 995	685 891	744 041	771 682	901 991
o/w EUR	560 034	580 109	596 436	650 779	681 991	793 900
Less: other unclassified liabilities	3 920 817	4 205 796	4 498 436	4 516 797	4 979 557	5 361 605
in BGN	2 819 316	3 023 404	3 273 916	3 257 039	3 584 215	3 792 127
in foreign currency	1 101 501	1 182 392	1 224 520	1 259 758	1 395 342	1 569 478
o/w EUR	898 554	1 035 151	1 088 041	1 135 286	1 269 613	1 421 275
LIABILITIES	46 968 999	47 673 283	48 795 567	49 925 589	50 948 513	51 415 989
Liabilities to the BNB	255	255	255	255	255	255
in BGN	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	40 679 170
DEPOSITS	36 840 916	37 425 228	38 272 682	39 247 870	40 204 245	40 599 910
Overnight deposits	10 594 617	10 635 620	10 354 816	10 426 673	10 129 877	10 452 375
in BGN	7 294 465	7 357 484	7 003 148	6 947 608	7 018 716	7 052 977
Local government and SSFs	460 251	508 331	431 926	297 091	454 872	575 380
Non-financial corporations	4 195 359	4 164 218	4 033 801	3 833 107	3 692 816	3 679 777
Financial corporations	246 759	349 407	248 959	332 216	382 037	313 575
Households and NPISHs	2 392 096	2 335 528	2 288 462	2 485 194	2 488 991	2 484 245
in foreign currency	3 300 152	3 278 136	3 351 668	3 479 065	3 111 161	3 399 398
Local government and SSFs	71 738	19 312	14 396	9 536	9 895	72 312
Non-financial corporations	2 203 452	2 183 572	2 233 002	2 100 490	2 231 052	2 493 756
Financial corporations	346 982	442 807	521 551	795 525	281 137	184 906
Households and NPISHs	677 980	632 445	582 719	573 514	589 077	648 424
o/w EUR	2 721 785	2 644 750	2 757 794	2 867 996	2 379 505	2 612 681
Local government and SSFs	71 004	19 221	14 316	9 452	8 746	71 076
Non-financial corporations	1 816 457	1 719 943	1 795 166	1 633 783	1 642 041	1 881 657
Financial corporations	298 295	405 948	484 120	764 671	254 329	146 498
Households and NPISHs	536 029	499 638	464 192	460 090	474 389	513 450
Deposits with agreed maturity up to 2 years	22 097 275	22 792 098	24 069 670	24 734 344	26 063 309	26 074 735
in BGN	8 987 733	8 903 032	9 161 555	9 718 144	10 447 093	10 690 688
Local government and SSFs	382 002	373 046	332 421	246 862	238 533	251 517
Non-financial corporations	2 626 626	2 442 546	2 364 801	2 381 335	2 607 732	2 586 360
Financial corporations	781 409	744 693	843 874	1 030 526	1 122 742	1 139 734
Households and NPISHs	5 197 696	5 342 747	5 620 459	6 059 421	6 478 086	6 713 077
in foreign currency	13 109 542	13 889 066	14 908 115	15 016 200	15 616 216	15 384 047
Local government and SSFs	6 566	34 312	26 573	44 415	21 054	15 079
Non-financial corporations	2 873 226	3 074 848	3 391 067	3 361 135	3 223 287	2 979 296
Financial corporations	1 095 409	1 298 695	1 480 375	1 109 037	1 469 740	1 381 290
Households and NPISHs	9 134 341	9 481 211	10 010 100	10 501 613	10 902 135	11 008 382
o/w EUR	11 086 398	12 073 852	13 122 953	13 207 762	13 670 181	13 236 491
Local government and SSFs	5 374	33 189	24 522	44 263	20 893	14 902
Non-financial corporations	2 419 465	2 780 456	3 128 781	3 148 507	2 974 037	2 708 083
Financial corporations	1 075 290	1 278 880	1 469 841	1 094 827	1 454 195	1 365 431
Households and NPISHs	7 586 269	7 981 327	8 499 809	8 920 165	9 221 056	9 148 075
Deposits redeemable at notice up to 3 months	4 149 024	3 997 510	3 848 196	4 086 853	4 011 059	4 072 800
in BGN	1 987 703	1 899 726	1 860 929	2 044 031	2 016 606	2 027 305
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	46 858	38 501	37 948	36 734	49 720	44 162
Financial corporations	5 645	2 946	3 047	2 671	2 146	3 496
Households and NPISHs	1 935 200	1 858 279	1 819 934	2 004 626	1 964 740	1 979 647
in foreign currency	2 161 321	2 097 784	1 987 267	2 042 822	1 994 453	2 045 495
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	21 757	39 537	21 696	26 537	42 274	19 763
Financial corporations	-	4 762	4 837	4 802	4 854	4 629
Households and NPISHs	2 139 564	2 053 485	1 960 734	2 011 483	1 947 325	2 021 103
o/w EUR	1 814 119	1 765 529	1 664 682	1 710 631	1 652 112	1 664 677
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	19 340	37 820	20 091	22 695	36 889	17 783
Financial corporations	-	4 762	4 837	4 802	4 854	4 629
Households and NPISHs	1 794 779	1 722 947	1 639 754	1 683 134	1 610 369	1 642 265

2.4. ANALYTICAL REPORTING OF OTHER MFIS¹

(BGN'000)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
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
in BGN	45 560	34 477	33 742	53 305	70 315	76 880
in foreign currency	4 498	4 328	2 623	3 292	2 322	2 380
o/w EUR	3 912	3 776	2 090	2 747	1 742	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	10 736 564
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	1 137 881
in BGN	424 722	424 321	387 936	349 279	341 041	346 305
in foreign currency	960 468	870 867	831 481	768 532	769 507	791 576
o/w EUR	742 272	685 139	664 276	609 781	609 247	624 656
Debt securities issued over 2 years	125 089	111 071	73 915	74 332	74 377	105 356
in BGN	33 192	34 168	16 563	1 855	1 855	1 855
in foreign currency	91 897	76 903	57 352	72 477	72 522	103 501
o/w EUR	91 897	76 903	57 352	72 477	72 522	103 501
Capital and reserves	8 567 491	8 802 736	9 192 933	9 428 724	9 486 451	9 493 327
Funds contributed by owners	3 065 939	3 174 614	3 411 060	3 436 707	3 447 707	3 544 278
Reserves	3 779 506	4 144 552	4 380 549	4 454 547	4 492 564	4 703 975
Financial result	1 722 046	1 483 570	1 401 324	1 537 470	1 546 180	1 245 074

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
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161
Resident sector	49 784 829	50 307 340	51 108 497	51 626 537	51 348 654	51 550 486
Monetary financial institutions	225 198	300 876	442 358	461 855	461 855	461 861
Government sector	164 958	175 000	170 005	192 203	194 481	255 688
Other residents	49 394 673	49 831 464	50 496 134	50 972 479	50 692 318	50 832 937
Non-financial corporations	30 404 286	30 458 252	30 806 311	30 928 611	30 745 235	30 838 334
Financial corporations	728 728	974 719	821 804	905 090	888 597	923 051
Households and NPISHs	18 261 659	18 398 493	18 868 019	19 138 778	19 058 486	19 071 552
Non-resident sector	615 713	586 553	587 164	587 297	591 208	616 675
European Union	330 800	311 108	344 752	368 643	357 636	351 028
Other countries	284 913	275 445	242 412	218 654	233 572	265 647

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
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161
in BGN	21 475 582	21 716 678	21 804 435	21 877 354	21 367 408	21 166 140
in foreign currency	28 924 960	29 177 215	29 891 226	30 336 480	30 572 454	31 001 021
in EUR	27 791 407	28 117 278	28 851 187	29 279 221	29 493 573	29 811 158
in USD	934 998	866 127	847 802	864 313	878 598	977 010
in CHF	191 789	189 581	188 543	189 298	196 116	208 392
in other currencies	6 766	4 229	3 694	3 648	4 167	4 461

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
Total	50 400 542	50 893 893	51 695 661	52 213 834	51 939 862	52 167 161
Up to one year	13 684 971	13 600 406	13 331 002	13 187 019	12 809 063	12 833 989
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
Over five years	24 674 799	25 320 610	26 481 536	27 498 123	27 905 797	28 375 974

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
Total	18 248 317	18 382 478	18 852 260	19 123 673	19 044 184	19 057 694
Overdraft	2 041 626	2 075 664	2 081 806	2 015 337	1 970 582	1 950 426
Consumer	7 214 616	7 252 840	7 563 328	7 772 572	7 689 555	7 655 897
For house purchase	7 975 158	8 054 200	8 218 168	8 393 558	8 485 514	8 556 073
Other	1 016 917	999 774	988 958	942 206	898 533	895 298

¹ Preliminary data.

Source: other MFIs.

**2.9. DEPOSITS OF NON - FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010		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
			number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)
Total	number (BGN'000)	12 740 389 37 605 428	8 794 622 930 186	797 212 116 581	356 652 53 561	750 452 1 213 351	196 128 339 282	79 532 137 710	413 153 1 490 324	162 527 605 671	62 862 229 760	286 852 2 006 578	175 843 1 278 806	56 416 405 222
Non-financial Corporations	number (BGN'000)	449 366 12 066 696	245 611 39 943	47 199 8 429	10 764 1 919	30 764 50 743	5 508 9 032	1 224 1 971	23 030 86 517	3 668 13 434	772 2 807	18 147 128 195	3 667 26 544	772 5 596
Agriculture, forestry and fishing	number (BGN'000)	15 085 243 126	8 247 1 280	1 406 229	169 27	975 1 622	117 192	17 30	763 2 844	71 261	5 20	716 5 070	64 495	9 64
Mining and quarrying	number (BGN'000)	1 600 288 615	700 135	135 26	49 7	108 174	19 30	6 10	96 364	11 39	7 26	93 660	12 91	4 30
Manufacturing	number (BGN'000)	44 691 1 938 276	21 064 3 990	5 940 1 034	1 532 284	2 959 4 930	678 1 113	185 301	2 070 7 614	457 1 664	98 357	1 801 12 883	485 3 518	118 888
Electricity, gas, steam and air conditioning supply	number (BGN'000)	3 242 877 665	1 352 277	261 66	51 13	236 405	45 76	8 14	203 778	26 101	3 11	146 1 025	30 214	9 68
Water supply, sewerage, waste management and remediation activities	number (BGN'000)	1 532 62 945	656 124	116 20	27 3	111 186	25 42	3 5	102 379	14 49	2 6	86 601	13 105	- -
Construction	number (BGN'000)	41 653 1 122 668	20 836 3 484	5 171 931	577 86	2 852 4 678	569 941	48 78	2 451 9 355	361 1 349	50 179	1 840 13 048	358 2 643	39 272
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN'000)	188 668 3 521 489	112 390 16 750	19 552 3 309	5 438 963	11 651 19 121	2 001 3 267	559 887	8 456 31 782	1 256 4 552	329 1 191	6 514 45 724	1 172 8 428	303 2 186
Transportation and storage	number (BGN'000)	21 126 706 159	10 911 1 630	2 849 480	534 112	1 428 2 365	327 521	56 98	1 011 3 675	208 754	43 166	821 5 876	218 1 609	56 416
Accommodation and food service activities	number (BGN'000)	22 102 477 805	12 395 2 037	2 405 459	401 66	1 504 2 470	324 532	36 55	1 113 4 217	187 697	28 101	781 5 589	230 1 665	25 194
Information and communication	number (BGN'000)	8 302 395 467	3 669 747	664 140	276 61	682 1 130	127 210	49 74	529 1 960	85 301	33 115	432 3 070	79 566	32 231
Real estate activities	number (BGN'000)	14 037 511 933	5 769 1 097	2 400 529	204 33	934 1 530	399 661	26 43	999 4 025	302 1 115	10 38	540 3 773	289 2 058	10 72
Professional, scientific and technical activities	number (BGN'000)	35 771 972 393	17 386 3 516	2 851 589	586 115	3 335 5 553	433 721	97 161	2 310 8 640	349 1 304	68 250	2 035 14 451	368 2 649	77 542
Administrative and support service activities	number (BGN'000)	9 532 232 657	4 952 1 037	1 021 175	332 46	675 1 122	135 223	44 69	475 1 778	107 390	24 84	391 2 720	83 597	19 133
Education	number (BGN'000)	2 205 117 195	971 204	138 32	49 12	217 361	26 44	8 12	180 652	18 75	8 28	127 908	36 256	7 47
Human health and social work activities	number (BGN'000)	11 408 241 201	6 076 1 155	557 104	103 18	1 190 1 997	81 130	17 30	821 3 022	51 183	17 62	764 5 425	59 430	14 103
Arts, entertainment and recreation	number (BGN'000)	5 887 74 642	4 105 467	329 57	93 19	342 568	37 61	10 14	229 858	27 99	10 31	184 1 294	28 198	8 61
Other service activities	number (BGN'000)	22 525 282 460	14 132 2 013	1 404 249	343 54	1 565 2 531	165 268	55 90	1 222 4 574	138 501	37 142	876 6 078	143 1 022	42 289
Households and NPISHs	number (BGN'000)	12 291 023 25 538 732	8 549 011 890 243	750 013 108 152	345 888 51 642	719 688 1 162 608	190 620 330 250	78 308 135 739	390 123 1 403 807	158 859 592 237	62 090 226 953	268 705 1 878 383	172 176 1 252 262	55 644 399 626

¹ Preliminary data.

² 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).

Source: The banks.

**2.9. DEPOSITS OF NON - FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010		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
		number (BGN'000)														
Total	number (BGN'000)	147 514 2 013 483	139 973 1 973 855	36 621 515 816	44 326 1 069 885	55 845 1 347 217	10 835 261 525	19 371 666 394	28 038 981 546	5 447 186 273	11 444 520 314	17 356 771 528	3 059 137 304	20 882 1 464 601	33 062 2 370 855	4 631 320 582
Non-financial Corporations	number (BGN'000)	13 905 196 566	3 200 46 594	621 8 883	6 475 158 194	1 737 42 624	304 7 509	3 665 126 878	1 146 40 271	227 7 840	2 760 123 975	879 39 375	144 6 531	6 410 454 113	2 599 193 128	454 32 561
Agriculture, forestry and fishing	number (BGN'000)	635 8 964	61 914	10 139	356 8 680	25 610	3 70	213 7 427	16 562	3 97	159 7 177	19 849	2 95	424 29 849	42 3 093	3 265
Mining and quarrying	number (BGN'000)	62 879	14 216	6 93	47 1 134	4 99	2 49	25 840	1 38	- -	13 560	6 268	4 187	37 2 762	5 418	3 217
Manufacturing	number (BGN'000)	1 487 21 077	412 6 035	85 1 217	769 18 739	230 5 553	54 1 310	401 13 884	162 5 659	25 845	289 12 952	118 5 279	24 1 078	832 58 759	378 27 578	69 4 852
Electricity, gas, steam and air conditioning supply	number (BGN'000)	196 2 808	37 548	- -	68 1 679	19 444	5 135	43 1 487	14 496	2 67	43 1 969	6 277	3 131	86 6 274	30 2 286	7 488
Water supply, sewerage, waste management and remediation activities	number (BGN'000)	73 1 028	4 57	2 26	52 1 276	5 117	- -	27 92	2 71	2 67	23 1 016	3 136	- -	57 3 882	12 917	- -
Construction	number (BGN'000)	1 537 21 801	293 4 372	28 396	727 17 667	181 4 483	16 404	433 15 062	115 4 091	16 557	359 16 197	103 4 594	7 318	783 55 478	273 20 551	30 2 088
Wholesale and retail trade; repair of motor vehicles and motorcycles	number (BGN'000)	4 734 67 000	1 038 14 967	242 3 512	2 109 51 563	562 13 757	117 2 911	1 220 42 255	350 12 250	91 3 158	896 40 100	293 13 157	60 2 711	2 075 147 844	812 60 548	167 11 998
Transportation and storage	number (BGN'000)	657 9 299	218 3 141	49 686	292 7 111	89 2 178	23 576	156 5 356	69 2 402	21 705	106 4 799	37 1 653	10 464	202 14 002	119 8 710	36 2 672
Accommodation and food service activities	number (BGN'000)	564 7 947	209 3 080	25 340	293 7 155	85 2 108	14 344	157 5 440	73 2 491	11 387	128 5 754	45 2 023	3 127	242 16 948	178 13 153	21 1 544
Information and communication	number (BGN'000)	350 4 922	86 1 246	22 321	171 4 220	49 1 237	17 426	85 2 933	30 1 081	19 665	70 3 151	22 987	9 415	172 12 124	99 7 503	16 1 208
Real estate activities	number (BGN'000)	395 5 616	209 3 078	10 137	170 4 203	113 2 791	4 97	127 4 361	61 2 167	2 71	81 3 671	44 1 959	3 139	172 11 962	157 11 356	11 925
Professional, scientific and technical activities	number (BGN'000)	1 471 20 734	320 4 630	69 981	677 16 585	207 5 096	24 602	386 13 365	131 4 669	16 544	276 12 449	97 4 364	10 458	651 46 189	263 19 565	57 3 987
Administrative and support service activities	number (BGN'000)	308 4 459	76 1 144	14 202	129 3 148	51 1 269	7 169	80 2 764	41 1 463	- -	57 2 542	24 1 065	2 92	128 9 088	78 5 771	11 751
Education	number (BGN'000)	101 1 441	32 454	8 113	39 957	11 276	1 29	20 694	10 348	1 40	17 764	7 319	1 44	43 3 213	24 1 883	5 336
Human health and social work activities	number (BGN'000)	547 7 521	49 731	10 131	213 5 219	29 736	5 118	113 3 925	19 665	- -	67 2 954	15 668	- -	197 14 325	19 1 296	2 150
Arts, entertainment and recreation	number (BGN'000)	119 1 664	20 276	8 117	59 1 409	8 199	1 23	36 1 265	6 191	2 70	27 1 227	3 135	2 98	52 3 732	14 1 059	2 144
Other service activities	number (BGN'000)	669 9 406	122 1 705	33 472	304 7 449	69 1 671	11 246	143 4 898	46 1 627	16 567	149 6 693	37 1 642	4 174	257 17 682	96 7 441	14 936
Households and NPISHs	number (BGN'000)	133 609 1 816 917	136 773 1 927 261	36 000 506 933	37 851 911 691	54 108 1 304 593	10 531 254 016	15 706 539 516	26 892 941 275	5 220 178 433	8 684 396 339	16 477 732 153	2 915 130 773	14 472 1 010 488	30 463 2 177 727	4 177 288 021

¹ Preliminary data.

² 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).

Source: The banks.

**2.9. DEPOSITS OF NON - FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010													
		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	7 319	8 966	1 360	3 597	3 333	525	1 175	1 171	160	1 003	994	131
	(BGN'000)	994 140	1 174 174	183 332	1 111 921	1 011 216	163 188	833 585	847 096	110 032	3 457 062	3 591 443	720 029
Non-financial Corporations	number	3 942	1 805	323	2 562	1 444	242	912	687	92	844	756	105
	(BGN'000)	543 486	258 354	46 570	791 611	459 667	74 859	644 009	509 266	62 710	3 060 158	3 078 667	677 167
Agriculture, forestry and fishing	number	272	36	3	172	14	5	27	3	2	12	9	-
	(BGN'000)	37 438	5 212	404	49 535	4 437	1 599	18 132	2 097	1 206	23 482	18 659	-
Mining and quarrying	number	33	9	6	22	10	5	9	5	1	13	13	5
	(BGN'000)	4 444	1 760	976	7 614	3 307	1 564	6 075	4 149	517	66 503	147 550	34 804
Manufacturing	number	457	256	59	335	249	50	141	116	18	122	137	29
	(BGN'000)	62 864	36 176	8 410	102 525	80 660	15 593	99 245	88 181	12 142	463 099	532 008	213 980
Electricity, gas, steam and air conditioning supply	number	80	26	1	57	10	6	22	13	-	74	21	3
	(BGN'000)	11 774	3 929	159	17 896	3 441	2 057	15 878	10 091	-	525 532	173 892	90 879
Water supply, sewerage, waste management and remediation activities	number	39	9	3	38	2	3	5	3	-	13	-	-
	(BGN'000)	5 472	1 210	384	11 970	586	938	3 351	1 847	-	26 152	-	-
Construction	number	518	226	14	306	166	18	122	56	7	80	76	11
	(BGN'000)	71 890	31 533	2 082	92 011	51 440	5 436	91 749	38 870	4 211	192 027	317 524	18 792
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	1 210	576	118	833	473	78	273	224	24	246	200	26
	(BGN'000)	167 869	82 462	16 617	259 914	151 993	23 407	190 528	164 167	16 441	849 972	860 755	111 473
Transportation and storage	number	140	77	28	85	60	20	45	22	13	41	37	12
	(BGN'000)	19 508	10 692	3 953	27 475	18 545	6 964	30 009	16 116	8 212	219 137	168 480	95 612
Accommodation and food service activities	number	166	99	8	103	69	8	42	44	4	37	38	7
	(BGN'000)	22 851	14 768	1 327	30 601	22 402	2 343	32 872	35 076	3 011	111 010	83 931	30 690
Information and communication	number	98	61	14	72	53	12	29	20	8	32	24	5
	(BGN'000)	13 396	9 442	2 022	23 379	17 372	3 967	19 888	13 753	6 160	114 484	100 903	19 657
Real estate activities	number	131	99	8	80	102	4	39	47	2	44	38	2
	(BGN'000)	17 508	14 629	1 136	25 077	31 137	1 037	28 479	31 642	1 156	123 112	118 267	51 246
Professional, scientific and technical activities	number	360	201	24	203	125	15	60	74	7	47	103	2
	(BGN'000)	50 204	28 291	3 666	62 305	37 952	4 486	41 909	55 395	5 293	132 647	355 393	2 143
Administrative and support service activities	number	82	34	16	49	28	1	16	15	2	10	14	1
	(BGN'000)	11 060	4 619	2 293	15 161	9 371	302	9 733	11 708	1 547	30 709	91 303	2 550
Education	number	17	12	3	15	3	4	6	9	-	17	13	1
	(BGN'000)	2 202	1 879	463	4 831	1 020	1 229	4 014	6 409	-	46 242	32 175	3 189
Human health and social work activities	number	145	27	4	96	15	3	38	8	2	30	5	-
	(BGN'000)	19 456	3 809	551	30 094	5 101	1 092	25 925	6 255	1 445	84 618	11 757	-
Arts, entertainment and recreation	number	35	6	6	29	19	5	10	5	1	4	6	-
	(BGN'000)	4 733	797	932	9 944	6 078	1 352	7 729	3 689	797	5 665	17 590	-
Other service activities	number	159	51	8	67	46	5	28	23	1	22	22	1
	(BGN'000)	20 817	7 146	1 195	21 279	14 825	1 493	18 493	19 821	572	45 767	48 480	2 152
Households and NPISHs	number	3 377	7 161	1 037	1 035	1 889	283	263	484	68	159	238	26
	(BGN'000)	450 654	915 820	136 762	320 310	551 549	88 329	189 576	337 830	47 322	396 904	512 776	42 862

¹ Preliminary data.

² 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).

Source: The banks.

**2.10. DEPOSITS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES ¹**

30.06.2010		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
			number	(BGN'000)	number	(BGN'000)	number	(BGN'000)	number	(BGN'000)	number	(BGN'000)	number	(BGN'000)	number	(BGN'000)	number
Total	number	12 740 389	6 760 597	401 134	112 618	1 554 057	673 500	247 261	2 187 051	545 806	258 351	2	-	-	3	8	1
	(BGN'000)	37 605 428	6 164 022	2 395 107	747 073	9 567 289	12 345 340	2 296 438	2 023 809	1 660 048	380 818	16 650	-	-	54	8 775	5
Non-financial Corporations	number	449 366	326 915	67 968	14 771	31 872	6 285	1 262	235	41	11	2	-	-	3	1	-
	(BGN'000)	12 066 696	3 679 777	1 881 657	612 099	2 663 745	2 821 145	322 844	44 162	17 783	1 980	16 650	-	-	54	4 800	-
Agriculture, forestry and fishing	number	15 085	11 543	1 775	210	1 399	105	21	29	3	-	-	-	-	-	-	-
	(BGN'000)	243 126	135 114	16 788	2 252	62 442	16 108	1 764	3 944	4 714	-	-	-	-	-	-	-
Mining and quarrying	number	1 600	1 011	212	85	246	32	13	1	-	-	-	-	-	-	-	-
	(BGN'000)	288 615	38 397	35 098	3 406	53 444	122 893	35 074	303	-	-	-	-	-	-	-	-
Manufacturing	number	44 691	30 021	8 884	2 144	2 663	726	198	43	8	4	-	-	-	-	-	-
	(BGN'000)	1 938 276	490 061	382 814	210 013	386 887	407 378	49 646	5 613	4 266	1 598	-	-	-	-	-	-
Electricity, gas, steam and air conditioning supply	number	3 242	2 214	478	92	386	59	6	6	1	-	-	-	-	-	-	-
	(BGN'000)	877 665	283 201	74 368	93 868	304 349	121 391	154	232	102	-	-	-	-	-	-	-
Water supply, sewerage, waste management and remediation activities	number	1 532	1 133	182	37	147	26	5	2	-	-	-	-	-	-	-	-
	(BGN'000)	62 945	48 100	2 509	637	8 235	2 648	792	24	-	-	-	-	-	-	-	-
Construction	number	41 653	30 313	7 319	763	2 495	625	97	36	4	1	-	-	-	-	-	-
	(BGN'000)	1 122 668	375 190	158 206	14 779	223 929	322 853	20 120	5 328	2 263	-	-	-	-	-	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	188 668	138 925	26 337	7 067	13 626	2 158	481	51	13	4	2	-	-	3	1	-
	(BGN'000)	3 521 489	1 180 758	569 731	96 941	724 557	816 801	100 292	8 403	2 280	222	16 650	-	-	54	4 800	-
Transportation and storage	number	21 126	14 922	4 131	805	965	198	96	8	1	-	-	-	-	-	-	-
	(BGN'000)	706 159	190 179	101 291	101 006	159 473	133 120	19 630	590	870	-	-	-	-	-	-	-
Accommodation and food service activities	number	22 102	16 067	3 666	560	1 454	318	31	4	2	-	-	-	-	-	-	-
	(BGN'000)	477 805	128 425	75 465	19 001	126 456	104 725	21 528	10	2 195	-	-	-	-	-	-	-
Information and communication	number	8 302	5 763	1 210	479	620	188	33	8	1	-	-	-	-	-	-	-
	(BGN'000)	395 467	116 426	78 509	28 228	88 403	76 049	7 094	575	183	-	-	-	-	-	-	-
Real estate activities	number	14 037	8 341	3 885	270	1 136	374	26	4	1	-	-	-	-	-	-	-
	(BGN'000)	511 933	103 753	124 522	15 014	130 379	96 867	41 116	282	-	-	-	-	-	-	-	-
Professional, scientific and technical activities	number	35 771	26 949	4 708	958	2 226	810	94	22	4	-	-	-	-	-	-	-
	(BGN'000)	972 393	251 811	124 383	16 337	175 207	395 433	6 891	1 529	802	-	-	-	-	-	-	-
Administrative and support service activities	number	9 532	6 531	1 554	443	811	151	29	10	2	1	-	-	-	-	-	-
	(BGN'000)	232 657	52 649	75 394	3 675	26 610	53 704	4 403	16 062	-	160	-	-	-	-	-	-
Education	number	2 205	1 589	276	82	179	63	14	2	-	-	-	-	-	-	-	-
	(BGN'000)	117 195	19 216	4 671	733	46 559	40 499	4 809	708	-	-	-	-	-	-	-	-
Human health and social work activities	number	11 408	9 673	866	155	619	68	22	5	-	-	-	-	-	-	-	-
	(BGN'000)	241 201	147 312	18 195	1 789	57 988	13 670	1 911	336	-	-	-	-	-	-	-	-
Arts, entertainment and recreation	number	5 887	4 894	465	131	336	43	17	1	-	-	-	-	-	-	-	-
	(BGN'000)	74 642	24 753	10 542	1 047	15 632	19 887	2 611	170	-	-	-	-	-	-	-	-
Other service activities	number	22 525	17 026	2 020	490	2 564	341	79	3	1	1	-	-	-	-	-	-
	(BGN'000)	282 460	94 432	29 171	3 373	73 195	77 119	5 009	53	108	-	-	-	-	-	-	-
Households and NPISHs	number	12 291 023	6 433 682	333 166	97 847	1 522 185	667 215	245 999	2 186 816	545 765	258 340	-	-	-	7	1	
	(BGN'000)	25 538 732	2 484 245	513 450	134 974	6 903 544	9 524 195	1 973 594	1 979 647	1 642 265	378 838	-	-	-	3 975	5	

¹ Preliminary data.

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).

Source: The banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010		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
			number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)	number (BGN'000)
Total		2 945 224	1 270 262	34 368	5 878	444 457	11 837	421	373 544	17 217	309	306 726	25 803	228
		49 922 602	557 123	7 380	546	736 878	20 548	691	1 362 123	65 094	1 087	2 235 796	195 800	1 638
Non-financial Corporations		126 292	23 027	6 622	1 407	4 376	1 069	122	6 638	1 143	56	7 340	1 446	40
		30 848 292	3 862	1 131	229	7 704	1 970	199	24 991	4 461	185	57 997	11 681	278
Agriculture, forestry and fishing		6 298	743	134	18	163	32	1	217	31	-	263	67	1
		991 695	123	27	3	285	67	2	823	115	-	2 048	559	8
Mining and quarrying		319	37	28	14	7	2	1	7	2	1	10	3	2
		282 562	6	5	2	11	3	1	27	8	3	76	24	13
Manufacturing		17 513	1 988	803	159	484	143	11	683	159	9	889	189	3
		5 973 105	402	139	25	858	272	17	2 612	612	30	7 035	1 505	23
Electricity, gas, steam and air conditioning supply		400	60	26	3	5	-	-	13	6	-	8	1	-
		806 251	10	6	1	7	-	-	50	25	-	53	10	-
Water supply, sewerage, waste management and remediation activities		271	19	9	1	12	4	-	4	1	-	12	4	-
		124 221	7	4	-	17	5	-	14	4	-	96	29	-
Construction		11 529	2 097	611	88	330	104	3	475	83	-	456	119	1
		4 372 050	290	106	13	613	193	5	1 854	323	-	3 591	1 012	5
Wholesale and retail trade; repair of motor vehicles and motorcycles		58 802	12 056	3 379	801	2 070	502	78	3 310	524	33	3 596	651	26
		9 923 138	2 007	568	139	3 652	925	129	12 372	2 107	106	28 710	5 273	183
Transportation and storage		7 854	1 204	374	65	272	60	6	449	83	3	468	113	1
		1 080 195	184	64	7	481	109	10	1 697	328	11	3 668	889	5
Accommodation and food service activities		6 663	1 486	388	72	256	45	1	322	47	5	464	90	-
		1 915 041	213	72	10	466	95	2	1 234	192	20	3 629	799	-
Information and communication		1 499	343	123	26	54	33	1	79	30	-	83	7	1
		418 992	45	20	2	88	54	2	295	102	-	651	53	6
Real estate activities		2 102	377	186	17	35	12	-	64	13	-	55	15	-
		2 675 526	47	17	1	57	22	-	242	47	-	433	113	-
Professional, scientific and technical activities		5 578	995	249	55	323	57	3	452	67	3	422	70	3
		1 182 726	233	46	10	534	97	4	1 644	249	9	3 284	514	22
Administrative and support service activities		1 499	183	72	8	57	29	1	81	46	1	115	35	-
		358 982	30	16	1	105	51	2	310	167	3	882	247	-
Education		238	48	16	3	10	6	1	19	4	-	19	7	-
		20 156	6	2	-	18	9	1	66	14	-	133	56	-
Human health and social work activities		2 059	472	71	24	101	13	3	183	17	-	181	26	-
		219 841	95	13	3	180	21	5	685	65	-	1 411	210	-
Arts, entertainment and recreation		506	86	20	5	25	5	1	43	4	1	43	6	-
		134 564	14	2	2	41	9	1	163	14	3	329	46	-
Other service activities		3 162	833	133	48	172	22	11	237	26	-	256	43	2
		369 247	150	24	10	291	38	18	903	89	-	1 968	342	13
Households and NPISHs		2 818 932	1 247 235	27 746	4 471	440 081	10 768	299	366 906	16 074	253	299 386	24 357	188
		19 074 310	553 261	6 249	317	729 174	18 578	492	1 337 132	60 633	902	2 177 799	184 119	1 360

¹ Preliminary data.

² Banks' claims on 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).

Source: The banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010		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		
		BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies	BGN	EUR	Other currencies
		number											
Total	number	209 202	37 945	381	65 353	30 518	638	30 279	28 208	766	14 524	17 887	516
	(BGN'000)	3 213 881	629 121	6 799	2 266 283	1 095 349	23 835	2 140 265	2 029 497	55 775	2 230 483	2 720 752	75 563
Non-financial Corporations	number	12 847	3 330	51	13 126	3 901	32	8 187	4 482	39	6 239	5 986	81
	(BGN'000)	219 993	59 615	880	495 602	147 046	1 143	596 975	337 503	2 852	1 014 834	987 578	13 107
Agriculture, forestry and fishing	number	661	137	-	875	175	1	815	230	1	651	259	2
	(BGN'000)	11 571	2 532	-	33 636	6 558	31	61 048	17 313	71	108 290	43 800	236
Mining and quarrying	number	18	4	-	33	4	1	15	8	-	29	6	-
	(BGN'000)	311	69	-	1 174	150	44	1 147	537	-	5 107	1 007	-
Manufacturing	number	1 780	429	4	2 047	561	3	1 380	717	7	1 155	1 031	22
	(BGN'000)	30 563	7 633	65	77 765	21 771	133	100 544	53 970	522	188 439	172 795	3 876
Electricity, gas, steam and air conditioning supply	number	20	4	-	26	6	-	14	8	-	11	23	-
	(BGN'000)	358	62	-	959	252	-	966	616	-	1 940	4 026	-
Water supply, sewerage, waste management and remediation activities	number	25	7	-	41	3	-	25	10	1	30	12	-
	(BGN'000)	450	111	-	1 552	124	-	1 855	808	70	4 897	1 910	-
Construction	number	971	240	4	1 163	267	1	772	351	3	685	651	1
	(BGN'000)	17 004	4 307	56	44 284	10 472	36	55 972	27 605	228	112 311	109 749	123
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	5 893	1 530	34	5 917	1 812	20	3 619	2 004	21	2 645	2 598	40
	(BGN'000)	100 564	27 663	592	223 604	67 730	673	264 366	151 481	1 570	428 459	423 926	6 410
Transportation and storage	number	1 099	291	1	1 111	351	1	577	316	2	284	284	2
	(BGN'000)	19 193	5 055	21	41 447	13 045	45	40 665	23 355	128	44 752	46 058	268
Accommodation and food service activities	number	656	215	1	484	256	1	226	284	1	200	362	7
	(BGN'000)	10 990	3 827	25	17 836	9 603	40	16 289	21 305	65	31 514	59 013	1 284
Information and communication	number	145	27	1	139	31	-	98	52	-	49	50	-
	(BGN'000)	2 524	473	19	5 252	1 164	-	7 313	3 859	-	7 328	8 661	-
Real estate activities	number	79	39	-	72	45	-	66	77	-	65	220	-
	(BGN'000)	1 376	655	-	2 761	1 748	-	5 078	5 631	-	10 866	37 063	-
Professional, scientific and technical activities	number	636	186	3	609	169	-	266	192	2	152	206	1
	(BGN'000)	10 608	3 320	56	23 043	6 228	-	19 014	13 833	140	23 875	32 294	150
Administrative and support service activities	number	136	54	-	141	41	-	87	45	-	106	58	3
	(BGN'000)	2 418	884	-	5 290	1 539	-	6 286	3 232	-	17 547	9 702	383
Education	number	31	9	-	13	5	-	10	4	-	10	11	-
	(BGN'000)	519	168	-	542	171	-	738	247	-	1 648	1 792	-
Human health and social work activities	number	285	62	-	146	67	2	93	76	-	54	71	2
	(BGN'000)	4 738	1 100	-	5 217	2 507	60	6 625	5 615	-	8 927	12 444	249
Arts, entertainment and recreation	number	66	16	-	57	17	1	19	12	-	13	21	-
	(BGN'000)	1 115	286	-	2 044	586	48	1 342	907	-	2 205	3 664	-
Other service activities	number	346	80	3	252	91	1	105	96	1	100	123	1
	(BGN'000)	5 691	1 470	46	9 196	3 398	33	7 727	7 189	58	16 729	19 674	128
Households and NPISHs	number	196 355	34 615	330	52 227	26 617	606	22 092	23 726	727	8 285	11 901	435
	(BGN'000)	2 993 888	569 506	5 919	1 770 681	948 303	22 692	1 543 290	1 691 994	52 923	1 215 649	1 733 174	62 456

¹ Preliminary data.

² Banks' claims on 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).

Source: The banks.

**2.11. LOANS OF NON-FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORIES AND
ECONOMIC ACTIVITIES ^{1,2}**

30.06.2010		Over 250 000 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			
		number			number			number			number			number			number			
Total	number	3 404	5 287	109	1 164	2 785	63	1 012	4 045	88	(BGN'000)	1 196 738	1 858 363	37 046	844 263	1 994 461	47 165	3 430 100	18 035 051	807 108
Non-financial Corporations	number	2 535	3 519	51	1 072	2 457	44	995	3 947	85	(BGN'000)	913 615	1 270 847	18 445	783 082	1 778 180	34 658	3 403 810	17 852 731	801 108
Agriculture, forestry and fishing	number	292	163	3	97	109	-	69	86	2	(BGN'000)	105 856	57 713	1 086	71 542	79 736	-	167 848	215 376	3 392
Mining and quarrying	number	9	14	1	5	14	-	14	29	1	(BGN'000)	3 138	5 363	296	3 397	10 887	-	58 541	187 547	3 668
Manufacturing	number	480	641	8	208	495	9	223	775	18	(BGN'000)	170 216	230 469	3 129	153 510	359 383	6 813	891 901	3 307 172	178 906
Electricity, gas, steam and air conditioning supply	number	13	26	-	8	22	-	14	83	-	(BGN'000)	4 458	9 114	-	5 994	15 718	-	41 907	719 719	-
Water supply, sewerage, waste management and remediation activities	number	8	7	1	4	4	-	12	14	1	(BGN'000)	2 756	2 517	319	3 156	2 205	-	46 679	53 426	1 210
Construction	number	292	481	4	142	335	-	142	654	3	(BGN'000)	105 537	175 125	1 391	105 187	250 882	-	444 667	2 744 601	154 508
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	1 080	1 473	25	455	957	23	381	1 221	28	(BGN'000)	394 213	534 823	9 070	330 195	683 698	18 172	1 262 189	4 784 957	152 612
Transportation and storage	number	84	115	2	30	66	5	28	90	17	(BGN'000)	28 559	41 058	646	22 119	47 674	4 294	71 301	432 474	190 585
Accommodation and food service activities	number	92	189	4	32	156	1	20	296	4	(BGN'000)	33 032	68 775	1 660	22 558	110 319	972	48 837	1 438 628	11 737
Information and communication	number	12	33	2	8	19	1	8	42	2	(BGN'000)	4 328	11 759	560	5 520	13 216	999	49 842	291 289	3 568
Real estate activities	number	21	111	-	13	125	2	27	363	3	(BGN'000)	7 235	40 055	-	8 787	91 228	1 241	79 484	2 310 543	70 796
Professional, scientific and technical activities	number	54	124	1	27	65	1	19	160	6	(BGN'000)	18 424	44 628	288	20 511	45 927	812	82 021	800 782	30 126
Administrative and support service activities	number	38	44	-	16	32	2	13	55	-	(BGN'000)	14 159	15 558	-	11 821	23 864	1 355	31 450	211 680	-
Education	number	2	2	-	1	2	-	2	3	-	(BGN'000)	714	577	-	755	1 597	-	6 399	3 984	-
Human health and social work activities	number	20	32	-	9	14	-	5	30	-	(BGN'000)	6 645	11 752	-	5 278	11 154	-	12 196	122 646	-
Arts, entertainment and recreation	number	5	13	-	2	9	-	-	16	-	(BGN'000)	1 933	4 406	-	1 222	6 710	-	-	107 472	-
Other service activities	number	33	51	-	15	33	-	18	30	-	(BGN'000)	12 412	17 155	-	11 530	23 982	-	108 548	120 435	-
Households and NPISHs	number	869	1 768	58	92	328	19	17	98	3	(BGN'000)	283 123	587 516	18 601	61 181	216 281	12 507	26 290	182 320	6 000

¹ Preliminary data.

² Banks' claims on 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).

Source: The banks.

**2.12. LOANS OF NON - FINANCIAL CORPORATIONS,
HOUSEHOLDS AND NPISHs BY TYPE AND ECONOMIC
ACTIVITIES ¹**

30.06.2010	Total	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	2 945 224	1 437 516	46 652	6 760	25 318	2 632	65	510 280	37 054	212	746 644	129 561	2 359	169	1	1
	(BGN'000)	49 922 602	5 065 657	5 678 858	344 721	490 502	699 849	18 597	2 831 448	7 460 628	156 879	11 816 866	14 810 419	535 462	9 460	1 662	1 594
Non-financial Corporations	number	126 292	47 990	12 512	1 760	3 223	1 615	37	16 443	12 248	100	18 711	11 526	110	15	1	1
	(BGN'000)	30 848 292	3 362 271	5 436 604	335 893	424 579	671 383	18 321	1 487 346	7 155 798	154 669	2 241 567	9 187 296	362 607	6 702	1 662	1 594
Agriculture, forestry and fishing	number	6 298	2 077	356	21	333	80	3	1 563	631	3	873	356	2	-	-	-
	(BGN'000)	991 695	157 773	93 077	44	39 781	16 147	3 525	206 802	157 387	603	158 714	157 185	657	-	-	-
Mining and quarrying	number	319	114	58	21	9	1	-	26	26	-	35	29	-	-	-	-
	(BGN'000)	282 562	29 448	67 832	4 027	775	147	-	6 212	63 100	-	36 500	74 521	-	-	-	-
Manufacturing	number	17 513	5 861	2 097	206	590	296	12	2 124	1 884	24	2 742	1 666	11	-	-	-
	(BGN'000)	5 973 105	830 114	1 844 273	150 159	67 852	179 301	10 095	272 874	782 522	31 078	453 005	1 349 625	2 207	-	-	-
Electricity, gas, steam and air conditioning supply	number	400	130	64	3	10	7	-	23	40	-	29	94	-	-	-	-
	(BGN'000)	806 251	17 393	265 727	1	7 927	22 058	-	16 381	153 399	-	15 001	308 364	-	-	-	-
Water supply, sewerage, waste management and remediation activities	number	271	76	19	2	11	6	-	40	36	1	65	14	1	-	-	-
	(BGN'000)	124 221	4 856	9 890	1 210	1 333	746	-	7 585	37 908	319	47 705	12 599	70	-	-	-
Construction	number	11 529	4 381	1 073	97	278	218	1	1 508	1 554	2	1 358	1 051	8	-	-	-
	(BGN'000)	4 372 050	408 810	516 301	202	59 148	106 887	36	195 645	1 715 738	490	227 707	985 449	155 637	-	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	58 802	23 914	5 911	1 017	1 443	745	17	7 130	5 112	48	8 534	4 883	47	1	-	-
	(BGN'000)	9 923 138	1 542 316	1 929 537	98 169	148 157	236 688	3 565	517 101	1 958 578	51 471	842 646	2 558 348	36 451	111	-	-
Transportation and storage	number	7 854	2 889	676	85	167	76	2	1 327	867	8	1 223	524	10	-	-	-
	(BGN'000)	1 080 195	122 028	199 812	30 806	9 869	15 380	1 072	53 536	136 833	65 253	88 633	258 084	98 889	-	-	-
Accommodation and food service activities	number	6 663	2 136	598	82	77	63	-	853	749	5	1 172	918	10	-	-	-
	(BGN'000)	1 915 041	23 658	114 416	4 502	2 868	31 613	-	30 402	406 664	1 891	129 670	1 159 935	9 422	-	-	-
Information and communication	number	1 499	639	231	28	27	15	-	155	77	2	197	124	4	-	-	-
	(BGN'000)	418 992	18 933	68 895	23	4 371	5 502	-	43 599	18 305	1 373	16 283	237 948	3 760	-	-	-
Real estate activities	number	2 102	584	324	18	13	24	-	100	400	1	177	458	3	-	-	-
	(BGN'000)	2 675 526	31 546	103 453	33 230	1 341	33 770	-	27 613	1 254 453	521	55 866	1 095 446	38 287	-	-	-
Professional, scientific and technical activities	number	5 578	2 450	526	68	98	27	1	545	332	1	861	659	7	1	1	1
	(BGN'000)	1 182 726	77 070	116 590	13 128	17 938	13 758	22	44 434	283 447	23	57 749	532 461	16 850	6 000	1 662	1 594
Administrative and support service activities	number	1 499	479	180	11	55	15	-	245	166	4	181	150	-	13	-	-
	(BGN'000)	358 982	19 138	51 486	112	10 648	3 247	-	34 335	90 035	1 632	25 586	122 172	-	591	-	-
Education	number	238	87	30	4	1	2	-	40	14	-	37	23	-	-	-	-
	(BGN'000)	20 156	996	397	1	25	470	-	932	244	-	9 585	7 506	-	-	-	-
Human health and social work activities	number	2 059	653	98	28	29	9	-	322	169	-	545	203	3	-	-	-
	(BGN'000)	219 841	9 499	26 560	33	1 001	548	-	8 807	36 107	-	32 690	104 312	284	-	-	-
Arts, entertainment and recreation	number	506	187	35	8	7	2	-	65	44	-	100	58	-	-	-	-
	(BGN'000)	134 564	2 724	2 050	54	140	256	-	1 758	29 059	-	5 786	92 737	-	-	-	-
Other service activities	number	3 162	1 333	236	61	75	29	1	377	147	1	582	316	4	-	-	-
	(BGN'000)	369 247	65 969	26 308	192	51 405	4 865	6	19 330	32 019	15	38 441	130 604	93	-	-	-
Households and NPISHs	number	2 818 932	1 389 526	34 140	5 000	22 095	1 017	28	493 837	24 806	112	727 933	118 035	2 249	154	-	-
	(BGN'000)	19 074 310	1 703 386	242 254	8 828	65 923	28 466	276	1 344 102	304 830	2 210	9 575 299	5 623 123	172 855	2 758	-	-
consumer loans	number	1 185 637	-	-	-	19 593	682	25	460 459	20 398	85	625 525	58 121	749	-	-	-
	(BGN'000)	7 655 897	-	-	-	17 270	5 561	218	1 089 887	120 139	1 775	5 289 763	1 091 699	39 585	-	-	-
loans for house purchase	number	154 474	-	-	-	279	68	-	6 085	1 359	16	89 068	56 127	1 472	-	-	-
	(BGN'000)	8 556 073	-	-	-	3 530	5 247	-	39 884	58 264	270	4 003 785	4 313 459	131 634	-	-	-
other loans	number	50 001	-	-	-	2 223	267	3	27 293	3 049	11	13 340	3 787	28	-	-	-
	(BGN'000)	905 114	-	-	-	45 123	17 658	58	214 331	126 427	165	281 751	217 965	1 636	-	-	-

¹ Preliminary data.

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).

Source: The banks.

2.13. INTEREST RATE STATISTICS¹

(%)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
BASE INTEREST RATE (BIR) ²	3.49	2.35	1.57	0.55	0.18	0.20
LEONIA ³	3.53	2.24	1.46	0.39	0.17	0.18
SOFIBOR ⁴						
1-month	5.64	4.75	3.87	3.20	2.55	2.45
3-month	6.58	5.94	5.11	4.71	4.21	4.18
6-month	7.86	7.32	6.44	6.05	5.79	5.53
12-month	9.53	9.74	9.27	9.42	9.13	8.38
YIELD ON GOVERNMENT SECURITIES ⁵						
3-year	-	-	-	-	-	-
5-year	4.45	5.44	4.88	4.01	4.23	3.44
10-year ⁶	6.73	7.48	7.06	6.29	5.49	6.01
LONG-TERM INTEREST RATE FOR CONVERGENCE ASSESSMENT PURPOSES (LTIR) ⁷	7.73	7.30	7.45	6.61	5.82	6.21
INTEREST RATES ON NEW BUSINESS ⁸						
Loans to <i>Non-financial corporations</i> sector						
loans up to 1 million EUR						
BGN	11.27	10.87	10.80	10.92	10.97	10.56
EUR	9.08	9.80	9.67	9.34	9.74	9.37
loans over 1 million EUR						
BGN	10.76	10.87	8.32	8.16	8.58	7.70
EUR	8.92	8.37	8.41	7.69	7.99	7.46
Loans to <i>Households</i> sector ⁹						
consumer loans						
BGN	12.27	14.22	13.96	13.54	13.00	12.67
EUR	11.46	11.64	11.40	11.42	10.57	10.69
loans for house purchases						
BGN	9.65	10.39	10.48	9.72	9.33	9.08
EUR	9.08	8.51	8.73	8.72	8.70	8.51
other loans						
BGN	12.74	12.51	12.67	11.93	12.94	11.97
EUR	12.03	8.45	10.10	10.68	10.85	9.33
Annual Percentage Rate of Charge (APRC) ¹⁰ on loans to <i>Households</i> sector						
consumer loans						
BGN	13.44	15.31	15.26	14.72	14.26	14.23
EUR	12.20	12.42	12.14	12.10	11.51	11.72
loans for house purchases						
BGN	10.38	11.24	11.28	10.68	10.03	9.95
EUR	9.84	9.26	9.65	9.56	9.58	9.35
Deposits of <i>Non-financial corporations</i> sector						
deposits with agreed maturity						
BGN	6.00	6.69	5.74	6.57	5.23	3.88
EUR	4.13	4.39	4.38	4.47	4.15	3.24
Deposits of <i>Households</i> sector ⁹						
deposits with agreed maturity						
BGN	7.81	8.15	7.95	7.50	6.60	6.09
EUR	6.07	6.52	6.51	6.07	5.56	5.09

2.13. INTEREST RATE STATISTICS¹

(%)

	03.2009	06.2009	09.2009	12.2009	03.2010	06.2010
INTEREST RATES ON OUTSTANDING AMOUNTS⁸						
<i>Loans to Non-financial corporations sector</i>						
overdraft						
BGN	9.76	9.71	9.59	9.31	9.15	9.18
EUR	6.01	6.31	6.56	6.71	6.63	6.61
loans other than overdraft						
BGN	11.10	10.96	10.68	10.34	10.22	10.16
EUR	7.39	7.66	7.84	7.96	7.99	7.97
<i>Loans to Households sector⁹</i>						
overdraft						
BGN	14.00	14.88	15.41	15.48	15.54	15.56
EUR	9.85	10.15	10.30	10.46	10.55	10.66
loans other than overdraft						
consumer loans						
BGN	12.15	12.31	12.26	12.38	12.34	12.35
EUR	10.19	10.45	10.49	10.43	10.42	10.39
loans for house purchases						
BGN	9.62	9.66	9.59	9.38	9.24	9.37
EUR	7.88	8.22	8.22	8.13	8.10	8.12
other loans						
BGN	12.94	12.78	12.45	12.28	12.22	12.21
EUR	9.78	10.10	9.96	9.87	9.88	9.77
<i>Deposits of Non-financial corporations sector</i>						
overnight deposits						
BGN	0.53	0.55	0.54	0.54	0.47	0.43
EUR	0.55	0.44	0.52	0.41	0.40	0.36
deposits with agreed maturity						
BGN	5.91	6.05	5.99	5.65	5.53	4.94
EUR	5.05	5.01	5.14	5.18	5.08	4.76
deposits redeemable at notice						
BGN	4.11	4.01	4.18	3.71	2.82	2.23
EUR	1.95	1.83	2.05	2.61	0.90	0.85
<i>Deposits of Households sector⁹</i>						
overnight deposits						
BGN	1.05	1.06	0.96	0.93	0.94	0.70
EUR	0.59	0.56	0.50	0.50	0.53	0.40
deposits with agreed maturity						
BGN	6.76	7.09	7.28	7.25	7.08	6.53
EUR	5.40	5.79	5.95	5.94	5.83	5.41
deposits redeemable at notice						
BGN	3.78	3.70	3.60	3.66	3.57	3.39
EUR	3.40	3.42	3.35	3.37	3.41	3.38

¹ Preliminary data.² The *BIR* for the current month equals the simple average of the values of the index *LEONIA* for the business days of the preceding month.³ Interest rate on real overnight unsecured lending transactions in BGN on the interbank market. Monthly values are calculated as a simple average of daily values.⁴ Fixing of the quotes for unsecured BGN deposits offered in the interbank market. Monthly values are calculated as a simple average of daily values.⁵ The average weighted effective yield achieved on the secondary market on BGN-denominated interest-bearing government securities.⁶ Government securities with maturity of ten years also include issues of ten years and six months.⁷ It is determined on the basis of the secondary market yield to maturity of a long-term government bond (benchmark bond) issued by the Ministry of Finance (*Central Government* sector) and denominated in the national currency. Monthly values are calculated as a simple average of daily values.⁸ 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.⁹ The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.¹⁰ It 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.

Source: BNB.

3. SUPERVISION STATISTICS

3.1. BALANCE SHEET OF THE BANKING SYSTEM

AS OF 30 JUNE 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	6 328 843	3 614 243	2 567 510	147 090
Financial assets held for trading	914 990	487 514	346 937	80 539
Derivatives held for trading	166 168	56 219	100 627	9 322
Equity instruments	15 389	15 386	0	3
Debt instruments	733 433	415 909	246 310	71 214
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	606 842	302 708	284 924	19 210
Equity instruments	9 611	7 596	684	1 331
Debt instruments	483 340	283 603	186 644	13 093
Loans and advances	113 891	11 509	97 596	4 786
Available-for-sale financial assets	1 983 542	675 786	1 002 409	305 347
Equity instruments	76 836	64 056	6 111	6 669
Debt instruments	1 906 706	611 730	996 298	298 678
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	57 424 018	21 051 425	33 972 144	2 400 449
Debt instruments	2 019	0	2 019	0
Loans and advances	57 421 999	21 051 425	33 970 125	2 400 449
Held-to-maturity investments	1 496 859	441 802	640 645	414 412
Debt instruments	1 496 859	441 802	640 645	414 412
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	10 470	0	10 459	11
Fair value hedges	10 470	0	10 459	11
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	1 357 354	1 357 327	27	0
Property, Plant and Equipment	1 326 932	1 326 905	27	0
Investment property	30 422	30 422	0	0
Intangible assets	184 123	184 123	0	0
Goodwill	0	0	0	0
Other intangible assets	184 123	184 123	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	194 049	126 980	55 367	11 702
Tax assets	59 252	58 884	368	0
Current tax assets	36 302	35 934	368	0
Deferred tax assets	22 950	22 950	0	0
Other assets	408 331	342 731	58 253	7 347
Non-current assets and disposal groups classified as held for sale	62 512	62 512	0	0
TOTAL ASSETS	71 031 185	28 706 035	38 939 043	3 386 107

3.1. BALANCE SHEET OF THE BANKING SYSTEM

AS OF 30 JUNE 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	190 025	28 008	143 673	18 344
Derivatives held for trading	190 025	28 008	143 673	18 344
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	135 927	102 000	29 141	4 786
Deposits from credit institutions	135 927	102 000	29 141	4 786
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	60 641 634	22 829 169	33 542 249	4 270 216
Deposits from credit institutions	12 511 122	1 533 617	10 601 127	376 378
Deposits (other than from credit institutions)	45 095 224	21 087 283	20 195 987	3 811 954
Debt certificates (including bonds)	650 082	40 002	560 207	49 873
Subordinated liabilities	1 829 099	41 436	1 787 006	657
Other financial liabilities measured at amortised cost	556 107	126 831	397 922	31 354
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	31 629	0	29 325	2 304
Fair value hedges	27 287	0	27 287	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	4 342	0	2 038	2 304
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	70 022	48 342	1 449	20 231
Restructuring	0	0	0	0
Pending legal issues and tax litigation	14 738	8 399	1 073	5 266
Pensions and other post retirement benefit obligations	16 844	16 844	0	0
Credit commitments and guarantees	22 390	7 403	22	14 965
Onerous contracts	0	0	0	0
Other provisions	16 050	15 696	354	0
Tax liabilities	54 210	53 342	867	1
Current tax liabilities	7 288	6 420	867	1
Deferred tax liabilities	46 922	46 922	0	0
Other liabilities	385 055	248 899	113 498	22 658
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	61 508 502	23 309 760	33 860 202	4 338 540

3.1. BALANCE SHEET OF THE BANKING SYSTEM

AS OF 30 JUNE 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	3 362 372	3 362 372		
Paid in capital	3 362 372	3 362 372		
Unpaid capital which has been called up	0	0		
Share premium	327 941	327 941		
Other Equity	237	237		
Equity component of financial instruments	0	0		
Other equity instruments	237	237		
Revaluation reserves and other valuation differences on:	275 111	275 111		
Tangible assets	321 764	321 764		
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)	-2 869	-2 869		
Available-for-sale financial assets	-43 784	-43 784		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	5 204 899	5 204 899		
Treasury shares	0	0		
Income from current year	352 123	352 123		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	9 522 683	9 522 683		
TOTAL LIABILITIES AND EQUITY	71 031 185	32 832 443	33 860 202	4 338 540

Source: BNB.

3.2. INCOME STATEMENT OF THE BANKING SYSTEM

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	1 889 308	1 163 544	703 152	22 612
Interest income	2 533 783	1 258 498	1 206 586	68 699
Cash & cash balances with central banks	13	0	13	0
Financial assets held for trading (if accounted for separately)	44 916	23 534	15 254	6 128
Financial assets designated at fair value through profit or loss (if accounted for separately)	13 839	7 610	6 100	129
Available-for-sale financial assets	38 406	16 149	15 543	6 714
Loans and receivables (including finance leases)	2 396 424	1 200 595	1 151 414	44 415
Held-to-maturity investments	34 878	10 610	15 422	8 846
Derivatives - Hedge accounting, interest rate risk	5 298	0	2 831	2 467
Other assets	9	0	9	0
Interest expenses	1 110 888	482 512	572 286	56 090
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	25 208	12 242	11 609	1 357
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	172	113	55	4
Financial liabilities measured at amortised cost	1 074 012	470 129	554 778	49 105
Derivatives - Hedge accounting, interest rate risk	11 467	0	5 843	5 624
Other liabilities	29	28	1	0
Expenses on share capital repayable on demand	0	0		
Dividend income	4 769	4 280	480	9
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	4 666	4 177	480	9
Fee and commission income	403 137	312 580	78 127	12 430
Fee and commission expenses	40 701	28 510	9 755	2 436
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	4 107	4 107		
Available-for-sale financial assets	4 537	4 537		
Loans and receivables (including finance leases)	339	339		
Held-to-maturity investments	-801	-801		
Financial liabilities measured at amortised cost	0	0		
Other	32	32		
Gains (losses) on financial assets and liabilities held for trading, net	85 965	85 965		
Equity instruments and related derivatives	251	251		
Interest rate instruments and related derivatives	14 741	14 741		
Foreign exchange trading	67 141	67 141		
Credit risk instruments and related derivatives	567	567		
Commodities and related derivatives	10	10		
Other (including hybrid derivatives)	3 255	3 255		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	2 521	2 521		
Gains (losses) from hedge accounting, net	126	126		
Exchange differences, net	-7 213	-7 213		
Gains (losses) on derecognition of assets other than held for sale, net	-61	-61		
Other operating income	21 763	21 763		
Other operating expenses	8 000	8 000		

3.2. INCOME STATEMENT OF THE BANKING SYSTEM

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	819 639
Staff expenses	347 504
General and administrative expenses	472 135
Depreciation	114 250
Property, Plant and Equipment	91 352
Investment Properties	210
Intangible assets (other than goodwill)	22 688
Provisions	6 123
Impairment	566 030
Impairment on financial assets not measured at fair value through profit or loss:	565 622
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	110
Loans and receivables (including finance leases)	565 512
Held to maturity investments	0
Impairment on non-financial assets	408
Property, plant and equipment	9
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	12
Investments in associates and joint ventures accounted for using the equity method	0
Other	387
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	21
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	390 540
Tax expense (income) related to profit or loss from continuing operations	38 417
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	352 123
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	352 123
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	352 123

Source: BNB.

3.3. BANK GROUPS*
AS OF 30 JUNE 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
BUIN9561	Allianz Bank Bulgaria
CBUN9195	MKB Unionbank
IORT9120	Investbank
PRCB9230	ProCredit Bank, Bulgaria
NASB9620	Bulgarian Development Bank
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
BNPA9440	BNP Paribas S.A., Sofia Branch
CITI9250	Citibank N. A., Sofia Branch
INGB9145	ING Bank N. V., 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

AS OF 30 JUNE 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	3 660 359	2 091 487	1 505 675	63 197
Financial assets held for trading	599 133	335 543	212 686	50 904
Derivatives held for trading	130 222	50 421	77 796	2 005
Equity instruments	2 609	2 609	0	0
Debt instruments	466 302	282 513	134 890	48 899
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	238 555	84 902	143 441	10 212
Equity instruments	9 422	7 596	569	1 257
Debt instruments	229 133	77 306	142 872	8 955
Loans and advances	0	0	0	0
Available-for-sale financial assets	930 908	332 678	368 515	229 715
Equity instruments	24 830	19 390	2 116	3 324
Debt instruments	906 078	313 288	366 399	226 391
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	32 673 937	13 533 999	18 335 111	804 827
Debt instruments	0	0	0	0
Loans and advances	32 673 937	13 533 999	18 335 111	804 827
Held-to-maturity investments	803 935	24 379	417 215	362 341
Debt instruments	803 935	24 379	417 215	362 341
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 operator	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	733 201	733 201	0	0
Property, Plant and Equipment	732 106	732 106	0	0
Investment property	1 095	1 095	0	0
Intangible assets	111 862	111 862	0	0
Goodwill	0	0	0	0
Other intangible assets	111 862	111 862	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	23 843	23 695	148	0
Current tax assets	17 089	16 941	148	0
Deferred tax assets	6 754	6 754	0	0
Other assets	140 736	127 372	11 220	2 144
Non-current assets and disposal groups classified as held for sale	9 801	9 801	0	0
TOTAL ASSETS	39 994 230	17 476 879	20 994 011	1 523 340

3.4. BALANCE SHEET OF GROUP I BANKS

AS OF 30 JUNE 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	165 526	26 008	126 864	12 654
Derivatives held for trading	165 526	26 008	126 864	12 654
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	33 754 851	13 165 297	18 530 729	2 058 825
Deposits from credit institutions	6 576 240	593 188	5 863 098	119 954
Deposits (other than from credit institutions)	25 371 214	12 456 808	10 975 535	1 938 871
Debt certificates (including bonds)	218 670	40 002	178 668	0
Subordinated liabilities	1 249 155	29 859	1 219 296	0
Other financial liabilities measured at amortised cost	339 572	45 440	294 132	0
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	31 446	0	29 142	2 304
Fair value hedges	27 104	0	27 104	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	4 342	0	2 038	2 304
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0
Provisions	65 265	43 616	1 426	20 223
Restructuring	0	0	0	0
Pending legal issues and tax litigation	14 703	8 373	1 072	5 258
Pensions and other post retirement benefit obligations	13 691	13 691	0	0
Credit commitments and guarantees	21 442	6 477	0	14 965
Onerous contracts	0	0	0	0
Other provisions	15 429	15 075	354	0
Tax liabilities	35 874	35 874	0	0
Current tax liabilities	517	517	0	0
Deferred tax liabilities	35 357	35 357	0	0
Other liabilities	191 406	135 530	45 942	9 934
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	34 244 368	13 406 325	18 734 103	2 103 940

3.4. BALANCE SHEET OF GROUP I BANKS

AS OF 30 JUNE 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 525 405	1 525 405		
Paid in capital	1 525 405	1 525 405		
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:	226 803	226 803		
Tangible assets	253 971	253 971		
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)	-2 869	-2 869		
Available-for-sale financial assets	-24 299	-24 299		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	3 746 741	3 746 741		
Treasury shares	0	0		
Income from current year	250 913	250 913		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	5 749 862	5 749 862		
TOTAL LIABILITIES AND EQUITY	39 994 230	19 156 187	18 734 103	2 103 940

Source: BNB.

3.5. INCOME STATEMENT OF GROUP I BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	1 175 314	769 398	394 756	11 160
Interest income	1 506 208	824 187	648 373	33 648
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	38 983	19 633	13 541	5 809
Financial assets designated at fair value through profit or loss (if accounted for separately)	7 360	2 684	4 646	30
Available-for-sale financial assets	24 165	7 992	10 529	5 644
Loans and receivables (including finance leases)	1 412 929	793 369	607 593	11 967
Held-to-maturity investments	17 473	509	9 233	7 731
Derivatives - Hedge accounting, interest rate risk	5 298	0	2 831	2 467
Other assets	0	0	0	0
Interest expenses	584 019	273 227	283 475	27 317
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	25 022	12 236	11 466	1 320
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	0	0	0	0
Financial liabilities measured at amortised cost	547 523	260 984	266 166	20 373
Derivatives - Hedge accounting, interest rate risk	11 467	0	5 843	5 624
Other liabilities	7	7	0	0
Expenses on share capital repayable on demand	0	0		
Dividend income	1 445	958	479	8
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	1 342	855	479	8
Fee and commission income	243 379	201 924	35 236	6 219
Fee and commission expenses	23 826	16 571	5 857	1 398
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	485	485		
Available-for-sale financial assets	485	485		
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	26 692	26 692		
Equity instruments and related derivatives	-21	-21		
Interest rate instruments and related derivatives	8 191	8 191		
Foreign exchange trading	17 955	17 955		
Credit risk instruments and related derivatives	567	567		
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	1 602	1 602		
Gains (losses) from hedge accounting, net	-16	-16		
Exchange differences, net	705	705		
Gains (losses) on derecognition of assets other than held for sale, net	25	25		
Other operating income	5 441	5 441		
Other operating expenses	2 807	2 807		

3.5. INCOME STATEMENT OF GROUP I BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	422 451
Staff expenses	185 086
General and administrative expenses	237 365
Depreciation	63 032
Property, Plant and Equipment	47 847
Investment Properties	9
Intangible assets (other than goodwill)	15 176
Provisions	2 847
Impairment	416 426
Impairment on financial assets not measured at fair value through profit or loss:	416 405
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	110
Loans and receivables (including finance leases)	416 295
Held to maturity investments	0
Impairment on non-financial assets	21
Property, plant and equipment	9
Investment properties	0
Goodwill	0
Intangible assets (other than goodwill)	12
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	277 811
Tax expense (income) related to profit or loss from continuing operations	26 898
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	250 913
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	250 913
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	250 913

Source: BNB.

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	2 388 583	1 313 363	996 417	78 803
Financial assets held for trading	217 302	107 876	86 336	23 090
Derivatives held for trading	15 727	4 065	7 177	4 485
Equity instruments	12 780	12 777	0	3
Debt instruments	188 795	91 034	79 159	18 602
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	254 396	206 297	43 887	4 212
Equity instruments	189	0	115	74
Debt instruments	254 207	206 297	43 772	4 138
Loans and advances	0	0	0	0
Available-for-sale financial assets	976 278	282 694	617 952	75 632
Equity instruments	51 768	44 428	3 995	3 345
Debt instruments	924 510	238 266	613 957	72 287
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	21 817 585	7 097 187	13 191 301	1 529 097
Debt instruments	2 019	0	2 019	0
Loans and advances	21 815 566	7 097 187	13 189 282	1 529 097
Held-to-maturity investments	692 924	417 423	223 430	52 071
Debt instruments	692 924	417 423	223 430	52 071
Loans and advances	0	0	0	0
Derivatives – Hedge accounting	10 470	0	10 459	11
Fair value hedges	10 470	0	10 459	11
Cash flow hedges	0	0	0	0
Hedges of a net investment in a foreign operator	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	573 470	573 443	27	0
Property, Plant and Equipment	544 143	544 116	27	0
Investment property	29 327	29 327	0	0
Intangible assets	62 118	62 118	0	0
Goodwill	0	0	0	0
Other intangible assets	62 118	62 118	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	126 089	59 020	55 367	11 702
Tax assets	19 499	19 279	220	0
Current tax assets	17 997	17 777	220	0
Deferred tax assets	1 502	1 502	0	0
Other assets	238 020	208 451	25 555	4 014
Non-current assets and disposal groups classified as held for sale	52 711	52 711	0	0
TOTAL ASSETS	27 429 445	10 399 862	15 250 951	1 778 632

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	11 358	2 000	7 001	2 357
Derivatives held for trading	11 358	2 000	7 001	2 357
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	23 399 861	8 504 602	12 790 856	2 104 403
Deposits from credit institutions	4 392 487	750 131	3 393 498	248 858
Deposits (other than from credit institutions)	17 779 483	7 661 503	8 344 319	1 773 661
Debt certificates (including bonds)	431 412	0	381 539	49 873
Subordinated liabilities	579 944	11 577	567 710	657
Other financial liabilities measured at amortised cost	216 535	81 391	103 790	31 354
Financial liabilities associated with transferred financial assets	0	0	0	0
Derivatives – Hedge accounting	183	0	183	0
Fair value hedges	183	0	183	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	4 592	4 561	23	8
Restructuring	0	0	0	0
Pending legal issues and tax litigation	12	3	1	8
Pensions and other post retirement benefit obligations	3 067	3 067	0	0
Credit commitments and guarantees	948	926	22	0
Onerous contracts	0	0	0	0
Other provisions	565	565	0	0
Tax liabilities	18 164	17 296	867	1
Current tax liabilities	6 771	5 903	867	1
Deferred tax liabilities	11 393	11 393	0	0
Other liabilities	157 564	95 460	52 504	9 600
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	23 591 722	8 623 919	12 851 434	2 116 369

3.6. BALANCE SHEET OF GROUP II BANKS

AS OF 30 JUNE 2010

(BGN'000)

Equity and minority interest	Carrying amount	Leva	Euro	All Other Currency
Issued capital	1 836 967	1 836 967		
Paid in capital	1 836 967	1 836 967		
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:	50 293	50 293		
Tangible assets	67 356	67 356		
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	-17 063	-17 063		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	1 497 510	1 497 510		
Treasury shares	0	0		
Income from current year	125 012	125 012		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	3 837 723	3 837 723		
TOTAL LIABILITIES AND EQUITY	27 429 445	12 461 642	12 851 434	2 116 369

Source: BNB.

3.7. INCOME STATEMENT OF GROUP II BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	989 376	610 139	362 791	16 446
Interest income	1 433 244	661 818	722 522	48 904
Cash & cash balances with central banks	25	0	25	0
Financial assets held for trading (if accounted for separately)	6 636	3 749	2 406	481
Financial assets designated at fair value through profit or loss (if accounted for separately)	12 306	8 387	3 419	500
Available-for-sale financial assets	27 949	18 338	7 981	1 630
Loans and receivables (including finance leases)	1 361 171	617 803	698 492	44 876
Held-to-maturity investments	24 965	13 530	10 018	1 417
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	192	11	181	0
Interest expenses	710 585	251 316	419 654	39 615
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	198	198	0	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	710 018	250 754	419 654	39 610
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	369	364	0	5
Expenses on share capital repayable on demand	0	0		
Dividend income	685	655	29	1
Financial assets held for trading (if accounted for separately)	417	417	0	0
Financial assets designated at fair value through profit or loss (if accounted for separately)	1	1	0	0
Available-for-sale financial assets	267	237	29	1
Fee and commission income	221 430	147 943	65 209	8 278
Fee and commission expenses	23 981	17 544	5 315	1 122
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	3 857	3 857		
Available-for-sale financial assets	5 069	5 069		
Loans and receivables (including finance leases)	45	45		
Held-to-maturity investments	-1 178	-1 178		
Financial liabilities measured at amortised cost	0	0		
Other	-79	-79		
Gains (losses) on financial assets and liabilities held for trading, net	28 568	28 568		
Equity instruments and related derivatives	-410	-410		
Interest rate instruments and related derivatives	7 921	7 921		
Foreign exchange trading	27 629	27 629		
Credit risk instruments and related derivatives	0	0		
Commodities and related derivatives	-2	-2		
Other (including hybrid derivatives)	-6 570	-6 570		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	242	242		
Gains (losses) from hedge accounting, net	-1	-1		
Exchange differences, net	19 102	19 102		
Gains (losses) on derecognition of assets other than held for sale, net	168	168		
Other operating income	24 342	24 342		
Other operating expenses	7 695	7 695		

3.7. INCOME STATEMENT OF GROUP II BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	517 180
Staff expenses	213 332
General and administrative expenses	303 848
Depreciation	66 685
Property, Plant and Equipment	56 705
Investment Properties	180
Intangible assets (other than goodwill)	9 800
Provisions	4 326
Impairment	149 779
Impairment on financial assets not measured at fair value through profit or loss:	148 972
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	0
Loans and receivables (including finance leases)	148 972
Held to maturity investments	0
Impairment on non-financial assets	807
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	807
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	-85
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS	251 321
Tax expense (income) related to profit or loss from continuing operations	26 163
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	225 158
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	225 158
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	225 158

Source: BNB.

3.8. BALANCE SHEET OF GROUP III BANKS

AS OF 30 JUNE 2010

(BGN'000)

Assets	Carrying amount	Leva	Euro	All Other Currency
Cash and cash balances with central banks	279 901	209 393	65 418	5 090
Financial assets held for trading	98 555	44 095	47 915	6 545
Derivatives held for trading	20 219	1 733	15 654	2 832
Equity instruments	0	0	0	0
Debt instruments	78 336	42 362	32 261	3 713
Loans and advances	0	0	0	0
Financial assets designated at fair value through profit or loss	113 891	11 509	97 596	4 786
Equity instruments	0	0	0	0
Debt instruments	0	0	0	0
Loans and advances	113 891	11 509	97 596	4 786
Available-for-sale financial assets	76 356	60 414	15 942	0
Equity instruments	238	238	0	0
Debt instruments	76 118	60 176	15 942	0
Loans and advances	0	0	0	0
Loans and receivables (including finance leases)	2 932 496	420 239	2 445 732	66 525
Debt instruments	0	0	0	0
Loans and advances	2 932 496	420 239	2 445 732	66 525
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 operator	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	50 683	50 683	0	0
Property, Plant and Equipment	50 683	50 683	0	0
Investment property	0	0	0	0
Intangible assets	10 143	10 143	0	0
Goodwill	0	0	0	0
Other intangible assets	10 143	10 143	0	0
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	0	0	0	0
Tax assets	15 910	15 910	0	0
Current tax assets	1 216	1 216	0	0
Deferred tax assets	14 694	14 694	0	0
Other assets	29 575	6 908	21 478	1 189
Non-current assets and disposal groups classified as held for sale	0	0	0	0
TOTAL ASSETS	3 607 510	829 294	2 694 081	84 135

3.8. BALANCE SHEET OF GROUP III BANKS

AS OF 30 JUNE 2010

(BGN'000)

Liabilities	Carrying amount	Leva	Euro	All Other Currency
Deposits from central banks	0	0	0	0
Financial liabilities held for trading	13 141	0	9 808	3 333
Derivatives held for trading	13 141	0	9 808	3 333
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	135 927	102 000	29 141	4 786
Deposits from credit institutions	135 927	102 000	29 141	4 786
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	3 486 922	1 159 270	2 220 664	106 988
Deposits from credit institutions	1 542 395	190 298	1 344 531	7 566
Deposits (other than from credit institutions)	1 944 527	968 972	876 133	99 422
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	165	165	0	0
Restructuring	0	0	0	0
Pending legal issues and tax litigation	23	23	0	0
Pensions and other post retirement benefit obligations	86	86	0	0
Credit commitments and guarantees	0	0	0	0
Onerous contracts	0	0	0	0
Other provisions	56	56	0	0
Tax liabilities	172	172	0	0
Current tax liabilities	0	0	0	0
Deferred tax liabilities	172	172	0	0
Other liabilities	36 085	17 909	15 052	3 124
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	3 672 412	1 279 516	2 274 665	118 231

3.8. BALANCE SHEET OF GROUP III BANKS

AS OF 30 JUNE 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	237	237		
Equity component of financial instruments	0	0		
Other equity instruments	237	237		
Revaluation reserves and other valuation differences on:	-1 985	-1 985		
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	-2 422	-2 422		
Non-current assets or disposal groups held for sale	0	0		
Other items	0	0		
Reserves (including retained earnings)	-39 352	-39 352		
Treasury shares	0	0		
Income from current year	-23 802	-23 802		
Interim dividends	0	0		
Minority interest	0	0		
Revaluation reserves and other valuation differences	0	0		
Other items	0	0		
TOTAL EQUITY	-64 902	-64 902		
TOTAL LIABILITIES AND EQUITY	3 607 510	1 214 614	2 274 665	118 231

Source: BNB.

3.9. INCOME STATEMENT OF GROUP III BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount	Leva	Euro	All Other Currency
Financial & operating income and expenses	67 825	27 887	39 027	911
Interest income	75 492	22 480	52 623	389
Cash & cash balances with central banks	0	0	0	0
Financial assets held for trading (if accounted for separately)	3 343	2 535	691	117
Financial assets designated at fair value through profit or loss (if accounted for separately)	916	808	87	21
Available-for-sale financial assets	1 905	1 472	433	0
Loans and receivables (including finance leases)	69 328	17 665	51 412	251
Held-to-maturity investments	0	0	0	0
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other assets	0	0	0	0
Interest expenses	35 375	18 911	16 044	420
Deposits from central banks	0	0	0	0
Financial liabilities held for trading (if accounted for separately)	186	6	143	37
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	172	113	55	4
Financial liabilities measured at amortised cost	35 016	18 792	15 845	379
Derivatives - Hedge accounting, interest rate risk	0	0	0	0
Other liabilities	1	0	1	0
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	13 800	10 006	2 786	1 008
Fee and commission expenses	1 057	653	338	66
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	1 782	1 782		
Available-for-sale financial assets	1 782	1 782		
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	16 760	16 760		
Equity instruments and related derivatives	0	0		
Interest rate instruments and related derivatives	1 157	1 157		
Foreign exchange trading	15 603	15 603		
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	1	1		
Gains (losses) from hedge accounting, net	0	0		
Exchange differences, net	-3 862	-3 862		
Gains (losses) on derecognition of assets other than held for sale, net	-3	-3		
Other operating income	778	778		
Other operating expenses	491	491		

3.9. INCOME STATEMENT OF GROUP III BANKS

AS OF 30 JUNE 2010

(BGN'000)

CONTINUING OPERATIONS	Total amount
Administration costs	49 899
Staff expenses	18 843
General and administrative expenses	31 056
Depreciation	5 299
Property, Plant and Equipment	4 745
Investment Properties	0
Intangible assets (other than goodwill)	554
Provisions	19
Impairment	38 914
Impairment on financial assets not measured at fair value through profit or loss:	38 914
Financial assets measured at cost (unquoted equity)	0
Available- for- sale financial assets	0
Loans and receivables (including finance leases)	38 914
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	-26 306
Tax expense (income) related to profit or loss from continuing operations	-2 504
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS	-23 802
Profit or loss after tax from discontinued operations	0
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	-23 802
Profit or loss attributable to minority interest	0
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	-23 802

Source: BNB.

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

AS OF 30 JUNE 2010

(BGN'000)

	Group I	Group II	Banking system
OWN FUNDS (CAPITAL BASE)	5 434 456	3 752 314	9 186 770
ELIGIBLE CAPITAL	4 950 547	3 580 892	8 531 439
Eligible Capital	1 525 405	2 164 908	3 690 313
Eligible Reserves	3 053 764	1 283 251	4 337 015
Interim income from current year	0	21 082	21 082
Funds for general banking risks	483 240	194 851	678 091
(-) Intangible assets	-111 862	-62 118	-173 980
TIER-TWO CAPITAL	1 375 618	655 949	2 031 567
Core Additional Own Funds	409 081	261 070	670 151
Hybrid instruments	177 980	39 117	217 097
Revaluation reserves (on bank premises)	231 101	66 464	297 565
Securities of indeterminate duration and other instruments	0	155 489	155 489
Supplementary Additional Own Funds	966 537	394 879	1 361 416
Fixed-term cumulative preferential shares	0	0	0
Subordinated loan capital	966 537	394 880	1 361 417
(-) Excess on limits for Supplementary Additional Own Funds	0	-2	-2
(-) Excess on limits for Additional Own Funds	0	0	0
(-) DEDUCTIONS FROM ORIGINAL AND ADDITIONAL OWN FUNDS	-891 709	-484 527	-1 376 236
Of which: (-) From Original Own Funds	-483 484	-293 892	-777 376
Of which: (-) From Additional Own Funds	-408 226	-190 639	-598 865
(-) Specific provisions for credit risk when standardised approach is used	-816 595	-358 273	-1 174 868
TOTAL ORIGINAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier I capital)	4 467 064	3 287 004	7 754 068
TOTAL ADDITIONAL OWN FUNDS FOR GENERAL SOLVENCY PURPOSES (Tier II capital)	967 393	465 314	1 432 707
CAPITAL REQUIREMENTS	3 625 191	2 489 403	6 114 594
TOTAL CAPITAL REQUIREMENTS FOR CREDIT, COUNTERPARTY CREDIT AND DILUTION RISKS AND FREE DELIVERIES	2 084 853	1 474 587	3 559 440
SETTLEMENT/DELIVERY RISK	0	0	0
TOTAL CAPITAL REQUIREMENTS FOR POSITION, FOREIGN EXCHANGE AND COMMODITY RISKS	26 450	12 319	38 769
TOTAL CAPITAL REQUIREMENTS FOR OPERATIONAL RISKS (OpR)	305 491	172 695	478 186
OTHER CAPITAL REQUIREMENTS	1 208 398	829 803	2 038 201
Surplus (+) / Deficit (-) of own funds	1 809 265	1 262 911	3 072 176
Solvency ratio (%)	17.99	18.09	18.03
Tier I Capital Adequacy ratio	14.79	15.84	15.22

Source: BNB.

3.11. LIQUIDITY OF BANKS (under Ordinance No. 11 of the BNB)
AS OF 30 JUNE 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	7 068 982	1 410 601						
Assets, total - inflow	38 781 321	4 324 873	8 495 108	2 758 514	1 135 174	2 128 845	3 376 133	20 887 547
Liabilities, total - outflow	33 985 642		11 963 885	5 159 294	4 416 886	3 876 715	3 239 564	5 329 298
Coefficient of liquid assets	20.80							
Coefficient of liquidity by maturity intervals			71.01	31.02	10.50	15.44	21.89	115.18
SECOND GROUP								
Liquid assets	5 642 062	999 949						
Assets, total - inflow	26 391 386	2 596 284	6 997 665	1 417 584	1 051 765	1 712 015	2 875 391	12 336 966
Liabilities, total - outflow	23 415 811		5 343 372	2 892 721	3 700 176	3 199 346	3 163 329	5 116 867
Coefficient of liquid assets	24.10							
Coefficient of liquidity by maturity intervals			130.96	101.17	25.67	26.29	34.81	112.98
THIRD GROUP								
Liquid assets	800 959	354						
Assets, total - inflow	3 481 083	241 839	1 114 434	191 447	209 638	96 102	197 960	1 671 502
Liabilities, total - outflow	3 636 155		2 421 952	293 065	173 346	228 597	262 970	256 225
Coefficient of liquid assets	22.03							
Coefficient of liquidity by maturity intervals			46.01	9.00	9.14	4.11	7.68	60.70
BANKING SYSTEM								
Liquid assets	13 512 003	2 410 904						
Assets, total - inflow	68 653 790	7 162 996	16 607 207	4 367 545	2 396 577	3 936 962	6 449 484	34 896 015
Liabilities, total - outflow	61 037 608		19 729 209	8 345 080	8 290 408	7 304 658	6 665 863	10 702 390
Coefficient of liquid assets	22.14							
Coefficient of liquidity by maturity intervals			84.18	35.21	13.93	17.40	24.56	109.71

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)

AS OF 30 JUNE 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)	1 390 975	24 709	1 366 266	1 253 263	113 003	757 661	145 003	612 657	424 879	187 778	1 547 299	422 989	1 124 308	250 265	874 043	1 174 824
B. Classified risk exposures (non-provisioned as per Regulation 9)	2 809 445	99 144	2 710 306			840 420	140 827	699 592			1 520 875	1 027 643	493 231			
TOTAL (A + B)	4 200 420	123 853	4 076 572	1 253 263	113 003	1 598 081	285 830	1 312 249	424 879	187 778	3 068 174	1 450 632	1 617 539	250 265	874 043	1 174 824

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	D. Other risk exposures
			%	Amount	%	Amount				
			3	4	5	6				
a	1	2	3	4	5	6	7	8	9=7-8	
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	96 180	577	0.65	621	0	0	95 603	95 559	44	
										47 387 540

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.

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

AS OF 30 JUNE 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)	909 676	20 580	889 096	822 505	66 591	618 844	133 638	485 205	324 267	160 938	985 365	238 234	747 129	158 063	589 066	816 595
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 586 979	59 247	1 527 737			465 540	95 508	370 031			1 014 927	741 139	273 787			
TOTAL (A + B)	2 496 655	79 827	2 416 833	822 505	66 591	1 084 384	229 146	855 236	324 267	160 938	2 000 292	979 373	1 020 916	158 063	589 066	816 595

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	D. Other risk exposures
			%	Amount	%	Amount				
a	1	2	3	4	5	6	7	8	9=7-8	Carrying amount
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	0	0	0.00	0	0	0	0	0	0	a
										28 380 952

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
AS OF 30 JUNE 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)	481 299	4 129	477 170	430 758	46 412	138 817	11 365	127 452	100 612	26 840	561 934	184 755	377 179	92 202	284 977	358 229
B. Classified risk exposures (non-provisioned as per Regulation 9)	1 222 466	39 897	1 182 569			374 880	45 319	329 561			505 948	286 504	219 444			
TOTAL (A + B)	1 703 765	44 026	1 659 739	430 758	46 412	513 697	56 684	457 013	100 612	26 840	1 067 882	471 259	596 623	92 202	284 977	358 229

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	D. Other risk exposures
			%	Amount	%	Amount				
a	1	2	3	4	5	6	7	8	9=7-8	a
C. Risk exposures on portfolio basis (provisioned as per Regulation 9)	96 180	577	0.65	621	0.00	0	95 603	95 559	44	19 006 588

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
By asset type	5 731 216	5 641 778	5 340 684	4 980 333	4 737 355	4 448 884
Financial lease	5 648 649	5 569 692	5 267 912	4 899 706	4 661 612	4 377 138
Machinery and industrial equipment	1 545 843	1 535 401	1 438 101	1 341 896	1 267 634	1 185 608
Computers and other IT equipment	53 318	48 609	44 826	42 960	41 480	40 654
Transport and commercial vehicles	1 487 060	1 439 227	1 286 622	1 167 708	1 107 915	1 030 516
Cars	1 851 038	1 830 054	1 772 074	1 607 471	1 505 351	1 369 182
Real estate	461 466	473 853	475 194	433 950	472 048	482 384
Other	249 924	242 547	251 094	305 721	267 184	268 795
Operational lease	82 567	72 086	72 772	80 627	75 743	71 746
Machinery and industrial equipment	1 182	2 964	3 366	2 928	2 736	2 738
Computers and other IT equipment	43	38	36	39	50	32
Transport and commercial vehicles	27 769	21 824	16 744	19 657	14 735	22 601
Cars	53 503	45 588	50 976	56 442	56 727	44 901
Real estate	45	1 603	1 582	1 561	1 495	1 474
Other	25	69	68	-	-	-
Total	5 731 216	5 641 778	5 340 684	4 980 333	4 737 355	4 448 884
Financial lease	5 648 649	5 569 692	5 267 912	4 899 706	4 661 612	4 377 138
By maturity	5 162 491	5 195 932	4 579 633	4 108 178	3 884 447	3 604 903
Up to one year	73 140	80 158	72 367	51 630	39 410	34 816
Over one up to five years	4 186 622	4 174 154	3 594 033	3 182 225	2 807 845	2 506 848
Over five years	902 729	941 620	913 233	874 323	1 037 192	1 063 239
Overdue ²	486 158	373 760	688 279	791 528	777 165	772 236
Operational lease	82 567	72 086	72 772	80 627	75 743	71 746
Up to one year	1 353	1 145	1 535	2 188	620	70
Over one up to five years	80 794	69 024	69 323	76 625	73 323	69 933
Over five years	420	1 917	1 914	1 814	1 800	1 743
Financial lease by sectors and main industry	5 648 649	5 569 692	5 267 912	4 899 706	4 661 612	4 377 138
Residents	5 619 835	5 564 186	5 262 571	4 895 924	4 657 837	4 373 422
Non-financial corporations	5 073 431	5 022 562	4 737 335	4 417 226	4 208 266	3 960 809
Agriculture, hunting and forestry, fishing	139 643	153 978	159 598	137 732	128 037	140 412
Mining and quarrying	66 192	65 975	53 552	74 742	72 494	70 121
Manufacturing	681 010	642 510	619 617	594 120	572 434	519 283
Electricity, gas and water supply	21 073	19 307	19 478	45 452	43 995	42 553
Construction	908 691	868 374	813 164	727 762	682 786	652 991
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	1 030 082	944 422
Hotels and restaurants	128 274	125 001	121 456	115 271	111 935	105 542
Transport, storage and communication	896 591	876 818	822 685	742 517	758 584	736 188
Real estate, renting and business activities	462 150	447 604	398 202	376 742	366 043	339 418
Education	760	1 609	1 084	684	626	539
Health and social work	18 404	17 040	17 275	16 396	16 932	16 142
Other community, social and personal service activities	437 163	446 201	466 544	485 122	424 318	393 199
Monetary financial institutions	3 086	6 060	14 683	10 939	10 051	8 961
Other financial corporations ³	44 196	42 458	40 239	37 430	33 857	27 511
General government	4 293	3 968	3 932	3 797	3 758	2 854
Households and non-profit institutions serving households	494 829	489 138	466 382	426 533	401 905	373 287
Non-residents	28 814	5 506	5 341	3 782	3 775	3 716

¹ Preliminary data.

² Claims, for which exist an objective evidence that the financial asset is impaired in accordance with paragraphs 58 and 59 of the *IAS 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
Assets	3 067 872	3 087 758	3 083 522	2 625 067	2 584 462	2 568 351
Loans	2 493 430	2 317 650	2 198 847	1 760 882	1 726 771	1 750 648
Repos	-	-	-	1 182	204	90
Securities other than shares	2 575	2 573	9 539	501	505	684
Shares and other equity	13 456	15 192	13 266	20 250	13 941	15 832
Investment fund shares	-	-	-	-	-	-
Other shares	13 456	15 192	13 266	20 250	13 941	15 832
Other assets	558 412	752 343	861 869	842 251	843 041	801 097
Liabilities	3 067 872	3 087 758	3 083 522	2 625 067	2 584 462	2 568 351
Loans	2 408 365	2 539 837	2 480 878	2 018 266	1 958 483	1 924 305
Up to 1 year	504 196	631 469	578 198	491 968	448 854	418 617
Over 1 year	1 904 169	1 908 368	1 902 681	1 526 298	1 509 628	1 505 687
Debt securities issued	232 674	85 302	86 258	72 509	77 400	77 400
Other liabilities	219 408	254 838	339 219	289 234	283 904	292 193
Total equity	207 425	207 781	177 166	245 057	264 675	274 453
Capital	148 457	156 741	149 533	158 642	158 061	159 440
Financial result	-13 055	-20 620	-6 342	-4 450	-1 565	6 084
Claims on Loans						
Total	2 493 430	2 317 650	2 198 847	1 760 882	1 726 771	1 750 648
By maturity	2 254 579	2 085 911	1 958 802	1 538 044	1 476 129	1 484 400
Up to 1 year	244 020	219 488	196 689	207 268	176 422	186 887
Over 1 up to 5 years	649 216	564 107	520 537	414 353	385 955	367 780
Over 5 years	1 361 343	1 302 316	1 241 576	916 423	913 752	929 734
Overdue ³	238 851	231 738	240 045	222 838	250 642	266 248
By sectors and by purpose	2 493 430	2 317 650	2 198 847	1 760 882	1 726 771	1 750 648
Resident sector	2 490 833	2 315 088	2 196 372	1 757 928	1 723 821	1 747 718
Nonfinancial corporations	352 064	340 332	295 187	281 085	266 257	249 070
Monetary financial institutions	31	29	27	25	23	21
Other financial corporations ⁴	8 545	7 722	8 287	14 606	8 790	8 894
General government	4 269	4 157	4 485	5 039	4 671	4 810
Households and NPISHs	2 125 924	1 962 848	1 888 387	1 457 174	1 444 079	1 484 924
Consumer	1 245 051	1 139 115	1 080 321	722 564	692 679	736 163
For house purchase	751 584	697 142	694 861	624 057	651 964	656 003
Other	129 289	126 591	113 204	110 553	99 436	92 758
Non - resident sector	2 597	2 562	2 475	2 954	2 950	2 930
Number of reporting agents	64	64	64	65	64	64

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 exist an objective evidence that the financial asset is impaired in accordance with paragraphs 58 and 59 of the IAS 39, *Financial Instruments: Recognition and Measurement*. Information provided by the leasing companies

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

Source: Corporations specializing in lending.

4.3. ASSETS OF RESIDENT INVESTMENT FUNDS^{1,2}

(million BGN)

	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010
<i>Instrumental and currency breakdown</i>						
<i>By instrument</i>	<i>325.1</i>	<i>288.2</i>	<i>325.2</i>	<i>316.0</i>	<i>325.1</i>	<i>311.3</i>
Cash (AF.21)	2.1	2.5	2.0	1.8	2.1	2.2
Deposits (AF.22 + AF.29)	94.6	82.5	89.4	90.5	94.6	89.8
Securities other than shares (AF.33)	51.3	61.4	57.8	55.0	51.3	50.1
Shares and other equity (AF.51)	159.9	128.1	158.3	152.7	159.9	147.5
Investment fund shares/units (AF.52)	13.1	9.9	11.9	12.0	13.1	15.2
Non-financial assets (AN)	1.8	2.2	4.0	2.4	1.8	3.6
Financial derivatives (AF.34)	0.2	0.1	0.0	0.0	0.2	0.2
Other assets (AF.7)	2.0	1.4	1.9	1.4	2.0	2.7
<i>By currency</i>	<i>325.1</i>	<i>288.2</i>	<i>325.2</i>	<i>316.0</i>	<i>325.1</i>	<i>311.3</i>
BGN	237.6	221.0	248.6	236.5	237.6	228.7
EUR	58.2	55.5	58.5	58.0	58.2	55.7
USD	12.4	5.7	7.8	10.1	12.4	9.0
Other	17.0	6.0	10.4	11.4	17.0	18.0
<i>Securities portfolio structure</i>						
<i>By countries</i>	<i>224.3</i>	<i>199.3</i>	<i>227.9</i>	<i>219.8</i>	<i>224.3</i>	<i>212.8</i>
Bulgaria	186.3	178.6	201.0	188.6	186.3	173.7
European union	17.9	10.1	12.5	13.4	17.9	20.0
Balkan countries	5.1	2.9	3.7	3.6	5.1	5.0
Russian Federation	5.9	2.2	3.4	4.2	5.9	4.6
Other	9.2	5.5	7.2	10.0	9.2	9.4
<i>By institutional sectors</i>	<i>224.3</i>	<i>199.3</i>	<i>227.9</i>	<i>219.8</i>	<i>224.3</i>	<i>212.8</i>
Non-financial corporations (S11)	98.8	100.6	121.0	110.6	98.8	90.8
Other MFIs (S122)	14.5	12.1	15.0	14.8	14.5	13.3
Other financial intermediaries (S123)	68.2	62.5	61.5	59.7	68.2	64.2
Financial auxiliaries (S124)	0.1	0.1	0.1	0.1	0.1	0.0
Insurance companies and pension funds (S125)	1.1	1.2	1.5	1.1	1.1	0.9
General government (S13)	3.7	2.2	1.9	2.4	3.7	4.6
Rest of the world (S2)	38.0	20.7	26.9	31.2	38.0	39.0

¹ Preliminary data.

² Special investment purpose companies securitizing real estate are not included in the reporting population, since they will be subject to separate reporting.

Source: Managing companies and investment companies.

4.4. LIABILITIES OF INVESTMENT FUNDS¹

(million BGN)

Institutional sectors breakdown	31.03.2009			30.06.2009			30.09.2009			31.12.2009			31.03.2010			30.06.2010		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
Investment funds, total	716.1	683.4	32.7	466.3	439.1	27.2	558.9	527.0	31.8	643.5	611.2	32.3	716.1	683.4	32.7	662.5	631.2	31.3
<i>Non-resident investment funds</i>	391.0	391.0		178.1	178.1		233.6	233.6		327.5	327.5		391.0	391.0		351.3	351.3	
<i>Resident investment funds²</i>	325.1	292.5	32.7	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
NON-RESIDENT INVESTMENT FUNDS	391.0	391.0		178.1	178.1		233.6	233.6		327.5	327.5		391.0	391.0		351.3	351.3	
<i>Non-financial corporations (S11)</i>	11.0	11.0		4.0	4.0		4.4	4.4		5.0	5.0		11.0	11.0		12.2	12.2	
<i>Other MFIs (S122)</i>	1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9		1.9	1.9	
<i>Other financial intermediaries (S123)</i>	22.1	22.1		8.2	8.2		13.2	13.2		17.8	17.8		22.1	22.1		22.5	22.5	
<i>Financial auxiliaries (S124)</i>	23.7	23.7		0.2	0.2		5.7	5.7		21.1	21.1		23.7	23.7		9.4	9.4	
<i>Insurance companies and pension funds (S125)</i>	183.8	183.8		81.6	81.6		113.1	113.1		160.2	160.2		183.8	183.8		159.9	159.9	
<i>Households and non-profit institutions serving households (S14 + S15)</i>	148.4	148.4		82.1	82.1		95.4	95.4		121.5	121.5		148.4	148.4		145.3	145.3	
RESIDENT INVESTMENT FUNDS²	325.1	292.5	32.7	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
Investment funds shares/units	324.1	291.5	32.7	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
<i>Non-financial corporations (S11)</i>	75.3	66.7	8.7	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
<i>Other MFIs (S122)</i>	43.8	24.1	19.6	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
<i>Other financial intermediaries (S123)</i>	1.4	1.4	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
<i>Financial auxiliaries (S124)</i>	6.2	6.2	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
<i>Insurance companies and pension funds (S125)</i>	78.6	76.9	1.7	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
<i>Households and non-profit institutions serving households (S14 + S15)</i>	118.9	116.2	2.7	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
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
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
Other liabilities	1.0	1.0	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 Preliminary data.

² Special investment purpose companies securitizing real estate are not included in the reporting population, since they will be subject to separate reporting.

Source: Data for resident investment funds is collected from the managing companies, investment companies and the Central Securities Depository. 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 banks.

4.5. ASSETS AND LIABILITIES OF INSURERS, RE-INSURERS 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
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	4 478.4
Cash (AF.21)	27.7	45.7	22.6	22.8	16.6	24.3
Deposits (AF.22 + AF.29)	887.9	983.5	988.6	1 075.0	997.5	1 095.3
Granted loans (AF.41 + AF.42)	41.5	43.3	46.6	93.7	252.5	55.2
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
Shares and other equity (AF.51)	251.1	291.4	370.5	364.1	387.0	402.9
- Shares (incl. mutual fund shares) ³	150.1	188.2	216.1	208.1	220.7	236.7
- Other equity ⁴	101.0	103.2	154.5	156.0	166.4	166.2
Fixed assets (AN.221)	127.0	125.7	129.6	148.7	148.8	149.5
Financial derivatives (AF.34)	6.2	0.2	4.8	0.4	1.8	0.9
Non-financial assets (AN)	68.5	53.2	53.8	53.5	53.4	53.4
Claims (AF.62)	884.1	802.2	556.1	552.9	734.6	769.0
- From direct insurance/health operations	446.4	445.4	425.2	432.9	450.9	458.9
- From re-insurance operations	437.7	356.8	130.9	120.0	283.7	310.1
Other assets (AF.7)	441.0	368.4	402.3	310.1	381.2	410.1
<i>By currency</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.4
BGN	2 112.3	2 101.7	2 179.3	2 173.3	2 299.2	2 254.8
EUR	1 218.8	899.1	865.1	889.1	931.0	935.3
USD	117.9	140.9	150.5	165.0	189.5	213.6
Other	344.3	705.4	617.3	749.4	997.3	1 074.7
<i>Geographical and institutional sector breakdown³</i>						
<i>By countries</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.4
Bulgaria	2 332.7	2 355.5	2 458.0	2 403.5	2 480.2	2 485.4
European union	1 264.0	1 300.3	1 148.4	1 375.5	1 740.7	1 779.3
USA	54.5	61.4	84.1	84.2	96.1	103.6
Russian Federation	4.7	2.8	1.1	0.2	0.2	0.0
Other	137.4	127.2	120.5	113.5	99.7	110.1
<i>By institutional sectors</i>	3 793.2	3 847.1	3 812.2	3 976.8	4 416.9	4 478.4
<i>Residents</i>	2 332.7	2 355.5	2 458.0	2 403.0	2 480.0	2 485.4
Non-financial corporations (S11)	49.4	48.4	53.7	41.1	36.5	27.9
Central Bank (S121)	0.0	0.0	0.0	0.0	0.0	0.0
Other MFI (S122)	876.4	874.3	958.9	878.4	882.3	856.4
Other financial intermediaries (S123)	69.1	85.6	85.2	83.8	90.5	92.9
Financial auxiliaries (S124)	0.0	0.0	0.0	0.0	0.1	0.1
Insurance corporations and pension funds (S125)	47.6	60.8	51.8	52.4	21.5	21.8
General government (S13)	264.9	264.2	253.2	264.7	280.2	285.4
Non-profit institutions serving households (S14 + S15)	13.4	14.7	17.2	20.2	23.4	19.1
Other residents (unclassified)	1 011.9	1 007.5	1 038.0	1 062.3	1 145.5	1 181.9
<i>Non-residents</i>	1 364.3	1 392.8	1 277.8	1 497.5	1 866.9	1 915.4
Rest of the World (S2)	1 364.3	1 392.8	1 277.8	1 497.5	1 866.9	1 915.4
<i>Unclassified</i>	96.2	98.9	76.4	76.3	69.9	77.7
LIABILITIES						
<i>Institutional sectors breakdown</i>						
TOTAL	4 416.9	3 847.1	3 812.2	3 976.8	4 416.9	4 478.4
Own capital	1 445.1	1 085.1	1 271.6	1 376.8	1 445.1	1 319.0
Unclassified	1 445.1	1 085.1	1 271.6	1 376.8	1 445.1	1 319.0
Loans taken	34.8	29.8	31.0	34.8	34.8	36.4
Residents - S1	3.0	2.6	1.9	4.8	3.0	28.9
MFIs (S121 + S122)	2.9	2.6	1.9	4.7	2.9	28.8
Non - MFIs	0.0	0.1	0.1	0.1	0.0	0.1
Central government (S13)	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	0.0	0.1	0.1	0.1	0.0	0.1
Other financial intermediaries (S123)	0.0	0.1	0.1	0.1	0.0	0.1
Financial auxiliaries (S124)	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
Non-financial corporations (S11)	0.0	0.0	0.0	0.0	0.0	0.0
Non-profit institutions serving households (S14 + S15)	0.0	0.0	0.0	0.0	0.0	0.0

4.5. ASSETS AND LIABILITIES OF INSURERS, RE-INSURERS 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
Non - residents - S2 (Rest of the world)	31.8	27.2	29.1	30.0	31.8	7.6
Securities other than shares	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
Non - residents - S2 (Rest of the world)	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.9	2.6	0.1	7.6	0.9	2.3
Residents - S1	0.9	0.6	0.1	1.1	0.9	0.0
Non - residents - S2 (Rest of the world)	0.0	2.1	0.0	6.5	0.0	2.3
Insurance technical reserves	2 208.5	2 017.6	2 100.3	2 078.3	2 208.5	2 488.1
<i>Net equity of households in life insurance reserves</i>	<i>266.4</i>	<i>246.7</i>	<i>251.4</i>	<i>258.0</i>	<i>266.4</i>	<i>477.6</i>
Residents - S1	224.6	212.9	215.3	218.7	224.6	433.1
Non - MFIs	224.6	212.9	215.3	218.7	224.6	433.1
Other sectors	224.6	212.9	215.3	218.7	224.6	433.1
Non-profit institutions serving households (S14 + S15)	224.6	212.9	215.3	218.7	224.6	433.1
Non - residents - S2 (Rest of the world)	41.8	33.8	36.1	39.3	41.8	44.4
<i>Transfer – premium reserve and reserve for forthcoming payments</i>	<i>1 942.1</i>	<i>1 770.9</i>	<i>1 848.9</i>	<i>1 820.3</i>	<i>1 942.1</i>	<i>2 010.6</i>
Residents - S1	1 093.8	1 044.0	1 020.1	1 019.1	1 093.9	1 119.8
MFIs (S121 + S122)	257.8	289.3	428.4	314.2	257.8	295.3
Non - MFIs	836.0	754.6	591.7	704.9	836.0	824.4
Central government (S13)	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	836.0	754.6	591.7	704.9	836.0	824.4
Other financial intermediaries (S123)	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
Insurance companies and pension funds (S125)	416.1	370.4	358.1	303.7	416.1	425.3
Non-financial corporations (S11)	247.4	225.1	225.4	245.9	247.4	233.4
Non-profit institutions serving households (S14 + S15)	172.5	159.1	8.2	155.3	172.5	165.7
Non - residents - S2 (Rest of the world)	848.2	727.0	828.8	801.2	848.2	890.8
Deposits taken from re-insurers	0.0	0.0	0.0	0.0	0.0	14.6
Residents - S1	0.0	0.0	0.0	0.0	0.0	14.5
Non - MFIs	0.0	0.0	0.0	0.0	0.0	14.5
Other sectors	0.0	0.0	0.0	0.0	0.0	14.5
Insurance corporations and pension funds (S125)	0.0	0.0	0.0	0.0	0.0	14.5
Non - residents - S2 (Rest of the world)	0.0	0.0	0.0	0.0	0.0	0.0
Obligations	348.2	427.0	135.7	137.6	348.2	370.8
Residents - S1	120.9	120.1	106.9	109.6	120.9	115.3
Non - residents - S2 (Rest of the world)	227.3	306.9	28.9	27.9	227.3	255.4
Other liabilities	379.4	284.9	273.4	341.7	379.4	247.2
Residents - S1	354.2	264.5	266.0	329.8	354.4	115.0
Non - residents - S2 (Rest of the world)	25.1	20.4	7.5	11.9	25.0	132.2

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 Q4 2009, Q1 2010 and Q2 2010.

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

Source: Insurers, re-insurers and health insurance companies.

5. FINANCIAL ACCOUNTS

5.1. 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
I. OUTSTANDING FINANCIAL ASSETS							
Monetary gold and SDRs	AF.1	-	-	-	-	-	-
Currency and deposits	AF.2	8 041.7	8 124.3	7 479.6	7 313.3	6 076.0	6 371.3
Securities other than shares (excl. fin. derivatives)	AF.33	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
Long-term securities	AF.332	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
Loans	AF.4	1 246.6	1 235.1	1 232.6	1 247.1	1 245.2	1 271.0
Short-term loans	AF.41	133.9	132.6	123.1	142.6	142.3	149.6
Long-term loans	AF.42	1 112.7	1 102.6	1 109.4	1 104.6	1 102.9	1 121.3
Shares and other equity	AF.5	8 088.9	7 769.6	7 933.8	7 826.3	8 010.1	8 166.4
Quoted shares	AF.511	114.9	146.1	167.2	127.8	130.9	114.6
Prepayments of insurance premiums and reserves for outstanding claims	AF.62	36.4	29.2	27.4	27.2	32.3	26.2
Other accounts receivable ³	AF.7	1 048.0	1 123.5	1 151.3	744.2	795.7	832.0
TOTAL		18 461.7	18 281.8	17 824.8	17 158.2	16 159.3	16 667.0
II. OUTSTANDING FINANCIAL LIABILITIES							
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
Short-term securities	AF.331	14.3	13.6	14.9	0.0	0.0	0.0
Long-term securities	AF.332	5 888.5	5 865.0	6 013.6	6 259.7	6 328.2	6 437.0
Financial derivatives	AF.34	137.7	135.2	130.2	98.5	84.7	75.5
Loans	AF.4	3 451.8	3 976.6	3 947.0	4 066.8	4 078.1	4 145.5
Short-term loans	AF.41	7.9	14.6	8.2	12.7	13.7	14.1
Long-term loans	AF.42	3 443.9	3 962.0	3 938.8	4 054.2	4 064.3	4 131.4
Shares and other equity	AF.5	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	856.3	1 019.1	1 189.2	1 895.6	1 627.3	1 747.2
TOTAL		10 352.0	11 013.0	11 298.4	12 324.1	12 121.7	12 408.6

¹ Preliminary data as of 30 September 2010.

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 a cash basis.

5.2. 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
I. NET ACQUISITION OF FINANCIAL ASSETS							
Monetary gold and SDRs	F.1	-	-	-	-	-	-
Currency and deposits	F.2	- 739.4	97.5	- 637.4	-170.0	-1 248.1	281.9
Securities other than shares (excl. fin. derivatives)	F.33	- 0.1	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
Long-term securities	F.332	- 0.1	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
Loans	F.4	- 24.9	17.0	12.4	6.1	- 28.3	-20.1
Short-term loans	F.41	- 0.6	-1.3	- 9.4	19.4	- 0.3	7.3
Long-term loans	F.42	- 24.3	18.3	21.9	-13.4	- 28.0	-27.4
Shares and other equity	F.5	862.3	7.3	- 18.5	-297.0	- 76.9	87.4
Quoted shares	F.511	- 28.3	-0.2	0.0	-0.1	- 0.1	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
Other accounts receivable ³	F.7	- 103.3	75.5	27.8	-407.2	51.5	67.8
TOTAL		6.8	190.2	- 617.5	- 868.3	-1 296.6	410.9
II. NET INCURRENCE OF FINANCIAL LIABILITIES							
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
Short-term securities	F.331	14.3	-0.6	1.2	-14.9	0.0	0.0
Long-term securities	F.332	- 311.6	8.9	9.5	190.3	- 124.8	-26.5
Financial derivatives	F.34	- 1.3	-1.1	- 3.6	-1.9	- 0.5	-0.2
Loans	F.4	47.4	484.1	- 30.4	60.7	12.2	63.6
Short-term loans	F.41	- 1.5	6.6	- 6.4	4.4	1.1	0.3
Long-term loans	F.42	48.9	477.5	- 24.1	56.3	11.1	63.3
Shares and other equity	F.5	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	- 26.1	163.7	170.5	705.9	- 269.0	118.7
TOTAL		- 277.4	655.0	147.3	940.2	- 382.2	155.7

¹ Preliminary data as of 30 September 2010.

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 a cash basis.

6. FINANCIAL MARKETS

6.1. INTERBANK MONEY MARKET¹

(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	58 573
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	79 887
TOTAL	23 016 171	6 507 748	393 027

¹ Includes deals of commercial banks and non-bank 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.

6.2. BULGARIAN STOCK EXCHANGE - SOFIA, IPO MARKET

JANUARY - JUNE 2010

(million BGN)

Issued securities	Equities		Bonds		Rights
	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.

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

JANUARY - JUNE 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	of public companies	of non-public	
	(segments A,B)	(segments A,B)		municipal bonds	corporate bonds	municipal bonds	corporate bonds						
INSTRUMENTS AND DEALS:													
BSE trading													
Trade in primary instruments, of which:	80.2	111.7	15.5	0.0	2.8	0.0	54.3	4.3	0.6	1.2	0.0	0.4	
regular deals	80.2	111.5	15.5	0.0	2.8	0.0	54.3	4.3	0.6	1.2	-	-	
privatis. market deals (cash)	0.0	0.0	-	-	-	-	-	-	-	-	0.0	0.3	
Privatis. market (compensation instruments) ¹	0.0	0.0	-	-	-	-	-	-	-	-	0.0	0.0	
Trade in derivatives, of which:		0.2											
warrants		0.2											
INSTRUMENTS AND DEALS:													
OTC trading													
Trade in primary instruments (block, registration, repo, tender purchases, redemption, etc.)	17.7	54.5	14.6	0.0	0.0	0.0	3.0	0.2	0.0	1.4	-	-	

¹ Not included in the above totals.

Source: BSE-Sofia daily reports.

6.4. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS ¹

(million EUR)

	Bought	Sold	Balance
January - June 2009 total	60711.5	61562.8	-851.3
BNB with banks	60125.3	61354.6	-1229.3
BNB with final customers	586.2	208.2	378.0
of which:			
account transactions with budget organisations	585.7	188.1	397.6
cash operations at counters	0.5	20.1	-19.6
January - June 2010 total	43195.8	43548.8	-353.0
BNB with banks	42639.9	43152.8	-512.9
BNB with final customers	555.9	396.0	159.9
of which:			
account transactions with budget organisations	555.7	389.7	166.0
cash operations at counters	0.2	6.3	-6.1

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

Source: BNB.

6.5. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS ¹

(million EUR)

	Bought	Sold	Balance
January - June 2009 total	60654.5	61883.8	-1229.3
of which:			
banks	529.2	529.2	0.0
BNB with banks	60125.3	61354.6	-1229.3
January - June 2010 total	43370.7	43883.7	-512.9
of which:			
banks	730.8	730.8	0.0
BNB with banks	42639.9	43152.9	-512.9

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

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

6.6. Foreign Exchange Market. Spot Transactions with Final Customers ¹

(million EUR)

	Bought	Sold	Balance
January - June 2009 total	10115.0	10712.1	-597.1
of which:			
banks	9528.8	10503.9	-975.1
- of which: with nonresidents	866.0	549.9	316.1
BNB	586.2	208.2	378.0
January - June 2010 total	9063.0	9480.8	-417.8
of which:			
banks	8507.1	9084.8	-577.7
- of which: with nonresidents	481.3	610.0	-128.8
BNB	555.9	396.0	159.9

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

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

6.7. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS ¹

(million EUR)

	Bought	Sold	Balance
January - June 2009 total	379.7	379.7	0.0
January - June 2010 total	128.2	128.2	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.

6.8. FOREIGN EXCHANGE MARKET. SWAP AND FORWARD TRANSACTIONS OF BANKS WITH FINAL CUSTOMERS *

(million EUR)

	Bought	Sold	Balance
January - June 2009 total	13047.4	14816.3	-1768.9
- of which: with nonresidents	10664.0	12487.9	-1823.9
January - June 2010 total	7294.4	8010.3	-715.9
- of which: with nonresidents	6886.1	7598.7	-712.6

¹ Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies

Source: BNB, from banks' daily reports.

7. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

7.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
A. Current Account ²	-1415.6	-1235.4	111.7	-937.7	-3477.0	-551.4	-256.1
Goods: credit	2658.1	2738.1	3055.9	3247.2	11699.3	3042.6	3799.6
Goods: debit	-3813.8	-3995.5	-3911.7	-4151.9	-15872.8	-3603.7	-4569.4
<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>-561.0</i>	<i>-769.8</i>
Services: credit	794.3	1175.1	2105.5	839.2	4914.1	701.5	1168.4
Transportation ⁴	192.2	230.1	384.5	200.9	1007.7	177.9	276.9
Travel ⁵	288.5	621.0	1437.3	334.4	2681.2	279.7	621.4
Other services	313.7	323.9	283.7	303.9	1225.2	243.9	270.2
Services: debit	-838.4	-963.0	-966.4	-848.9	-3616.7	-693.6	-745.1
Transportation ⁴	-196.3	-200.6	-208.3	-196.5	-801.7	-181.9	-235.8
Travel ⁵	-272.3	-352.8	-380.4	-253.1	-1258.7	-198.4	-241.0
Other services	-369.8	-409.6	-377.6	-399.3	-1556.2	-313.3	-268.3
<i>Balance on Services</i>	<i>-44.1</i>	<i>212.1</i>	<i>1139.1</i>	<i>-9.7</i>	<i>1297.4</i>	<i>7.9</i>	<i>423.3</i>
<i>Balance on goods and services</i>	<i>-1199.6</i>	<i>-1045.3</i>	<i>283.3</i>	<i>-914.4</i>	<i>-2876.2</i>	<i>-553.2</i>	<i>-346.4</i>
Income: credit	191.7	229.0	198.8	182.6	802.2	139.8	169.6
Compensation of employees: credit ⁶	87.7	137.7	110.9	89.3	425.7	56.2	93.6
Other investment income: credit	104.0	91.4	87.9	93.3	376.5	83.7	76.0
Direct investment income: credit	-0.7	1.8	1.2	1.6	3.9	-1.8	1.9
Portfolio investment income: credit	71.9	73.1	73.5	75.3	293.7	72.0	61.2
Other investment income: credit	32.8	16.5	13.2	16.4	78.9	13.6	12.8
Income: debit	-620.1	-734.5	-568.2	-411.8	-2334.5	-522.8	-523.0
Compensation of employees: debit	-19.1	-25.2	-16.2	-3.3	-63.8	-4.3	-5.0
Other investment income: debit	-601.0	-709.3	-552.0	-408.5	-2270.7	-518.5	-518.0
Direct investment income: debit	-384.1	-562.2	-410.2	-282.2	-1638.7	-351.0	-413.0
Portfolio investment income: debit	-50.7	-0.2	-22.2	-0.3	-73.4	-56.0	-0.3
Other investment income: debit	-166.2	-146.9	-119.6	-126.0	-558.7	-111.5	-104.8
<i>Balance on Income</i>	<i>-428.4</i>	<i>-505.5</i>	<i>-369.4</i>	<i>-229.1</i>	<i>-1532.4</i>	<i>-383.0</i>	<i>-353.4</i>
<i>Balance on goods, services, and income</i>	<i>-1628.2</i>	<i>-1550.6</i>	<i>-86.1</i>	<i>-1143.5</i>	<i>-4408.5</i>	<i>-936.1</i>	<i>-699.9</i>
<i>Current transfers, net</i>	<i>212.5</i>	<i>315.4</i>	<i>197.8</i>	<i>205.8</i>	<i>931.5</i>	<i>384.7</i>	<i>443.7</i>
Current transfers: credit	406.3	467.4	303.2	361.2	1538.1	559.9	593.7
Current transfers: debit	-193.8	-152.0	-105.4	-155.4	-606.6	-175.2	-150.0
B. Capital Account ^{2, 7, 8}	182.7	121.5	76.2	96.8	477.2	62.2	-109.5
Capital transfers, net	182.9	121.5	77.6	96.8	478.8	62.2	-111.8
<i>Total, Groups A Plus B</i>	<i>-1233.0</i>	<i>-1113.9</i>	<i>187.9</i>	<i>-840.9</i>	<i>-2999.8</i>	<i>-489.3</i>	<i>-365.6</i>

7.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
C. Financial Account ^{2,8}	-133.0	866.7	228.7	1231.1	2193.4	-696.1	261.2
Direct investment, net	893.2	658.4	591.4	1228.6	3371.5	16.5	527.9
Direct investment abroad	-24.7	-22.5	-43.4	180.1	89.6	-19.9	-40.2
Equity capital abroad	-17.2	-16.9	-36.4	196.7	126.2	-20.3	-19.4
Other capital abroad	-9.0	-6.9	-9.1	-18.2	-43.3	-2.4	-20.8
Reinvested earnings abroad	1.5	1.4	2.1	1.7	6.6	2.7	0.0
Direct investment in reporting economy ⁹	917.9	680.8	634.7	1048.5	3281.9	36.4	568.2
Equity capital in reporting economy	508.4	664.2	511.2	617.2	2301.0	180.7	272.6
Other capital in reporting economy ¹⁰	340.2	-39.3	84.8	379.2	764.8	-201.9	230.4
Reinvested earnings in reporting economy	69.3	56.0	38.7	52.0	216.1	57.6	65.2
Mergers and acquisitions ¹¹	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	-107.0	-203.3
Equity securities: assets	-28.1	-16.9	-35.3	-67.2	-147.5	-53.3	-50.3
Debt securities: assets	-413.0	-31.9	14.8	-15.5	-445.6	-53.7	-153.0
Portfolio investment liabilities	-48.0	-73.5	47.4	78.5	4.5	-41.8	-107.4
Equity securities: liabilities	-10.1	2.0	-1.0	12.9	3.8	-17.7	1.6
Debt securities: liabilities	-37.9	-75.6	48.5	65.6	0.6	-24.1	-109.0
Other investment assets	162.6	-181.8	-224.3	-386.2	-629.7	55.5	428.6
Trade credits: assets, net ¹³	-74.7	-5.5	-16.9	-26.5	-123.6	-13.7	0.0
Loans: assets	-2.0	-23.1	-22.8	50.4	2.5	-1.9	-31.3
General Government	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	-4.6
Other sectors	-10.0	-35.1	-21.7	50.8	-16.0	0.8	-26.8
Currency and deposits: assets ¹⁴	229.7	-126.6	-203.6	-403.6	-504.1	72.1	484.6
General Government	33.3	11.8	-1.0	6.0	50.2	28.4	6.6
Banks	251.6	-159.0	-110.9	-259.4	-277.7	-119.1	478.0
Other sectors	-55.3	20.5	-91.7	-150.2	-276.6	162.8	0.0
Other assets	9.6	-26.6	18.9	-6.5	-4.6	-1.0	-24.6
Other investment liabilities	-699.7	512.4	-165.3	393.0	40.3	-619.2	-384.6
Trade credits: liabilities, net ¹⁵	-134.7	75.6	31.8	42.3	15.1	-94.3	43.0
Loans: liabilities	-273.9	401.3	-51.4	571.6	647.6	-232.9	-176.1
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General Government	16.2	226.1	-25.3	10.3	227.3	3.1	-3.8
Banks	-379.6	-15.0	-87.2	484.8	2.9	-210.9	-359.2
Other sectors ¹⁰	89.5	190.3	61.1	76.5	417.5	-25.1	186.9
Currency and deposits: liabilities	-248.7	24.5	-145.7	-220.7	-590.6	-311.1	-272.0

7.1. BALANCE OF PAYMENTS ¹

(million EUR)

	2009					2010	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Other liabilities	-42.5	10.9	-0.1	-0.2	-31.9	19.0	20.5
<i>Total, Groups A Through C</i>	<i>-1366.6</i>	<i>-247.2</i>	<i>416.6</i>	<i>390.2</i>	<i>-806.4</i>	<i>-1185.4</i>	<i>-104.4</i>
D. Net Errors and Omissions	359.1	365.8	-596.5	28.0	156.5	396.0	-278.0
OVERALL BALANCE	-1006.8	118.7	-179.9	418.2	-649.8	-789.4	-382.4
E. Reserves and Related Items	1006.8	-118.7	179.9	-418.2	649.8	789.4	382.4
BNB Forex Reserves ¹⁶	1006.8	-118.7	179.9	-418.2	649.8	789.4	382.4
Use of Fund credit, net	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

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 7 September 2010. 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 2008 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 - March 2010. For April - June 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.

7.2. EXPORTS BY COMMODITY GROUP¹

COMMODITY GROUPS ²	January - June				Change	
	2009		2010		million EUR	%
	million EUR	share	million EUR	share		
<i>Machines, transport facilities, appliances and tools, including:</i>	1104.5	20.5%	1451.1	21.2%	346.6	31.4%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	417.0	7.7%	545.1	8.0%	128.1	30.7%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	389.2	7.2%	491.1	7.2%	101.9	26.2%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	86.0	1.6%	123.3	1.8%	37.4	43.5%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	80.5	1.5%	106.8	1.6%	26.3	32.6%
<i>Base metals and their products, including:</i>	935.7	17.3%	1426.1	20.8%	490.4	52.4%
Division 74. Copper and articles thereof	405.4	7.5%	718.8	10.5%	313.4	77.3%
Division 72. Iron and steel	239.7	4.4%	316.0	4.6%	76.2	31.8%
Division 73. Articles of iron and steel	98.5	1.8%	109.0	1.6%	10.4	10.6%
Division 76. Aluminium and articles thereof	74.1	1.4%	103.3	1.5%	29.1	39.3%
Division 79. Zinc and articles thereof	47.2	0.9%	75.8	1.1%	28.6	60.4%
Division 78. Lead and articles thereof	42.0	0.8%	68.4	1.0%	26.4	62.9%
<i>Textile and leather materials, clothing, footwear and other consumer goods, including:</i>	1014.9	18.8%	1076.9	15.7%	62.0	6.1%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	314.0	5.8%	306.7	4.5%	-7.3	-2.3%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	270.7	5.0%	251.3	3.7%	-19.4	-7.2%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	93.9	1.7%	106.9	1.6%	13.0	13.9%
Division 71. Natural or artificial pearls, precious stones and metals	56.3	1.0%	95.3	1.4%	39.0	69.3%
Division 64. Footwear, gaiters and the like; parts of such articles	73.1	1.4%	88.0	1.3%	14.9	20.4%
<i>Mineral products and fuels, including:</i>	729.8	13.5%	994.8	14.5%	265.0	36.3%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	634.5	11.8%	890.5	13.0%	256.0	40.4%
<i>Animal and vegetable products, food, drinks and tobacco products, including:</i>	839.6	15.6%	879.7	12.9%	40.1	4.8%
Division 10. Cereals	148.6	2.8%	118.7	1.7%	-29.9	-20.1%
Division 24. Tobacco and manufactured tobacco substitutes	100.6	1.9%	113.0	1.7%	12.4	12.3%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	113.7	2.1%	107.6	1.6%	-6.1	-5.4%
<i>Chemical products, plastics and rubber, including:</i>	535.0	9.9%	687.5	10.0%	152.5	28.5%
Division 30. Pharmaceutical products	131.7	2.4%	188.7	2.8%	57.0	43.3%
Division 39. Plastics and articles thereof	126.1	2.3%	130.9	1.9%	4.7	3.7%
Division 28. Inorganic chemicals	61.0	1.1%	81.9	1.2%	20.8	34.1%
Division 31. Fertilizers	17.2	0.3%	71.8	1.0%	54.5	316.5%
<i>Wood, paper, earthenware and glass products, including</i>	236.7	4.4%	326.2	4.8%	89.5	37.8%
Division 70. Glass and glassware	84.9	1.6%	104.6	1.5%	19.7	23.2%
Division 44. Wood and articles of wood; wood charcoal	64.5	1.2%	89.4	1.3%	25.0	38.8%
TOTAL EXPORTS /FOB/	5396.2	100.0%	6842.3	100.0%	1446.0	26.8%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

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

Source: NSI data processed by the BNB.

7.3. IMPORTS BY COMMODITY GROUP¹

COMMODITY GROUPS ²	January - June				Change	
	2009		2010		million EUR	%
	million EUR	share	million EUR	share		
Mineral products and fuels, including:	1993.7	24.0%	2408.2	27.7%	414.5	20.8%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1613.0	19.4%	1843.8	21.2%	230.9	14.3%
Division 26. Ores, Slag and ash	335.3	4.0%	521.9	6.0%	186.7	55.7%
Machines, transport facilities, appliances and tools, including:	2477.2	29.8%	2231.2	25.7%	-246.0	-9.9%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	704.9	8.5%	771.9	8.9%	67.0	9.5%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance, parts	913.1	11.0%	769.4	8.8%	-143.8	-15.7%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	428.0	5.2%	344.1	4.0%	-83.8	-19.6%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	128.5	1.5%	110.1	1.3%	-18.4	-14.3%
Chemical products, plastics and rubber, including:	1052.8	12.7%	1196.3	13.8%	143.5	13.6%
Division 39. Plastics and articles thereof	309.9	3.7%	357.9	4.1%	48.0	15.5%
Division 30. Pharmaceutical products	270.5	3.3%	315.0	3.6%	44.5	16.4%
Division 38. Miscellaneous chemical products	98.0	1.2%	105.4	1.2%	7.4	7.5%
Division 40. Rubber and articles thereof	70.8	0.9%	84.7	1.0%	13.9	19.7%
Division 33. Essential oils	81.8	1.0%	76.8	0.9%	-5.0	-6.1%
Division 29. Organic chemicals	43.2	0.5%	66.9	0.8%	23.7	54.8%
Animal and vegetable products, food, drinks and tobacco products, including:	887.4	10.7%	869.3	10.0%	-18.1	-2.0%
Division 02. Meat and edible meat offal	135.1	1.6%	125.4	1.4%	-9.8	-7.2%
Division 17. Sugars and sugar confectionery	46.7	0.6%	78.9	0.9%	32.3	69.1%
Division 24. Tobacco and manufactured tobacco substitutes	78.5	0.9%	75.8	0.9%	-2.7	-3.4%
Textile and leather materials, clothing, footwear and other consumer goods, including:	846.1	10.2%	866.4	10.0%	20.3	2.4%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	93.7	1.1%	94.8	1.1%	1.1	1.2%
Division 60. Knitted or crocheted fabrics	79.9	1.0%	80.6	0.9%	0.7	0.9%
Division 94. Furniture; bedding, matters, mattress support, cushion etc.	93.5	1.1%	79.5	0.9%	-14.0	-14.9%
Division 52. Cotton	74.1	0.9%	73.0	0.8%	-1.0	-1.4%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	72.4	0.9%	71.5	0.8%	-0.9	-1.2%
Base metals and their products, including:	699.6	8.4%	795.1	9.1%	95.4	13.6%
Division 72. Iron and steel	264.1	3.2%	284.0	3.3%	19.9	7.5%
Division 73. Articles of iron and steel	161.2	1.9%	152.8	1.8%	-8.4	-5.2%
Division 74. Copper and articles thereof	84.7	1.0%	137.2	1.6%	52.5	62.0%
Division 76. Aluminium and articles thereof	105.0	1.3%	128.2	1.5%	23.2	22.1%
Wood, paper, earthenware and glass products, including	348.0	4.2%	327.2	3.8%	-20.8	-6.0%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	150.0	1.8%	152.5	1.8%	2.5	1.7%
Other Imports³	0.0	0.0%	0.0	0.0%	0.0	0.0%
TOTAL IMPORTS /CIF/	8304.9	100.0%	8693.6	100.0%	388.8	4.7%
(-) Freight	495.6		520.6			
TOTAL IMPORTS /FOB/	7809.3		8173.1		363.8	4.7%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

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.

7.4. EXPORTS BY USE¹

COMMODITY GROUPS	January - June				Change	
	2009		2010			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	1576.1	29.2%	1798.7	26.3%	222.5	14.1%
Food	307.0	5.7%	347.4	5.1%	40.5	13.2%
Tobacco	29.7	0.6%	55.1	0.8%	25.3	85.3%
Beverages	36.2	0.7%	36.0	0.5%	-0.3	-0.7%
Clothing and footwear	601.4	11.1%	631.8	9.2%	30.4	5.1%
Medicines and cosmetics	173.0	3.2%	239.4	3.5%	66.4	38.4%
Furniture and household appliances	260.2	4.8%	276.7	4.0%	16.5	6.3%
Others	168.7	3.1%	212.3	3.1%	43.6	25.9%
Raw materials	2245.2	41.6%	2902.0	42.4%	656.7	29.2%
Iron and steel	239.7	4.4%	316.0	4.6%	76.2	31.8%
Non-ferrous metals	484.5	9.0%	835.1	12.2%	350.5	72.3%
Chemicals	119.5	2.2%	120.9	1.8%	1.4	1.2%
Plastics and rubber	142.0	2.6%	156.1	2.3%	14.1	9.9%
Fertilizers	17.2	0.3%	71.8	1.0%	54.5	316.5%
Textiles	203.9	3.8%	158.3	2.3%	-45.5	-22.3%
Raw materials for the food industry	368.4	6.8%	349.7	5.1%	-18.6	-5.1%
Wood products, paper and paperboard	91.4	1.7%	140.3	2.1%	48.9	53.5%
Cement	4.7	0.1%	5.6	0.1%	0.8	17.4%
Raw tobacco	70.9	1.3%	57.9	0.8%	-13.0	-18.3%
Others	503.0	9.3%	690.4	10.1%	187.4	37.3%
Investment goods	923.4	17.1%	1229.2	18.0%	305.8	33.1%
Machines and equipment	262.2	4.9%	330.1	4.8%	67.8	25.9%
Electrical machines	128.0	2.4%	159.9	2.3%	31.8	24.9%
Vehicles	105.1	1.9%	118.5	1.7%	13.3	12.7%
Spare parts and equipment	168.8	3.1%	255.5	3.7%	86.8	51.4%
Others	259.2	4.8%	365.3	5.3%	106.1	40.9%
Total non energy commodities	4744.7	87.9%	5929.8	86.7%	1185.1	25.0%
Mineral fuels, oils and electricity	649.2	12.0%	909.8	13.3%	260.6	40.1%
Petroleum products	507.9	9.4%	754.2	11.0%	246.4	48.5%
Others	141.3	2.6%	155.6	2.3%	14.3	10.1%
Other Exports²	2.3	0.0%	2.6	0.0%	0.3	0.0%
TOTAL EXPORTS /FOB/	5396.2	100.0%	6842.3	100.0%	1446.0	26.8%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

² Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

7.5. IMPORTS BY USE ¹

COMMODITY GROUPS	January - June				Change	
	2009		2010		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	1701.8	20.5%	1734.0	19.9%	32.2	1.9%
Food, drinks and tobacco	569.6	6.9%	521.6	6.0%	-48.0	-8.4%
Furniture and household appliances	311.6	3.8%	299.6	3.4%	-12.0	-3.9%
Medicines and cosmetics	340.7	4.1%	370.8	4.3%	30.1	8.8%
Clothing and footwear	146.5	1.8%	215.3	2.5%	68.8	47.0%
Automobiles	95.8	1.2%	75.1	0.9%	-20.7	-21.6%
Others	237.5	2.9%	251.6	2.9%	14.1	5.9%
Raw materials	2792.2	33.6%	3188.5	36.7%	396.3	14.2%
Ores	335.3	4.0%	521.9	6.0%	186.7	55.7%
Iron and steel	264.1	3.2%	284.0	3.3%	19.9	7.5%
Non-ferrous metals	125.9	1.5%	208.6	2.4%	82.7	65.7%
Textiles	482.1	5.8%	441.8	5.1%	-40.3	-8.4%
Wood products, paper and paperboard	166.4	2.0%	166.5	1.9%	0.0	0.0%
Chemicals	158.7	1.9%	200.7	2.3%	42.0	26.5%
Plastics and rubber	367.3	4.4%	428.5	4.9%	61.2	16.6%
Raw materials for the food industry	195.2	2.4%	225.3	2.6%	30.1	15.4%
Raw skins	36.5	0.4%	41.0	0.5%	4.5	12.4%
Raw tobacco	50.4	0.6%	55.9	0.6%	5.5	11.0%
Others	610.3	7.3%	614.2	7.1%	3.9	0.6%
Investment goods	2183.2	26.3%	1911.1	22.0%	-272.0	-12.5%
Machines and equipment	786.0	9.5%	636.2	7.3%	-149.8	-19.1%
Electrical machines	356.7	4.3%	326.5	3.8%	-30.2	-8.5%
Vehicles	320.9	3.9%	232.4	2.7%	-88.5	-27.6%
Spare parts and equipment	249.1	3.0%	317.8	3.7%	68.7	27.6%
Others	470.5	5.7%	398.3	4.6%	-72.2	-15.3%
Total non energy commodities	6677.1	80.4%	6833.6	78.6%	156.5	2.3%
Mineral fuels, oils and electricity	1609.0	19.4%	1838.0	21.1%	229.0	14.2%
<i>Fuels</i>	<i>1418.1</i>	<i>17.1%</i>	<i>1535.0</i>	<i>17.7%</i>	<i>116.9</i>	<i>8.2%</i>
Crude oil and Natural gas	1243.1	15.0%	1444.1	16.6%	201.0	16.2%
Coal	156.5	1.9%	70.0	0.8%	-86.5	-55.3%
Others	18.5	0.2%	20.9	0.2%	2.4	13.1%
<i>Others</i>	<i>191.0</i>	<i>2.3%</i>	<i>303.0</i>	<i>3.5%</i>	<i>112.1</i>	<i>58.7%</i>
Oils	191.0	2.3%	303.0	3.5%	112.1	58.7%
Other Imports ²	18.7	0.2%	22.0	0.3%	3.3	17.6%
TOTAL IMPORTS /CIF/	8304.9	100.0%	8693.6	100.0%	388.8	4.7%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

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.

7.6. EXPORTS BY MAJOR TRADING PARTNER AND REGION ¹

COUNTRIES	January - June				Change	
	2009		2010		million EUR	%
	million EUR	share	million EUR	share		
<i>EU countries - 27 incl.:</i>	<i>3493.8</i>	<i>64.7%</i>	<i>4103.0</i>	<i>60.0%</i>	<i>609.2</i>	<i>17.4%</i>
EU countries - 15 incl.: ²	2717.7	50.4%	3131.2	45.8%	413.4	15.2%
Germany	580.2	10.8%	712.5	10.4%	132.3	22.8%
Italy	552.2	10.2%	710.5	10.4%	158.3	28.7%
Greece	517.8	9.6%	571.9	8.4%	54.1	10.5%
France	253.3	4.7%	269.3	3.9%	16.0	6.3%
Belgium	287.7	5.3%	260.0	3.8%	-27.7	-9.6%
Spain	143.2	2.7%	152.6	2.2%	9.4	6.6%
G. Britain	106.5	2.0%	133.1	1.9%	26.6	24.9%
Austria	112.2	2.1%	125.4	1.8%	13.3	11.8%
Netherlands	84.3	1.6%	104.3	1.5%	20.0	23.7%
EU - new member states incl.: ³	776.0	14.4%	971.8	14.2%	195.8	25.2%
Romania	484.1	9.0%	543.7	7.9%	59.6	12.3%
Poland	82.8	1.5%	118.2	1.7%	35.4	42.8%
Hungary	60.7	1.1%	85.7	1.3%	25.0	41.3%
<i>Europe incl.:</i> ⁴	<i>302.6</i>	<i>5.6%</i>	<i>470.5</i>	<i>6.9%</i>	<i>167.9</i>	<i>55.5%</i>
Russia	129.5	2.4%	192.7	2.8%	63.2	48.8%
Gibraltar	53.7	1.0%	138.4	2.0%	84.7	157.9%
<i>Balkan countries incl.:</i> ⁵	<i>722.2</i>	<i>13.4%</i>	<i>1088.9</i>	<i>15.9%</i>	<i>366.7</i>	<i>50.8%</i>
Turkey	357.9	6.6%	592.3	8.7%	234.4	65.5%
Serbia	174.8	3.2%	254.5	3.7%	79.6	45.5%
Macedonia	111.4	2.1%	134.4	2.0%	22.9	20.6%
<i>Americas incl.:</i>	<i>125.7</i>	<i>2.3%</i>	<i>132.4</i>	<i>1.9%</i>	<i>6.7</i>	<i>5.3%</i>
USA	92.7	1.7%	74.9	1.1%	-17.8	-19.2%
<i>Asia incl.:</i>	<i>402.3</i>	<i>7.5%</i>	<i>647.3</i>	<i>9.5%</i>	<i>245.0</i>	<i>60.9%</i>
Singapore	92.7	1.7%	116.9	1.7%	24.1	26.0%
China	30.2	0.6%	96.5	1.4%	66.3	219.5%
<i>Other countries</i>	<i>349.7</i>	<i>6.5%</i>	<i>400.2</i>	<i>5.8%</i>	<i>50.5</i>	<i>14.4%</i>
TOTAL EXPORTS /FOB/	5396.2	100.0%	6842.3	100.0%	1446.0	26.8%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

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.

7.7. IMPORTS BY MAJOR TRADING PARTNER AND REGION ¹

COUNTRIES ²	January - June				Change	
	2009		2010		million EUR	%
	million EUR	share	million EUR	share		
<i>EU countries - 27 incl.:</i>	<i>4393.3</i>	<i>52.9%</i>	<i>4447.8</i>	<i>51.2%</i>	<i>54.4</i>	<i>1.2%</i>
EU countries - 15 incl. ³	3365.6	40.5%	3243.6	37.3%	-122.0	-3.6%
Germany	955.1	11.5%	877.4	10.1%	-77.7	-8.1%
Italy	647.1	7.8%	652.1	7.5%	5.0	0.8%
Greece	432.8	5.2%	435.4	5.0%	2.6	0.6%
France	359.0	4.3%	302.2	3.5%	-56.8	-15.8%
Austria	192.2	2.3%	187.4	2.2%	-4.8	-2.5%
Spain	156.4	1.9%	186.9	2.1%	30.4	19.4%
Netherlands	149.2	1.8%	154.5	1.8%	5.2	3.5%
G. Britain	121.3	1.5%	127.9	1.5%	6.6	5.4%
Belgium	152.0	1.8%	125.8	1.4%	-26.2	-17.2%
EU - new member states incl. ⁴	1027.7	12.4%	1204.1	13.9%	176.4	17.2%
Romania	355.8	4.3%	542.1	6.2%	186.4	52.4%
Poland	190.1	2.3%	190.5	2.2%	0.4	0.2%
Hungary	166.7	2.0%	187.7	2.2%	21.0	12.6%
Czech Republic	181.2	2.2%	155.5	1.8%	-25.6	-14.1%
<i>Europe incl.:</i> ⁵	<i>1630.7</i>	<i>19.6%</i>	<i>1813.8</i>	<i>20.9%</i>	<i>183.1</i>	<i>11.2%</i>
Russia	1326.7	16.0%	1507.7	17.3%	181.0	13.6%
Ukraine	189.1	2.3%	191.2	2.2%	2.1	1.1%
<i>Balkan countries incl.:</i> ⁶	<i>626.3</i>	<i>7.5%</i>	<i>714.0</i>	<i>8.2%</i>	<i>87.7</i>	<i>14.0%</i>
Turkey	469.6	5.7%	471.0	5.4%	1.4	0.3%
Macedonia	70.4	0.8%	117.0	1.3%	46.7	66.3%
Serbia	61.7	0.7%	102.7	1.2%	40.9	66.3%
<i>Americas incl.:</i>	<i>511.4</i>	<i>6.2%</i>	<i>507.7</i>	<i>5.8%</i>	<i>-3.7</i>	<i>-0.7%</i>
USA	193.9	2.3%	137.6	1.6%	-56.3	-29.0%
Peru	61.5	0.7%	122.0	1.4%	60.5	98.5%
<i>Asia incl.:</i>	<i>1056.9</i>	<i>12.7%</i>	<i>1107.3</i>	<i>12.7%</i>	<i>50.4</i>	<i>4.8%</i>
China	458.1	5.5%	448.9	5.2%	-9.2	-2.0%
<i>Other countries</i>	<i>86.3</i>	<i>1.0%</i>	<i>103.0</i>	<i>1.2%</i>	<i>16.6</i>	<i>19.4%</i>
TOTAL IMPORTS /CIF/	8304.9	100.0%	8693.6	100.0%	388.8	4.7%

¹ For 2009 - final data, for 2010 - preliminary data as of 3 September 2010.

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.

7.8. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	III.2009	VI.2009	IX.2009	XII.2009	III.2010	VI.2010
International Investment Position, net ¹	-36 233.8	-36 926.8	-36 452.0	-37 063.3	-36 954.9	-37 201.3
Assets	20 407.1	20 637.4	21 426.9	22 255.3	21 659.9	21 545.4
Direct investment abroad ²	1 065.9	1 075.1	1 114.2	934.8	949.7	990.7
Equity capital and reinvested earnings	1 014.7	1 026.0	1 050.2	851.9	859.4	874.5
Other capital	51.2	49.1	64.1	82.9	90.3	116.2
Portfolio investment ³	1 567.9	1 657.8	1 724.9	1 807.9	1 989.9	2 162.6
Equity securities	146.7	196.1	258.2	335.3	427.2	441.3
Debt securities	1 421.2	1 461.7	1 466.7	1 472.6	1 562.8	1 721.3
Bonds and notes	1 200.7	1 281.5	1 293.4	1 290.4	1 365.3	1 470.3
Money-market instruments	220.5	180.2	173.3	182.2	197.4	251.0
Financial derivatives	65.5	29.9	32.7	27.5	38.0	38.0
Other investment	5 891.3	5 979.3	6 162.3	6 566.2	6 443.4	6 199.2
Trade credits ⁴	853.6	843.9	845.5	869.9	758.0	758.0
Loans ⁵	676.8	672.1	690.3	645.0	654.2	692.4
Monetary authorities	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
Banks	294.8	277.1	276.2	275.6	280.6	288.5
Other sectors	381.9	395.0	414.2	369.5	373.6	403.8
Currency and deposits ⁶	3 994.4	4 086.4	4 278.4	4 701.3	4 665.2	4 348.4
Other assets	366.6	376.8	348.0	350.0	366.0	400.5
Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0
General government	271.6	256.1	248.7	253.3	270.5	297.1
Banks	95.0	120.8	99.3	96.7	95.5	103.3
Other sectors	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
Liabilities	56 640.9	57 564.2	57 878.9	59 318.6	58 614.8	58 746.8
Direct investment in Bulgaria ²	33 153.0	33 950.6	34 464.8	35 489.7	35 491.0	36 048.3
Equity capital and reinvested earnings	20 282.8	20 956.2	21 488.9	22 156.5	22 414.0	22 695.1
Other capital	12 870.2	12 994.4	12 975.9	13 333.2	13 076.9	13 353.1
Portfolio investment ⁸	1 774.0	1 655.0	1 673.4	1 744.8	1 728.2	1 658.9
Equity securities	480.9	472.2	463.0	461.7	434.5	409.6
Debt securities	1 293.0	1 182.8	1 210.3	1 283.1	1 293.7	1 249.3
Bonds and notes	1 293.0	1 182.8	1 210.3	1 283.1	1 293.7	1 249.3
Money-market instruments	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	11.7

7.8. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	III.2009	VI.2009	IX.2009	XII.2009	III.2010	VI.2010
Other investment	21 641.0	21 886.4	21 668.9	22 053.0	21 386.7	21 027.9
Trade credits ⁹	1 647.4	1 557.0	1 569.3	1 624.2	1 444.5	1 400.2
Loans	14 201.2	14 516.1	14 443.8	15 012.3	14 814.3	14 744.3
Monetary authorities ¹⁰	0.0	0.0	0.0	0.0	0.0	0.0
General government ¹¹	1 574.0	1 792.2	1 769.3	1 779.5	1 795.1	1 821.3
Banks ¹²	2 550.5	2 527.5	2 434.7	2 916.5	2 700.3	2 342.1
Other sectors ¹³	10 076.7	10 196.4	10 239.8	10 316.3	10 318.9	10 580.9
Currency and deposits ¹⁴	5 738.8	5 753.4	5 601.9	5 384.8	5 085.4	4 833.5
Other liabilities	53.5	59.9	53.8	31.7	42.5	49.9
Monetary authorities	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
Banks	53.4	59.8	53.7	31.6	42.3	49.7
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0

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

The data for 2009 are revised

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 From 2004 onwards 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 June 2010 the last published data (for March 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 as of August 30, 2010.

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.

7.9. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR ¹

(million EUR)

	2009				2010	
	III	VI	IX	XII	III	VI
General Government ²	2533.3	2717.7	2718.6	2801.3	2832.1	2841.3
<i>Short-term</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	2533.3	2717.7	2718.6	2801.3	2832.1	2841.3
Bonds and Notes ³	1800.3	1610.8	1587.0	1600.7	1648.7	1728.1
Bonds and Notes held by residents ⁴	-840.9	-685.4	-637.7	-578.9	-611.7	-708.0
Loans	1574.0	1792.2	1769.3	1779.5	1795.1	1821.3
Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0
Banks ⁵	8387.2	8384.8	8134.6	8372.8	7867.8	7265.1
<i>Short-term</i>	6650.3	6692.9	6471.5	6284.9	5797.0	5581.2
Loans	858.1	879.8	815.9	868.4	669.3	698.0
Currency and deposits	5738.8	5753.4	5601.9	5384.8	5085.4	4833.5
Other debt liabilities	53.4	59.8	53.7	31.6	42.3	49.7
<i>Long-term</i>	1736.9	1691.9	1663.2	2088.0	2070.8	1683.9
Bonds and Notes	44.5	44.1	44.4	39.9	39.8	39.8
Loans	1692.4	1647.8	1618.8	2048.1	2031.0	1644.1
Other Sectors ⁶	12013.3	11966.6	12025.9	12161.8	11980.3	12170.6
<i>Short-term</i>	6213.9	6137.7	6227.1	6069.1	5907.8	5993.6
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0
Loans	4566.5	4580.7	4657.7	4444.8	4463.3	4593.3
Trade credits	1647.4	1557.0	1569.3	1624.2	1444.5	1400.2
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	5799.4	5828.9	5798.8	6092.8	6072.4	6177.1
Bonds and Notes	289.2	213.2	216.7	221.3	216.8	189.5
Loans	5510.2	5615.6	5582.1	5871.4	5855.6	5987.6
V. Direct investment: intercompany lending	13919.9	13996.5	14119.2	14472.1	14577.6	14891.2
GROSS EXTERNAL DEBT (I+II+III+IV+V)	36853.8	37065.6	36998.3	37808.1	37257.8	37168.2

Memo items:

Long-term external debt ⁷	23989.5	24234.9	24299.7	25454.2	25553.0	25593.5
Short-term external debt	12864.2	12830.6	12698.5	12353.9	11704.8	11574.8
Public and publicly guaranteed external debt	3928.6	4090.4	4094.8	4172.5	4223.4	4272.8
Private non-guaranteed external debt	32925.1	32975.2	32903.4	33635.6	33034.4	32895.5

7.9. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR ¹

(million EUR)

	2009				2010	
	III	VI	IX	XII	III	VI
Revolving credits ⁸	4005.6	4064.0	4151.0	4127.6	4016.2	4129.6
Trade Credits ^{8,9}	2603.9	2429.3	2362.6	2431.4	2469.6	2519.1
Credits on demand ⁸	8867.4	8876.4	8888.2	9076.5	8838.4	9028.0
incl. intercompany loans	5318.1	5325.7	5386.5	5528.9	5479.6	5649.6
incl. banks' loans	242.0	241.6	190.5	187.8	187.8	184.9
Allocations of SDR ¹⁰	-	-	661.0	664.8	688.1	736.2

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.

7.10. GROSS EXTERNAL DEBT DISBURSEMENTS BY INSTITUTIONAL SECTOR¹

(million EUR)

	2009					2010	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
I. General Government ²	60.7	291.4	68.7	125.1	545.9	42.5	61.5
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	60.7	291.4	68.7	125.1	545.9	42.5	61.5
Bonds and Notes	0.7	13.7	3.7	0.0	18.0	2.9	1.1
Bonds and Notes held by residents ³	15.8	20.5	47.6	70.0	153.9	7.9	24.2
Loans	44.3	257.2	17.4	55.1	374.0	31.6	36.3
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks ⁴	252.0	319.3	308.4	828.0	1707.7	256.0	586.2
Short-term	120.9	284.2	226.1	331.1	962.3	228.9	465.0
Loans	120.2	51.4	22.6	84.3	278.6	30.7	96.6
Currency and deposits ⁵	0.0	186.0	196.8	243.2	626.0	176.7	246.8
Other debt liabilities	0.7	46.7	6.7	3.6	57.7	21.5	121.5
Long-term	131.1	35.2	82.3	496.8	745.4	27.1	121.3
Bonds and Notes	0.0	0.0	0.3	4.2	4.6	0.0	0.0
Loans	131.0	35.2	82.0	492.6	740.9	27.1	121.3
IV. Other Sectors ⁶	342.9	411.9	446.0	610.3	1811.2	242.3	272.5
Short-term	85.7	111.2	85.2	137.2	419.3	79.0	108.4
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	85.7	111.2	85.2	137.2	419.3	79.0	108.4
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	257.2	300.7	360.8	473.1	1391.8	163.2	164.0
Bonds and Notes	0.4	0.0	3.4	5.1	9.0	1.0	0.0
Loans	256.8	300.7	357.4	468.0	1382.9	162.2	164.0
V. Direct investment: intercompany lending	849.4	703.9	891.2	1018.6	3463.2	515.5	753.1
GROSS EXTERNAL DEBT (+II+III+IV+V)	1505.1	1726.6	1714.2	2582.0	7527.9	1056.2	1673.4

Memo items:

Long-term external debt ⁷	1298.5	1331.2	1403.0	2113.6	6146.3	748.3	1100.0
Short-term external debt	206.6	395.4	311.2	468.3	1381.6	307.9	573.4
Public and publicly guaranteed external debt	96.7	346.1	96.7	177.5	717.0	74.1	79.8
Private non-guaranteed external debt	1408.4	1380.5	1617.5	2404.4	6810.9	982.1	1593.6
Revolving credits ⁸	944.1	998.9	1252.2	1265.1	4460.4	1290.8	1479.3
Trade Credits ⁸	0.0	1.9	0.0	51.7	53.6	34.3	96.5

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.

7.11. 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	30.3	77.9	46.9	15.7	62.6	246.5	130.4	376.8
<i>Short-term</i>	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
<i>Long-term</i>	85.4	62.0	147.4	66.6	22.5	89.0	47.6	30.3	77.9	46.9	15.7	62.6	246.5	130.4	376.8
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	8.1	50.7	44.8	15.4	60.2	146.7	57.1	203.8
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
<i>Short-term</i>	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	13.6	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
<i>Long-term</i>	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	285.8	74.5	360.2	292.8	75.4	368.1	435.1	52.1	487.2	513.8	50.4	564.2	1527.4	252.4	1779.8
<i>Short-term</i>	90.2	16.8	106.9	42.0	11.7	53.7	40.0	10.2	50.2	337.3	10.1	347.4	509.4	48.7	558.2
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	16.8	106.9	42.0	11.7	53.7	40.0	10.2	50.2	337.3	10.1	347.4	509.4	48.7	558.2
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
<i>Long-term</i>	195.6	57.7	253.3	250.8	63.7	314.5	395.1	41.9	437.0	176.5	40.3	216.9	1018.0	203.7	1221.7
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	194.6	57.7	252.3	174.8	63.7	238.6	395.1	41.9	437.0	176.1	40.3	216.4	940.6	203.7	1144.3
V. Direct investment: intercompany lending	651.2	77.4	728.7	473.9	42.5	516.4	721.2	55.4	776.6	618.3	38.7	657.0	2464.6	214.0	2678.6
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1975.2	240.3	2215.5	1150.5	157.5	1308.0	1799.8	158.0	1957.8	1760.7	115.6	1876.5	6686.3	671.5	7357.8

Memo items:

Long-term external debt ⁶	1532.4	218.6	1751.0	871.6	143.1	1014.7	1275.5	142.7	1418.2	914.8	104.7	1019.5	4594.3	609.0	5203.3
Short-term external debt	442.8	21.7	464.5	278.9	14.4	293.3	524.3	15.3	539.6	845.9	11.1	857.0	2092.0	62.5	2154.5
Public and publicly guaranteed external debt	106.0	74.4	180.4	126.4	44.4	170.7	76.8	37.5	114.2	105.0	28.7	133.7	414.1	185.0	599.1
Private non-guaranteed external debt	1869.3	165.9	2035.1	1024.1	113.1	1137.2	1723.1	120.6	1843.6	1655.8	87.0	1742.8	6272.2	486.5	6758.8
Revolving credits ⁷	837.0	28.9	865.8	937.9	25.0	962.9	1133.0	22.2	1155.1	1216.7	20.6	1237.3	4124.6	96.6	4221.2
Trade Credits ⁷	124.5	0.0	124.5	1.2	0.0	1.2	19.1	0.0	19.1	0.0	0.0	0.0	144.8	0.0	144.8

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.

7.11. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR¹

(million EUR)

	Q1 2010			Q2 2010		
	Principal	Interest	Total	Principal	Interest	Total
I. General Government²	61.5	63.2	124.8	147.1	13.3	160.5
<i>Short-term</i>	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	61.5	63.2	124.8	147.1	13.3	160.5
Bonds and Notes	3.3	93.0	96.4	1.3	0.3	1.6
Bonds and Notes held by residents ³	29.7	-36.5	-6.8	105.7	0.0	105.7
Loans	28.5	6.7	35.2	40.1	13.1	53.2
II. Monetary Authorities	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
<i>Short-term</i>	726.9	3.9	730.8	700.9	0.3	701.2
Loans	227.9	3.9	231.8	66.4	0.3	66.7
Currency and deposits	487.8	0.0	487.8	518.9	0.0	518.9
Other debt liabilities	11.2	0.0	11.2	115.7	0.0	115.7
<i>Long-term</i>	47.3	10.1	57.3	511.6	8.9	520.5
Bonds and Notes	0.1	0.0	0.1	0.0	0.0	0.0
Loans	47.2	10.1	57.3	511.6	8.9	520.5
IV. Other Sectors⁵	259.1	45.8	304.9	155.9	43.6	199.5
<i>Short-term</i>	58.1	8.7	66.7	40.1	9.4	49.5
Money Market Instruments	0.0	0.0	0.0	0.0	0.0	0.0
Loans	58.1	8.7	66.7	40.1	9.4	49.5
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	201.0	37.1	238.2	115.8	34.2	150.6
Bonds and Notes	5.5	0.0	5.5	27.4	0.0	27.4
Loans	195.5	37.1	232.7	88.4	34.2	122.6
V. Direct investment: intercompany lending	638.2	46.3	684.5	633.6	49.5	683.1
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1733.0	169.3	1902.3	2149.0	115.6	2264.6
<i>Memo items:</i>						
Long-term external debt ⁶	948.0	156.7	1104.8	1408.0	106.0	1514.0
Short-term external debt	785.0	12.6	797.6	741.0	9.7	750.6
Public and publicly guaranteed external debt	85.0	73.0	158.1	174.5	24.7	199.2
Private non-guaranteed external debt	1648.0	96.3	1744.2	1974.5	90.9	2065.4
Revolving credits ⁷	1410.2	20.3	1430.5	1376.2	21.0	1397.2
Trade Credits ⁷	0.0	0.0	0.0	0.0	0.0	0.0

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.

8. PUBLIC FINANCE

8.1. CONSOLIDATED STATE BUDGET

(million BGN)

	GENERAL GOVERNMENT		CENTRAL GOVERNMENT		LOCAL GOVERNMENT		SOCIAL SECURITY FUNDS	
	2010		2010		2010		2010	
	Q1	Q2	Q1	Q2	Q1	Q2	Q1	Q2
Revenue and grants	5 171.0	6 017.7	3 603.1	4 310.6	354.1	469.5	1 213.8	1 237.5
Tax revenue	4 181.9	4 581.8	2 831.2	3 196.8	155.1	157.9	1 195.6	1 227.1
Corporate taxes	585.4	287.8	585.4	287.8				
Personal income tax	492.2	538.0	484.5	534.7	7.8	3.3		
Value added tax	995.3	1 527.9	995.3	1 527.9				
Excises	701.6	766.2	701.6	766.2				
Customs duties and fees	20.8	33.1	20.8	33.1				
Social and health insurance contributions	1 195.6	1 227.1					1 195.6	1 227.1
Other taxes	190.9	201.8	43.6	47.2	147.3	154.6		
Non-tax revenue	750.9	1 177.4	536.8	859.3	195.9	307.6	18.2	10.4
Grants	238.3	258.5	235.1	254.5	3.1	4.0		0.0
Total expenditure	6 840.4	5 863.7	3 232.1	2 226.9	1 087.2	1 113.7	2 521.2	2 523.1
Current expenditure	5 820.7	5 256.7	2 426.6	1 858.4	874.0	875.7	2 520.1	2 522.5
Salaries and social security payments	1 229.8	1 238.6	856.7	833.8	356.7	387.9	16.4	16.9
Scholarships	20.4	46.7	18.3	41.4	2.1	5.2		
Administrative costs	1 115.0	958.8	657.8	528.6	443.1	412.7	14.0	17.5
Subsidies	482.5	295.9	428.5	243.9	54.1	52.1		
to non-financial enterprises and non-profit organizations	414.8	238.5	391.7	209.9	23.1	28.6		
for healthcare and medical service	67.7	57.4	36.8	34.0	31.0	23.4		
Interest	251.1	52.0	245.0	46.2	6.1	5.6		0.1
on external loans	196.7	26.9	193.6	25.4	3.1	1.3		0.1
on internal loans	54.4	25.1	51.4	20.8	3.0	4.3		
Social security and benefits	2 721.9	2 664.8	220.3	164.5	11.9	12.3	2 489.6	2 488.0
Capital expenditure and state reserve growth	773.5	494.6	559.3	256.1	213.1	238.0	1.1	0.6
Installment for the EU budget	246.2	112.3	246.2	112.3				
Transfers/Subsidies and temporary non-interest-bearing loans			-1 642.7	-2 437.6	853.2	809.5	789.6	1 628.1
Balance - deficit(-)/surplus(+)	-1 669.4	154.0	-1 271.7	-353.9	120.1	165.3	-517.9	342.6
Financing	1 669.4	-154.0	1 271.7	353.9	-120.1	-165.3	517.9	-342.6
External (net)	68.8	7.2	62.7	-57.9	6.1	66.5		-1.4
Domestic (net)	1 579.6	-178.5	1 191.1	400.0	-129.5	-237.2	517.9	-341.2
Privatization, acquisition of shares and required funds (net) ¹	21.1	17.3	17.8	11.9	3.2	5.4		
incl. privatization (net)	6.8	5.2	1.6	0.3	5.3	4.9		

Source: MoF.

8.2. GOVERNMENT SECURITIES AUCTIONS

	Auction number		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - VI 2009	I - VI 2010	I - VI 2009		I - VI 2010		I - VI 2009	I - VI 2010	I - VI 2008	I - VI 2010
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, incl.										
short-term	8	16	196.2	-	425.0	60.0	1.49	2.29	11	11
medium-term	2	-	28.2	-	-	-	1.10	-	11	-
long-term	3	6	78.0	-	130.0	60.0	1.44	2.11	11	11
	3	10	90.0	-	295.0	-	1.66	2.44	12	11

Source: BNB.

8.3. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN)	
	I - VI 2009	I - VI 2010	I - VI 2009	I - VI 2010
Total	669	681	725.4	1 205.7
1. Registration of government securities sold on an auction principle	83	176	196.2	542.3
2. Registration of reverse repurchased prior to maturity government securities through auctions and directly by individuals	10	0	0.1	0.0
3. Principal and interest repayments of matured government securities, incl.	576	505	529.1	663.4
- principal	124	112	450.2	591.1
- interest	452	393	78.9	72.3

Notes:

1. Government securities at nominal value
2. 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.

8.4. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN)	
	I - VI 2009	I - VI 2010	I - VI 2009	I - VI 2010
Total	4 488	5 766	20 851.0	27 005.1
1. Repo agreements	2 287	2 728	13 723.7	15 286.8
2. Outright purchases and sales	102	303	193.2	483.2
3. Transactions with and on behalf of customers	773	841	1 176.0	1 315.2
4. Blocking/unblocking of government securities, incl.:	1 326	1 894	5 758.1	9 919.9
- for securing budget-supported entities' funds with commercial banks	1 308	1 892	5 638.7	9 903.7
- in case of registered pledges on government securities	18	2	119.4	16.2

Notes:

1. 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 .
2. The volume and number of repo agreements include reverse repo agreements and those concluded during the current day.
3. 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.

Source: BNB.

9. GENERAL ECONOMIC STATISTICS

9.1. GROSS DOMESTIC PRODUCT ¹

(million BGN at corresponding year prices)

Indicators	First half of 2009	First half of 2010		
		Volume	Physical volume index First half of 2009=100, %	Implicit deflators - First half of 2010, %
Gross value added by economic sector	27 222	27 285	99.7	102.6
Agriculture and forestry	1 290	1 209	102.8	98.9
Industry	8 560	8 417	100.6	99.6
Services	17 372	17 659	99.1	104.3
Adjustments	4 306	3 956	86.4	100.4
GDP by component of final demand	31 528	31 241	97.8	102.3
Final consumption	27 242	25 579	94.7	101.0
Individual	24 227	23 020	95.0	101.1
Collective	3 015	2 559	91.9	99.6
Gross capital formation	8 772	7 574	-	-
Gross capital formation of fixed capital	8 537	7 198	-	-
Reserve change	235	376	-	-
Balance (exports – imports)	- 4 486	- 1 912	-	-
Exports of goods and services	14 589	17 019	109.9	105.9
Imports of goods and services	19 075	18 931	98.8	102.1
Statistical discrepancy	0	0	-	-

¹ Preliminary data.

Source: NSI.

9.2. 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

Source: NSI.

9.3. 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	-14.9	-18.0	-1.2	-2.7	-14.9	-18.0
February	-3.9	1.2	-10.0	-5.2	-18.2	-17.0
March	20.9	17.6	1.5	7.8	-1.1	-2.4
April	-6.5	-1.7	0.2	9.9	-7.5	-4.1
May	-0.8	1.1	0.6	12.9	-8.2	-3.0
June	12.2	8.3	4.2	16.3	3.0	5.1

Source: NSI.

9.4. 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	2.2	2.9	1.8	-8.1	1.8	1.2	3.1
February	0.1	-0.2	-1.4	4.1	2.5	-10.4	1.9	1.1	3.6
March	1.2	1.3	-1.7	5.2	2.8	-14.3	3.1	2.4	4.8
April	2.2	1.8	-0.1	8.1	5.6	-13.8	5.4	4.3	7.8
May	1.6	0.5	1.8	9.1	5.8	-13.8	7.2	4.8	12.4
June	-0.2	0.0	1.3	8.4	5.7	-12.1	7.0	4.8	11.8

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2009					2010	
	I quarter	II quarter	III quarter	IV quarter	Total	I quarter	II quarter
EXPORT							
0 Food and live animals	90.0	90.5	98.3	100.1	95.0	99.3	98.2
1 Beverages and tobacco	118.6	110.4	107.4	113.3	112.3	93.0	87.6
2 Crude materials, inedible, except fuels	73.3	74.5	91.6	103.2	85.3	124.7	143.1
3 Mineral fuels, lubricants and related materials	68.2	72.7	72.3	66.7	70.8	104.9	120.5
4 Animal and vegetable oils, fats and waxes	75.6	73.5	70.6	87.9	76.5	100.1	103.4
5 Chemicals and related products, n.e.s.	98.1	91.2	97.7	100.8	96.8	94.1	99.8
6 Manufactured goods classified chiefly by material	72.9	78.7	85.9	89.9	81.7	112.9	124.9
7 Machinery and transport equipment	99.7	98.4	99.8	97.8	98.9	95.4	97.5
8 Miscellaneous manufactured articles, n.e.s.	103.4	106.4	102.0	104.9	104.1	100.2	100.7
TOTAL	84.7	85.0	90.0	90.4	87.8	103.5	111.6
IMPORT							
0 Food and live animals	99.3	99.3	94.9	94.9	97.0	94.2	97.1
1 Beverages and tobacco	101.8	108.6	110.5	109.1	107.5	109.6	103.4
2 Crude materials, inedible, except fuels	67.7	68.1	82.1	95.4	77.7	110.4	143.9
3 Mineral fuels, lubricants and related materials	98.2	83.7	71.3	78.0	82.8	113.5	116.0
4 Animal and vegetable oils, fats and waxes	79.0	74.2	81.2	80.6	78.5	101.5	105.5
5 Chemicals and related products, n.e.s.	94.6	84.7	85.5	86.6	88.6	101.7	102.6
6 Manufactured goods classified chiefly by material	87.0	84.7	86.4	86.5	86.1	97.3	105.9
7 Machinery and transport equipment	102.2	99.2	94.7	89.6	96.2	98.3	92.5
8 Miscellaneous manufactured articles, n.e.s.	102.3	105.0	97.0	96.2	99.9	96.7	90.5
TOTAL	94.3	90.3	88.5	89.2	90.5	100.6	103.8

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

Source: NSI.

9.6. 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

Source: National Employment Agency.

9.7. 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

¹ Preliminary data.

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

Source: NSI.

9.8. AVERAGE MONTHLY SALARY OF EMPLOYED UNDER LABOUR CONTRACT¹

(BGN)

		Total for the economy					
		Sectors by type 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

¹ Preliminary data.

Source: NSI.

10. STATISTICS OF THE ISSUED BANKNOTES AND COINS

10.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES ¹

(BGN'000)

Denominations	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010
Banknotes, total	11 120 576	11 413 503	11 490 860	11 641 127	12 338 158	12 919 144	13 660 800	13 316 854	13 022 055
New issues ²	11 112 509	11 405 437	11 482 920	11 633 187	12 330 218	12 911 203	13 652 925	13 308 979	13 014 204
100 levs	2 627 362	2 596 734	2 571 589	2 539 651	2 510 102	2 484 728	3 366 630	3 331 766	3 281 516
50 levs	4 355 930	4 210 399	4 084 603	4 460 066	4 859 015	4 776 899	4 692 484	4 596 966	4 504 009
20 levs	2 606 076	3 167 653	3 053 279	2 912 647	3 191 518	3 773 956	3 672 721	3 555 959	3 430 653
10 levs	1 146 006	1 076 835	1 412 637	1 343 267	1 287 079	1 433 424	1 515 119	1 451 348	1 367 626
5 levs	266 042	228 261	253 140	216 892	336 502	309 133	287 433	265 931	245 763
2 levs	106 777	121 239	103 480	156 471	141 810	128 872	114 367	102 838	180 492
1 lev	4 316	4 316	4 191	4 191	4 191	4 191	4 171	4 171	4 145
Old issues ³	8 067	8 067	7 940	7 940	7 940	7 940	7 875	7 875	7 851

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.

10.2. DENOMINATION COMPOSITION OF THE ISSUED COINS ¹

(BGN'000)

Denominations	30.06.2008	30.09.2008	31.12.2008	31.03.2009	30.06.2009	30.09.2009	31.12.2009	31.03.2010	30.06.2010
Coins in circulation, total	156 930	157 674	159 839	162 807	168 307	169 507	172 789	181 579	182 989
New issues ²	156 911	157 655	159 820	162 788	168 288	169 488	172 770	181 560	182 970
1 lev	74 943	74 943	74 943	74 943	74 943	74 943	74 943	79 943	79 943
50 stotinkas	29 573	29 573	29 573	30 723	34 573	34 573	34 573	38 073	38 073
20 stotinkas	23 593	23 593	24 593	25 593	25 593	25 593	28 593	28 593	28 593
10 stotinkas	15 641	15 641	16 141	16 641	18 141	18 141	18 141	18 141	18 641
5 stotinkas	6 372	6 372	7 037	7 037	7 037	7 787	7 787	7 787	8 137
2 stotinkas	4 146	4 608	4 608	4 807	4 807	5 107	5 308	5 348	5 908
1 stotinka	2 642	2 924	2 924	3 044	3 194	3 344	3 424	3 674	3 674
Old Issues ³	19	19	19	19	19	19	19	19	19
Commemorative coins ⁴	4 778	4 830	4 968	5 080	5 120	5 150	5 550	5 610	5 650

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.

⁴ Issues after 5 July 1999.

Source: BNB.