

BULGARIAN NATIONAL BANK

Monetary Statistics

(December 1995 – March 2002)

Supplement to Monthly Bulletin No. 3 of 2002

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Abbreviations

BNB	Bulgarian National Bank
CBs	Commercial Banks
CMD	Concil of Ministers Decree
ECB	European Central Bank
ESA'95	European System of Accounts, 1995
GDDS	General Data Dissemination System
IMF	International Monetary Fund
M1	Narrow Money
M2	M1 and Quasi-money
M3	Broad Money
MF	Ministry of Finance
MFI	Monetary Financial Institutions
MSS	Monthly Sectoral Survey
NBFI	Nonbank Financial Institutions
NPISH	Nonprofit Institutions Serving Households
NPI	Nonprofit Institutions
NSI	National Statistical Institute
OECD	Organization for Economic Cooperation and Development
SDDS	Special Data Dissemination Standard
SNA'93	System of National Accounts, 1993
ZUNK	Law on Settlement of Nonperforming Credits Negotiated prior to 31 December 1990

Legend

0	Less than 0.05 but more than nil
-	Nil
P	Preliminary data
R	Revised data
⚡	Breaks in time series

Published by the Bulgarian National Bank
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 Fax: (3592) 980 2425, 980 6493
 Website: www.bnb.bg

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ISSN 1310 – 3067

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General Methodological Notes**Methodological
Conceptions and Rules of
Monetary Statistics
Organization**

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

- ✓ European System of Accounts (ESA'95) and System of National Accounts (SNA'93)¹;
- ✓ Regulation No. 13 of 22 November 2001 and Money and Banking Statistics Compilation Guide, ECB, 1998;
- ✓ Money and Banking Statistics Sector Manual: Guidance for the Statistical Classification of Customers, ECB, 1998;
- ✓ Monetary and Financial Statistics Manual, IMF, 2000.

Bulgaria is a member of the General Data Dissemination System (GDDS) developed by the IMF. Simultaneously, in the field of monetary and banking statistics requirements of the Special Data Dissemination Standard (SDDS) are also covered and followed.

Main Rules:

a) Accounting rules – the accounting rules followed by commercial banks and the BNB are presented in the Accountancy Law (November 2001) and International Accounting Standards².

b) Reporting rules:

- ✓ Valuation of assets and liabilities – all financial assets and liabilities are reported at market or close to market price. Financial instruments, however, as currency in circulation, deposits, capital and reserves, cash and credits are reported at nominal value.
- ✓ Revaluation of foreign currency positions – a daily revaluation of all foreign currency positions is made by applying the exchange rates quoted by the BNB and valid for the day of revaluation.
- ✓ Reporting of credits and provisions – for the purposes of statistics credits are shown on a gross basis until their writing off. Accrued specific provisions by their risk exposure are classified as *Other liabilities*.
- ✓ Definition of the reporting period – the reporting period finishes on the last calendar day or if it coincides with a holiday, on the last business day of the month.

c) Economic territory and residency

The economic territory of the country consists of the geographic territory administrated by the government; within this territory, persons, goods and capital circulate freely. The economic territory includes the airspace, territorial waters, and continental shelf lying in international waters over which the country has executive rights. Also it includes territorial enclaves, i. e. geographic territories situated in the rest of the world and used, under international treaties or agreements between states, by general government agencies of the country (embassies, consulates, military bases, scientific bases, etc.), and any free zones.

Residents of the country are defined as institutional units which have center

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

² Unified national accounting standards harmonized with the international standards, valid until end-2002. After that the International Accounting Standards will come into effect.

of economic interest³ within the economic territory of the country; their residence is on the same territory and they manage a significant output in which they participate or intend to participate for a term longer than a year.

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

Borderline cases of residency:

- 1) Persons from embassies, consulates, military bases, scientific bases are classified as residents of their native countries (for example bank transactions with foreign embassies are treated as relationships with nonresidents).
- 2) The following are classified as resident units:
 - ✓ Tourists – people who leave the country for a period less than six months due to business or private travels;
 - ✓ Seasonal workers – people who leave the country for several months, but less than six months to work in another country;
 - ✓ Border workers – people who cross the frontier regularly (daily, weekly) to work in a neighboring country;
 - ✓ Crew members of ships, airplanes and other mobile equipment, operating partly or wholly outside the territory of the country;
 - ✓ Bulgarian students in foreign countries, however long they study abroad.
- 3) When land and/or buildings (including villas) are subject to transactions, bank clients are treated as national institutional units, residents of the country, where the property is located, but only in respect of transactions affecting such land or buildings.

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

- d) Sector distribution – ESA'95 standards of sector classification of institutional units are followed. The main sectors by residency include: *Resident Sector* (S.1) and *Rest of the World* (S.2). The Resident Sector is divided into banking sector, general government sector and nongovernment sector. Banking sector covers the BNB (S.121) and commercial banks (S.122); *general government sector* (S.13) consists of three subsectors: central government (S.1311), local government (S.1313) and social security funds (S.1314); nongovernment sector includes four subsectors: nonfinancial public corporations (S.11001), nonfinancial private corporations (S.11002), nonbank financial institutions (S.123, S.124, S.125), households (S.14). Nonresident sector is divided into banks, governments, and other nonresidents (see *Comparative Sector Table*).
- e) Instrumental categories – in the Monetary Survey and Analytical Reporting, indicators are defined in conformity with the Monetary and Financial Statistics Manual of the IMF, ECB/13/2001 in accordance with ESA'95 and SNA'93. Definitions of the most of the instruments are given in the corresponding tables in Specific Methodological Notes.
- f) Foreign currency distribution – all indicators and instruments are in levs and foreign currency.
- g) Maturity structure – for the purposes of statistics financial assets and liabilities are presented according to the original term to maturity (Regulation No. 13 of the ECB and SNA'93).

³ An institutional unit has a center of economic interest within a country when there exists some location – dwellings, place of production or other premises, which the unit engages and intends to continue to engage in economic activities and transactions for a period more than 6 months (according to ESA'95 the period is a year or more).

Reporting Units

These are monetary financial institutions residing on the territory of the Republic of Bulgaria. They cover the BNB and commercial banks, including foreign banks' branches registered in the country. Of all commercial banks, 29 are licensed to conduct bank operations in Bulgaria and abroad and six are foreign banks' branches.

According to the EU legislation, the scope of monetary financial institutions is wider and it includes the central bank, credit institutions, money market funds and other institutions covering the definition, i.e. such institutions which collect deposits or their close substitutes from physical and legal persons, other than monetary financial institutions, and grant credits or invest in securities on their own account irrespective of the nature of their business⁴.

Basic Framework of Monetary Statistics

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

On the first level, all data received from individual reporting units is aggregated in analytical reporting containing comprehensive balance sheet data on the BNB and commercial banks. Analytical reporting aims to provide data (classified by residency, sector and instrument) in format suitable for compiling the monetary survey.

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

Principles of Data Processing

- ✓ Aggregation – summing up data by balance of all institutional units within a sector or subsector, or of all assets and liabilities in the framework of a particular indicator. For sectors and subsectors, data on financial assets and liabilities is aggregated in instruments (i. e. credits classified by sector of debtor and deposits classified by sector of creditor). Further aggregation is used to combine the instruments into indicators.
- ✓ Consolidation – it refers to elimination of stocks and flows that occur between institutional units, residents of the country, where they are grouped. The institutional units consisting of head office and branches report consolidated data through elimination of claims and obligations between them. (This rule does not apply to consolidation of data between a head office and nonresident branches.) Further consolidation is made in the monetary survey between commercial banks and the BNB.
- ✓ Netting – a general principle set in the international statistical standards is that data should be collected and compiled on a gross basis. Despite this fact, some categories of data in the monetary survey are also presented in net form due to their use for analytical needs. In the monetary survey, the following items are presented in net form: foreign assets, claims on the central government, other items; concurrently, gross claims on and gross liabilities to nonresidents, central government and other unclassified assets and liabilities are shown.

⁴ They all are duly reported in a regular list of monetary financial institutions in the eurozone. The ECB publishes this list monthly in Internet and annually on paper.

Data Processing and Calculation Methods, Breaks in Time Series

Monetary statistics is collected weekly and monthly from all commercial banks and the BNB. According to the standard established in 1995 and valid until the end of 2002, reporting units submit complete trial balances by sector, instrument and currency breakdown of accounts. On the basis of these data analytical reporting of the BNB and commercial banks is compiled. Weekly publication based on complete accounting reports contains more aggregate indicators than monthly publication.

Data is compiled electronically – through BNB’s virtual network with the commercial banks (as of 1 March 2002).

Revisions of published data are made in the following cases:

- error in data;
- change in accounting or statistical standard.

Revisions are marked by the sign **R** and an explanatory text. In case of change in the standard, historical data is also revised starting from the moment of occurrence of the event or change in the standard. Revisions are made both in weekly and monthly data. Since the weekly publication precedes monthly publication, revision is announced for the first time in the weekly publication. Preliminary data is usually published in the weekly publication.

Breaks in the time series are marked by the sign **∇**.⁵

Publications

Weekly and monthly monetary statistics are published.

Weekly publication contains data as of the end of the week (Friday) and is issued one week after the reporting period (until the next Friday). Monthly data is published one month after the reporting period (until the end of the next month). Monthly statistical data is also included in periodical publications of the central bank: annual and semiannual reports of the BNB, monthly bulletins. Publications are available on paper and on the website of the BNB: www.bnb.bg.

⁵ There are two cases of breaks in the time series: (1) exclusion of the banks subjected to the insolvency procedure from the monetary statistics coverage, as follows: December 1997 – 14 banks, January 1999 – 1 bank and April 2000 – 1 bank; (2) change in the accounting standard for government securities valuation (see Specific Methodological Notes – tables 1.3.11, 1.5.1 and 1.5.2).

	Sectors in the monetary statistics (BG)	Sectors in the ESA'95	ESA'95 definitions
Money-creating sector	S.121 Central Bank	S.121 Central Bank	The <i>Central bank</i> subsector consists of all financial corporations and quasi-corporations ⁶ whose principal function is to issue currency, to maintain the internal and external stability of the currency and to manage all or part of the international reserves of the country.
	S.122 Commercial banks	S.122 Other monetary financial institutions	The <i>Other monetary financial institutions</i> (MFI) subsector consists of all financial corporations and quasi-corporations (with the exception of those classified under the <i>Central bank</i> subsector) which are basically involved in financial intermediation and whose business is to receive deposits and/or close substitutes of deposits from institutional units other than MFI, and to grant loans and/or invest in securities on their own account.
Money-holding sector	S.123, S.124, S.125 Nonbank financial institutions	S.123 Other financial intermediaries, except for insurance corporations and pension funds	The <i>Other financial intermediaries</i> subsector (with the exception of insurance corporations and pension funds) consists of all financial corporations and quasi-corporations which are basically involved in financial intermediation by assuming liabilities in forms other than currency, deposits and/or close substitutes of deposits from institutional units other than MFI, or insurance technical reserves. The subsector also includes leasing and factoring corporations, mutual funds, import/export enterprises, etc.
		S.124 Financial auxiliaries	The <i>Financial auxiliaries</i> subsector (making auxiliary financial operations) consists of all financial corporations and quasi-corporations which are basically involved in auxiliary financial activities, that is activities closely related to financial intermediation but which are not financial intermediaries. These include stock exchanges, exchange bureaux, consultants, brokers, etc.
		S.125 Insurance corporations and pension funds	The <i>Insurance corporations and pension funds</i> subsector consists of all financial corporations and quasi-corporations which are basically involved in financial intermediation, hence pooling of risks.

⁶ Quasi-corporations are not legally independent and maintain a full set of accounts. Nevertheless, they could have economic and financial behavior other than that of their owners and similar to that of corporations. Therefore, they are considered independent in decision-making and are treated as separate institutional units.

	Sectors in the monetary statistics (BG)	Sectors in the ESA'95	ESA'95 definitions
Money-holding sector	S.11001 Nonfinancial public corporations	S.11 Nonfinancial corporations	<p>The <i>Nonfinancial corporations</i> sector consists of institutional units whose distributive and financial transactions are distinct from those of their owners and which are market producers whose subject of activity is production of goods and nonfinancial services.</p> <p>An institutional unit, a corporation, a household or a government unit may control a corporation by owning more than half of voting shares, that is by controlling more than half of shareholders' voting power.</p> <p>For the purposes of the Bulgarian monetary statistics nonfinancial corporations sector is divided into two subsectors – nonfinancial public corporations and nonfinancial private corporations.</p>
	S.11002 Nonfinancial private corporations		
	S.14 Households	S.14 Households	<p>The <i>Households</i> sector includes individuals or groups of individuals as consumers and entrepreneurs producing market goods and nonfinancial and financial services (market producers). It also includes individuals or groups of individuals as producers of goods and nonfinancial services, earmarked exclusively for own final use.</p> <p>The sector also includes sole proprietorship and partnership without independent legal status (other than those treated as quasi-corporations) which are market producers.</p>
		S.15 Nonprofit institutions serving households (NPISH)	<p>The <i>Nonprofit institutions serving households</i> sector consists of nonprofit institutions which are separate legal entities serving households. Their major resources, apart from those derived from occasional sales, are derived from voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general government⁷ and from property income. The NPISH sector includes: trade unions, political parties, foundations, associations, churches or religious societies, social, cultural and sport clubs.</p> <p>For the purposes of monetary statistics the ECB requires monthly data on NPISH sector together with <i>Households</i> sector.</p>

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

	Sectors in the monetary statistics	Sectors in the ESA'95		ESA'95 definitions	
Money-neutral sector	S.1311 Central government	S.1311 Central government		The <i>Central government</i> subsector includes all administrative departments of the State and other central agencies whose competence extends normally over the whole economic territory, with the exception of the administration of social security funds. It includes also those nonprofit institutions which are controlled and mainly financed by central government and whose competence extends over the whole economic territory.	
Money-holding sector	n.a.	S.1312 State government	S.13 General government sector	The <i>State government</i> subsector consists of all administrative units of the state and other central agencies whose competence extends over the state territory.	
	S.1313 Local government	S.1313 Local government		The <i>Local government</i> subsector includes those types of public administration whose competence extends to only a local part of the economic territory, apart from local agencies of social security funds. It includes those nonprofit institutions which are controlled and mainly financed by local government and whose competence is restricted to the economic territory of the local government.	
	S.1314 Social security funds	S.1314 Social security funds		The <i>Social security funds</i> subsector includes all central, state and local institutional units whose major activity is to provide social benefits and meet the following two criteria: 1) by law or regulation certain groups of the public are obliged to participate in the scheme or to make contributions; 2) general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits regardless of its role of a supervisory body or employer.	
Nonresident sector	S.2 Banks Governments Other	S.211 EU countries	S.21 EU	S.2 Rest of the World	The <i>Rest of the world</i> sector consists of nonresident units ⁸ , insofar as they are involved in transactions with resident institutional units, or have other economic relations with resident units. Its accounts provide an overall view of the economic relationships linking the national economy with the rest of the world. The sector includes such institutional units which are physically located on the territory of the country. The ECB divides the sector into banks and nonbanks and the latter are subdivided into <i>General government and Other</i> ⁹ .
		S.212 EU institutions			
		S.22 Third countries and international organisations			

⁸ Including European Union institutions and international organizations.

⁹ International and supranational institutions are treated as part of the *General government* (e.g. IMF, World Bank, UN, OPEC, OECD, etc.)

2

Specific Methodological Notes

The monetary statistics is presented in dynamics in a monetary survey, two analytical reporting (of the BNB and commercial banks) and in some additional tables which contain more detailed information. The principle of the organization of all tables is the following: the data is broken down by sector, indicator, national/foreign currency, instrument and maturity, while the indicators on the asset side are grouped by sectors and instruments and on the liability side – by instruments and degree of executables.

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

Monetary statistics (dynamic or static) is compiled on the basis of the monthly reporting of the BNB and commercial banks and till December 2001 it also included an information on the nonoperating banks. The latter are presented in an annex to the monetary survey which has informative purposes only.

Tables 1.3.1. and 1.3.2.: Short and Detailed Monetary Survey

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

$$\text{net foreign assets} + \text{net domestic assets} = \text{broad money}$$

Net domestic assets include domestic credit, capital and reserves (with a reverse sign) and other items (net).

Indicators

Net foreign assets – a balance between gross foreign assets and liabilities of the banking sector. Gross foreign assets are reported by instrument and include Bulgaria's international forex reserves and other foreign assets of the BNB and commercial banks. Gross foreign liabilities reflect liabilities of the BNB and commercial banks to the foreign sector. A split of gross foreign assets and liabilities is made in the Foreign Assets and Liabilities Table.

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

Credit to the consolidated general government sector includes net claims on the central government and gross claims on local government, and social security funds. Credit to the nongovernment sector includes gross claims on nonfinancial public enterprises, private enterprises, households and nonbank financial institutions.

Capital and reserves – include shareholder capital of the banking system; reserve funds and banks' financial result.

Other items (net) – consolidates all components of the balance sheets of the BNB and commercial banks which are not included in the instruments displayed above. They include interbank relations (net), other unclassified assets¹⁰ and liabilities (net) and relations between the BNB and commercial banks (net). The balance on the Relations between the BNB and Commercial Banks (net) item reflects the float as a result of netting the asset items – Claims on Commercial Banks (analytical reporting of the BNB) and Reserves (analytical reporting of commercial banks) by the liability items – Reserve Money, subitem Deposits of Commercial Banks (analytical reporting of the BNB) and Liabilities to the BNB (analytical reporting of commercial banks). Reserves item, Cash subitem is subtracted from the upper result.

¹⁰ Fixed assets also included.

Broad money (money supply) comprises liabilities with money character of the resident sector with the exception of the liabilities to the central government¹¹ and the banking sector. Monetary aggregate instruments are grouped by liquidity and are presented by currency and sector.

The following monetary aggregates are used: M1, M2, and M3. The M1 monetary aggregate, commonly referred to as narrow money, includes the most liquid instruments used in settlements (currency outside banks and demand deposits in national currency). The M2 monetary aggregate comprises quasi-money and the M1 monetary aggregate. Quasi-money comprises time deposits, savings deposits in levs, and foreign currency deposits. The least liquid financial instruments include debt securities issued, credits received and restricted deposits. They are denominated in national and foreign currencies and together with M2 form the broadest monetary aggregate, M3, commonly referred to as money supply (broad money).

Types of Instruments Grouped within the Indicators

Short methodological notes (definitions) to those indicators in the monetary survey, which are not presented in separate table, are given below.

Assets side:

1. *Credits* – see table 1.3.10.
2. *Securities other than shares* – includes securities other than shares and other equity which give the holder the unconditional right to fixed income or contractually determined income in the form of coupon payments and/or stated fixed sum at a stated date or dates starting from the issue date till the date set as maturity/redemption date. These securities do not grant the holder any ownership rights and interest over the issuing company. Also included are instruments with the same characteristics but with options for conversion into shares or other forms of ownership. The *Securities other than shares* indicator covers various types of bonds and other debt securities of bond nature, regardless of the intention for their acquisition and the period of holding. The intention of acquisition involves holding securities to maturity, securities for trade, and securities put up for sale. This indicator includes marketable and high-liquid instruments, i.e. money market instruments of the nongovernment sector held by commercial banks, with an original maturity of up to one year, freely transferable and marketable. The indicator includes discount bills and bills accepted by CBs as well as other commercial paper used by bankers as a form of short-term investment. Also included in the Nonfinancial Public Enterprises sector are compensatory instruments held by CBs¹².
3. *Shares and other equity* – holdings of securities which represent property rights in corporations or quasi-corporation. These securities generally entitle the holders to a share in the profit of corporations or quasi-corporation and to a share in their own funds in the event of liquidation.

Liability side:

1. *Currency outside banks* is currency into circulation less commercial banks' vault cash.
2. *Deposits* comprise the monetary resources of the government sector, enterprises and households with the BNB and the commercial banks. These are liabilities of the financial institution.
 - ✓ *Demand deposits* include all deposits immediately convertible into

¹¹ Excluding suspense accounts of the central government included in M3.

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

currency or transferable on demand through banker's order or by cheque without significant restrictions or penalties.

- ✓ *Time deposits* are not immediately available as they have a fixed term or advance notice. These deposits cannot be used in settlements and are not convertible into currency without any significant restrictions or penalties.
- ✓ *Savings deposits* are used for safekeeping of funds against issuance of a personal savings book or analogous document. These include lending for house purchase, children's deposits and other deposits.
- ✓ *Restricted deposits* are those for which withdrawals are restricted on the basis of legal, regulatory, commercial or other requirements.

Debt securities issued include securities other than shares and other equity issued by CBs, generally traded in the secondary market, that do not grant the holder any ownership rights over the issuing bank. Nonmarketable instruments issued (which have not been initially placed through a stock exchange or other official marketplace) and subsequently becoming marketable also belong to this item.

Received *credits* represent borrowed funds against a stated price (interest).

**Tables 1.3.3. and 1.3.4.:
Analytical Reporting of
the BNB and Commercial
Banks**

The tables are intended to display data in format convenient to compile the monetary survey. Data on analytical reporting is obtained from the BNB and individual commercial banks, and is classified by residency, sector and instrument.

Indicators

Assets of all sectors are broken down by sectors which are presented by the following major indicators: cash, deposits, credits, securities other than shares, shares and other equity, fixed assets, other assets. In liabilities side, the indicators included in the money supply (M1, M2 and M3) are presented separately and each of them is additionally displayed by sector. Sectors which take part in forming the sources of money supply (foreign liabilities, central government and liabilities to the BNB) are displayed separately, broken down by instruments. All asset and liability indicators which have foreign currency component are additionally shown in levs and in foreign currency.

**Table 1.3.5.: Monetary
Base (Reserve Money)
and Money Supply
Mechanism**

Money supply is based on commercial bank monetary base (currency outside banks and bank reserves) multiplication. Money supply is determined by using M1, M2 and M3 monetary aggregates.

Monetary base (reserve money) consists of currency outside banks and commercial bank funds (bank reserves). The latter include commercial bank deposits with the BNB and cash in commercial bank vaults. Commercial bank deposits include minimum required reserves and excess reserves (demand, time and restricted deposits). Dynamics of reserves depends on the amount of required reserves (comprising a set portion of deposits) and excess reserves. The amount of required reserves is set by the Managing Board of the BNB and is the only instrument of the central bank monetary policy under a currency board. Upon currency board introduction minimum required reserves accounted for 11% and as of July 2000 they were reduced to 8%. The amounts of excess reserves reflect the liquidity of commercial banks and the trend toward greater security. The monetary base is compiled by the BNB report (including the part of CBs deposits) and CBs report (including the part of CBs vaults).

Money Supply Mechanism

Money supply (M3) may be expressed as a product of monetary base and the *money multiplier* variable.

Money multiplier characterizes the degree of multiplication effect as a result of commercial bank activity. This effect is measured by the ratios of broad money (M3) or individual monetary aggregates (M1 and M2) to reserve money. The money multiplier reflects the currency outside banks to deposits ratio and the bank reserves to deposits ratio, known as factors in determining money supply. The currency outside banks to deposits ratio depends primarily on the public behavior, while the bank reserves to deposits ratio reflects commercial bank behavior.

Sources of Reserve Money

Under a stable money multiplier, total money supply may be influenced through reserve money sources.

BNB net foreign assets reflect a proportional increase/decrease in Bulgaria's forex reserves. Under a currency board changes in forex reserves at the expense of government deposit do not directly affect the monetary base and it is automatically sterilized.

Claims on the government (net) – the net position of the government is a result of assets netting (balances on lev loans disbursed prior to June 1997 pursuant to the former Law on the BNB and balances on forex loans under Article 45 of the Law on the BNB) its liabilities.

Claims on commercial banks – the balance sheet reports balances on loans extended prior to June 1997 and unpaid interest on these loans¹³.

Other items (net) – besides assets and liabilities, which are not classified to any other item, Other items (net) includes also commemorative coins, nonmonetary gold and other precious metals as well as claims on nonfinancial state enterprises in the assets side and depreciation and provisions in the liabilities side.

Tables 1.3.6. and 1.3.7.: Foreign Assets and Liabilities of the BNB and CBs

The table displays claims and liabilities of the banking sector to nonresidents forming the positions of foreign assets and liabilities. The table is divided into two parts with the first reflecting BNB relations with *nonresidents* and the second, *commercial banks'* relations with *nonresidents*. The information is classified by nonresident sector, financial indicator and currency.

Instruments

BNB Foreign Assets

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

1. *International foreign exchange reserves* include the most liquid foreign assets. Under a currency board (introduced on 1 July 1997) international foreign exchange reserves shall be equal to the assets of the Issue Department included in the BNB consolidated balance sheet (described in Article 28, para. 3 of the Law on the BNB).

International forex reserves are divided into two sectors (nonresident banks and governments) including the following indicators:

- ✓ Cash – banknotes and coins held in freely convertible foreign currency;
- ✓ Deposits – funds in freely convertible currency held by the BNB on accounts with foreign central banks graded by degree of liquidity (demand and time);
- ✓ Securities other than shares – debt instruments held by the BNB, issued by nonresident banks, financial institutions and governments,

¹³ Article 33 (1) The Bulgarian National Bank may not extend credits to banks, except in the cases under para. 2. (2) Upon emergence of a liquidity risk that may affect the stability of the banking system, the Bulgarian National Bank may extend to a solvent bank lev-denominated credits with maturity no longer than three months, provided they are fully collateralized by gold, foreign currency or other such high-liquid assets.

whereof liabilities are assigned one of the two highest ratings by two internationally recognized credit rating agencies, and which are payable in freely convertible currencies with the exception of debt instruments given or received as collateral;

- ✓ Reserve position in the IMF – Bulgaria’s unconditional right to draw funds from the IMF. This indicator reflects the payment of forex component in Bulgaria’s quota and indicates the balance between the quota and the cash of IMF in national currency¹⁴.
 - ✓ Special Drawing Rights¹⁵ held by the BNB (SDR);
 - ✓ Gold consisting of gold bullion in standard form (monetary gold) and monetary gold deposited with foreign banks. Pursuant to Article 28, para. 3, item 6 of the Law on the BNB, the stock of monetary gold is valued at DEM 500 per troy ounce, or at market value if lower;
 - ✓ Other international reserves include claims on interest accrued and overdue interest.
2. *Other foreign assets* include less liquid claims on nonresidents which after the introduction of the currency board are reported as part of assets of the Banking Department. This position is also divided into two sectors (nonresident governments and other nonresidents) and includes the following instruments:
- ✓ Securities other than shares – debt securities which are not included in international reserves;
 - ✓ Shares and other equity – capital investment in international financial institutions (e.g. BIS, Basel) and IMF (deposited quota).
 - ✓ Other – include claims on interest accrued on investments which are not included in the international reserves and other unclassified assets.

Foreign Liabilities of the BNB

Foreign liabilities of the BNB reflect central bank’s liabilities to the nonresident sector grouped into three subsectors – nonresident banks, governments and other nonresidents. Following the introduction of the currency board, foreign liabilities are comprised only of Bulgaria’s liabilities to the IMF and include the following instruments:

- ✓ credits – interest-bearing loans with a fixed term received from IMF common funds;
- ✓ other – this item includes IMF settlements on account No. 1 denominated in levs and interest payable to the IMF.

Foreign Assets and Liabilities of Commercial Banks

Foreign assets are classified into three sectors – nonresident banks, nonresident governments and other nonresidents. Foreign liabilities are divided into two sectors – nonresident banks and other nonresidents. All instruments used also for resident sectors are included: cash, deposits, credits, securities other than shares (in liabilities side – debt securities issued), other. *Nonresident banks* include also the relations between the commercial banks’ head offices and branches abroad by corresponding instrument. The *Other* item includes: i) interest and settlements with other foreign banks; ii) intrabank relations between resident banks and their head offices or branches, with these relations being unconsolidated due to the principle of residency (see General Methodological Notes, ‘economic territory and residency’).

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

¹⁵ Special Drawing Rights are reserve assets established by the IMF in addition to existing reserve assets. The value of SDR is set on the basis of a basket of reference currencies (Euro, British pound, US dollar, Japanese yen).

Tables 1.3.8. and 1.3.9.: Liabilities to the General Government Sector

The table reflects deposits and other liabilities of monetary financial institutions to the general government sector. The general government sector includes the following subsectors: central government, local governments and social security funds (see Appendix: *Comparative Sector Table*). The table is divided into two parts – BNB liabilities to the general government sector and CBs liabilities to the general government sector. The table is divided into two parts with the first reflecting BNB liabilities to the general government sector and the second, commercial bank liabilities to the general government sector.

Types

Deposits are formed by funds on budget, extrabudgetary and suspense accounts of the three subsectors, as well as state funds. Deposits of individual subsectors are reported by liquidity (demand, time and restricted) and currency.

The *Other liabilities* indicator includes the relations between the BNB and commercial banks with government entities in respect of arisen interim liabilities and settlements.

Specific Features of Reporting

The central government sector is considered a money-neutral sector and its deposits are beyond the scope of monetary aggregates. There is only one exception: deposit liabilities of monetary nature¹⁶ are included in money supply. *Social security funds* and *local governments* are reported under the *money-holding sector* and included in the scope of monetary aggregates according to their liquidity degree.

Table 1.3.10.: Credits to the Nongovernment Sector

This table is intended to reveal information on credits (their residual value) by type, currency and sector. Credits are reported under the *Claims on nongovernment sector* item in the monetary survey and analytical reporting. Credit definition conforms with those provided by international standards. Credits are financial assets providing funds, commodities and services to borrowers. Credit conditions (set by the creditor or agreed upon) are usually finalized in a non-transferable document. A loan is an unconditional debt payable upon maturity and bearing income in the form of interest. Credits to the nongovernment sector are extended only by commercial banks, as after the introduction of the currency board in 1997 the BNB may not extend loans to this sector¹⁷.

Types of Credits

1. By maturity

- ✓ Short-term credits – credits with an original maturity of one year or less. Short-term credits, overdraft and overdue short-term credits are reported in this category.
- ✓ Long-term credits – credits with an original maturity exceeding one year, including overdue long-term credits.

2. By quality

- ✓ Standard credits – credits contracted and regularly serviced by customers in accordance with the terms of the credit agreement.
- ✓ Overdue credits – due credits on which payments have not been made or which have not been written off. This includes credits with past-due payment or credits collectible on violation of other contractual terms. The bulk of overdue credits are *Legal claims on credits*, including

¹⁶ Including the so-called *central government* sector suspense accounts used for keeping funds under particular conditions which are received from other persons or raised in favor of other persons (nonbudget organizations). They include guarantees from customs administration, legal system, etc.; temporary deposits of other persons for participation in tenders, auctions, etc.

¹⁷ Article 56, item 1 of the Law on the BNB. Except in the cases provided for by this Law, the Bulgarian National Bank may not: 1. extend credits or buy securities or any other negotiable instruments.

loans recoverable by law as well as already adjudged but unpaid claims in favor of banks. (Subject to reporting are only *legal claims on credits* which represent balance sheet assets in accordance with national and international standards.)

3. *By use*

- ✓ Consumer credits – these are credits extended to households. Consumer credits are used to buy goods and services for personal use by households.
- ✓ Lending for house purchase – these are credits made to households against security (mortgage, guarantee, etc.) to finance real estate construction or purchase of homes. Also included are credits for home improvements.

4. *By manner of disbursement*

- ✓ Overdraft – overdrafts are credits made by banks when funds on customer current accounts are insufficient to meet ordered payments. Payment is automatic upon receipt of funds on current accounts. Included are both overdrafts with pre-agreed interest terms and amounts and without pre-agreed terms.
- ✓ Credits (see item 1).

Table 1.3.11.: Holdings of Debt Securities Issued by Central Government

This table is designed to report commercial bank claims on debt securities issued by the central government. Securities are classified by currency (national and foreign), type and by original term to maturity.

Types of Instruments

This indicator includes government securities. They are stated by type and include: short-term securities issued under Regulation No. 5 (treasury bills); medium- and long-term securities issued under Regulation No. 5, euro bonds and Brady bonds¹⁸ and other bonds: issued under ZUNK¹⁹, CMDs²⁰ and the Law on State Protection of Deposits and Accounts with Commercial Banks²¹.

Specific Features of Reporting

The initial valuation of government securities is at acquisition price and subsequent valuations are by category in compliance with international accounting standards. (By end-1998, banks had reported government securities at nominal value.)

Tables 1.3.12. and 1.3.13.: Memoranda to the Analytical Reporting of the BNB and CBs

Memoranda show accrued interest and interest arrears on claims and liabilities. All adjusting balance sheet items employed in accounting practices (i.e. depreciation and specific provisions) are disclosed and stated in the *Other liabilities* item in the monetary survey insofar as all financial assets and liabilities data should be aggregated and reported on a gross basis for statistical purposes (see *General Methodological Notes*). For the purposes of the monetary statistics accrued interest is incorporated into the outstanding amounts of the instruments, for these included in the money supply and in *Other claims/liabilities (broken down by sectors)* – for all other. Data on accrued interest and allocated

¹⁸ Brady bonds issued by the MF in US dollars for foreign debt reduction by replacing creditor bank claims with a number of different types of claims. There are three types of Brady bonds: 1) front-loaded interest reduction bonds, FLIRBs, maturing in 2012, which are convertible and contain a buyback option, 2) discount bonds, DISCs, maturing in 2024, and 3) interest arrears bonds, IABs, maturing in 2011.

¹⁹ ZUNK – bonds issued by the MF, targeted at banks holding in their assets nonperforming credits of state-owned enterprises to banks. BGN-denominated and USD-denominated bonds have been issued, with floating coupon payments.

²⁰ Bonds of specific purpose have been issued pursuant to Council of Ministers Decrees.

²¹ Guaranty government securities issued under the Law on State Protection of Deposits and Accounts with Commercial Banks in respect whereof the BNB has instituted bankruptcy proceedings. The MF issues these bonds to assume the debt of closed banks to their depositors. The issues are denominated in BGN and USD.

specific provisions is presented by sector of counterpart (see Appendix: *Comparative Sector Table*).

Data in the table is as of December 2001 since when there is available information.

Description of Items

Accrued interest is interest receivable/payable accrued that has not matured, recorded on a current accrual basis²².

Interest arrears are interest accrued that has not been collected at maturity. Subject to reporting are only balance sheet reported items. Banks write off balance sheet accrual of interest on receivables where principal or interest payments have been past due over 90 days²³.

Specific provisions represent items of accounting expense and adjustment to the carrying value of balance sheet assets²⁴. For statistical purposes assets subject to provisioning are stated on a gross basis and the allocated specific provisions are included in the *Other liabilities* item. In addition, banks allocate specific provisions on contingent liabilities reported as off-balance sheet items. (These are not segregated by sector, as they are not subject to statistical reporting.)

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

Tables 1.4.1. – 1.4.4.: Monthly Sectoral Survey (MSS) of the BNB and CBs

MSSs are tables showing gross claims and liabilities of CBs as a whole and of the BNB to identify asset and liability balance sheet items by sector, as represented by respective indicators. Tables are static and contain information on end-of-month balances. Presented data is in compliance with the main principles of sectoral classification and aggregation of instruments into indicators.

1. Sectoral classification – the main principles set out in ESA'95 have been complied with. All items that are not classified by sector as well as banks' own claims and liabilities are reported in a separate column as not allocated. Depreciation and specific provisions, which are reported in column Not allocated are represented in tables 1.3.12. and 1.3.13.: Memoranda to the Analytical Reporting of the BNB and CBs.
2. Financial indicators – the scope and content of the indicators are described underneath respective tables. In terms of items, they are identical to monetary survey items and analytical reporting. For the purposes of the monetary statistics accrued interest and interest arrears, which are not included in the money supply, are reported as *Other assets/liabilities* (by sector). Accrued interest and interest arrears are incorporated in the relevant instruments, for these included in the money supply. Data on the interest is represented in tables 1.3.12. and 1.3.13.: Memoranda to the Analytical Reporting of the BNB and CBs.

Specific Features of Monthly Sectoral Survey of the BNB

For the purposes of the table, BNB foreign claims are grouped by sector and simultaneously foreign assets, included in international reserves, and other foreign assets of the central bank are presented together. Cash in foreign currency, Special Drawing Rights and monetary gold are represented in column Not allocated. Foreign assets grouped according to their liquidity as international re-

²² Pursuant to Article 4, para. 1 of the Accountancy Law.

²³ Pursuant to Article 15, para. 1 of BNB Regulation No. 9.

²⁴ Pursuant to BNB Regulation No. 9 on the Evaluation of Risk Exposures of Banks and the Allocation of Provisions to Cover the Risk Related Thereto, 1997.

serves or other foreign assets are represented in table 1.3.6.: BNB Foreign assets and liabilities. Settlements of the central bank with international institutions are part of not allocated other assets/not allocated other liabilities in the table. They are not part of the own foreign assets/liabilities of the central bank.

**Tables 1.5.1. and 1.5.2.:
Monthly Sectoral Survey
of Nonoperating Banks**

An appendix is created to the monthly monetary survey, *Monthly Sectoral Survey* of Nonoperating Banks, designed to inform without being part of the official monetary statistics.

The monthly sectoral survey reflects the current state of the group of non-operating banks (10 in number as of December 2001). The structure and principles of preparation correspond to the Monthly Sectoral Survey of operating banks. Maturity and liquidity are excluded from these indicators, given the specifics of these banks. Analytical reporting of nonoperating banks (table 1.5.3.) will be presented only once in the first publication according to the new structure and will include historical series from December 1997. Data in the tables will serve as bridges to the earlier reports including these banks.

Specific Features

The bankruptcy proceedings for the first group of banks began in 1996. At that time the operative law provided protection for some deposits and the Ministry of Finance assumed these banks' liabilities to depositors. This way the banks' debts to depositors were transformed into a debt of the government. For this debt the government issued guarantee securities denominated in BGN and USD in favor of the banks that had taken its service. The banks' liabilities to the government are presented as liabilities of the government sector.

In 1998 the legal framework was changed in order to set up the Deposit Insurance Fund and this Fund assumed the debts and subrogated the depositors' rights to the banks up to the guaranteed amounts.

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1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/USD													
BGN/EUR													
NET FOREIGN ASSETS (S.2)													
BGN	-10 246	-28 800	-44 787	-49 010	-42 804	-86 252	-107 351	-111 286	-89 714	-102 838	-97 895	-134 725	-111 630
Foreign currencies	-1 187	-1 057	-1 135	-1 159	-1 047	-1 095	-1 057	-1 154	-1 178	-1 232	-1 364	-1 991	-2 822
Less: foreign liabilities	-9 059	-27 743	-43 652	-47 851	-41 757	-85 157	-106 294	-110 132	-88 536	-101 606	-96 531	-132 734	-108 808
Foreign assets	254 843	240 873	239 047	237 154	255 128	389 413	388 413	485 856	564 293	616 662	655 577	942 653	1 318 702
BGN	143	141	157	163	143	55	55	55	53	53	88	41	51
Foreign currencies	254 700	240 732	238 890	236 991	254 985	391 571	388 358	485 801	564 240	616 609	655 489	942 612	1 318 651
Less: foreign liabilities	265 089	269 672	283 834	286 164	297 932	477 878	495 764	597 142	654 007	719 500	753 472	1 077 378	1 430 333
BGN	1 330	1 198	1 292	1 322	1 190	1 150	1 112	1 209	1 231	1 285	1 452	2 032	2 873
Foreign currencies	263 759	268 474	282 542	284 842	296 742	476 728	494 652	595 933	652 776	718 215	752 020	1 075 346	1 427 460
NET DOMESTIC ASSETS	600 313	611 491	635 624	639 752	656 031	786 849	812 865	881 871	917 015	940 813	957 872	1 167 586	1 440 622
DOMESTIC CREDIT (S.1)	641 080	681 493	695 995	705 225	724 472	856 275	941 640	1 016 007	1 163 236	1 234 760	1 250 381	1 631 018	2 029 217
BGN	422 278	446 941	450 161	450 153	459 041	454 164	465 884	552 631	564 447	558 298	557 517	645 147	679 772
Foreign currencies	218 802	234 552	245 834	255 072	285 431	402 111	475 756	553 376	598 789	676 462	692 864	985 871	1 349 445
CLAIMS ON GENERAL GOVERNMENT (S.13)	289 760	315 210	323 101	325 044	322 091	337 392	404 444	497 210	516 005	541 622	541 552	732 127	920 052
BGN	219 308	242 381	244 781	245 444	236 574	243 065	249 728	326 703	328 069	316 859	315 935	399 190	440 544
Foreign currencies	70 452	72 829	78 320	79 600	85 517	94 327	154 716	170 507	187 936	224 763	225 617	332 937	479 508
Central government, net (S.13.11)	289 345	314 812	322 720	324 682	321 812	337 137	404 221	496 983	515 780	541 295	541 345	731 932	919 662
BGN	218 893	241 983	244 400	245 082	236 295	242 810	249 505	326 476	327 844	316 532	315 728	398 995	440 154
Foreign currencies	70 452	72 829	78 320	79 600	85 517	94 327	154 716	170 507	187 936	224 763	225 617	332 937	479 508
Local government (S.13.13)	415	398	381	362	279	255	223	227	225	327	207	195	390
BGN	415	398	381	362	279	255	223	227	225	327	207	195	390
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	351 320	366 283	372 894	380 181	402 381	518 883	537 196	608 797	647 231	693 138	708 829	898 891	1 109 165
BGN	202 970	204 560	205 380	204 709	202 467	211 099	216 156	225 928	236 378	241 439	241 582	245 957	239 228
Foreign currencies	148 350	161 723	167 514	175 472	199 914	307 784	321 040	382 869	410 853	451 699	467 247	652 934	869 937
Nonfinancial public corporations (S.11001)	161 238	167 222	169 805	177 437	185 862	237 207	234 900	268 021	283 432	299 881	309 458	386 009	462 880
BGN	96 579	97 025	97 420	96 699	95 031	91 925	88 300	94 433	100 746	101 541	106 215	107 569	95 221
Foreign currencies	64 659	70 197	72 385	80 738	90 831	145 283	146 600	173 588	182 686	198 340	203 243	278 440	367 659
Nonfinancial private corporations (S.11002)	179 687	188 494	192 358	192 109	205 376	268 726	288 807	323 438	345 906	374 724	382 295	491 497	617 878
BGN	98 902	100 176	100 888	100 891	100 205	112 229	121 019	125 053	129 562	134 246	130 758	133 610	138 953
Foreign currencies	80 785	88 318	91 470	91 218	105 171	156 497	167 788	198 385	216 344	240 478	251 537	357 887	478 925
Households (S.14)	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 156	3 418	3 422	4 198
BGN	5 298	5 347	5 456	5 570	5 674	5 241	4 929	4 581	4 271	3 634	2 858	2 649	2 823
Foreign currencies	391	415	410	474	528	927	964	1 006	1 077	522	560	773	1 375
Nonbank financial institutions (S.123+S.124+S.125)	4 706	4 805	4 865	4 591	4 941	6 782	7 596	11 751	12 545	14 377	13 658	17 963	24 209
BGN	2 191	2 012	1 616	1 549	1 557	1 704	1 908	1 861	1 799	2 018	1 751	2 129	2 231
Foreign currencies	2 515	2 793	3 249	3 042	3 384	5 078	5 688	9 890	10 746	12 359	11 907	15 834	21 978
CAPITAL AND RESERVES (BGN)	-189 392	-195 263	-181 899	-184 845	-189 102	-256 655	-312 091	-453 334	-477 582	-593 102	-571 968	-825 802	-1 078 972
OTHER ITEMS (net)	148 625	125 261	121 528	119 372	120 661	187 229	183 316	229 198	231 361	299 155	279 459	362 370	490 377
BGN	51 931	29 113	27 336	22 447	15 231	39 858	39 858	28 383	23 377	28 408	17 699	29 729	297 729
Foreign currencies	96 694	96 148	94 192	96 925	105 430	131 081	143 458	200 815	207 984	270 747	261 760	338 050	192 648
MONEY M1 (BGN)	111 914	97 166	98 941	96 496	100 344	107 328	116 044	132 838	146 915	147 677	150 819	180 425	241 349
MONEY M2 (M1 + quasi-money)	575 380	567 468	573 182	573 604	594 463	672 031	678 979	740 852	789 499	799 659	819 123	974 537	1 249 718
BGN	425 303	412 699	419 535	418 826	424 443	432 969	439 173	457 696	480 119	474 869	499 981	537 359	649 107
Foreign currencies	150 077	154 769	153 647	154 778	170 020	239 062	239 806	283 156	309 380	324 790	319 142	437 178	600 611
MONEY M3	590 067	582 691	590 837	590 742	613 227	700 597	705 514	770 585	827 301	859 975	859 977	1 032 961	1 328 992
BGN	431 257	419 751	428 481	426 497	432 702	444 462	447 110	466 563	493 953	486 973	512 354	552 385	667 274
Foreign currencies	158 810	162 940	162 356	164 245	180 525	256 135	258 404	304 022	333 348	351 002	347 623	480 476	661 718

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD												
BGN/1 EUR												
NET FOREIGN ASSETS (S.2)												
BGN	-229 791	-304 057	120 767	781 603	1 210 756	2 371 823	2 858 321	3 181 322	3 398 113	3 540 252	3 732 525	5 234 616
Foreign currencies	-2 970	-3 895	-3 956	-4 230	-4 370	-3 905	-7 381	-5 870	-6 381	-5 178	-5 556	-21 557
Foreign assets	2 627 884	5 307 573	4 419 340	4 944 756	5 612 082	6 076 097	6 927 630	7 309 303	7 466 326	7 584 731	7 758 142	7 593 827
BGN	14	45	171	19	5	353	204	412	400	349	502	299
Foreign currencies	2 627 870	5 307 528	4 419 169	4 944 737	5 612 076	6 075 744	6 927 426	7 308 891	7 465 926	7 584 382	7 757 640	7 593 528
Less: foreign liabilities	2 857 675	5 611 631	4 298 573	4 163 153	4 401 326	3 704 274	4 069 309	4 127 981	4 068 213	4 044 479	4 025 617	2 359 211
BGN	2 984	3 940	4 127	4 249	4 375	4 258	7 585	6 282	6 781	5 527	6 058	21 856
Foreign currencies	2 854 691	5 607 690	4 294 446	4 158 903	4 396 951	3 700 016	4 061 724	4 121 699	4 061 432	4 038 952	4 019 559	2 337 355
NET DOMESTIC ASSETS	2 268 045	3 848 140	3 094 851	2 555 118	2 493 145	1 783 464	2 149 495	2 180 465	2 037 362	1 957 368	2 047 287	928 677
DOMESTIC CREDIT (S.1)	3 582 955	6 450 905	4 973 838	4 108 534	4 167 696	5 104 622	5 598 054	5 606 218	5 410 405	5 199 973	5 471 380	3 928 992
BGN	745 898	834 895	921 609	1 004 776	1 057 545	719 874	729 624	877 281	856 185	801 758	942 394	1 296 985
Foreign currencies	2 837 057	5 616 011	4 052 229	3 103 758	3 110 151	4 384 749	4 868 430	4 728 937	4 554 220	4 398 215	4 528 986	2 632 007
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 585 874	2 745 076	2 301 123	1 618 414	1 599 143	2 311 571	2 582 627	2 486 722	2 264 469	1 942 963	2 067 773	2 252 542
BGN	496 148	573 074	686 204	780 593	839 883	453 905	341 749	353 818	218 380	42 654	101 688	482 988
Foreign currencies	1 089 726	2 172 001	1 614 919	837 820	759 260	1 857 666	2 240 878	2 132 909	2 046 089	1 900 309	1 966 085	1 769 554
Central government, net (S.13.11)	1 585 512	2 744 836	2 300 867	1 618 170	1 598 988	2 311 524	2 582 594	2 486 657	2 264 464	1 942 958	2 067 769	2 252 540
BGN	495 786	572 835	685 948	780 350	839 728	453 858	341 716	353 753	218 375	42 649	101 684	482 986
Foreign currencies	1 089 726	2 172 001	1 614 919	837 820	759 260	1 857 666	2 240 878	2 132 909	2 046 089	1 900 309	1 966 085	1 769 554
Local government (S.13.13)	362	240	256	244	155	47	33	65	5	5	4	2
BGN	362	240	256	244	155	47	33	65	5	5	4	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	1 997 081	3 705 830	2 672 715	2 490 120	2 568 553	2 793 052	3 015 427	3 119 496	3 145 936	3 257 010	3 403 607	1 676 450
BGN	249 750	261 820	235 405	224 182	217 662	265 969	387 875	523 463	637 805	759 104	840 706	813 997
Foreign currencies	1 747 331	3 444 009	2 437 310	2 265 938	2 350 891	2 527 083	2 627 552	2 596 033	2 508 131	2 497 906	2 562 901	862 453
Nonfinancial public corporations (S.11.001)	811 059	1 526 870	978 764	888 234	911 201	985 389	1 073 348	1 162 209	1 158 408	1 218 481	1 234 161	699 631
BGN	88 054	91 521	75 835	74 410	63 381	84 309	156 601	239 569	284 385	317 694	331 367	307 638
Foreign currencies	723 005	1 435 350	902 929	813 823	847 820	901 080	916 747	922 840	874 023	900 787	902 794	391 993
Nonfinancial private corporations (S.11.002)	1 131 699	2 076 557	1 621 446	1 534 789	1 584 889	1 721 263	1 833 925	1 827 521	1 825 714	1 834 490	1 928 788	801 197
BGN	156 540	164 738	154 416	145 275	149 176	167 682	208 554	243 682	278 700	323 028	358 086	341 830
Foreign currencies	975 159	1 911 819	1 467 030	1 389 514	1 435 714	1 553 582	1 625 371	1 583 839	1 547 014	1 511 462	1 570 702	459 367
Households (S.14)	5 617	8 108	6 823	7 672	8 535	8 312	17 041	34 382	68 045	111 629	145 161	167 436
BGN	2 800	2 904	2 694	2 569	2 978	3 326	11 984	29 023	62 825	106 515	138 618	163 184
Foreign currencies	2 817	5 204	4 128	5 103	5 557	4 986	5 057	5 359	5 220	5 114	6 543	4 252
Nonbank financial institutions (S.123+S.124+S.125)	48 706	94 294	65 683	59 425	63 929	78 088	91 113	95 384	93 769	92 410	95 497	8 186
BGN	2 356	2 658	2 460	1 928	1 062	10 756	11 389	11 589	11 895	11 867	12 635	1 345
Foreign currencies	46 350	91 636	63 223	57 497	61 801	67 331	80 377	83 794	81 874	80 543	82 862	6 841
CAPITAL AND RESERVES (BGN)	-1 688 763	-5 644 234	-1 423 046	-875 405	-1 094 399	-1 334 836	-1 199 645	-1 122 196	-1 061 771	-1 056 239	-1 106 276	-1 757 200
OTHER ITEMS (net)	373 853	-58 531	-465 941	-678 011	-580 152	-1 986 268	-2 248 914	-2 303 557	-2 311 272	-2 186 366	-2 317 817	-1 243 115
BGN	144 848	-179 273	-1 279 580	-1 410 321	-1 462 813	-1 586 938	-1 795 853	-1 868 366	-1 853 901	-1 853 901	-1 973 324	-1 087 227
Foreign currencies	229 005	120 741	823 639	732 310	882 661	-399 330	-453 061	-435 191	-356 255	-332 465	-344 493	-155 888
MONEY M1 (BGN)	246 645	398 813	498 736	656 352	785 354	964 135	1 388 805	1 618 199	1 685 020	1 769 725	1 888 237	2 433 911
MONEY M2 (M1 + quasi-money)	1 889 318	3 263 763	2 992 279	3 122 908	3 467 670	3 878 497	4 630 669	4 960 762	5 013 850	5 170 370	5 351 193	5 709 292
BGN	666 230	886 708	1 081 932	1 334 521	1 490 076	1 659 094	2 245 283	2 532 870	2 616 584	2 721 516	2 854 208	3 455 175
Foreign currencies	1 223 088	2 377 055	1 910 347	1 788 387	1 977 593	2 388 386	2 427 892	2 427 892	2 397 266	2 448 854	2 496 985	2 254 117
MONEY M3	2 038 254	3 544 083	3 215 618	3 336 721	3 703 901	4 155 287	5 007 816	5 361 878	5 437 812	5 597 620	5 779 812	6 163 293
BGN	689 972	914 521	1 113 367	1 379 545	1 549 188	1 730 083	2 319 153	2 632 718	2 709 114	2 819 757	3 011 311	3 652 871
Foreign currencies	1 348 282	2 629 561	2 102 252	1 957 175	2 154 713	2 425 204	2 688 663	2 729 069	2 726 361	2 677 863	2 768 501	2 510 422

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
NET FOREIGN ASSETS (S.2)												
BGN	5 150 501	5 570 899	5 783 896	5 661 062	5 720 780	5 943 582	5 886 878	5 976 673	5 418 551	5 551 717	5 645 526	5 805 767
Foreign currencies	-5 616	-5 823	-6 345	-9 035	-9 934	-14 004	-15 352	-14 406	-15 361	-24 038	-20 375	-15 532
Foreign assets	5 156 117	5 576 722	5 790 241	5 670 097	5 730 714	5 957 586	5 992 526	5 992 271	5 433 190	5 527 685	5 666 151	5 821 235
BGN	7 459 275	7 940 912	8 020 343	7 875 792	8 213 506	8 416 668	8 295 330	8 366 988	7 724 934	7 799 074	8 060 048	8 167 607
Foreign currencies	317	292	76	98	61	71	62	72	72	65	68	219
Less: foreign liabilities	7 458 958	7 940 620	8 020 267	7 875 694	8 213 445	8 416 597	8 295 268	8 366 916	7 724 862	7 799 009	8 059 980	8 167 388
BGN	2 308 774	2 370 013	2 236 447	2 214 730	2 492 726	2 473 086	2 408 452	2 390 315	2 306 383	2 247 357	2 414 522	2 361 840
Foreign currencies	5 933	6 115	6 421	9 133	9 995	14 075	15 414	14 478	15 433	24 103	20 443	15 751
NET DOMESTIC ASSETS												
DOMESTIC CREDIT (S.1)	2 302 841	2 363 898	2 230 026	2 205 597	2 482 731	2 459 011	2 393 038	2 375 837	2 290 950	2 223 254	2 394 079	2 346 089
BGN	848 009	430 429	336 750	465 851	342 470	550 017	564 357	648 839	946 232	750 448	853 972	1 008 423
Foreign currencies	3 998 350	3 667 574	3 593 016	3 395 730	3 311 849	3 594 989	3 530 965	3 682 195	3 893 689	3 732 767	3 996 845	3 597 564
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 146 257	1 050 974	1 076 740	987 332	1 035 294	1 312 943	1 236 909	1 229 058	1 318 284	1 348 444	1 494 695	1 759 281
BGN	2 852 093	2 616 600	2 516 276	2 408 398	2 276 555	2 282 046	2 294 056	2 453 137	2 384 323	2 502 150	2 502 650	1 838 283
Foreign currencies	2 258 263	1 865 085	1 784 867	1 535 118	1 367 357	1 660 994	1 543 220	1 603 081	1 701 205	1 488 163	1 665 022	1 219 931
BGN	297 067	154 352	142 907	29 835	-29 654	251 921	110 777	39 510	14 546	-30 493	107 244	303 933
Foreign currencies	1 961 196	1 710 733	1 641 960	1 564 953	1 397 011	1 409 073	1 432 443	1 563 571	1 686 659	1 518 656	1 557 778	915 998
Central government, net (S.13.11)	2 258 260	1 865 083	1 784 864	1 531 912	1 363 826	1 654 055	1 534 096	1 592 277	1 688 157	1 474 551	1 647 812	1 202 880
BGN	297 064	154 350	142 904	-33 041	-33 185	244 982	101 653	28 706	1 498	-44 105	90 034	286 882
Foreign currencies	1 961 196	1 710 733	1 641 960	1 564 953	1 397 011	1 409 073	1 432 443	1 563 571	1 686 659	1 518 656	1 557 778	915 998
BGN	3	2	3	3 206	3 531	6 939	9 124	10 804	13 048	13 612	17 210	17 051
Foreign currencies	3	2	3	3 206	3 531	6 939	9 124	10 804	13 048	13 612	17 210	17 051
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR												
BGN	1 740 087	1 802 489	1 808 149	1 860 612	1 944 492	1 933 995	1 987 745	2 079 114	2 192 484	2 244 604	2 331 823	2 377 633
Foreign currencies	849 190	896 622	933 833	1 017 167	1 064 948	1 061 022	1 126 132	1 189 548	1 303 738	1 378 937	1 455 348	1 455 348
Nonfinancial public corporations (S.11.001)	890 897	905 867	874 316	843 445	879 544	872 973	861 613	889 566	888 746	865 667	944 372	922 285
BGN	712 895	701 081	652 626	652 687	648 339	552 947	538 490	536 346	540 348	543 973	555 550	565 436
Foreign currencies	308 515	299 053	279 605	290 438	285 008	225 349	208 456	219 113	297 242	271 902	252 939	269 317
Nonfinancial private corporations (S.11.002)	404 380	402 028	373 021	362 249	363 331	327 598	330 034	317 233	297 242	271 902	302 611	296 119
BGN	834 130	879 922	899 741	904 415	956 255	1 005 522	1 031 292	1 093 031	1 167 896	1 211 579	1 283 325	1 320 377
Foreign currencies	358 576	386 952	412 283	440 505	457 192	474 711	516 941	535 611	592 316	632 603	656 803	708 087
Households (S.14)	475 554	492 970	487 458	463 910	499 063	530 811	514 351	557 420	575 820	578 976	626 522	612 290
BGN	184 796	212 946	245 401	289 962	326 451	363 984	408 909	436 064	472 788	477 761	479 949	479 891
Foreign currencies	180 591	208 636	241 142	285 585	322 099	359 214	398 195	431 793	466 733	472 642	474 767	475 897
Nonbank financial institutions (S.123+S.124+S.125)	4 205	4 310	4 259	4 377	4 352	4 770	7 714	4 791	6 055	5 119	5 182	3 994
BGN	8 266	8 540	10 381	13 548	13 447	11 542	12 054	13 673	11 452	11 291	12 999	11 929
Foreign currencies	1 508	1 981	803	639	649	1 748	2 540	3 031	1 583	1 621	2 942	2 047
CAPITAL AND RESERVES (BGN)	6 758	6 559	9 578	12 909	12 798	9 514	10 642	9 869	9 670	10 057	9 882	9 882
OTHER ITEMS (net)	-1 869 161	-1 982 746	-2 142 524	-1 985 045	-1 973 081	-2 066 058	-2 049 168	-1 952 773	-1 947 036	-2 008 786	-2 055 621	-2 051 075
BGN	-1 281 180	-1 254 399	-1 113 742	-944 834	-996 298	-978 914	-917 440	-1 080 383	-1 000 421	-973 533	-1 087 252	-538 066
Foreign currencies	-1 167 201	-1 131 447	-1 001 067	-805 778	-816 809	-759 953	-759 953	-819 819	-853 852	-819 064	-953 413	-397 563
Foreign currencies	-113 979	-122 952	-112 675	-139 056	-179 489	-191 527	-157 487	-186 764	-144 569	-154 469	-133 839	-140 503
MONEY M1 (BGN)	2 089 764	2 080 090	2 220 231	2 220 068	2 180 970	2 332 194	2 400 948	2 460 150	2 363 408	2 380 070	2 549 079	2 960 838
MONEY M2 (M1 + quasi-money)	5 587 459	5 577 545	5 611 073	5 648 457	5 569 936	5 707 149	5 826 097	5 970 389	5 777 135	5 711 937	5 972 966	6 387 550
BGN	3 123 553	3 133 728	3 277 849	3 280 190	3 207 280	3 365 132	3 463 378	3 512 531	3 384 629	3 396 066	3 569 344	4 029 612
Foreign currencies	2 463 906	2 443 817	2 333 224	2 368 267	2 362 656	2 342 017	2 362 719	2 457 858	2 392 506	2 315 871	2 403 622	2 357 938
MONEY M3	5 998 510	6 001 328	6 120 646	6 126 913	6 063 512	6 493 599	6 451 232	6 625 512	6 364 983	6 302 165	6 499 498	6 814 190
BGN	3 312 236	3 324 660	3 510 598	3 500 658	3 430 262	3 817 420	3 874 420	3 874 147	3 708 338	3 748 644	3 846 410	4 244 418
Foreign currencies	2 686 274	2 676 668	2 610 048	2 626 255	2 632 988	2 745 735	2 633 815	2 751 365	2 656 445	2 553 521	2 653 088	2 569 772

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)	5 336 184	5 557 901	5 318 411	5 273 500	5 297 818	5 347 436	5 217 962	5 432 095	5 710 327	5 757 678	6 215 546	6 487 954
BGN	-15 378	-15 387	-14 514	-15 814	-15 451	-16 386	-19 611	-18 940	-37 136	-35 893	-20 698	-30 382
Foreign currencies	5 351 562	5 573 488	5 332 925	5 289 314	5 313 269	5 363 822	5 237 573	5 451 035	5 747 463	5 793 571	6 236 244	6 518 336
Foreign assets	7 626 091	8 002 503	7 786 805	7 691 293	7 750 657	7 914 004	7 734 770	7 989 925	8 413 924	8 542 445	9 011 159	9 358 093
BGN	30	18	4	8	14	9	9	13	97	10	15	16
Foreign currencies	7 626 061	8 002 485	7 786 801	7 691 285	7 750 643	7 913 995	7 734 761	7 989 912	8 413 827	8 542 435	9 011 144	9 358 077
Less: foreign liabilities	2 289 907	2 444 602	2 468 394	2 417 793	2 452 839	2 566 568	2 516 808	2 557 830	2 703 597	2 784 767	2 795 613	2 870 139
BGN	15 408	15 605	14 518	15 822	15 465	16 395	19 020	18 953	37 233	35 903	20 713	30 398
Foreign currencies	2 274 499	2 428 997	2 453 876	2 401 971	2 437 374	2 550 173	2 497 188	2 538 877	2 666 364	2 748 864	2 774 900	2 839 741
NET DOMESTIC ASSETS	1 072 438	966 305	1 150 545	1 224 928	1 151 373	1 079 398	1 324 287	1 268 857	1 192 561	1 159 653	1 169 572	1 174 153
DOMESTIC CREDIT (S.1)	3 778 523	3 826 286	3 872 915	3 745 564	3 760 784	3 691 871	3 785 010	3 740 915	3 767 404	3 749 519	3 838 948	3 805 929
BGN	1 552 637	1 524 685	1 596 903	1 442 881	1 380 885	1 389 871	1 276 261	1 131 322	1 161 051	1 142 212	1 162 811	1 433 205
Foreign currencies	2 225 886	2 301 601	2 276 012	2 302 683	2 379 899	2 415 610	2 656 686	2 609 593	2 606 353	2 607 307	2 676 137	2 372 724
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 377 326	1 391 061	1 471 189	1 280 125	1 241 221	1 182 661	1 251 922	1 125 749	1 105 424	982 303	1 041 907	916 292
BGN	116 661	67 763	128 213	-42 045	-120 822	-232 636	-394 466	-427 673	-467 479	-538 354	-541 197	-314 337
Foreign currencies	1 260 665	1 323 298	1 342 976	1 322 170	1 362 043	1 415 297	1 646 388	1 553 422	1 572 903	1 520 657	1 583 104	1 230 629
Central government, net (S.13.11)	1 374 578	1 387 888	1 467 961	1 277 166	1 238 000	1 149 111	1 218 924	1 093 160	1 070 738	947 532	1 006 755	884 542
BGN	113 913	64 590	124 985	-45 004	-124 043	-235 111	-396 885	-430 010	-469 743	-540 543	-543 570	-316 656
Foreign currencies	1 260 665	1 323 298	1 342 976	1 322 170	1 362 043	1 384 222	1 615 809	1 523 170	1 540 481	1 488 075	1 550 325	1 201 198
Local government (S.13.13)	2 748	3 173	3 228	2 959	3 221	33 550	32 998	32 589	34 686	34 771	35 152	31 750
BGN	2 748	3 173	3 228	2 959	3 221	2 475	2 419	2 337	2 264	2 189	2 373	2 319
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	2 401 197	2 435 225	2 401 726	2 465 439	2 519 563	2 509 210	2 533 088	2 615 166	2 661 980	2 767 216	2 797 041	2 889 637
BGN	1 435 976	1 456 922	1 468 690	1 484 926	1 501 707	1 508 897	1 522 790	1 558 995	1 628 530	1 680 566	1 704 008	1 747 542
Foreign currencies	965 221	978 303	933 036	980 513	1 017 856	1 000 313	1 010 298	1 056 171	1 033 450	1 086 650	1 093 033	1 142 095
Nonfinancial public corporations (S.11.001)	561 861	559 472	524 246	508 004	490 133	468 356	456 762	457 106	437 140	432 612	407 200	400 633
BGN	254 890	257 654	228 331	209 279	206 872	186 349	169 051	162 995	161 170	143 962	135 505	145 413
Foreign currencies	306 971	301 818	295 915	298 725	283 261	282 007	287 711	294 111	275 970	288 650	271 695	255 220
Nonfinancial private corporations (S.11.002)	1 343 651	1 373 696	1 368 046	1 440 027	1 506 178	1 513 385	1 547 125	1 623 480	1 684 810	1 793 571	1 846 412	1 942 976
BGN	699 616	711 825	745 742	773 362	786 622	810 309	839 453	876 622	942 997	1 009 811	1 041 463	1 077 787
Foreign currencies	644 035	661 871	622 304	666 665	719 556	703 076	707 672	746 517	741 813	783 760	804 949	865 189
Households (S.14)	483 966	490 115	497 259	505 669	511 588	514 133	515 864	520 578	525 908	528 434	528 374	529 290
BGN	479 871	486 025	493 301	501 592	507 542	510 705	511 877	516 442	521 700	524 100	524 101	521 383
Foreign currencies	4 095	4 090	3 958	4 077	4 046	4 058	3 987	4 136	4 178	4 334	4 273	7 907
Nonbank financial institutions (S.123+S.124+S.125)	11 719	11 942	12 175	11 739	11 664	13 336	13 337	14 002	14 122	12 599	15 055	16 738
BGN	1 599	1 418	1 316	693	671	2 164	2 409	2 595	2 633	2 599	2 505	2 959
Foreign currencies	10 120	10 524	10 859	11 046	10 993	11 172	10 928	11 407	11 489	9 906	12 116	13 779
CAPITAL AND RESERVES (BGN)	-2 062 047	-2 081 979	-2 180 196	-2 123 769	-2 139 826	-2 079 194	-2 078 979	-2 100 487	-2 118 977	-2 219 551	-2 259 512	-2 301 283
OTHER ITEMS (net)	-644 038	-778 002	-542 174	-396 867	-469 585	-533 279	-381 744	-371 571	-392 866	-370 315	-409 864	-330 493
BGN	-544 304	-557 201	-608 089	-496 353	-558 937	-637 927	-474 636	-462 163	-505 964	-477 195	-530 150	-416 835
Foreign currencies	-99 734	-220 801	65 915	99 486	89 352	104 648	92 892	113 098	106 880	120 286	120 286	86 342
MONEY M1 (BGN)	2 583 043	2 635 958	2 602 316	2 640 056	2 613 329	2 506 281	2 644 518	2 704 796	2 832 933	2 822 183	2 952 284	3 302 092
MONEY M2 (M1 + quasi-money)	6 024 568	6 150 074	6 079 143	6 107 269	6 063 756	5 999 579	6 106 776	6 317 808	6 522 994	6 547 372	6 857 204	7 220 176
BGN	3 685 189	3 765 115	3 706 082	3 744 897	3 702 280	3 581 424	3 737 265	3 874 536	4 021 217	4 034 304	4 194 262	4 614 833
Foreign currencies	2 339 379	2 384 959	2 373 061	2 362 372	2 361 476	2 418 155	2 369 511	2 443 272	2 501 777	2 513 068	2 662 942	2 605 347
MONEY M3	6 408 622	6 524 206	6 468 956	6 498 428	6 449 191	6 426 834	6 542 932	6 700 952	6 902 888	6 917 331	7 385 118	7 662 107
BGN	3 850 155	3 922 978	3 855 293	3 915 364	3 838 380	3 720 871	3 881 777	4 017 933	4 152 928	4 175 010	4 342 343	4 809 307
Foreign currencies	2 558 467	2 601 228	2 613 663	2 583 064	2 610 811	2 705 963	2 660 472	2 683 019	2 749 960	2 742 321	3 042 775	2 852 800

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)	6 426 807	6 584 885	6 660 554	6 785 325	6 759 073	6 958 863	7 285 087	7 496 485	7 589 199	8 162 515	8 090 093	8 006 766
BGN	-32 845	-32 180	-34 295	-32 312	-49 207	-34 089	-112 069	-110 237	-107 769	-102 736	-73 437	-69 868
Foreign currencies	6 459 652	6 617 065	6 694 849	6 817 637	6 808 280	6 992 957	7 397 156	7 606 722	7 696 968	8 265 251	8 163 530	8 076 634
Foreign assets	9 356 552	9 494 762	9 661 071	9 999 502	9 919 047	10 246 132	10 645 501	10 941 281	11 415 641	11 846 196	11 728 346	11 550 903
BGN	90	19	23	452	490	11 187	11 370	13 750	13 677	14 093	8 382	12 348
Foreign currencies	9 356 462	9 494 743	9 661 048	9 999 050	9 918 557	10 234 943	10 634 131	10 927 531	11 401 964	11 831 964	11 719 964	11 538 557
Less: foreign liabilities	2 929 745	2 909 877	3 000 517	3 214 177	3 159 974	3 287 269	3 336 414	3 444 796	3 420 442	3 683 681	3 638 253	3 544 137
BGN	32 935	32 199	34 318	32 764	49 697	45 276	123 439	123 987	121 446	116 829	81 819	82 216
Foreign currencies	2 896 810	2 877 678	2 966 199	3 181 413	3 110 277	3 241 993	3 236 975	3 320 809	3 304 996	3 566 852	3 556 434	3 461 921
NET DOMESTIC ASSETS	1 174 161	1 148 477	1 223 162	1 125 489	989 711	853 328	1 446 228	1 499 051	1 465 841	1 684 352	1 756 420	2 054 499
DOMESTIC CREDIT (S.1)	4 047 808	4 070 786	4 187 617	3 939 295	3 833 091	3 648 992	4 314 275	4 392 032	4 501 755	4 692 100	4 748 139	5 000 588
BGN	1 380 908	1 493 529	1 250 415	924 759	913 576	810 462	1 359 003	1 400 757	1 530 538	1 494 549	1 619 402	2 302 734
Foreign currencies	2 666 900	2 577 257	2 937 202	3 014 536	2 919 515	2 838 530	2 955 272	2 991 275	2 971 217	3 197 551	3 128 737	2 697 854
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 119 459	1 193 346	1 206 156	798 871	709 154	561 711	1 240 380	1 233 459	1 214 081	1 286 725	1 322 347	1 619 441
BGN	-377 747	-290 106	-592 694	-973 947	-1 006 150	-1 126 205	-612 291	-594 207	-524 399	-645 253	-555 109	117 907
Foreign currencies	1 497 206	1 483 452	1 798 850	1 772 818	1 715 304	1 687 916	1 852 671	1 827 666	1 738 480	1 931 978	1 877 456	1 501 534
Central government, net (S.13.11)	1 089 881	1 163 788	1 176 603	769 213	676 259	530 735	1 208 800	1 199 834	1 186 829	1 257 356	1 290 517	1 587 650
BGN	-379 893	-292 078	-594 493	-975 630	-1 007 615	-1 127 846	-613 801	-595 541	-525 627	-646 364	-556 074	117 078
Foreign currencies	1 469 774	1 455 866	1 771 096	1 744 843	1 683 874	1 658 581	1 822 601	1 795 375	1 712 456	1 903 720	1 846 591	1 470 572
Local government (S.13.13)	29 578	29 558	29 553	29 658	32 895	30 976	31 580	33 625	27 252	29 369	31 830	31 791
BGN	2 146	1 972	1 799	1 683	1 465	1 641	1 580	1 334	1 228	1 111	965	829
Foreign currencies	27 432	27 586	27 754	27 975	31 430	29 335	30 070	32 291	26 024	28 258	30 865	30 962
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	2 928 349	2 877 440	2 981 461	3 140 424	3 123 937	3 087 281	3 073 895	3 158 573	3 287 674	3 405 375	3 425 792	3 381 147
BGN	1 758 655	1 783 635	1 843 109	1 898 706	1 919 726	1 936 667	1 971 294	1 994 964	2 054 937	2 139 802	2 174 511	2 184 827
Foreign currencies	1 169 694	1 093 805	1 138 352	1 241 718	1 204 211	1 150 614	1 102 601	1 163 609	1 232 737	1 265 573	1 251 281	1 196 320
Nonfinancial public corporations (S.11.001)	375 055	365 208	359 141	363 290	331 859	291 209	246 901	224 132	206 456	203 003	202 995	186 602
BGN	148 465	148 768	144 510	150 288	136 920	122 737	109 294	102 327	101 294	99 676	101 407	90 752
Foreign currencies	226 590	216 440	214 631	213 002	194 939	168 472	137 887	120 605	105 162	99 676	101 588	95 850
Nonfinancial private corporations (S.11.002)	2 016 615	1 971 369	2 069 490	2 209 916	2 214 235	2 205 157	2 230 565	2 331 754	2 470 249	2 588 380	2 603 467	2 575 482
BGN	1 092 364	1 117 976	1 170 804	1 203 200	1 227 742	1 245 744	1 290 120	1 314 259	1 373 881	1 453 226	1 484 604	1 500 192
Foreign currencies	924 251	853 393	898 686	1 006 716	986 493	959 413	940 445	1 017 495	1 096 388	1 135 154	1 118 863	1 075 290
Households (S.14)	525 656	525 113	537 103	555 490	566 184	574 943	579 931	585 391	592 606	597 269	602 516	600 406
BGN	517 363	516 210	527 320	544 872	554 519	563 037	566 860	571 531	573 866	577 586	582 400	585 333
Foreign currencies	8 293	8 903	9 783	10 618	11 665	11 906	13 071	13 860	18 740	19 683	20 116	15 073
Nonbank financial institutions (S.123+S.124+S.125)	11 023	15 750	15 727	11 728	11 659	15 972	16 498	17 296	18 363	16 723	16 814	18 657
BGN	463	681	475	346	545	5 149	5 300	5 647	5 916	5 663	6 100	8 550
Foreign currencies	10 560	15 069	15 252	11 382	11 114	10 823	11 198	11 649	12 447	11 060	10 714	10 107
CAPITAL AND RESERVES (BGN)	-2 416 955	-2 462 414	-2 483 578	-2 379 214	-2 414 327	-2 449 593	-2 495 332	-2 537 874	-2 628 143	-2 683 714	-2 673 923	-2 683 714
OTHER ITEMS (net)	-456 692	-459 895	-480 877	-484 592	-429 053	-346 071	-372 715	-355 107	-469 165	-379 605	-317 976	-262 375
BGN	-550 947	-559 807	-580 407	-539 033	-547 562	-495 428	-564 868	-546 627	-657 217	-575 141	-519 241	-428 635
Foreign currencies	94 255	99 912	99 530	104 441	118 509	149 357	192 153	191 525	188 052	195 536	201 265	166 260
MONEY M1 (BGN)	3 133 345	3 181 210	3 211 430	3 104 762	2 895 304	3 057 946	3 444 442	3 546 810	3 541 142	3 555 651	3 610 362	3 976 287
MONEY M2 (M1 + quasi-money)	7 230 477	7 342 434	7 450 358	7 455 756	7 327 693	7 415 400	8 285 351	8 560 319	8 588 165	9 426 094	9 365 332	9 548 333
BGN	4 466 314	4 547 167	4 544 593	4 478 401	4 288 554	4 446 041	5 217 075	5 362 647	5 343 266	5 318 547	5 321 543	5 679 157
Foreign currencies	2 764 163	2 795 267	2 905 765	2 977 355	3 039 139	2 969 359	3 068 276	3 197 672	3 244 899	4 107 137	4 043 789	3 869 176
MONEY M3	7 600 968	7 733 362	7 883 716	7 910 814	7 788 784	7 812 191	8 731 315	8 995 536	9 055 040	9 846 867	9 846 333	10 061 265
BGN	4 611 459	4 727 251	4 740 039	4 664 338	4 473 506	4 610 377	5 416 872	5 576 548	5 566 277	5 534 325	5 592 850	5 943 892
Foreign currencies	2 989 509	3 006 111	3 143 677	3 246 476	3 275 278	3 201 814	3 314 443	3 418 988	3 488 763	4 312 542	4 253 483	4 117 373

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.1. SHORT MONETARY SURVEY

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.1043	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.15665	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)	8 020 771	8 024 515	8 045 355	7 977 629	8 152 518	8 316 452	8 260 044	8 245 775	8 043 816	8 225 913	8 708 123	9 201 271	8 818 951	8 685 941	8 603 888
BGN	-71 904	-68 938	-99 396	-96 192	-92 178	-93 403	-77 985	-64 632	-65 204	-61 815	-63 688	-65 310	-62 238	-67 662	-66 621
Foreign currencies	8 092 675	8 093 453	8 144 751	8 073 821	8 244 696	8 409 855	8 338 029	8 310 407	8 109 020	8 287 728	8 771 811	9 266 581	8 881 189	8 753 603	8 670 509
Foreign assets	11 431 662	11 416 155	11 859 599	11 424 193	11 772 537	12 043 060	11 745 488	11 590 649	11 506 592	11 577 244	12 040 861	12 653 230	12 143 866	11 998 324	11 952 632
BGN	14 783	14 568	14 580	14 283	14 283	14 128	17 786	16 999	17 707	17 967	17 935	18 339	18 346	18 201	18 045
Foreign currencies	11 416 879	11 401 587	11 845 019	11 409 612	11 758 254	12 028 932	11 729 702	11 573 650	11 488 885	11 559 257	12 022 926	12 634 891	12 125 561	11 980 123	11 934 587
Less: foreign liabilities	3 410 891	3 391 640	3 814 244	3 446 564	3 620 019	3 726 608	3 485 444	3 344 874	3 463 776	3 351 331	3 332 738	3 451 959	3 324 915	3 312 383	3 348 744
BGN	86 687	83 506	113 976	110 773	106 461	107 531	83 771	81 631	82 911	79 802	81 623	83 649	80 543	85 863	84 666
Foreign currencies	3 324 204	3 308 134	3 700 268	3 335 791	3 513 558	3 619 077	3 401 673	3 263 243	3 379 865	3 271 529	3 251 115	3 368 310	3 244 372	3 226 520	3 264 078
NET DOMESTIC ASSETS	2 154 791	2 252 342	2 110 587	2 222 151	2 335 248	2 724 827	2 861 408	2 724 827	2 861 408	2 724 827	2 964 929	3 398 871	3 694 595	3 830 945	3 899 168
DOMESTIC CREDIT (S.1)	5 086 540	5 225 007	5 458 721	4 882 863	5 091 208	5 166 976	5 580 617	5 650 148	6 057 162	5 920 822	5 759 445	6 204 662	6 512 649	6 648 539	6 789 213
BGN	2 431 608	2 412 431	2 515 927	2 402 262	2 396 267	2 519 293	2 880 229	2 675 515	2 880 229	2 776 482	2 899 259	3 159 730	3 453 807	3 519 328	3 621 143
Foreign currencies	2 654 932	2 815 576	2 942 794	2 480 601	2 694 941	2 647 683	3 000 388	2 976 633	3 172 903	3 144 340	2 860 186	3 044 932	3 058 842	3 129 211	3 168 070
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 688 649	1 821 998	1 935 258	1 253 362	1 363 817	1 365 675	1 696 326	1 718 710	2 019 067	1 764 260	1 436 152	1 737 782	1 983 909	2 064 933	2 075 116
BGN	209 741	190 314	220 946	2 068	2 688	35 054	-32 102	-13 580	135 710	-13 542	50 062	276 704	563 390	617 972	618 684
Foreign currencies	1 478 908	1 631 684	1 714 312	1 250 674	1 395 159	1 330 621	1 728 428	1 732 290	1 883 357	1 777 802	1 386 090	1 461 078	1 420 519	1 446 961	1 456 432
Central government, net (S.13.11)	1 656 769	1 788 212	1 901 405	1 218 017	1 331 095	1 331 420	1 661 210	1 683 600	1 984 831	1 726 933	1 398 527	1 696 899	1 942 421	2 023 494	2 032 713
BGN	209 021	189 714	220 317	2 368	-31 529	34 956	-32 263	-14 080	135 354	-13 737	49 502	272 917	559 906	614 409	614 991
Foreign currencies	1 447 748	1 598 498	1 681 088	1 215 649	1 362 624	1 296 464	1 693 473	1 697 680	1 849 477	1 740 670	1 349 025	1 423 982	1 382 515	1 409 085	1 417 722
Local government (S.13.13)	31 880	33 786	33 853	35 345	32 722	34 255	35 116	35 110	34 236	37 327	37 625	40 883	41 488	41 439	42 403
BGN	720	600	629	320	187	98	161	500	356	356	306	378	384	356	3 693
Foreign currencies	31 160	33 186	33 224	35 025	32 535	34 157	34 955	34 610	33 880	37 152	37 065	37 096	38 004	37 876	38 710
Social security funds (S.13.14)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	3 397 891	3 406 009	3 524 463	3 629 501	3 727 391	3 801 301	3 884 291	3 931 438	4 038 095	4 156 562	4 323 293	4 466 880	4 528 740	4 583 606	4 714 097
BGN	2 221 867	2 222 117	2 294 981	2 399 574	2 427 609	2 484 239	2 612 331	2 687 095	2 748 549	2 790 024	2 849 197	2 886 826	2 890 417	2 901 356	3 002 459
Foreign currencies	1 176 024	1 183 892	1 228 482	1 229 927	1 299 782	1 317 062	1 271 960	1 244 343	1 289 546	1 366 538	1 474 096	1 583 854	1 638 323	1 682 250	1 711 638
Nonfinancial public corporations (S.11.001)	179 432	194 063	200 176	198 866	201 925	209 187	219 215	202 562	195 635	178 011	178 695	202 560	214 841	206 906	277 277
BGN	94 058	108 422	115 255	121 026	123 543	135 021	149 450	137 178	131 817	130 498	127 924	122 871	137 809	138 757	212 695
Foreign currencies	85 374	85 641	84 921	77 840	78 382	74 166	69 765	65 384	63 818	47 513	50 771	79 689	77 032	68 149	64 582
Nonfinancial private corporations (S.11.002)	2 005 430	2 591 381	2 664 778	2 735 943	2 794 101	2 825 737	2 869 567	2 909 274	2 999 119	3 118 086	3 251 200	3 361 062	3 409 824	3 457 097	3 495 121
BGN	1 540 190	1 519 110	1 549 259	1 613 784	1 605 221	1 618 252	1 703 864	1 767 728	1 812 044	1 840 069	1 875 810	1 902 994	1 888 742	1 885 291	1 888 533
Foreign currencies	1 065 240	1 072 271	1 115 519	1 122 159	1 188 880	1 207 485	1 165 703	1 141 546	1 187 075	1 278 017	1 375 390	1 458 068	1 521 082	1 571 806	1 606 588
Households (S.14)	596 865	603 468	641 769	676 881	711 679	742 596	771 406	796 136	815 761	838 638	860 123	873 497	876 042	891 887	914 748
BGN	381 540	387 602	424 007	467 806	490 416	507 017	517 314	530 569	548 930	569 407	584 165	603 407	618 054	633 105	648 744
Foreign currencies	15 325	15 866	17 762	19 075	21 263	22 579	24 092	25 567	26 831	28 799	29 716	31 842	32 988	34 782	36 004
Nonbank financial institutions (S.123+S.124+S.125)	16 164	17 097	16 740	17 811	19 686	23 781	24 103	23 466	27 580	21 827	33 275	29 761	28 033	27 716	26 951
BGN	6 079	6 983	6 460	6 958	8 429	10 949	11 703	11 620	15 758	9 618	15 056	15 506	20 812	20 203	22 487
Foreign currencies	10 107	10 114	10 280	10 853	11 257	12 832	12 400	11 846	11 822	12 209	18 219	14 255	7 221	7 513	4 464
CAPITAL AND RESERVES (BGN)	-2 721 907	-2 765 097	-2 927 886	-2 761 694	-2 606 272	-2 633 987	-2 677 521	-2 711 255	-2 754 772	-2 810 094	-2 838 086	-2 867 164	-2 876 435	-2 897 965	-2 887 273
OTHER ITEMS (net)	-209 842	-210 568	-175 060	-10 382	-262 785	-197 741	-178 269	-77 485	-27 667	46 626	43 570	61 373	58 381	80 371	-2 772
BGN	-385 816	-387 105	-322 948	-215 030	-436 984	-391 684	-348 421	-287 557	-220 908	-178 651	-205 289	-189 902	-182 470	-180 096	-288 718
Foreign currencies	175 974	176 537	147 888	204 448	174 199	193 943	170 152	210 072	193 241	225 277	248 859	251 275	240 851	260 467	285 946
MONEY M1 (BGN)	3 962 296	3 978 866	4 010 865	4 128 209	4 135 693	4 039 231	4 163 888	4 193 707	4 275 149	4 240 943	4 981 980	4 883 842	4 651 353	4 584 254	4 594 176
MONEY M2 (M1 + quasi-money)	9 776 129	9 863 909	9 977 405	9 662 065	9 934 729	10 208 172	10 548 785	10 682 857	10 887 320	10 941 135	11 167 020	12 100 796	12 083 307	12 068 488	12 088 061
BGN	5 730 636	5 769 138	5 830 588	5 974 974	6 054 195	6 200 507	6 357 311	6 447 336	6 580 717	6 571 821	6 707 003	7 342 639	7 151 513	7 148 493	7 108 773
Foreign currencies	4 045 493	4 094 771	4 146 817	3 687 031	3 880 534	4 007 665	4 191 474	4 235 521	4 306 585	4 369 314	4 460 017	4 758 157	4 883 794	4 919 995	4 979 288
MONEY M3	10 175 562	10 276 857	10 401 130	10 088 216	10 374 669	10 651 700	10 984 871	11 383 267	11 318 539	11 383 267	11 670 652	12 600 142	12 516 586	12 513 586	12 503 056
BGN	5 965 249	6 011 000	6 082 407	6 232 263	6 308 592	6 462 262	6 610 678	6 696 682	6 838 613	6 838 073	7 002 976	7 630 041	7 435 322	7 430 140	7 356 511
Foreign currencies	4 210 313	4 265 857	4 318 723	3 855 953	4 066 077	4 189 438	4 374 193	4 440 501	4 479 926	4 545 194	4 670 076	4 970 101	5 078 224	5 086 746	5 146 545

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
(thousand BGN)													
NET FOREIGN ASSETS (S.2)													
Foreign assets	-10 246	-28 800	-44 787	-49 010	-42 804	-86 252	-107 351	-111 286	-89 714	-102 838	-97 895	-134 725	-111 630
Cash	254 843	240 873	239 047	237 154	255 128	391 626	388 413	485 856	564 293	616 662	655 577	942 653	1 318 702
Deposits	7 477	7 898	7 272	8 434	8 808	21 758	25 337	28 761	26 547	31 834	31 220	48 519	69 952
Credits	146 029	128 883	125 455	116 412	129 069	189 920	186 923	205 918	267 415	272 548	304 886	431 259	601 744
BGN	1 915	1 165	1 237	1 860	2 026	3 111	3 294	3 729	4 029	2 818	2 984	4 158	5 632
Foreign currencies	143	141	157	163	143	55	55	55	53	53	88	41	51
Securities other than shares	1 772	1 024	1 080	1 697	1 883	3 056	3 239	3 674	3 976	2 765	2 896	4 117	5 581
BGN	1 021	1 075	944	2 318	2 804	5 257	5 461	7 731	8 347	9 493	3 031	3 401	3 861
Foreign currencies	1 021	1 075	944	2 318	2 804	5 257	5 461	7 731	8 347	9 493	3 031	3 401	3 861
Shares and other equity	669	605	612	648	671	817	840	929	968	1 032	1 005	1 265	1 582
Monetary gold and SDR holdings*	27 413	27 952	27 818	28 575	33 005	53 011	57 547	69 257	72 252	84 060	85 831	125 278	179 403
Other	70 319	73 294	75 709	78 907	78 745	117 752	109 011	169 531	184 755	214 877	226 620	328 773	456 528
BGN	70 319	73 294	75 709	78 907	78 745	117 752	109 011	169 531	184 755	214 877	226 620	328 773	456 528
Less: Foreign currencies	265 089	269 672	283 834	286 164	297 932	477 878	495 764	597 142	654 007	719 500	753 472	1 077 378	1 430 333
Deposits	17 936	18 568	19 102	21 283	20 217	28 096	28 680	32 494	35 405	40 252	41 708	58 439	84 026
BGN	1 330	1 198	1 292	1 322	1 190	1 150	1 112	1 209	1 231	1 285	1 452	2 032	2 722
Foreign currencies	16 606	17 370	17 810	19 961	19 027	26 946	27 568	31 285	34 174	38 967	40 256	56 407	81 304
Credits	243 861	246 959	258 290	257 213	273 726	444 782	461 832	558 283	609 768	671 679	700 333	1 002 795	1 320 214
BGN	243 861	246 959	258 290	257 213	273 726	444 782	461 832	558 283	609 768	671 679	700 333	1 002 795	1 320 214
Debt securities issued													
Other	3 292	4 145	6 442	7 668	3 989	5 000	5 252	6 365	8 834	7 569	11 431	16 144	26 093
BGN	3 292	4 145	6 442	7 668	3 989	5 000	5 252	6 365	8 834	7 569	11 431	16 144	26 093
Foreign currencies													
NET DOMESTIC ASSETS	600 313	611 491	635 624	639 752	656 031	786 849	812 865	881 871	917 015	940 813	957 872	1 167 586	1 440 622
DOMESTIC CREDIT (S.1)	641 080	681 493	695 995	705 225	724 472	856 275	941 640	1 006 007	1 163 231	1 234 760	1 250 381	1 631 018	2 029 217
CLAIMS ON GENERAL GOVERNMENT (S.13)													
Central government, net (S.1311)	289 760	315 210	323 101	325 044	322 091	337 392	404 444	497 210	516 005	541 622	541 552	732 127	920 052
Claims	289 345	314 812	322 720	324 682	321 812	337 137	404 221	496 983	515 780	541 295	541 345	731 932	919 662
Government securities	371 799	394 744	403 098	412 049	412 357	439 103	534 812	654 190	673 616	725 025	750 465	1 002 229	1 274 122
BGN	299 236	317 754	319 796	322 169	329 285	330 586	409 602	503 795	515 028	558 590	570 891	763 126	886 678
Foreign currencies	224 735	239 919	239 370	238 798	235 848	246 185	262 591	330 827	328 819	320 224	328 107	403 664	388 210
Foreign currencies	74 501	77 835	80 426	83 371	93 437	84 401	147 011	172 928	186 209	238 366	242 784	359 462	498 468
Credits	27 575	32 802	34 531	39 261	32 991	28 719	31 449	43 889	43 619	42 366	49 395	49 096	139 326
BGN	27 575	32 802	34 531	39 261	32 991	28 719	31 449	43 889	43 619	42 366	49 395	49 096	139 326
Foreign currencies													
Other	44 988	44 188	48 771	50 619	50 081	79 798	93 761	106 506	114 969	124 069	130 179	190 007	248 118
BGN	2 866	1 362	1 525	2 677	2 262	2 442	5 565	3 958	6 514	8 438	8 979	9 830	13 764
Foreign currencies	42 122	42 826	47 246	47 942	47 819	77 356	88 196	102 548	108 455	115 631	121 200	180 177	234 354
Less: liabilities	82 454	79 932	80 378	87 367	90 545	101 966	130 591	157 207	157 836	183 730	209 120	270 297	354 460
Deposits (excl. suspense accounts)	70 627	67 432	66 979	72 436	73 746	75 300	76 498	90 314	85 896	101 861	123 551	155 764	209 262
BGN	35 831	31 567	30 010	33 574	32 584	31 974	33 944	33 544	30 281	31 296	46 655	38 725	80 308
Foreign currencies	34 796	35 865	36 969	38 862	41 162	42 574	42 542	57 770	55 615	70 565	76 896	117 039	128 954
Other liabilities	11 827	12 500	13 399	14 931	16 799	26 666	54 093	66 893	71 940	81 869	85 569	114 533	145 198
BGN	452	533	1 016	2 080	2 222	2 562	16 156	19 694	20 827	23 200	24 098	20 838	24 870
Foreign currencies	11 375	11 967	12 383	12 851	14 577	24 104	37 937	47 199	51 113	58 669	61 471	89 663	124 360
Local government (S.1313)	415	398	381	362	279	255	223	227	225	327	207	195	390
Securities other than shares													
BGN													
Foreign currencies													

(continued)

1.3.2. MONETARY SURVEY
(continued)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Credits	90	90	80	71	16	14	12	11	9	9	9	9	-
BGN	90	90	80	71	16	14	12	11	9	9	9	9	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	325	308	301	291	263	241	211	216	216	318	198	186	390
BGN	325	308	301	291	263	241	211	216	216	318	198	186	390
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	351 320	366 283	372 894	380 181	402 381	518 883	537 196	608 797	647 231	693 138	708 829	898 891	1 109 165
Nonfinancial public corporations (S.11001)	161 238	167 222	169 805	177 437	185 862	237 207	234 900	268 021	283 432	299 881	309 458	386 009	462 880
Credits	158 251	163 518	166 553	174 122	182 507	233 349	231 141	264 070	279 302	295 719	304 898	380 874	457 117
BGN	94 075	94 425	94 981	94 196	92 600	89 648	86 050	92 243	98 536	99 533	103 803	105 436	93 064
Foreign currencies	64 176	69 093	71 572	79 926	89 907	143 701	145 091	171 827	180 766	196 366	201 095	275 438	364 053
Securities other than shares	2 032	2 688	2 236	2 255	2 269	2 838	2 729	2 918	3 025	3 042	3 319	3 788	4 422
BGN	1 549	1 584	1 423	1 443	1 345	1 257	1 220	1 157	1 105	1 068	1 171	786	816
Foreign currencies	483	1 104	813	812	924	1 581	1 509	1 761	1 920	1 974	2 148	3 002	3 606
Shares and other equity	955	1 016	1 016	1 060	1 086	1 020	1 030	1 033	1 105	1 120	1 241	1 347	1 341
BGN	955	1 016	1 016	1 060	1 086	1 020	1 030	1 033	1 105	1 120	1 241	1 347	1 341
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	179 687	188 494	192 358	192 109	205 376	268 726	288 807	323 438	345 906	374 724	382 295	491 497	617 878
Credits	170 464	178 481	182 350	181 898	196 437	259 049	278 762	310 602	325 600	352 912	359 632	463 137	580 078
BGN	90 641	91 180	91 984	91 727	92 451	104 488	114 241	116 223	119 564	123 628	119 902	122 094	124 180
Foreign currencies	79 823	87 301	90 366	90 171	103 986	154 561	164 521	194 386	206 036	229 284	239 730	341 043	455 898
Securities other than shares	2 338	2 397	2 486	2 449	2 014	2 720	3 893	4 861	11 969	12 859	13 579	18 579	24 852
BGN	1 376	1 380	1 382	1 402	829	784	626	856	1 661	1 678	1 788	1 758	1 868
Foreign currencies	962	1 017	1 104	1 047	1 185	1 936	3 267	4 005	10 308	11 181	11 791	16 821	22 984
Shares and other equity	6 876	7 607	7 513	7 753	6 916	6 948	6 143	7 965	8 328	8 931	9 059	9 749	12 896
BGN	6 876	7 607	7 513	7 753	6 916	6 948	6 143	7 965	8 328	8 931	9 059	9 749	12 896
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	9	9	9	9	9	9	9	9	9	22	25	32	52
BGN	9	9	9	9	9	9	9	9	9	9	9	9	9
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Households (S.14)	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 156	3 418	3 422	4 198
Credits	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 156	3 418	3 419	4 189
BGN	5 298	5 347	5 456	5 570	5 674	5 241	4 929	4 581	4 271	3 634	2 858	2 649	2 823
Foreign currencies	391	415	410	474	528	927	964	1 006	1 077	520	558	770	1 366
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	4 706	4 805	4 865	4 591	4 941	6 782	7 596	11 751	12 545	14 377	13 658	17 963	24 209
Credits	2 029	2 163	2 648	2 395	2 751	3 982	4 601	8 376	9 051	10 428	9 808	13 264	17 358
BGN	404	464	543	492	527	601	707	649	666	761	708	755	1 055
Foreign currencies	1 625	1 699	2 105	1 903	2 224	3 381	3 894	7 727	8 385	9 667	9 100	12 509	16 303
Securities other than shares	2 000	1 905	1 961	2 013	2 031	2 640	2 828	3 126	3 244	3 600	3 504	4 207	6 353
BGN	1 110	811	817	874	873	946	1 037	966	887	921	711	902	706
Foreign currencies	890	1 094	1 144	1 139	1 158	1 694	1 791	2 160	2 357	2 679	2 793	3 305	5 647
Shares and other equity	670	730	249	176	150	150	157	239	239	329	325	465	463
BGN	670	730	249	176	150	150	157	239	239	329	325	465	463
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY

(continued)

	12/1995	01/1996	02/1996	03/1996	04/1996	05/1996	06/1996	07/1996	08/1996	09/1996	10/1996	11/1996	12/1996
Other BGN	7	7	7	7	7	10	10	10	11	20	21	27	35
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CAPITAL AND RESERVES													
Equity capital	-189 392	-195 263	-181 899	-184 845	-189 102	-256 655	-312 091	-453 334	-477 582	-593 102	-571 968	-825 802	-1 078 972
Reserves	-34 605	-35 457	-37 148	-37 846	-37 965	-40 965	-73 143	-97 838	-115 010	-123 459	-123 462	-119 763	-129 373
Financial result	-177 603	-181 723	-178 385	-186 369	-194 980	-238 180	-275 789	-380 017	-404 416	-482 634	-500 735	-622 557	-811 066
OTHER ITEMS (net)													
Interbank accounts (net)	22 816	21 917	33 634	39 370	43 843	22 490	36 841	24 521	41 844	12 991	52 229	-83 782	-138 533
Foreign currencies	148 625	125 261	119 372	119 372	120 661	183 316	183 316	229 198	231 361	299 155	279 459	362 370	490 377
Other assets and liabilities (net)	-35 651	-24 956	-21 832	-39 809	-32 852	-37 989	-43 588	-48 518	-38 514	-39 347	-38 514	-47 169	-20 559
BGN	-11 855	-143	4 244	-17 108	-8 032	-6 605	-20 598	-21 404	-23 981	-35 511	-35 009	-33 283	335
Foreign currencies	-23 796	-24 813	-26 076	-22 701	-24 820	-21 384	-17 267	-22 184	-24 567	-3 826	-3 505	-13 886	-20 894
Other assets and liabilities (net)	174 363	144 503	135 729	150 429	140 856	195 662	203 218	250 495	252 607	304 467	261 308	324 660	378 299
BGN	63 622	33 167	27 126	39 999	21 318	60 851	60 863	49 667	43 771	57 230	29 682	25 399	236 304
Foreign currencies	110 741	111 336	108 603	110 430	119 538	134 811	142 355	200 828	208 296	247 237	231 626	299 261	341 995
Accounts between BNB and CBs	9 913	5 714	6 631	8 752	12 657	19 556	17 963	22 291	27 812	34 035	56 665	84 879	132 637
BGN	164	-3 911	-4 034	-444	1 945	1 902	-407	120	3 587	6 689	23 026	32 204	61 090
Foreign currencies	9 749	9 625	11 665	9 196	10 712	17 654	18 370	22 171	24 225	27 346	33 639	52 675	71 547
BROAD MONEY M3													
MONEY M1	590 067	582 691	590 837	590 742	613 227	700 597	705 514	770 585	827 301	837 975	859 977	1 032 861	1 328 992
Currency outside banks	111 914	97 166	98 941	96 496	100 344	107 328	116 044	132 838	146 915	147 677	150 819	180 425	241 349
Demand deposits (BGN)	61 616	56 040	57 724	57 264	60 174	65 800	70 257	77 053	82 993	85 432	85 736	103 292	126 462
Local government (S.1313)	50 298	41 126	41 217	39 232	40 170	41 528	45 787	55 785	63 922	62 245	65 083	77 133	114 887
Social security funds (S.1314)	4 028	3 747	3 159	3 491	4 066	4 035	3 679	4 725	4 844	5 011	6 071	5 996	4 722
Nonfinancial public corporations (S.11001)	20 061	14 964	15 397	15 577	15 601	16 204	19 050	21 136	25 659	26 101	28 488	35 446	55 831
Nonfinancial private corporations (S.11002)	20 042	16 610	16 851	14 416	14 669	15 526	17 535	23 489	24 764	25 421	24 764	29 411	43 529
Households (S.14)	4 442	4 436	4 561	4 498	4 573	4 499	4 397	4 746	4 890	4 267	4 016	4 462	6 565
Nonbank financial institutions (S.123+S.124+S.125)	1 725	1 369	1 249	1 250	1 261	1 264	1 126	1 689	1 170	1 445	1 744	1 818	4 240
Quasi-money	575 380	567 468	573 182	573 604	594 463	672 031	678 979	740 852	789 499	799 659	819 123	974 537	1 249 718
Time deposits (BGN)	463 466	470 302	474 241	477 108	494 119	564 703	562 935	608 014	642 584	651 982	668 304	794 112	1 008 369
Local government (S.1313)	255 570	258 533	263 626	266 126	268 171	270 424	268 540	270 760	279 098	275 370	297 953	306 261	326 152
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	10 208	10 131	10 451	11 149	11 092	12 001	9 069	10 017	11 942	12 940	15 026	13 549	12 692
Nonfinancial private corporations (S.11002)	7 545	8 067	8 315	7 534	7 101	6 767	7 322	8 235	10 166	10 934	13 328	14 084	15 461
Households (S.14)	232 972	236 772	240 663	243 177	246 340	248 727	249 927	250 506	255 476	250 273	267 525	277 209	295 965
Nonbank financial institutions (S.123+S.124+S.125)	4 845	3 563	4 197	4 266	3 638	2 929	2 222	2 002	1 514	1 223	2 074	1 419	2 034
Savings deposits of households (S.14) in BGN	57 819	57 000	56 968	56 204	55 928	55 217	54 589	54 098	54 106	51 822	51 209	50 673	81 606
Foreign currency deposits	150 077	154 769	153 647	154 778	170 020	239 062	239 806	283 156	309 380	324 790	319 142	437 178	600 611
Demand	44 412	46 171	46 943	48 442	53 349	79 387	84 000	99 776	110 648	126 381	129 930	183 799	254 365
Local government (S.1313)	47	49	59	65	77	158	161	197	206	249	277	377	427
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	24 748	24 904	24 389	27 049	29 787	47 004	48 023	53 913	61 472	72 610	74 807	106 372	151 502
Nonfinancial private corporations (S.11002)	15 309	15 794	16 901	17 010	18 107	26 211	29 019	37 115	39 687	43 763	45 000	62 927	81 744
Households (S.14)	2 302	2 348	2 413	2 463	2 732	3 818	4 049	5 264	5 884	6 198	6 208	8 582	12 089
Nonbank financial institutions (S.123+S.124+S.125)	2 006	3 076	3 181	1 855	2 646	2 196	2 748	3 287	3 399	3 638	3 638	5 541	8 603
Time	65 742	68 810	70 010	71 708	79 823	110 447	107 928	128 412	140 794	141 759	136 851	183 838	249 461
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	12 447	13 261	13 519	13 818	16 395	24 912	26 104	30 492	34 619	37 298	37 466	54 183	69 890
Nonfinancial private corporations (S.11002)	5 774	5 900	5 589	6 336	6 910	10 225	8 844	10 478	11 181	10 617	11 112	17 577	22 042
Households (S.14)	45 653	47 747	49 130	49 184	53 895	70 691	68 288	81 287	87 933	86 289	107 341	144 290	200 240
Nonbank financial institutions (S.123+S.124+S.125)	1 868	1 902	1 772	2 370	2 623	4 619	4 692	6 155	7 061	7 555	7 047	4 737	13 239
Savings deposits of households (S.14) in foreign currencies	39 923	39 788	36 694	34 628	36 848	49 228	47 878	54 968	57 938	56 650	52 361	69 541	96 785

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	590 067	582 691	590 837	590 742	613 227	700 597	705 514	770 585	827 301	837 975	859 977	1 032 861	1 328 992
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	68	75	84	68	81	114	139	183	129	173	174	225	310
Foreign currencies	61	60	58	65	64	64	63	63	60	59	60	60	80
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	-	-	-	-	-	-	-	-	-	-	-	-	19
Nonfinancial private corporations (S.11002)	2	2	2	2	1	1	-	-	-	-	-	-	1
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	59	58	56	63	63	63	63	63	60	59	60	60	60
Foreign currencies	7	15	26	3	17	50	76	120	69	114	114	165	230
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	7	15	26	3	17	50	76	120	69	114	114	165	230
Households (S.14)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted deposits	14 619	15 148	17 571	17 070	18 683	28 452	26 396	29 550	37 673	38 143	40 680	58 099	78 964
BGN	5 893	6 992	8 888	7 606	8 195	11 429	7 874	8 804	13 774	12 045	12 313	14 966	18 087
Central government (S.1311)	1 638	2 405	2 419	2 725	3 129	3 634	3 122	4 302	5 847	5 230	5 430	9 040	11 564
Local government (S.1313)	693	343	260	306	359	864	621	619	1 245	1 026	1 041	1 076	2 000
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	1 176	1 598	3 336	1 100	1 501	2 712	1 855	1 191	1 226	1 576	1 659	1 981	1 806
Nonfinancial private corporations (S.11002)	825	1 007	1 201	1 109	1 136	1 216	1 065	1 086	1 066	1 158	1 158	1 112	776
Households (S.14)	1 470	1 129	1 424	2 153	1 962	2 906	1 078	1 518	4 280	2 282	2 848	1 714	1 693
Nonbank financial institutions (S.123+S.124+S.125)	91	510	248	213	108	97	133	88	110	136	177	43	248
Foreign currencies	8 726	8 156	8 683	9 464	10 488	17 023	18 522	20 746	23 899	26 098	28 367	43 133	60 877
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1311)	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	5 911	5 607	5 782	6 598	7 597	12 521	14 223	15 578	18 133	21 448	23 507	36 771	50 859
Nonfinancial private corporations (S.11002)	2 486	2 251	2 511	2 355	2 323	3 672	3 207	3 859	4 486	3 979	4 224	5 601	8 768
Households (S.14)	218	221	222	269	305	456	500	626	570	459	467	592	956
Nonbank financial institutions (S.123+S.124+S.125)	111	77	168	242	263	374	592	683	710	212	169	169	294

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR												
NET FOREIGN ASSETS (S.2)												
Foreign assets	-229 791	-304 057	120 767	781 603	1 210 756	2 371 823	2 858 321	3 181 322	3 398 113	3 540 252	3 732 525	5 234 616
Cash	2 627 884	5 307 573	4 419 340	4 944 756	5 612 082	6 076 097	6 927 630	7 309 303	7 466 326	7 584 731	7 758 142	7 593 827
Deposits	1 116 592	2 69 924	2 64 917	1 99 726	2 21 316	2 32 408	2 93 777	2 38 218	2 18 906	1 84 635	1 75 674	1 36 343
Credits	1 191 055	2 412 987	2 118 679	2 895 929	3 424 927	2 606 502	3 888 574	3 965 012	3 968 484	4 378 144	4 444 171	4 401 248
BGN	11 075	21 502	17 062	15 349	16 792	18 094	18 301	13 409	13 421	13 555	13 626	2 796
Foreign currencies	14	42	166	14	17	17	17	18	18	1	1	9
Securities other than shares	11 061	21 460	16 896	15 335	16 792	18 077	18 284	13 409	13 403	13 554	13 626	2 787
BGN	5 603	7 465	18 757	18 323	18 308	1 664 266	1 303 854	1 676 810	1 864 510	1 620 223	1 727 065	1 793 852
Foreign currencies	5 603	7 465	18 757	18 323	18 308	1 664 266	1 303 854	1 676 810	1 864 510	1 620 223	1 727 065	1 793 852
Shares and other equity	2 754	5 022	4 014	2 675	4 214	300 750	204 518	201 482	196 754	196 153	197 620	195 146
Monetary gold and SDR holdings*	377 285	741 330	579 462	521 201	556 723	745 510	724 116	723 380	723 955	724 286	724 545	742 485
Other	923 520	1 849 343	1 416 448	1 291 553	1 369 802	508 567	494 488	490 992	480 296	467 735	475 441	321 957
BGN	-	3	5	5	5	336	187	412	382	348	502	290
Foreign currencies	923 520	1 849 340	1 416 444	1 291 548	1 369 797	508 231	494 301	490 580	479 914	467 387	474 939	321 667
Less: foreign liabilities	2 857 675	5 611 631	4 298 573	4 163 153	4 401 326	3 704 274	4 069 309	4 127 981	4 068 213	4 044 479	4 025 617	2 359 211
Deposits	165 451	323 909	257 255	243 800	256 244	290 354	326 837	292 499	304 548	302 848	318 413	308 922
BGN	2 833	3 731	3 894	4 002	4 128	4 104	7 301	6 015	6 530	5 333	5 868	21 695
Foreign currencies	162 618	320 178	253 361	239 798	252 116	286 250	319 536	286 484	298 018	297 515	312 545	287 227
Credits	2 647 679	5 200 345	3 984 039	3 868 413	4 094 969	3 352 639	3 669 729	3 768 281	3 702 634	3 647 710	3 639 140	1 990 139
BGN	2 647 679	5 200 345	3 984 039	3 868 413	4 094 969	3 352 639	3 669 729	3 768 281	3 702 634	3 647 710	3 639 140	1 990 139
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
Other	44 545	87 377	57 279	50 940	50 113	61 281	72 743	67 201	61 031	93 921	68 064	60 150
BGN	151	209	233	247	247	154	284	267	251	194	190	161
Foreign currencies	44 394	87 168	57 046	50 692	49 866	61 127	72 459	66 934	60 780	93 727	67 874	59 989
NET DOMESTIC ASSETS	2 268 045	3 848 140	3 094 145	2 555 118	2 493 145	1 783 464	2 149 465	2 180 465	2 037 362	1 957 368	2 047 287	928 677
DOMESTIC CREDIT (S.1)	3 582 955	6 450 905	4 973 838	4 108 534	4 167 696	5 104 622	5 598 054	5 606 218	5 410 405	5 199 973	5 471 380	3 928 992
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 585 874	2 745 076	2 301 123	1 618 414	1 599 143	2 311 571	2 582 627	2 486 657	2 264 469	1 942 963	2 067 773	2 252 542
Central government, net (S.13.11)	1 585 512	2 744 836	2 300 867	1 618 170	1 598 988	2 311 524	2 582 594	2 486 657	2 264 464	1 942 958	2 067 769	2 252 540
Claims	2 097 396	3 608 053	3 058 864	2 975 761	3 196 664	4 000 409	4 198 885	4 130 346	4 083 396	4 249 162	4 596 577	4 023 221
Government securities	1 466 158	2 489 188	2 133 622	2 110 809	2 202 203	2 016 785	2 137 748	2 125 845	2 099 238	2 069 013	2 126 399	2 167 307
BGN	443 581	501 451	683 224	769 551	855 865	677 405	655 971	674 589	665 712	704 987	777 911	788 560
Foreign currencies	1 022 577	1 987 737	1 450 398	1 341 258	1 346 338	1 339 380	1 481 777	1 451 256	1 433 526	1 364 026	1 348 488	1 378 747
Credits	151 056	138 785	138 515	140 745	204 774	1 167 264	1 195 570	1 167 725	1 139 269	1 350 722	1 509 714	1 633 228
BGN	151 056	138 785	138 515	140 745	204 774	1 167 264	1 195 570	1 167 725	1 139 269	1 350 722	1 509 714	1 633 228
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	480 182	980 080	786 727	724 207	789 687	1 166 126	1 194 453	1 166 629	1 138 194	1 349 668	1 508 637	1 632 128
BGN	7 100	33 685	50 426	53 233	61 623	51 714	53 221	50 997	68 386	43 567	56 487	73 011
Foreign currencies	473 082	946 395	736 301	670 974	728 064	764 646	812 346	785 779	776 303	785 800	903 977	149 675
Less: liabilities	511 884	863 217	757 997	1 357 591	1 597 675	1 688 885	1 616 291	1 643 689	1 818 932	2 306 204	2 528 808	1 770 681
Deposits (excl. suspense accounts)	230 713	344 211	348 346	979 844	1 167 166	1 206 883	1 130 820	1 161 195	1 324 130	1 813 815	1 898 053	1 620 191
BGN	84 371	79 700	163 125	162 613	237 104	214 862	319 351	319 351	440 362	628 756	627 669	376 834
Foreign currencies	146 342	264 511	185 221	817 231	930 062	992 022	811 774	841 844	883 768	1 185 059	1 243 357	1 243 357
Other liabilities	281 171	519 006	409 651	377 747	430 509	482 002	485 471	482 494	494 802	492 389	630 755	150 490
BGN	21 580	21 386	23 092	20 566	45 430	61 537	49 547	53 578	76 436	78 203	106 122	2 851
Foreign currencies	259 591	497 620	386 559	357 180	385 079	420 465	435 924	428 916	418 366	414 186	524 633	147 639
Local government (S.13.13)	362	240	256	244	155	47	33	65	5	5	4	2
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY
(continued)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	362	240	256	244	155	47	33	65	5	5	4	2
BGN	362	240	256	244	155	47	33	65	5	5	4	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 997 081	3 705 830	2 672 715	2 490 120	2 568 533	2 793 052	3 015 427	3 119 496	3 145 936	3 257 010	3 403 607	1 676 450
BGN	811 059	1 526 870	978 764	888 234	911 201	985 389	1 073 348	1 162 209	1 158 408	1 218 481	1 234 161	699 631
Foreign currencies	801 474	1 497 618	943 502	854 423	867 533	904 473	993 171	1 085 959	1 088 471	1 150 382	1 159 980	677 980
Other	85 601	89 310	73 534	72 041	61 009	60 010	133 236	219 906	266 429	300 878	314 730	297 503
BGN	715 873	1 408 308	869 968	782 382	806 544	844 463	859 935	866 053	822 042	849 504	845 250	380 477
Foreign currencies	8 248	12 060	10 807	10 143	11 337	12 613	10 226	10 013	1 766	1 593	1 631	180
Securities other than shares	1 116	569	576	624	425	425	429	429	429	429	430	53
BGN	7 132	11 491	10 231	9 519	10 912	12 188	9 798	9 584	1 337	1 164	1 201	127
Foreign currencies	1 337	1 493	1 488	1 495	1 685	1 510	1 542	1 547	1 563	1 649	1 745	2 080
Shares and other equity	1 337	1 493	1 488	1 495	1 685	1 510	1 542	1 547	1 563	1 649	1 745	2 080
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 131 699	2 076 557	1 621 446	1 534 789	1 584 889	1 721 263	1 833 925	1 827 521	1 825 714	1 834 490	1 928 788	801 197
BGN	1 068 624	1 949 011	1 506 463	1 418 854	1 455 332	1 440 407	1 538 153	1 542 075	1 548 845	1 559 464	1 644 429	748 689
Foreign currencies	141 557	152 796	139 730	130 679	134 716	117 668	153 186	196 887	235 465	279 552	313 908	310 291
Securities other than shares	927 067	1 796 215	1 366 733	1 288 175	1 320 616	1 322 739	1 384 967	1 345 188	1 313 380	1 279 912	1 330 521	438 398
BGN	49 894	102 051	79 853	81 594	87 154	94 788	101 332	96 852	94 638	92 721	95 360	383
Foreign currencies	1 891	1 720	1 758	1 650	1 653	1 659	1 680	1 686	1 689	1 689	1 692	64
Shares and other equity	48 003	100 331	78 095	79 944	85 501	93 129	99 652	95 169	92 952	91 032	93 668	319
BGN	13 083	9 331	11 514	11 452	11 247	13 554	15 996	16 006	14 693	14 666	16 029	21 913
Foreign currencies	13 083	9 331	11 514	11 452	11 247	13 554	15 996	16 006	14 693	14 666	16 029	21 913
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	98	16 164	23 616	22 889	31 156	172 514	178 444	172 588	167 538	167 639	172 970	30 212
Foreign currencies	9	891	1 414	1 494	1 560	34 801	37 692	29 106	26 856	27 121	26 457	9 562
Households (S.14)	89	15 273	22 202	21 395	29 597	137 714	140 752	143 482	140 682	140 518	146 513	20 650
Credits	5 617	8 108	6 823	7 672	8 535	8 312	17 041	34 382	68 045	111 629	145 161	167 436
BGN	5 598	7 973	6 641	7 486	8 332	7 831	16 330	33 664	67 367	110 887	144 542	167 229
Foreign currencies	2 800	2 822	2 564	2 431	2 834	3 074	11 653	28 690	62 539	106 231	138 479	163 023
Other	2 798	5 151	4 077	5 055	5 498	4 757	4 677	4 974	4 828	4 656	6 063	4 206
BGN	19	135	182	186	203	481	711	718	678	742	619	207
Foreign currencies	-	82	130	138	144	252	331	333	286	284	139	161
Nonbank financial institutions (S.123+S.124+S.125)	19	53	51	48	59	229	380	385	392	458	480	46
Credits	48 706	94 294	65 683	59 425	63 929	78 088	91 113	95 384	93 769	92 410	95 497	8 186
BGN	35 658	72 312	47 352	42 287	44 777	49 022	60 898	65 271	63 573	62 614	64 823	7 865
Foreign currencies	1 177	1 477	1 387	855	1 082	730	658	1 253	1 395	1 367	2 049	1 128
Securities other than shares	34 481	70 835	45 965	41 432	43 725	48 292	60 240	64 018	62 178	61 247	62 774	6 373
BGN	12 516	19 350	14 891	13 812	14 710	15 263	15 404	15 124	14 757	14 409	14 791	67
Foreign currencies	706	711	712	712	715	715	718	719	719	719	719	67
Shares and other equity	11 810	18 639	14 179	13 100	13 995	14 548	14 686	14 405	14 038	13 690	14 072	-
BGN	466	463	354	354	354	379	342	342	343	343	343	147
Foreign currencies	466	463	354	354	354	379	342	342	343	343	343	147

(continued)

1.3.2. MONETARY SURVEY

(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Other	66	2 169	3 086	2 972	4 088	13 424	14 469	14 647	15 096	15 044	15 434	107
BGN	7	7	7	7	7	8 828	9 018	9 075	9 438	9 438	9 434	3
Foreign currencies	59	2 162	3 079	2 965	4 081	4 596	5 451	5 572	5 658	5 606	6 016	104
CAPITAL AND RESERVES												
Equity capital	-1 688 763	-2 544 234	-1 423 046	-875 405	-1 094 399	-1 334 891	-1 199 645	-1 122 196	-1 061 771	-1 056 239	-1 106 276	-1 757 200
Reserves	-129 384	-134 384	-170 349	-182 453	-266 478	-336 645	-343 668	-358 229	-374 517	-368 222	-364 677	-343 909
Financial result	-950 305	-1 400 620	-1 508 056	-1 171 027	-1 016 429	-959 582	-789 113	-777 024	-766 288	-751 363	-761 694	-897 867
OTHER ITEMS (net)	-609 074	-1 009 230	255 359	478 075	188 508	-38 664	-66 864	13 057	79 034	63 346	20 095	-515 424
Interbank accounts (net)	373 853	-58 531	-485 941	-678 011	-580 152	-1 986 268	-2 248 914	-2 303 557	-2 317 272	-2 186 366	-2 317 817	-1 243 115
BGN	776 881	-94 344	51 729	42 491	88 480	-174 864	-172 495	-206 953	-135 942	-69 411	-72 994	91 416
Foreign currencies	-51 291	-23 590	-73 881	-91 403	-79 278	-90 545	-84 929	-100 992	-94 086	-32 289	-28 326	128 824
Other assets and liabilities (net)	253 730	-294 934	125 610	133 893	167 758	-84 319	-87 566	-105 961	-41 856	-37 122	-44 668	-37 408
BGN	149 227	-203 313	-1 260 954	-1 386 426	-1 440 480	-1 500 402	-1 712 315	-1 758 783	-1 843 360	-1 767 843	-1 857 093	-1 309 073
Foreign currencies	104 503	91 621	492 768	618 678	729 925	-268 062	-358 819	-319 790	-309 642	-294 367	-296 425	-254 201
Accounts between BNB and CBs	197 004	330 746	260 516	47 246	41 923	-42 940	-5 285	-18 031	-22 328	-54 745	-91 305	228 743
BGN	46 912	47 630	55 255	67 508	56 945	4 009	1 391	-8 591	-17 571	-53 769	-87 905	93 022
Foreign currencies	150 092	283 117	205 260	-20 261	-15 022	-46 949	-6 676	-9 440	-4 757	-976	-3 400	135 721
BROAD MONEY M3												
MONEY M1	2 038 254	3 544 083	3 215 618	3 336 721	3 703 901	4 155 287	5 007 816	5 361 787	5 435 475	5 497 620	5 779 812	6 163 293
Currency outside banks	246 645	398 813	498 736	656 352	785 354	964 135	1 388 805	1 618 199	1 685 020	1 769 725	1 888 237	2 433 911
Demand deposits (BGN)	127 775	213 366	265 586	374 105	431 098	553 211	780 576	917 886	966 886	1 014 224	1 075 631	1 316 248
Local government (S.1313)	118 870	185 447	233 150	282 247	354 256	410 924	608 229	700 313	718 134	755 501	812 606	1 117 663
Social security funds (S.1314)	6 225	8 741	12 286	24 487	28 820	28 488	37 642	46 516	45 379	51 379	66 901	47 511
Nonfinancial public corporations (S.11001)	3 670	5 961	23 512	35 414	47 326	51 231	59 714	63 860	65 973	87 295	79 223	117 371
Nonfinancial private corporations (S.11002)	59 299	88 065	96 019	114 554	142 302	160 268	201 805	234 850	245 126	241 090	253 924	443 441
Households (S.14)	40 090	70 285	86 477	90 974	117 794	144 271	266 788	309 835	319 245	330 630	356 407	425 598
Nonbank financial institutions (S.123+S.124+S.125)	5 696	7 845	9 561	11 864	12 228	15 341	23 963	29 221	31 117	34 199	37 382	43 969
Quasi-money	3 890	4 550	5 295	4 954	5 787	11 325	18 317	16 031	11 513	10 908	18 769	39 773
Time deposits (BGN)	1 889 318	3 263 763	2 992 279	3 122 908	3 467 670	3 878 497	4 630 760	4 960 762	5 013 850	5 170 370	5 351 193	5 709 292
Local government (S.1313)	1 642 673	2 864 949	2 493 543	2 466 556	2 682 315	2 914 362	3 241 864	3 342 563	3 208 830	3 400 645	3 462 596	3 275 381
Social security funds (S.1314)	342 821	404 164	492 035	577 836	601 478	595 044	719 135	760 343	770 047	782 222	786 220	796 431
Nonfinancial public corporations (S.11001)	-	356	503	590	589	141	875	786	716	673	594	284
Nonfinancial private corporations (S.11002)	13 287	16 282	18 095	27 405	31 590	33 156	27 318	32 872	36 444	37 571	36 329	42 708
Households (S.14)	17 107	18 820	24 089	29 976	27 374	26 913	27 483	33 580	29 787	30 914	32 629	34 416
Savings deposits of households (S.14) in BGN	308 483	365 958	446 185	514 829	537 717	530 447	652 003	679 063	690 882	696 107	698 470	686 867
Foreign currency deposits	3 944	2 749	3 164	5 037	4 208	4 387	11 456	14 042	12 218	16 957	18 198	32 156
Demand	76 764	83 730	91 161	100 332	103 244	99 915	137 343	154 328	161 517	169 569	179 751	224 833
Local government (S.1313)	1 223 088	2 377 055	1 910 347	1 788 387	1 977 593	2 219 403	2 385 386	2 427 892	2 397 266	2 448 854	2 496 985	2 254 117
Social security funds (S.1314)	526 472	1 055 549	850 530	820 461	875 621	992 762	970 251	1 036 484	1 021 382	1 021 731	1 027 412	820 833
Nonfinancial public corporations (S.11001)	883	1 835	1 472	1 339	1 497	1 709	1 863	2 498	2 501	2 287	2 665	2 408
Nonfinancial private corporations (S.11002)	317 950	650 707	520 180	473 366	506 907	554 365	514 140	522 526	509 297	517 316	511 015	330 016
Households (S.14)	163 533	325 819	264 061	249 232	259 897	305 344	318 238	378 865	374 985	356 471	357 576	320 184
Nonbank financial institutions (S.123+S.124+S.125)	25 527	44 931	38 081	74 317	83 498	98 376	112 048	111 915	112 643	121 381	130 532	151 835
Time	18 579	32 257	26 736	22 207	23 822	32 878	23 962	20 680	23 444	23 444	24 791	15 588
Local government (S.1313)	504 087	969 643	783 095	717 996	827 792	927 437	1 072 967	1 045 194	1 028 373	1 071 138	1 105 633	1 074 481
Social security funds (S.1314)	-	8	6	8	10	7	18	18	17	20	15	-
Nonfinancial public corporations (S.11001)	138 001	277 492	209 936	214 762	222 130	235 164	256 590	247 094	231 268	237 729	238 026	173 566
Nonfinancial private corporations (S.11002)	41 580	77 714	59 591	52 579	94 085	112 076	157 174	116 201	99 627	116 863	97 627	120 306
Households (S.14)	294 746	551 352	451 212	389 711	446 461	508 512	601 932	629 565	650 371	666 377	715 764	722 399
Nonbank financial institutions (S.123+S.124+S.125)	29 760	63 076	62 350	60 937	65 106	71 678	57 253	52 316	47 090	50 149	54 201	58 210
Savings deposits of households (S.14) in foreign currencies	192 529	351 863	276 722	249 930	274 180	299 204	342 168	346 214	347 511	355 985	363 940	358 803

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	2 038 254	3 544 083	3 215 618	3 336 721	3 703 901	4 155 287	5 007 816	5 361 787	5 435 475	5 497 620	5 779 812	6 163 293
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	563	1 135	942	908	965	1 211	2 710	2 190	1 888	2 254	2 232	4 327
BGN	79	167	191	215	225	399	1 815	1 859	1 867	2 235	2 216	4 297
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	19	105	128	151	161	240	1 649	1 682	1 672	2 078	2 067	4 297
Nonfinancial private corporations (S.11002)	-	4	5	6	6	101	108	119	137	99	99	-
Households	60	58	58	58	58	58	58	58	58	58	50	-
Nonbank financial institutions (S.123+S.124+S.125)	484	968	751	693	740	812	895	331	21	19	16	30
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households (S.14)	484	968	751	693	740	809	895	331	21	19	16	30
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Restricted deposits	-	-	-	-	-	3	-	-	-	-	-	-
BGN	148 373	279 185	222 397	212 905	235 266	275 579	374 437	398 835	419 737	324 996	426 387	449 674
Central government (S.1311)	23 663	27 647	31 244	44 809	58 886	70 590	72 055	97 989	90 663	96 006	154 887	193 399
Local government (S.1313)	9 135	12 321	13 368	14 595	25 387	37 805	33 114	39 135	39 417	40 211	83 421	108 902
Social security funds (S.1314)	773	1 618	2 646	3 487	6 716	5 846	4 248	11 000	12 126	10 292	11 378	16 416
Nonfinancial public corporations (S.11001)	383	377	352	499	467	588	400	484	567	452	596	413
Nonfinancial private corporations (S.11002)	6 455	4 044	5 281	6 187	6 311	10 944	25 578	34 820	27 446	30 271	33 624	30 813
Households (S.14)	1 996	1 134	1 853	2 184	2 676	2 923	5 729	5 539	6 931	10 711	13 161	22 139
Nonbank financial institutions (S.123+S.124+S.125)	4 709	8 116	7 701	17 815	17 233	12 234	2 755	6 758	3 491	2 747	11 955	4 094
Foreign currencies	212	37	43	42	96	250	231	253	685	1 322	752	10 622
BGN	124 710	251 539	191 153	168 095	176 380	204 989	302 382	300 846	329 074	228 990	271 500	256 275
Local government (S.1311)	-	15 346	11 583	16 437	16 861	18 505	122 887	121 653	144 471	48 904	56 536	68 518
Social security funds (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	103 148	191 378	152 358	125 746	131 043	151 117	149 756	149 074	153 374	145 160	168 498	141 747
Nonfinancial private corporations (S.11002)	18 847	38 225	21 770	20 626	21 619	28 556	22 958	23 058	24 186	27 733	38 003	38 095
Households (S.14)	2 066	5 461	4 531	4 653	4 971	6 059	6 334	6 607	6 424	6 519	6 407	5 779
Nonbank financial institutions (S.123+S.124+S.125)	649	1 129	911	634	1 885	752	447	454	619	674	2 056	2 136

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
BGN/1 EUR												
NET FOREIGN ASSETS (S.2)												
Foreign assets	5 150 501	5 570 899	5 783 896	5 661 062	5 720 780	5 943 582	5 886 878	5 976 673	5 418 551	5 551 717	5 645 526	5 805 767
Cash	7 459 275	7 940 912	8 020 343	7 875 972	8 213 506	8 416 668	8 295 338	8 366 988	7 724 934	7 799 074	8 060 048	8 167 607
Deposits	136 563	158 090	163 703	147 126	149 708	170 583	171 338	166 451	155 277	153 277	136 077	111 574
Credits	4 449 049	4 357 841	3 608 403	3 366 861	3 560 315	3 413 743	3 397 305	3 540 014	3 181 352	2 635 185	2 817 606	5 224 707
BGN	2 797	2 896	6 520	6 469	17 729	14 192	14 132	14 138	14 019	18 893	11 258	60 065
Foreign currencies	10		40	8								
Securities other than shares	2 787	2 896	6 520	6 429	17 721	14 192	14 132	14 138	14 019	18 893	11 258	60 065
BGN	1 623 979	2 193 609	3 013 398	3 106 827	3 281 162	3 580 053	3 491 113	3 420 903	3 139 332	3 798 221	3 816 789	1 549 220
Foreign currencies	1 623 979	2 193 609	3 013 398	3 106 827	3 281 162	3 580 053	3 491 113	3 420 903	3 139 332	3 798 221	3 816 789	1 549 220
Shares and other equity	196 172	200 186	199 360	198 577	195 393	196 720	192 106	194 530	184 491	186 492	190 048	190 561
Monetary gold and SDR holdings*	752 009	727 560	730 723	746 594	728 202	750 343	746 702	718 080	761 016	730 677	800 704	749 616
Other	298 706	300 730	298 236	303 338	280 997	291 034	282 634	312 872	288 997	276 329	287 566	281 864
BGN	307	292	76	58	53	71	62	72	72	65	68	219
Foreign currencies	298 399	300 438	298 160	303 280	280 944	290 963	282 572	312 800	288 925	276 264	287 498	281 645
Less: foreign liabilities	2 308 774	2 370 013	2 236 447	2 214 730	2 492 726	2 473 086	2 408 452	2 390 315	2 306 383	2 247 357	2 414 522	2 361 840
Deposits	262 850	311 471	277 523	275 928	283 403	258 603	269 654	291 277	270 023	131 096	194 515	170 278
BGN	5 778	5 963	6 272	6 798	7 173	11 251	12 589	11 657	12 610	21 280	17 617	12 929
Foreign currencies	257 072	305 508	271 251	269 130	276 230	247 352	257 065	279 620	257 413	109 816	176 898	157 349
Credits	1 999 505	2 007 447	1 931 146	1 905 988	2 159 709	2 156 059	2 083 351	1 997 980	1 901 620	2 014 869	2 126 476	2 058 791
BGN	1 999 505	2 007 447	1 931 146	1 905 988	2 159 709	2 156 059	2 083 351	1 997 980	1 901 620	2 014 869	2 126 476	2 058 791
Foreign currencies												
Debt securities issued												
Other	46 419	51 095	27 778	32 814	49 614	58 424	55 447	101 058	134 740	101 392	93 531	132 771
BGN	155	152	149	2 335	2 822	2 824	2 825	2 821	2 823	2 823	2 826	2 822
Foreign currencies	46 264	50 943	27 629	30 479	46 792	55 600	52 622	98 237	131 917	98 569	90 705	129 949
NET DOMESTIC ASSETS	848 009	430 429	336 750	465 851	342 470	550 017	564 357	648 839	946 232	750 448	853 972	1 008 423
DOMESTIC CREDIT (S.1)	3 998 350	3 667 574	3 593 016	3 395 730	3 311 849	3 594 989	3 530 965	3 682 195	3 893 689	3 732 767	3 996 845	3 597 564
CLAIMS ON GENERAL GOVERNMENT (S.13)	2 258 260	1 865 083	1 784 864	1 531 118	1 363 826	1 654 055	1 534 096	1 603 081	1 701 205	1 488 163	1 665 022	1 219 931
Central government, net (S.13.11)	4 055 911	4 096 983	3 948 459	3 923 130	3 900 667	3 868 964	3 767 833	3 920 127	3 795 719	3 643 565	3 784 931	3 255 246
Claims	2 271 777	2 289 795	2 172 789	2 198 060	2 205 815	2 194 029	2 173 958	2 258 449	2 214 208	2 008 011	2 003 667	1 517 949
Government securities	883 519	900 002	915 329	940 220	938 999	860 052	856 934	858 405	870 286	834 081	820 981	792 858
BGN	1 388 258	1 389 793	1 257 460	1 257 840	1 266 816	1 333 977	1 317 024	1 400 044	1 343 922	1 173 930	1 182 686	725 091
Foreign currencies	1 633 994	1 643 646	1 608 958	1 577 637	1 550 919	1 529 283	1 471 518	1 531 616	1 448 850	1 553 758	1 696 938	1 674 289
Credits	1 079	1 204	118	953	1 080	792	2 139	4 892	5 238	7 797	8 343	8 340
BGN	1 632 915	1 642 442	1 608 840	1 576 684	1 549 889	1 528 491	1 469 379	1 526 724	1 443 612	1 545 962	1 688 595	1 665 949
Foreign currencies	150 140	163 542	166 712	147 433	143 933	145 652	122 357	130 062	132 661	81 796	84 326	63 008
Other	18 301	27 875	41 144	36 060	29 698	32 898	15 395	19 634	22 999	34 171	40 815	26 660
BGN	181 839	135 667	125 568	111 373	114 235	112 574	106 962	110 428	109 662	107 625	43 511	36 348
Foreign currencies	1 797 651	2 231 900	2 163 595	2 391 218	2 536 841	2 214 909	2 233 737	2 278 850	2 107 562	2 169 014	2 137 119	2 052 366
Less: liabilities	1 642 914	2 084 888	2 013 635	2 242 668	2 385 480	2 067 782	2 088 401	2 178 865	1 965 998	2 019 824	1 982 251	1 917 308
Deposits (excl. suspense accounts)	1 041 166	1 314 366	1 208 765	1 242 117	1 393 590	1 424 592	1 332 099	1 331 306	1 077 735	1 116 935	1 220 680	1 379 461
BGN	154 737	147 012	149 960	148 550	151 361	147 127	145 336	148 985	141 564	149 190	154 868	135 058
Foreign currencies	4 087	4 209	8 817	9 723	11 022	5 570	6 513	6 666	17 265	18 534	3 129	3 128
Other liabilities	150 650	142 803	141 143	138 827	140 339	141 557	138 823	142 319	132 802	131 925	136 334	131 929
BGN	3	2	3	3 206	3 531	6 939	9 124	10 804	13 048	13 612	17 210	17 051
Foreign currencies												
Local government (S.13.13)												
Securities other than shares												
BGN												
Foreign currencies												

(continued)

1.3.2. MONETARY SURVEY
(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Credits	-	-	-	3 206	3 527	6 939	9 122	10 802	13 033	13 607	17 167	17 042
BGN	-	-	-	3 206	3 527	6 939	9 122	10 802	13 033	13 607	17 167	17 042
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	2	3	-	4	-	2	2	15	5	43	9
BGN	3	2	3	-	4	-	2	2	15	5	43	9
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	1 740 087	1 802 489	1 808 149	1 860 612	1 944 492	1 933 995	1 987 745	2 079 114	2 192 484	2 244 604	2 331 823	2 377 633
Credits	712 895	701 081	652 626	652 687	648 339	552 947	538 490	536 346	540 348	543 973	555 550	565 436
BGN	690 676	678 714	645 117	643 187	637 335	542 994	530 748	525 478	529 142	530 995	544 792	552 112
Foreign currencies	298 683	289 299	275 535	285 061	279 462	219 345	202 493	210 086	232 852	262 512	244 116	256 918
BGN	391 993	389 415	369 582	358 126	357 873	323 649	328 255	315 392	296 290	268 483	300 676	295 194
Foreign currencies	183	180	44	2 372	2 456	2 867	85	3 285	3 233	4 837	3 190	3 995
Securities other than shares	53	53	-	-	-	-	-	3 240	3 190	3 190	3 190	3 995
BGN	130	127	44	2 372	2 456	2 867	85	45	43	1 647	-	-
Foreign currencies	1 663	1 694	3 510	4 966	5 079	5 621	5 673	5 501	6 793	6 074	5 279	8 277
Shares and other equity	1 663	1 694	3 510	4 966	5 079	5 621	5 673	5 501	6 793	6 074	5 279	8 277
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	20 373	20 493	3 955	2 162	3 469	1 465	1 984	2 082	1 180	2 067	2 289	1 052
Other	8 116	8 007	560	411	467	383	290	286	271	295	354	127
BGN	12 257	12 486	3 395	1 751	3 002	1 082	1 694	1 796	909	1 772	1 935	925
Foreign currencies	834 130	879 922	899 741	904 415	956 255	1 065 522	1 031 292	1 093 031	1 167 896	1 211 579	1 283 325	1 320 377
Nonfinancial private corporations (S.11002)	780 289	826 889	865 793	871 463	923 773	974 195	996 539	1 060 989	1 124 372	1 165 143	1 238 075	1 258 529
Credits	327 354	356 122	388 160	410 468	427 844	446 445	486 993	506 267	550 734	591 159	616 651	657 051
BGN	452 935	470 767	477 633	460 995	495 929	527 750	509 546	554 722	573 638	573 984	621 424	601 478
Foreign currencies	406	260	330	236	73	195	116	95	43	2 078	2 207	6 960
Securities other than shares	66	66	-	-	-	-	-	-	-	-	-	-
BGN	341	194	330	236	73	195	116	95	43	2 078	2 207	6 960
Foreign currencies	21 456	21 565	21 820	26 078	25 854	25 660	27 285	26 313	38 262	38 518	37 402	49 452
Shares and other equity	21 456	21 565	21 820	26 078	25 854	25 660	27 285	26 313	38 262	38 518	37 402	49 452
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	31 979	31 208	11 798	6 638	6 555	5 472	7 352	5 634	5 219	5 840	5 641	5 436
Other	9 701	9 199	2 303	3 959	3 494	2 606	2 663	3 031	3 320	2 926	2 750	1 584
BGN	22 278	22 009	9 495	2 679	3 061	2 866	4 689	2 603	1 899	2 914	2 891	3 852
Foreign currencies	184 796	212 946	245 401	289 962	326 451	363 984	405 909	436 064	472 788	477 761	479 949	479 891
Households (S.14)	184 592	212 646	245 162	282 448	320 228	358 768	400 634	430 228	466 173	470 449	473 554	475 662
Credits	180 432	208 471	241 059	278 210	316 007	354 129	393 053	426 163	460 252	465 423	468 518	471 704
BGN	4 160	4 175	4 103	4 238	4 221	4 639	7 581	4 131	5 921	5 026	5 036	3 958
Foreign currencies	204	300	239	7 514	6 223	5 216	5 770	6 615	6 271	6 329	6 395	4 229
Other	159	165	83	7 375	6 092	5 085	5 142	5 630	6 481	7 219	6 249	4 193
BGN	45	135	156	139	131	131	133	140	134	93	146	36
Foreign currencies	8 266	8 540	10 381	13 548	13 447	11 542	12 054	13 673	11 452	11 291	12 999	11 299
Nonbank financial institutions (S.123+S.124+S.125)	7 968	8 224	10 021	13 318	13 213	10 676	10 697	12 240	10 680	10 508	11 505	11 024
Credits	1 349	1 810	613	566	571	848	1 216	1 709	842	870	1 503	1 233
BGN	6 619	6 414	9 408	12 752	12 642	9 728	9 481	10 531	9 838	9 638	10 002	9 791
Foreign currencies	-	-	94	92	91	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	94	92	91	-	-	-	-	-	-	-
Foreign currencies	148	170	189	71	77	900	1 324	1 321	740	750	1 439	811
Shares and other equity	148	170	189	71	77	900	1 324	1 321	740	750	1 439	811
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY

(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Other	150	146	77	67	66	66	33	112	32	33	55	94
BGN	11	1	1	2	1	-	-	-	1	1	1	3
Foreign currencies	139	145	76	65	65	66	33	111	31	32	55	91
CAPITAL AND RESERVES												
Equity capital	-1 869 161	-1 982 746	-2 142 524	-1 985 045	-1 973 081	-2 066 058	-2 049 168	-1 952 773	-1 947 036	-2 008 786	-2 055 621	-2 051 075
Reserves	-351 708	-374 143	-387 867	-397 282	-547 607	-596 267	-606 276	-612 277	-612 277	-618 677	-618 677	-620 093
Financial result	-858 211	-961 342	-1 017 572	-1 057 053	-1 061 263	-1 238 400	-1 232 349	-1 218 404	-1 232 349	-1 181 648	-1 215 338	-1 195 416
OTHER ITEMS (net)												
Interbank accounts (net)	-659 242	-647 261	-737 085	-530 710	-364 211	-231 391	-210 543	-122 092	-131 609	-208 461	-221 606	-235 566
Other assets and liabilities (net)	-1 281 180	-1 254 399	-1 113 742	-944 834	-996 298	-978 914	-917 440	-1 080 383	-1 000 421	-973 533	-1 087 252	-538 066
BGN	50 502	70 313	-142 099	-75 583	-113 177	-129 969	-97 286	-96 192	-112 926	-99 709	-99 709	-110 674
Foreign currencies	46 035	67 493	-127 352	-17 168	-45 887	-44 562	-21 221	-31 017	-57 846	-28 602	-31 893	-10 144
Other assets and liabilities (net)	4 467	2 820	-14 747	-58 415	-67 290	-85 407	-76 065	-60 627	-55 090	-60 627	-67 816	-100 530
BGN												
Foreign currencies	-1 531 952	-1 538 529	-1 165 110	-1 085 323	-1 100 922	-1 052 015	-1 029 988	-1 174 338	-1 090 309	-1 090 309	-1 169 374	-677 781
Accounts between BNB and CBs	-1 278 084	-1 282 396	-930 665	-877 660	-863 452	-835 877	-839 696	-948 494	-891 225	-891 035	-994 752	-530 521
BGN	-253 868	-256 133	-234 445	-207 663	-237 470	-207 138	-190 292	-225 844	-196 420	-199 274	-174 622	-147 260
Foreign currencies	200 270	213 817	193 467	216 072	217 801	203 070	209 834	189 947	200 160	206 005	181 831	250 389
BGN	64 848	83 456	56 950	89 050	92 530	92 912	100 964	85 692	93 219	100 573	73 232	143 102
Foreign currencies	135 422	130 361	136 517	127 022	125 271	110 158	108 870	104 255	106 941	105 432	108 599	107 287
BROAD MONEY M3												
MONEY M1	5 998 510	6 001 328	6 120 646	6 126 913	6 063 250	6 493 599	6 451 235	6 625 512	6 364 783	6 302 165	6 499 498	6 814 190
Currency outside banks	2 089 764	2 080 090	2 220 231	2 220 068	2 180 970	2 332 194	2 400 948	2 460 150	2 363 408	2 380 070	2 549 079	2 960 838
Demand deposits (BGN)	1 205 417	1 245 715	1 286 713	1 306 308	1 324 892	1 417 414	1 499 806	1 532 312	1 464 508	1 442 194	1 502 922	1 743 011
Local government (S.1313)	884 347	834 375	933 518	913 760	856 078	914 780	901 142	927 838	898 958	937 876	1 046 157	1 217 827
Social security funds (S.1314)	60 113	56 165	81 726	79 760	80 435	86 212	90 596	96 816	96 395	109 616	112 774	65 001
Nonfinancial public corporations (S.11001)	94 379	80 717	83 160	82 606	84 343	85 807	74 610	73 903	57 323	48 334	106 308	139 253
Nonfinancial private corporations (S.11002)	314 610	320 717	351 609	348 896	314 534	311 647	301 645	288 639	274 283	289 301	311 785	381 058
Households (S.14)	342 032	313 988	346 322	332 342	311 301	361 897	363 722	384 749	398 136	415 108	423 470	534 781
Nonbank financial institutions (S.123+S.124+S.125)	41 346	42 994	43 921	43 916	46 837	49 883	54 969	56 526	56 018	58 443	61 325	67 774
Quasi-money	31 867	19 794	26 778	26 240	18 628	20 054	15 600	27 205	16 803	17 074	30 495	29 960
Time deposits (BGN)	5 587 459	5 777 544	5 611 073	5 648 457	5 569 936	5 707 149	5 826 097	5 970 389	5 771 937	5 711 937	5 972 966	6 387 550
Local government (S.1313)	3 497 695	3 497 455	3 390 842	3 428 389	3 388 966	3 374 955	3 425 149	3 510 239	3 413 727	3 331 867	3 426 817	3 426 712
Social security funds (S.1314)	807 442	821 558	819 763	819 237	782 839	779 485	800 692	788 385	761 958	752 505	751 681	776 481
Nonfinancial public corporations (S.11001)	203	138	100	238	238	188	194	203	208	182	193	98
Nonfinancial private corporations (S.11002)	34 513	39 296	44 288	60 663	35 400	31 602	43 399	43 008	44 618	44 359	33 617	40 562
Households (S.14)	36 351	35 668	39 841	36 187	34 167	28 790	35 619	33 902	33 859	38 252	38 579	36 534
Nonbank financial institutions (S.123+S.124+S.125)	699 336	704 600	708 173	698 405	689 149	691 200	693 392	684 823	662 532	652 223	650 443	650 135
Savings deposits of households (S.14) in BGN	37 039	41 856	27 361	23 744	23 885	27 705	28 088	26 449	20 741	17 489	28 849	49 152
Foreign currency deposits	226 347	232 080	237 855	240 885	243 471	253 453	261 738	263 996	259 263	263 491	268 584	292 293
Demand	2 463 906	2 443 817	2 333 224	2 368 267	2 362 656	2 342 017	2 362 719	2 457 858	2 392 506	2 315 871	2 403 622	2 357 938
Local government (S.1313)	883 085	904 570	828 577	883 459	844 054	828 920	842 012	903 551	904 217	812 584	774 614	745 240
Social security funds (S.1314)	2 770	2 479	2 851	2 955	2 782	2 827	4 528	4 410	4 151	4 396	2 405	1 083
Nonfinancial public corporations (S.11001)	789	764	696	568	765	-	-	4 410	4 151	4 396	2 405	540
Nonfinancial private corporations (S.11002)	391 104	400 164	316 012	353 067	330 993	322 329	326 325	367 474	360 210	259 678	249 190	219 321
Households (S.14)	308 688	314 317	318 841	311 536	331 156	323 195	334 412	351 067	367 379	379 375	347 558	341 124
Nonbank financial institutions (S.123+S.124+S.125)	156 690	163 240	165 965	163 667	160 356	162 913	165 482	167 350	163 381	160 602	162 987	164 963
Time	23 044	23 606	24 212	23 490	18 002	17 656	11 263	13 250	9 096	8 533	12 474	18 209
Local government (S.1313)	1 200 537	1 163 593	1 129 760	1 113 437	1 152 394	1 143 285	1 148 116	1 180 341	1 131 787	1 151 854	1 292 361	1 233 157
Social security funds (S.1314)	2	9	12	14	11	15	17	21	24	31	29	-
Nonfinancial public corporations (S.11001)	173 062	124 875	111 747	107 035	111 133	103 715	100 460	100 553	93 796	98 237	167 602	169 811
Nonfinancial private corporations (S.11002)	186 301	146 368	124 267	118 209	161 978	140 424	134 021	141 193	130 245	137 072	152 878	133 478
Households (S.14)	771 576	785 093	801 196	796 677	797 829	820 859	831 174	847 706	823 428	832 141	895 243	860 047
Nonbank financial institutions (S.123+S.124+S.125)	69 596	107 248	92 538	91 682	81 443	78 272	82 444	90 868	84 294	84 373	76 609	69 821
Savings deposits of households (S.14) in foreign currencies	380 284	375 654	374 887	369 371	366 208	369 812	372 591	373 966	356 502	351 433	356 647	379 541

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	5 998 510	6 001 328	6 120 646	6 126 913	6 063 250	6 493 599	6 451 235	6 625 512	6 364 783	6 302 165	6 499 498	6 814 190
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	4 388	4 553	4 512	4 564	4 487	4 368	5 687	6 466	6 748	7 434	7 662	7 627
BGN	4 360	4 528	4 489	4 523	4 430	4 262	5 568	6 336	6 619	7 294	7 517	7 579
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	4 360	4 479	4 440	4 476	4 385	4 211	5 520	6 292	6 577	7 254	7 481	7 470
Nonfinancial private corporations (S.11002)	-	49	49	47	45	51	48	44	42	40	36	33
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	28	25	23	41	57	106	119	130	129	140	145	48
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households (S.14)	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	28	25	23	20	18	52	48	44	39	35	31	27
Restricted deposits	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households (S.14)	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Restricted deposits	406 663	419 230	505 061	473 892	488 827	782 082	619 451	648 657	580 900	582 794	518 870	419 013
BGN	184 323	186 404	228 260	215 945	218 552	378 470	348 474	355 280	317 090	345 284	269 549	207 227
Central government (S.1311)	105 568	108 904	116 432	108 347	97 803	242 744	218 649	232 095	195 458	191 859	134 954	99 719
Local government (S.1313)	11 166	9 022	10 796	19 521	26 900	26 516	34 199	35 771	35 103	45 139	47 899	7 546
Social security funds (S.1314)	333	452	355	239	240	215	300	404	372	321	370	2
Nonfinancial public corporations (S.11001)	31 344	30 633	39 986	33 732	34 954	36 558	32 942	31 736	32 424	33 302	32 643	52 470
Nonfinancial private corporations (S.11002)	17 405	17 012	19 064	20 467	25 016	32 174	27 294	29 480	32 955	53 548	43 820	38 257
Households (S.14)	7 463	8 894	11 613	7 376	8 066	13 440	8 984	8 415	8 255	8 430	7 280	6 252
Nonbank financial institutions (S.123+S.124+S.125)	11 044	11 487	30 014	26 263	25 573	26 823	26 106	17 379	12 523	12 685	2 633	2 981
Foreign currencies	222 340	232 826	276 801	257 947	270 275	403 612	270 977	293 371	263 810	237 510	249 321	211 786
Local government (S.1311)	41 664	40 826	37 352	34 512	45 910	167 603	54 425	73 449	66 620	53 584	72 664	54 489
Social security funds (S.1313)	-	-	-	-	19	46	32	32	23	18	18	10
Nonfinancial public corporations (S.11001)	127 484	128 067	147 481	143 630	134 214	133 274	110 253	111 217	99 555	98 490	95 189	92 906
Nonfinancial private corporations (S.11002)	44 493	55 248	77 486	69 119	75 943	88 215	91 994	92 491	81 573	71 172	66 629	51 039
Households (S.14)	5 707	5 266	5 313	5 350	5 446	5 625	5 380	5 898	5 668	6 220	6 811	5 484
Nonbank financial institutions (S.123+S.124+S.125)	2 992	3 419	9 169	5 336	8 743	8 849	8 893	10 290	10 371	8 026	8 010	7 858

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)												
Foreign assets	5 336 184	5 557 901	5 318 411	5 273 500	5 297 818	5 347 436	5 217 962	5 432 095	5 710 327	5 757 678	6 215 546	6 487 954
Cash	7 626 091	8 002 503	7 786 805	7 691 293	7 750 657	7 914 004	7 734 770	7 989 925	8 413 924	8 542 445	9 011 159	9 358 093
Deposits	143 575	144 031	148 929	230 593	232 829	226 813	210 908	247 991	201 529	181 159	218 525	196 988
Credits	4 289 120	3 900 233	3 401 555	3 050 413	2 840 463	3 231 952	3 098 356	3 087 253	3 653 550	3 516 693	4 067 080	3 886 311
BGN	10 931	10 867	10 723	11 366	8 027	6 433	5 679	5 700	5 700	5 694	5 694	5 704
Foreign currencies	10 931	10 867	10 723	11 366	8 027	6 433	5 679	5 700	5 700	5 694	5 694	5 704
Securities other than shares	2 144 575	2 681 329	3 252 121	3 460 241	3 752 385	3 432 335	3 519 428	3 764 622	3 659 510	3 985 398	3 887 523	4 279 355
BGN	2 144 575	2 681 329	3 252 121	3 460 241	3 752 385	3 432 335	3 519 428	3 764 622	3 659 510	3 985 398	3 887 523	4 279 355
Foreign currencies	190 119	300 220	9 333	5 940	5 966	5 966	5 927	5 946	5 945	6 015	6 071	6 060
Shares and other equity	740 259	856 390	826 322	790 164	870 837	817 830	817 830	799 650	804 669	756 223	737 114	887 926
Monetary gold and SDR holdings*	107 512	109 433	137 802	142 576	137 488	139 668	76 642	78 723	83 021	91 263	89 152	95 749
Other	30	18	4	8	14	9	9	13	97	10	15	16
BGN	107 482	109 415	137 798	142 568	137 474	139 659	76 633	78 710	82 924	91 253	89 137	95 733
Foreign currencies	2 289 907	2 444 602	2 468 394	2 417 793	2 452 839	2 566 568	2 516 808	2 557 830	2 703 597	2 784 767	2 795 613	2 870 139
Less: foreign liabilities	146 111	160 801	216 942	191 580	236 428	232 199	232 014	227 614	259 780	325 840	316 104	260 752
Deposits	12 587	11 722	10 634	11 938	11 464	12 393	15 007	14 948	33 243	31 891	16 696	26 392
BGN	133 524	149 079	206 308	179 642	224 964	219 806	216 407	212 666	226 537	293 949	299 408	234 360
Foreign currencies	2 088 969	2 217 973	2 193 960	2 159 677	2 168 872	2 278 706	2 233 518	2 275 394	2 386 196	2 400 830	2 407 484	2 559 831
BGN	2 088 969	2 217 973	2 193 960	2 159 677	2 168 872	2 278 706	2 233 518	2 275 394	2 386 196	2 400 830	2 407 484	2 559 831
Foreign currencies												
Debt securities issued	54 827	65 828	57 492	66 536	47 539	55 623	51 276	54 822	57 621	58 097	72 025	49 556
Other	2 821	3 883	3 884	3 884	4 001	4 002	4 012	4 005	3 990	4 012	4 017	4 006
BGN	52 006	61 945	53 608	62 652	43 538	51 661	47 263	50 817	53 631	54 085	68 008	45 550
Foreign currencies	1 072 438	966 305	1 150 545	1 224 928	1 151 373	1 079 398	1 324 287	1 268 857	1 192 561	1 159 857	1 169 572	1 174 153
NET DOMESTIC ASSETS	3 778 523	3 826 286	3 872 915	3 745 564	3 760 784	3 691 871	3 785 010	3 740 915	3 767 404	3 749 519	3 838 948	3 805 929
DOMESTIC CREDIT (S.1)	1 377 326	1 391 061	1 471 189	1 280 125	1 241 221	1 182 661	1 251 922	1 125 749	1 105 424	982 303	1 041 907	916 292
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 374 578	1 387 888	1 467 961	1 277 166	1 238 000	1 149 111	1 218 924	1 093 160	1 070 758	947 532	1 006 755	884 542
Central government, net (S.1311)	3 300 315	3 400 867	3 435 087	3 382 482	3 426 747	3 333 460	3 128 272	3 130 872	3 252 455	3 259 539	3 325 788	3 453 709
Claims	1 568 311	1 540 991	1 406 714	1 373 693	1 397 531	1 237 413	1 199 325	1 179 548	1 187 993	1 213 569	1 218 547	1 202 561
Government securities	792 324	787 900	775 160	744 037	757 467	749 753	734 396	732 217	732 700	756 030	761 382	729 606
BGN	775 987	753 091	631 554	629 656	640 064	487 660	464 929	447 331	455 293	457 539	457 165	472 955
Foreign currencies	1 692 758	1 816 264	1 980 262	1 959 425	1 976 139	2 043 375	1 885 127	1 906 995	2 017 739	1 997 515	2 051 334	2 203 279
Credits	4 740	4 740	161 435	162 531	163 626	117 737	2 060	1 032	100	160	160	120
BGN	1 688 018	1 811 524	1 818 827	1 796 894	1 812 513	1 925 638	1 883 067	1 905 963	2 017 639	1 997 355	2 051 174	2 203 159
Foreign currencies	39 246	43 612	48 111	49 364	53 077	52 672	43 820	44 329	46 723	48 455	55 907	47 869
Other	7 484	10 482	17 376	18 128	19 373	22 384	16 136	18 390	19 684	21 586	29 261	19 216
BGN	31 762	33 130	30 735	31 236	33 704	30 288	27 684	25 939	27 039	26 869	26 646	28 653
Foreign currencies	1 925 737	2 012 979	1 967 126	2 105 316	2 188 747	2 184 349	1 909 348	2 037 712	2 181 717	2 312 007	2 319 033	2 569 167
Less: liabilities	1 903 337	1 989 721	1 941 178	2 078 955	2 172 587	2 167 123	1 892 200	2 019 985	2 163 815	2 293 947	2 293 460	2 542 367
Deposits (excl. suspense accounts)	687 352	734 965	823 240	963 582	1 058 449	1 117 786	1 141 937	1 173 677	1 214 451	1 310 520	1 321 357	1 050 745
BGN	1 215 985	1 254 756	1 117 938	1 114 138	1 114 138	1 049 337	750 263	846 308	949 364	983 427	974 103	1 491 622
Foreign currencies	22 400	23 258	25 948	26 361	16 160	17 226	17 148	17 727	17 902	18 060	23 573	26 800
Other liabilities	3 283	3 567	5 746	6 118	6 060	7 199	7 540	7 972	7 776	7 799	13 016	14 853
BGN	19 117	19 691	20 202	20 243	10 027	10 027	9 608	9 755	10 126	10 261	11 557	11 947
Foreign currencies	2 748	3 173	3 228	2 959	3 221	33 550	32 589	34 686	34 771	35 152	31 750	31 750
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government (S.1313)	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-								

1.3.2. MONETARY SURVEY
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Credits	2 742	3 153	3 204	2 952	3 213	2 463	2 406	2 322	2 256	2 188	2 372	2 318
BGN	2 742	3 153	3 204	2 952	3 213	2 463	2 406	2 322	2 256	2 188	2 372	2 318
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	6	20	24	7	8	362	617	745	994	1 212	2 061	1 419
BGN	6	20	24	7	8	12	13	15	8	8	1	1
Foreign currencies	-	-	-	-	-	350	604	730	986	1 211	2 060	1 418
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	2 401 197	2 435 225	2 401 726	2 465 439	2 519 563	2 509 210	2 533 088	2 615 166	2 661 980	2 767 216	2 797 041	2 889 637
Nonfinancial public corporations (S.11001)	561 861	559 472	524 246	508 004	490 133	468 356	456 762	457 106	437 140	432 612	407 200	400 633
Credits	549 334	546 651	512 198	494 936	473 307	442 007	442 007	442 354	421 955	417 711	390 189	376 290
BGN	245 674	248 986	220 842	201 323	195 440	173 705	156 819	150 774	148 745	131 558	123 077	126 771
Foreign currencies	303 660	297 665	291 356	293 613	277 867	277 454	285 188	291 580	273 210	286 153	267 112	249 519
Securities other than shares	5 038	6 206	5 630	6 236	9 439	9 094	6 945	7 094	7 087	7 261	9 366	12 028
BGN	5 038	3 851	3 251	3 031	6 190	6 160	6 158	6 298	6 298	6 456	6 602	8 354
Foreign currencies	-	2 355	2 379	3 205	3 249	2 934	787	796	789	805	2 764	3 674
Shares and other equity	3 829	4 527	4 008	4 000	4 143	5 291	5 650	5 573	5 757	5 625	5 455	10 093
BGN	3 829	4 527	4 008	4 000	4 143	5 291	5 650	5 573	5 757	5 625	5 455	10 093
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 660	2 088	2 410	2 832	3 244	2 812	2 160	2 085	2 015	2 015	2 190	2 222
BGN	3 660	200	230	925	1 099	1 193	424	350	370	323	371	195
Foreign currencies	3 311	1 798	2 180	1 907	2 145	1 619	1 736	1 735	1 971	1 692	1 819	2 027
Nonfinancial private corporations (S.11002)	1 343 651	1 373 696	1 368 046	1 440 027	1 506 178	1 513 385	1 547 171	1 623 480	1 684 810	1 793 571	1 846 412	1 942 976
Credits	1 308 365	1 335 475	1 329 364	1 401 431	1 466 959	1 473 904	1 516 998	1 593 936	1 648 530	1 754 163	1 804 929	1 904 510
BGN	673 603	682 733	717 448	745 647	759 150	781 715	818 111	851 486	912 064	974 335	1 006 871	1 047 319
Foreign currencies	634 762	652 742	611 916	655 784	707 809	692 189	698 887	742 450	736 469	779 828	798 058	857 191
Securities other than shares	7 270	7 180	7 362	7 524	7 592	7 792	5 374	1 453	8 703	10 914	13 175	13 964
BGN	-	-	-	-	-	-	-	-	5 440	9 560	9 560	8 700
Foreign currencies	7 270	7 180	7 362	7 524	7 592	7 792	5 374	1 453	3 263	1 354	3 615	5 264
Shares and other equity	23 462	26 861	25 740	25 138	24 897	26 057	19 004	22 908	22 611	22 759	22 108	19 237
BGN	23 462	26 861	25 740	25 138	24 897	26 057	19 004	22 908	22 611	22 759	22 108	19 237
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	4 554	4 180	5 580	5 934	6 730	5 632	5 749	5 183	4 966	5 735	6 200	5 265
BGN	2 551	2 231	2 554	2 577	2 575	2 532	2 338	2 569	2 882	3 157	2 924	2 531
Foreign currencies	2 003	1 949	3 026	3 357	4 155	3 095	3 411	2 614	2 084	2 578	3 276	2 734
Households (S.14)	483 966	490 115	497 259	505 669	511 588	514 133	515 864	520 578	525 908	528 434	528 374	529 290
Credits	477 873	484 809	489 904	498 139	505 099	507 235	508 700	513 100	517 890	519 906	520 614	521 654
BGN	473 820	480 758	485 984	494 101	501 120	503 235	504 769	509 027	513 772	515 619	516 389	513 794
Foreign currencies	4 053	4 051	3 920	4 038	3 979	4 000	3 931	4 073	4 121	4 287	4 225	7 860
Other	6 093	5 306	7 355	7 530	6 489	6 898	7 164	7 478	8 015	8 528	7 760	7 600
BGN	6 051	5 267	7 317	7 491	6 422	6 840	7 108	7 415	7 958	8 481	7 712	7 589
Foreign currencies	42	39	38	39	67	58	56	63	57	47	48	47
Nonbank financial institutions (S.123+S.124+S.125)	11 719	11 942	12 175	11 739	11 664	13 336	13 337	14 002	14 122	12 599	15 055	16 738
Credits	11 275	11 793	11 957	11 181	11 303	13 233	13 196	13 813	14 070	12 542	15 020	16 690
BGN	1 233	1 417	1 315	393	370	2 164	2 409	2 595	2 633	2 684	2 939	2 955
Foreign currencies	10 042	10 376	10 642	10 788	10 933	11 069	10 787	11 218	11 437	9 858	12 081	13 735
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	366	-	-	300	300	-	-	-	-	-	-	-
BGN	366	-	-	300	300	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	6 408 622	6 524 206	6 468 956	6 498 428	6 449 191	6 426 834	6 542 249	6 700 952	6 902 888	6 917 331	7 385 118	7 662 107
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-
Households	7 817	8 481	9 507	3 077	3 662	4 197	3 965	3 737	4 339	4 541	4 530	56 429
Nonbank financial institutions (S.123+S.124+S.125)	7 783	8 460	8 901	3 051	3 418	3 954	3 738	3 508	4 019	4 139	4 062	13 921
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	7 677	8 356	8 800	2 954	3 192	3 730	3 507	3 283	3 801	3 927	3 856	-
Nonfinancial private corporations (S.11002)	30	28	25	21	19	17	14	12	10	8	6	13 654
Households	76	76	76	76	207	207	217	213	208	204	200	267
Nonbank financial institutions (S.123+S.124+S.125)	34	21	606	26	244	243	227	229	320	402	468	42 508
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	25	21	19	17	203	203	195	197	8	7	25	42 118
Households (S.14)	-	-	32	32	32	32	32	32	32	32	32	32
Nonbank financial institutions (S.123+S.124+S.125)	9	-	555	9	9	8	-	-	280	363	411	358
Restricted deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	376 237	365 651	380 306	388 082	381 773	423 058	431 508	379 407	375 555	365 418	523 384	385 502
Central government (S.1311)	157 183	149 403	140 310	167 416	132 682	135 493	140 774	139 889	127 692	136 567	144 019	180 553
Local government (S.1313)	72 496	70 519	66 354	71 402	72 374	77 462	76 671	74 744	64 296	68 758	68 082	71 845
Social security funds (S.1314)	4 781	5 410	4 971	5 331	4 567	4 974	5 980	5 877	6 329	5 020	4 675	3 685
Nonfinancial public corporations (S.11001)	38 891	22 779	34 892	54 139	19 523	24 830	24 120	22 175	20 206	21 024	35 815	33 755
Nonfinancial private corporations (S.11002)	34 113	43 904	26 430	29 965	30 501	22 510	28 059	25 918	22 968	30 774	26 587	29 882
Households (S.14)	5 524	5 676	6 709	5 482	5 213	5 242	4 973	4 961	5 109	5 117	4 822	5 464
Nonbank financial institutions (S.123+S.124+S.125)	1 371	1 094	924	1 033	481	465	961	6 211	8 775	5 822	4 018	383
Foreign currencies	219 054	216 248	239 996	220 666	249 091	287 565	290 734	239 518	247 863	228 851	379 365	204 949
Local government (S.1311)	63 712	72 943	94 374	91 989	86 144	92 963	89 703	60 205	56 128	46 465	204 245	42 498
Social security funds (S.1313)	10	10	10	6	51	657	647	633	631	614	630	624
Nonfinancial public corporations (S.11001)	82 012	81 396	78 218	70 368	105 534	110 225	109 826	102 451	104 527	90 968	95 496	84 881
Nonfinancial private corporations (S.11002)	60 287	48 781	54 065	44 941	44 619	70 505	78 121	63 543	72 804	77 432	68 957	67 898
Households (S.14)	5 082	5 221	5 013	5 052	5 059	5 331	5 191	5 651	5 916	6 077	6 698	6 687
Nonbank financial institutions (S.123+S.124+S.125)	7 951	7 897	8 316	8 310	7 684	7 884	7 246	7 035	7 857	7 295	3 339	2 361

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)												
Foreign assets	6 426 807	6 584 885	6 660 554	6 785 325	6 759 073	6 958 863	7 285 087	7 496 485	7 589 199	8 162 515	8 090 093	8 006 766
Cash	9 356 552	9 494 762	9 661 071	9 999 502	9 919 047	10 246 132	10 645 501	10 941 281	11 415 641	11 846 196	11 728 346	11 550 903
Deposits	206 771	182 127	190 548	176 993	182 673	203 498	261 695	221 080	172 161	227 847	166 801	171 288
Credits	3 713 872	4 510 460	4 664 589	4 899 752	4 801 469	4 432 711	4 856 116	5 613 272	5 929 679	5 403 053	5 571 946	5 301 305
BGN	5 689	5 699	5 694	8 918	8 947	30 362	31 876	29 433	27 929	39 410	37 683	34 360
Foreign currencies	-	-	403	-	432	3 188	3 387	3 331	3 266	3 675	3 452	2 882
Securities other than shares	5 689	5 699	5 694	8 515	8 515	27 174	28 489	26 102	35 735	34 231	31 478	31 478
BGN	4 473 497	3 879 158	3 875 333	3 886 566	3 935 080	4 578 011	4 561 834	4 180 907	4 232 373	5 224 654	4 919 510	5 044 407
Foreign currencies	-	-	-	-	-	7 970	7 970	10 406	10 406	10 406	9 422	9 452
Shares and other equity	4 473 497	3 879 158	3 875 333	3 886 566	3 935 080	4 578 011	4 561 834	4 180 907	4 232 373	5 224 654	4 919 510	5 044 407
Monetary gold and SDR holdings*	6 094	6 096	6 236	6 310	6 238	6 231	5 852	5 930	5 920	5 979	5 910	5 793
Other	853 416	827 000	831 135	929 060	893 670	889 722	835 579	807 350	959 110	839 531	923 836	909 355
BGN	97 213	84 222	87 536	91 903	90 970	105 597	92 549	83 309	88 269	105 722	102 660	84 395
Foreign currencies	90	19	23	49	58	29	13	13	5	12	8	14
Less: foreign liabilities	97 123	84 203	87 513	91 854	90 912	105 568	92 536	83 296	88 264	105 710	102 652	84 381
Deposits	2 929 745	2 909 877	3 000 517	3 214 177	3 159 974	3 287 269	3 360 414	3 444 796	3 826 442	3 683 681	3 638 253	3 544 137
BGN	316 282	291 949	316 542	351 048	354 885	325 673	403 329	399 499	544 075	426 092	324 700	370 352
Foreign currencies	28 928	28 188	30 307	28 745	45 114	40 672	118 814	116 794	112 234	112 234	77 243	77 648
Credits	287 354	263 761	286 235	322 303	309 771	285 001	284 515	280 133	427 281	313 858	247 577	292 704
BGN	2 559 047	2 554 146	2 617 213	2 795 796	2 734 941	2 854 183	2 836 818	2 928 797	3 128 349	3 082 291	3 128 724	3 002 161
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	2 559 047	2 554 146	2 617 213	2 795 796	2 734 941	2 854 183	2 836 818	2 928 797	3 128 349	3 082 291	3 128 724	3 002 161
Other	54 416	63 782	66 762	67 333	70 148	107 413	120 267	116 500	154 018	175 298	184 829	171 624
BGN	4 007	4 011	4 011	4 019	4 583	4 604	4 625	4 621	4 652	4 595	4 576	4 568
Foreign currencies	50 409	59 771	62 751	63 314	65 565	102 809	115 642	111 879	149 366	170 703	180 253	167 056
NET DOMESTIC ASSETS	1 174 161	1 148 477	1 223 162	1 125 489	989 711	853 328	1 459 541	1 499 051	1 465 841	1 684 352	1 756 240	2 054 499
DOMESTIC CREDIT (S.1)	4 047 808	4 070 786	4 187 617	3 939 295	3 833 091	3 648 992	4 314 275	4 392 032	4 501 755	4 692 100	4 748 139	5 000 588
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 119 459	1 193 346	1 206 156	798 871	709 154	561 711	1 240 380	1 233 459	1 214 081	1 286 725	1 322 347	1 619 441
Central government, net (S.1311)	1 089 881	1 163 788	1 176 603	769 213	676 259	530 735	1 208 800	1 199 834	1 186 829	1 257 356	1 290 517	1 587 650
Claims	3 458 142	3 524 743	3 454 957	3 578 239	3 515 751	3 622 730	3 602 899	3 625 455	3 832 084	3 826 793	3 816 504	3 668 165
Government securities	1 234 870	1 170 766	1 185 477	1 142 079	1 131 895	1 126 317	1 124 772	1 072 109	1 101 620	1 100 016	1 082 616	1 066 526
BGN	748 468	794 417	790 987	762 603	763 796	742 179	742 395	742 395	764 853	791 249	793 683	801 630
Foreign currencies	486 402	376 349	394 490	379 476	368 099	357 141	382 593	329 714	336 767	308 767	288 933	264 896
Credits	2 193 376	2 325 160	2 239 757	2 400 222	2 346 007	2 456 637	2 444 099	2 520 723	2 698 406	2 694 830	2 702 282	2 562 428
BGN	120	136 749	1 848	2 733	3 263	2 953	2 741	3 473	2 746	2 514	2 320	1 500
Foreign currencies	2 193 256	2 188 411	2 237 909	2 397 489	2 342 744	2 453 684	2 441 358	2 517 250	2 695 660	2 692 316	2 699 962	2 560 928
Other	29 896	28 817	29 723	35 938	37 849	39 776	34 028	32 623	32 058	31 947	31 606	39 211
BGN	12 231	13 092	12 301	19 561	20 584	21 895	15 907	16 187	15 553	16 670	16 408	23 660
Foreign currencies	17 665	15 725	17 422	16 377	17 265	17 881	18 121	16 436	16 505	15 277	15 198	15 551
Less: liabilities	2 368 261	2 360 955	2 278 354	2 809 026	2 839 492	3 091 995	2 394 099	2 425 621	2 645 251	2 569 437	2 525 987	2 080 515
Deposits (excl. suspense accounts)	2 353 094	2 343 134	2 260 175	2 780 805	2 804 005	3 046 037	2 359 767	2 390 303	2 605 925	2 533 010	2 483 243	2 016 839
BGN	1 127 584	1 222 268	1 384 577	1 740 533	1 773 680	1 899 119	1 350 427	1 331 455	1 283 473	1 430 569	1 342 118	676 472
Foreign currencies	1 225 510	1 120 866	875 598	1 040 272	1 030 325	1 146 919	1 009 338	1 058 848	1 322 452	1 102 441	1 141 125	1 340 367
Other liabilities	15 167	17 821	18 179	28 221	35 487	45 958	34 334	35 318	39 330	36 427	42 744	63 676
BGN	13 128	14 068	15 052	19 994	21 578	22 751	24 201	26 141	25 306	26 228	26 367	33 676
Foreign currencies	2 039	3 753	3 127	8 227	13 909	23 207	10 133	9 177	14 024	10 199	16 377	30 436
Local government (S.1313)	29 578	29 558	29 553	29 658	32 895	30 976	31 580	33 625	27 252	29 369	31 830	31 791
Securities other than shares	25 972	25 972	26 033	26 111	29 148	29 159	29 699	31 725	25 472	27 294	29 892	29 828
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	25 972	25 972	26 033	26 111	29 148	29 159	29 699	31 725	25 472	27 294	29 892	29 828

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Credits	2 145	1 971	1 798	1 594	1 464	1 498	1 368	1 218	1 108	998	888	778
BGN	2 145	1 971	1 798	1 594	1 464	1 498	1 368	1 218	1 108	998	888	778
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 461	1 615	1 722	1 953	2 283	319	513	682	672	1 077	1 050	1 185
BGN	1	1	1	89	1	143	142	116	120	113	77	51
Foreign currencies	1 460	1 614	1 721	1 864	2 282	176	371	566	552	964	973	1 134
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	2 928 349	2 877 440	2 981 461	3 140 424	3 123 937	3 087 281	3 073 895	3 158 573	3 287 674	3 405 375	3 425 792	3 381 147
Nonfinancial public corporations (S.11001)	375 055	365 208	359 141	363 290	331 859	291 209	246 901	224 132	206 456	203 003	202 995	186 602
Credits	343 290	338 248	327 300	326 633	298 525	265 805	224 233	199 742	179 332	172 009	170 782	160 581
BGN	128 001	125 337	117 489	118 711	106 533	98 016	86 761	79 251	74 259	72 414	69 278	65 028
Foreign currencies	215 289	212 911	209 811	207 922	191 972	167 789	137 472	120 491	105 073	99 595	101 504	95 553
Securities other than shares	19 721	13 566	18 084	22 739	20 020	12 969	13 122	12 924	18 308	21 979	19 891	16 934
BGN	9 997	11 778	15 244	19 768	17 664	12 969	13 122	12 924	18 308	21 979	19 891	16 934
Foreign currencies	9 724	1 788	2 840	2 971	2 356	-	-	-	-	-	-	-
Shares and other equity	9 956	11 296	11 362	11 407	11 497	11 465	8 853	11 057	8 437	8 610	11 411	8 709
BGN	9 956	11 296	11 362	11 407	11 497	11 465	8 853	11 057	8 437	8 610	11 411	8 709
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	2 088	2 098	2 395	2 511	1 817	970	693	409	379	405	911	378
BGN	511	357	415	402	1 206	287	278	295	290	324	827	81
Foreign currencies	1 577	1 741	1 980	2 109	611	683	415	114	89	81	84	297
Nonfinancial private corporations (S.11002)	2 016 615	1 971 369	2 069 490	2 209 916	2 214 235	2 205 157	2 230 565	2 331 754	2 470 240	2 588 380	2 603 467	2 575 482
Credits	1 974 581	1 934 938	2 035 805	2 158 086	2 158 681	2 161 901	2 174 381	2 272 535	2 411 265	2 529 174	2 545 633	2 522 663
BGN	1 061 983	1 090 688	1 145 176	1 160 023	1 181 200	1 211 668	1 246 433	1 271 472	1 335 392	1 414 061	1 443 588	1 462 836
Foreign currencies	912 598	844 250	890 629	998 063	977 481	950 233	927 948	1 001 063	1 075 873	1 115 113	1 102 045	1 059 827
Securities other than shares	14 732	10 086	7 341	25 812	25 290	14 150	29 839	31 036	33 795	33 562	29 550	29 624
BGN	6 830	5 150	3 255	21 747	21 755	9 638	20 581	18 745	18 479	18 471	18 510	18 961
Foreign currencies	7 902	4 936	4 086	4 065	3 535	4 512	9 258	12 291	15 316	15 091	11 040	10 663
Shares and other equity	19 811	18 737	18 529	17 645	20 954	20 919	19 237	19 890	15 945	16 314	18 047	14 432
BGN	19 811	18 737	18 529	17 645	20 954	20 919	19 237	19 890	15 945	16 314	18 047	14 432
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	7 491	7 608	7 815	8 373	9 310	8 187	7 108	8 293	9 244	9 330	10 237	8 763
BGN	3 740	3 401	3 844	3 785	3 833	3 519	3 869	4 152	4 454	4 380	4 459	3 963
Foreign currencies	3 751	4 207	3 971	4 588	5 477	4 668	3 239	4 141	5 199	4 950	5 778	4 800
Households (S.14)	525 656	525 113	537 103	555 490	566 184	574 943	579 931	585 391	592 609	597 269	602 516	600 406
Credits	517 388	516 564	528 061	545 918	557 197	566 333	571 016	576 402	583 412	587 864	593 120	590 909
BGN	509 166	507 725	518 348	535 387	546 239	554 533	558 084	562 709	564 870	568 361	573 188	575 953
Foreign currencies	8 222	8 839	9 713	10 531	11 558	11 800	12 932	13 693	18 542	19 503	19 932	14 956
Other	8 268	8 549	9 042	9 572	8 387	8 610	8 915	9 989	9 194	9 405	9 396	9 497
BGN	8 197	8 485	8 972	9 485	8 280	8 504	8 776	8 822	8 996	9 225	9 212	9 380
Foreign currencies	71	64	70	87	107	106	139	167	198	180	184	117
Nonbank financial institutions (S.123+S.124+S.125)	11 023	15 750	15 727	11 728	11 659	15 972	16 498	17 296	18 363	16 723	16 814	18 657
Credits	10 985	14 930	14 905	11 687	11 616	11 313	11 801	12 576	13 643	11 995	12 016	13 998
BGN	461	662	455	344	540	529	650	1 005	1 274	1 017	1 445	3 894
Foreign currencies	10 524	14 268	14 450	11 343	11 076	10 784	11 151	11 571	12 369	10 978	10 571	10 104
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	4 617	4 641	4 636	4 636	4 640	4 645	4 641
BGN	-	-	-	-	-	4 617	4 641	4 636	4 636	4 640	4 645	4 641
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY

(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Other	38	820	822	41	43	42	56	84	84	88	153	18
Foreign currencies	36	801	802	39	5	3	9	6	6	6	10	15
CAPITAL AND RESERVES												
Equity capital	-2,416,955	-2,462,414	-2,483,578	-2,379,214	-2,414,327	-2,449,593	-2,495,332	-2,537,874	-2,566,749	-2,628,143	-2,673,923	-2,683,714
Reserves	-753,820	-795,793	-801,688	-783,203	-815,403	-818,503	-819,574	-822,241	-834,853	-834,853	-835,853	-836,170
Financial result	-1,238,883	-1,227,810	-1,230,024	-1,306,645	-1,293,004	-1,296,608	-1,333,920	-1,318,169	-1,318,169	-1,327,972	-1,327,972	-1,326,972
OTHER ITEMS (net)												
Interbank accounts (net)	-424,252	-438,811	-451,866	-289,366	-305,920	-343,766	-379,150	-409,834	-413,727	-459,370	-510,257	-520,572
BGN	-456,692	-459,895	-480,877	-434,592	-429,053	-346,071	-372,715	-355,107	-469,165	-379,605	-317,976	-207,375
Foreign currencies	-137,559	-139,604	-167,698	-152,891	-180,658	-151,897	-191,165	-166,343	-204,144	-211,030	-189,896	-185,264
Other assets and liabilities (net)	-90,164	-102,597	-96,399	-92,626	-65,578	-60,825	-69,913	-39,958	-40,050	-38,568	-22,515	-22,117
BGN	-410,131	-393,549	-383,363	-379,667	-354,513	-319,752	-339,686	-337,858	-382,651	-300,607	-273,618	-132,949
Foreign currencies	-500,104	-501,601	-484,797	-481,682	-443,482	-440,133	-465,127	-478,337	-519,376	-443,391	-406,254	-262,708
Accounts between BNB and CBs	89,973	108,052	101,434	102,015	88,969	120,381	125,441	140,479	136,725	142,784	132,636	129,579
BGN	181,162	175,855	166,583	190,592	171,696	186,403	185,049	189,052	157,680	170,600	168,053	77,955
Foreign currencies	86,716	81,398	72,088	95,540	76,578	96,602	91,424	98,053	66,303	79,280	76,909	19,337
	94,446	94,457	94,495	95,052	95,118	89,801	93,625	90,999	91,377	91,320	91,144	58,618
BROAD MONEY M3												
MONEY M1	7,600,968	7,733,362	7,883,716	7,910,814	7,748,784	7,812,191	8,731,315	8,995,536	9,055,040	9,846,867	9,846,333	10,061,265
Monetary outside banks	3,133,345	3,181,210	3,211,430	3,104,762	2,895,304	3,057,946	3,444,442	3,546,810	3,541,142	3,555,651	3,610,562	3,976,287
Demand deposits (BGN)	1,860,733	1,865,436	1,824,984	1,903,457	1,818,283	1,875,577	2,057,254	2,082,861	2,111,078	2,067,562	2,075,774	2,374,112
Local government (S.1313)	1,272,612	1,315,774	1,386,446	1,201,305	1,077,021	1,182,369	1,387,188	1,463,949	1,430,064	1,488,089	1,534,788	1,602,175
Social security funds (S.1314)	68,123	64,624	78,331	72,504	73,948	71,444	79,609	71,593	71,524	81,164	93,356	64,507
Nonfinancial public corporations (S.11001)	206,757	235,336	254,733	82,452	39,627	99,498	203,872	231,394	190,192	220,046	258,448	279,038
Nonfinancial private corporations (S.11002)	308,946	345,255	399,167	379,471	294,064	286,760	304,700	310,311	288,231	306,233	322,203	323,050
Households (S.14)	553,979	535,374	517,711	527,386	534,835	580,911	644,368	684,524	712,898	718,667	689,172	741,343
Nonbank financial institutions (S.123+S.124+S.125)	105,087	107,397	112,070	117,924	112,104	120,256	130,721	134,794	139,062	142,703	151,543	170,221
Quasi-money	29,720	27,788	24,434	21,568	22,443	23,500	23,953	24,333	22,157	19,276	20,066	24,014
Time deposits (BGN)	7,230,477	7,342,424	7,450,358	7,455,736	7,327,693	7,415,400	8,283,351	8,560,319	8,548,165	9,426,094	9,365,332	9,543,333
Local government (S.1313)	4,097,132	4,161,224	4,238,928	4,350,994	4,432,389	4,357,454	4,840,909	5,013,509	5,047,023	5,870,443	5,754,770	5,572,046
Social security funds (S.1314)	939,874	960,418	926,841	965,692	988,801	978,499	1,354,662	1,389,049	1,375,062	1,335,366	1,278,250	1,250,629
Nonfinancial public corporations (S.11001)	93	99	112	124	137	2,622	2,588	5,697	7,592	7,592	7,193	7,193
Nonfinancial private corporations (S.11002)	124,218	126,406	95,340	127,003	160,627	146,624	280,019	280,028	281,560	281,870	282,171	282,465
Households (S.14)	56,231	64,263	62,072	68,819	64,164	67,671	85,224	103,250	102,243	106,606	106,348	89,691
Nonbank financial institutions (S.123+S.124+S.125)	702,536	717,314	717,957	712,433	704,765	701,847	703,002	704,269	701,633	703,825	704,497	703,554
Savings deposits of households (S.14) in BGN	56,796	52,336	51,360	57,313	59,108	59,735	55,957	56,004	45,572	47,778	48,381	62,960
Foreign currency deposits	393,095	405,539	406,322	407,947	404,449	409,596	417,971	426,788	427,062	427,440	432,731	452,241
Demand	2,764,163	2,795,267	2,905,765	2,977,355	3,039,139	2,969,359	3,068,276	3,197,672	3,244,899	4,107,137	4,043,789	3,869,176
Local government (S.1313)	796,391	807,980	881,466	865,602	882,996	835,021	908,007	916,305	896,652	953,538	856,909	821,177
Social security funds (S.1314)	613	714	703	730	727	687	944	926	939	1,117	904	1,177
Nonfinancial public corporations (S.11001)	177,883	198,027	262,409	234,826	222,840	210,412	4,143	4,032	3,559	2,014	2,434	1,592
Nonfinancial private corporations (S.11002)	413,087	408,686	416,444	420,404	446,276	421,671	484,274	470,225	496,514	538,460	475,272	411,330
Households (S.14)	191,441	188,516	188,935	198,549	202,664	191,261	195,062	204,624	204,945	212,688	207,312	204,540
Nonbank financial institutions (S.123+S.124+S.125)	13,367	12,037	12,975	11,093	10,489	10,990	9,515	14,420	5,789	8,853	7,875	5,618
Time	1,552,034	1,569,691	1,599,941	1,669,934	1,718,303	1,701,039	1,707,360	1,807,032	1,863,098	2,649,830	2,690,692	2,557,991
Local government (S.1313)	1	3	1	3	4	14,318	15,094	15,534	15,638	16,238	15,919	6,252
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	127,858	134,282	131,144	120,205	154,714	145,609	89,090	96,465	113,461	799,268	812,629	797,931
Nonfinancial private corporations (S.11002)	168,196	152,428	143,620	155,734	170,726	159,779	183,854	193,525	195,010	201,677	214,764	154,420
Households (S.14)	1,186,042	1,214,543	1,251,721	1,319,258	1,314,639	1,306,155	1,365,235	1,446,024	1,496,071	1,585,092	1,598,941	1,555,981
Nonbank financial institutions (S.123+S.124+S.125)	69,937	68,435	73,455	74,734	78,220	75,978	54,087	55,484	42,918	47,555	48,439	43,407
Savings deposits of households (S.14) in foreign currencies	415,738	417,596	424,358	441,819	437,840	433,299	452,909	474,335	485,149	503,769	496,188	490,008

(continued)

1.3.2. MONETARY SURVEY
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	7 600 968	7 733 362	7 883 716	7 910 814	7 748 784	7 812 191	8 731 315	8 995 536	9 055 040	9 846 867	9 846 333	10 061 265
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	1 001	1 148	97	182	182	182	182	171	165	2 160	3 174	4 149
Nonfinancial private corporations (S.11002)	2	-	1 512	1 444	445	182	182	182	182	18	18	15 774
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	261	257	253	248	244	240	235	231	241	237	233	343
Foreign currencies	2 540	3 728	3 513	3 153	96	606	639	720	761	802	1 340	45 413
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	2 140	3 359	3 104	2 776	10	473	448	421	391	432	1 307	45 381
Households (S.14)	32	32	32	32	32	32	32	32	32	32	32	32
Nonbank financial institutions (S.123+S.124+S.125)	368	337	377	345	54	101	159	267	338	338	338	1
Restricted deposits	366 687	385 795	427 983	450 031	420 124	395 581	444 726	433 913	465 526	417 556	476 236	447 253
BGN	143 881	178 679	193 584	184 063	184 081	163 732	199 198	213 317	222 423	212 953	267 882	244 469
Central government (S.1311)	71 336	75 694	80 801	78 291	81 289	76 080	95 788	105 572	112 223	112 897	121 644	121 743
Local government (S.1313)	4 534	4 148	4 418	5 807	5 734	6 559	6 286	7 465	7 455	8 028	10 071	10 892
Social security funds (S.1314)	28	1 472	3 119	1 266	706	191	10 980	13 404	15 520	18 114	20 715	17 705
Nonfinancial public corporations (S.11001)	34 764	35 822	45 378	44 474	43 648	33 098	34 107	33 731	32 986	26 553	59 183	38 068
Nonfinancial private corporations (S.11002)	27 675	55 276	53 323	47 403	45 445	41 276	41 938	42 304	43 903	37 413	45 229	45 962
Households (S.14)	5 128	5 128	5 190	4 862	5 451	4 923	4 804	5 561	4 965	4 637	5 224	5 098
Nonbank financial institutions (S.123+S.124+S.125)	416	1 139	1 355	1 960	1 808	1 605	5 295	5 280	5 371	5 311	5 816	5 001
Foreign currencies	222 806	207 116	234 399	265 968	236 043	231 849	245 528	220 596	243 103	204 603	208 354	202 784
Local government (S.1311)	45 559	47 343	73 290	104 456	78 521	77 868	96 290	78 902	54 557	63 325	69 680	58 703
Social security funds (S.1314)	629	632	642	654	649	642	649	659	986	976	873	876
Nonfinancial public corporations (S.11001)	64 058	64 125	62 303	64 285	61 733	69 540	74 481	73 701	72 606	54 484	61 172	83 451
Nonfinancial private corporations (S.11002)	103 487	85 900	90 610	88 332	87 240	75 366	65 103	57 058	104 703	75 533	67 107	51 106
Households (S.14)	6 877	7 092	6 749	7 236	6 939	6 647	7 530	7 889	8 104	8 741	8 692	7 884
Nonbank financial institutions (S.123+S.124+S.125)	2 196	2 024	805	1 005	961	1 786	1 475	2 387	2 147	1 544	830	764

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.2. MONETARY SURVEY

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.0463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
NET FOREIGN ASSETS (S.2)															
Foreign assets	8 020 771	8 024 515	8 045 355	7 977 629	8 152 518	8 316 452	8 200 044	8 245 775	8 043 816	8 225 913	8 708 123	9 201 271	8 818 951	8 685 941	8 603 888
Cash	11 431 662	11 416 155	11 859 599	11 424 193	11 772 537	12 043 060	11 745 488	11 590 649	11 506 592	11 577 244	12 040 861	12 653 230	12 143 866	11 908 324	11 952 632
Deposits	180 497	172 497	176 768	147 160	186 459	186 459	229 199	233 076	226 612	210 370	243 081	568 043	358 056	294 943	237 940
Credits	5 145 831	5 594 961	5 844 389	5 370 482	4 655 314	5 146 724	5 451 696	5 170 554	5 149 127	5 373 534	5 313 795	5 106 035	4 775 970	4 827 494	4 553 517
BGN	38 316	38 378	42 438	41 672	41 326	32 675	30 193	40 373	39 885	40 262	40 511	45 960	48 034	35 904	36 504
Foreign currencies	5 320	5 006	5 020	5 019	4 888	5 767	16 965	17 695	17 649	17 975	17 922	18 245	18 229	18 128	17 951
Securities other than shares	32 996	33 372	37 418	36 663	36 307	27 807	24 426	23 408	22 236	22 287	22 589	27 715	29 805	17 776	18 553
BGN	5 157 827	4 962 672	4 750 804	4 874 669	5 858 872	5 514 751	5 009 049	5 216 573	5 196 347	5 011 924	5 598 278	6 094 096	5 997 049	5 851 840	6 130 449
Foreign currencies	9 452	9 550	9 550	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248
Shares and other equity	5 148 375	4 953 122	4 741 254	4 865 119	5 849 624	5 505 503	5 009 049	5 216 573	5 196 347	5 011 924	5 598 278	6 094 096	5 997 049	5 851 840	6 130 449
Monetary gold and SDR holdings*	5 791	5 796	5 842	5 786	5 786	5 862	5 723	5 658	4 994	4 995	5 003	5 188	5 202	5 206	7 375
Other	85 774	81 189	101 922	107 215	126 113	135 265	100 259	102 770	88 776	88 353	79 782	94 953	103 065	121 194	147 802
BGN	11	12	10	12	16	12	19	34	38	12	13	94	76	73	94
Foreign currencies	85 763	81 177	101 912	107 203	126 097	135 253	100 240	102 736	88 748	88 341	79 769	94 859	102 989	121 121	147 708
Less: foreign liabilities	3 410 891	3 391 640	3 814 244	3 446 564	3 620 019	3 726 608	3 485 444	3 344 874	3 462 776	3 351 331	3 332 738	3 451 959	3 324 915	3 312 383	3 348 744
Deposits	351 905	349 064	551 092	349 269	345 510	349 461	302 957	272 884	336 524	371 067	363 391	455 685	345 585	307 944	332 934
BGN	82 104	78 929	109 376	106 158	102 007	103 046	79 246	77 097	75 669	72 521	74 307	76 379	73 404	77 510	77 510
Foreign currencies	269 801	270 135	441 716	243 111	243 503	246 415	223 711	195 787	240 855	298 546	289 084	359 306	272 181	229 225	255 424
Credits	2 900 790	2 879 342	3 078 237	2 891 151	3 003 486	3 114 914	2 957 942	2 833 935	2 825 917	2 747 705	2 724 023	2 725 914	2 682 871	2 701 092	2 674 870
BGN	2 900 790	2 879 342	3 078 237	2 891 151	3 003 486	3 114 914	2 957 942	2 833 935	2 825 917	2 747 705	2 724 023	2 725 914	2 682 871	2 701 092	2 674 870
Foreign currencies	-	-	-	-	-	-	-	-	2 667	2 667	2 667	2 667	2 667	2 667	2 667
Debt securities issued	-	-	-	-	-	-	-	-	2 823 250	2 745 038	2 721 352	2 723 247	2 680 204	2 688 425	2 672 203
Other	158 196	163 234	184 915	206 144	271 023	262 233	224 545	238 055	300 335	232 559	245 324	290 360	296 459	303 347	330 183
BGN	4 583	4 577	4 600	4 615	4 454	4 485	4 525	4 534	4 575	4 614	4 645	4 603	4 472	4 477	4 489
Foreign currencies	153 613	158 657	180 315	201 529	266 569	257 748	220 020	233 521	295 760	227 945	240 679	285 757	291 987	298 870	325 694
NET DOMESTIC ASSETS	2 154 791	2 252 342	2 355 775	2 110 387	2 335 248	2 274 723	2 335 248	2 274 723	2 335 248	2 335 248	2 335 248	2 335 248	2 335 248	2 335 248	2 335 248
DOMESTIC CREDIT (S.1)	5 066 540	5 228 007	5 458 721	4 882 863	5 091 208	5 166 976	5 580 617	5 650 148	5 057 162	5 920 822	5 759 445	6 204 662	6 512 649	6 648 539	6 789 213
CLAIMS ON GENERAL GOVERNMENT (S.13)	1 688 649	1 821 998	1 935 238	1 253 362	1 363 817	1 365 675	1 686 326	1 718 710	2 019 067	1 764 260	1 436 152	1 737 782	1 983 909	2 064 933	2 075 116
Central government, net (S.13.11)	1 656 769	1 788 212	1 901 405	1 218 017	1 331 095	1 331 420	1 661 210	1 683 600	1 984 831	1 726 933	1 398 527	1 696 899	1 942 421	2 023 494	2 032 713
Claims	3 544 624	3 506 228	3 741 113	3 578 572	3 697 696	3 819 442	3 683 469	3 564 507	3 686 420	3 677 926	3 763 773	3 680 826	3 669 158	3 741 126	3 774 635
Government securities	1 045 556	1 022 525	1 077 328	1 071 408	1 087 850	1 096 279	1 114 698	1 091 459	1 134 366	1 155 037	1 261 514	1 336 437	1 375 691	1 401 989	1 462 279
BGN	787 685	768 497	789 610	790 772	781 095	805 117	822 361	820 404	843 396	856 156	865 645	906 731	973 296	969 949	995 076
Foreign currencies	257 871	254 028	287 718	280 636	306 755	291 162	291 737	271 055	290 970	298 881	395 869	429 706	402 395	432 049	467 203
Credits	2 472 360	2 455 931	2 632 191	2 489 488	2 587 818	2 697 464	2 554 433	2 456 140	2 531 424	2 504 762	2 479 807	2 316 170	2 280 125	2 233 062	2 291 993
BGN	1 500	1 460	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479	1 479
Foreign currencies	2 470 860	2 451 471	2 628 012	2 485 809	2 586 428	2 694 724	2 551 743	2 453 825	2 529 522	2 503 172	2 477 119	2 314 570	2 278 525	2 320 262	2 288 743
Other	26 708	27 772	31 594	17 676	22 028	25 699	14 938	16 908	20 630	18 127	22 452	28 219	13 342	16 066	20 363
BGN	12 698	13 550	16 824	15 375	18 820	22 158	13 889	15 730	18 732	14 996	18 953	23 750	11 321	13 626	16 885
Foreign currencies	14 010	14 222	14 770	2 301	3 208	3 541	1 049	1 178	1 898	3 131	3 499	4 469	2 021	2 440	3 478
Less: liabilities	1 887 855	1 718 016	1 839 708	2 360 555	2 488 022	2 022 259	2 022 259	1 880 997	1 701 589	1 950 993	2 365 246	1 983 927	1 726 737	1 717 922	1 741 922
Deposits (excl. suspense accounts)	1 852 859	1 682 878	1 794 849	2 319 488	2 325 109	2 441 002	1 980 846	1 839 577	1 659 125	1 906 964	2 329 234	1 944 258	1 697 807	1 673 287	1 697 886
BGN	566 473	568 274	560 171	775 694	803 258	761 942	836 445	817 242	692 722	849 365	809 200	625 894	404 527	333 596	333 597
Foreign currencies	1 266 386	1 114 604	1 238 678	1 543 794	1 521 851	1 679 090	1 144 401	1 022 335	966 403	1 059 399	1 520 394	1 318 364	1 293 280	1 339 691	1 365 489
Other liabilities	34 996	35 138	42 859	41 067	41 492	47 020	41 413	41 330	42 464	44 029	36 012	39 669	28 930	44 036	44 036
BGN	26 389	28 519	30 125	31 764	31 576	33 117	34 758	35 287	35 954	36 914	28 584	33 270	21 784	38 370	37 823
Foreign currencies	8 607	6 619	12 734	9 303	9 916	6 655	6 043	6 043	6 510	7 428	6 399	7 146	7 146	5 975	6 213
Local government (S.13.13)	31 880	33 786	33 853	35 345	32 722	34 255	35 116	35 110	34 236	37 327	37 625	40 883	41 488	41 488	42 403
Securities other than shares	29 861	31 653	31 748	32 968	30 438	33 956	34 565	34 004	33 062	36 111	35 831	35 772	36 438	36 110	36 713
BGN	29 861	31 653	31 748	32 968	30 438	33 956	34 565	34 004	33 062	36 111	35 831	35 772	36 438	36 110	36 713
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Credits	668	556	628	316	184	98	161	500	356	195	560	3 787	3 466	3 550	3 693
BGN	668	556	628	316	184	98	161	500	356	195	560	3 787	3 466	3 550	3 693
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 351	1 577	1 477	2 061	2 100	201	390	606	818	1 021	1 234	1 324	1 584	1 779	1 997
BGN	52	44	1	4	3	-	-	-	-	-	-	-	18	13	-
Foreign currencies	1 299	1 533	1 476	2 057	2 097	201	390	606	818	1 021	1 234	1 324	1 566	1 766	1 997
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	3 397 891	3 406 009	3 323 463	3 629 301	3 727 391	3 801 301	3 884 291	3 931 438	4 038 095	4 156 562	4 323 293	4 466 880	4 528 740	4 583 606	4 714 097
Nonfinancial public corporations (S.11001)	179 432	194 063	200 176	198 866	201 925	209 187	219 215	202 562	195 635	178 011	178 695	202 560	214 841	206 906	277 277
Credits	148 551	155 119	159 861	159 942	161 969	168 971	178 448	164 657	157 534	141 939	142 739	169 764	183 396	175 571	180 510
BGN	63 505	69 816	75 338	82 214	83 743	94 868	108 759	99 343	93 783	94 464	92 009	90 099	106 629	107 459	115 977
Foreign currencies	85 046	85 303	84 523	77 728	78 226	74 103	69 689	65 314	63 751	47 475	50 730	79 665	76 967	68 112	64 533
Securities other than shares	21 598	25 163	26 356	26 889	27 870	28 120	28 521	25 732	25 864	24 033	23 964	20 824	19 290	19 490	19 748
BGN	21 598	25 163	26 356	26 889	27 870	28 120	28 521	25 732	25 864	24 033	23 964	20 824	19 290	19 490	19 748
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	8 670	13 231	13 294	11 690	11 668	11 725	11 864	11 786	11 735	11 702	11 697	11 631	11 631	11 623	76 753
BGN	8 670	13 231	13 294	11 690	11 668	11 725	11 864	11 786	11 735	11 702	11 697	11 631	11 631	11 623	76 753
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	285	212	267	233	262	308	306	317	435	337	295	341	324	222	266
BGN	328	338	398	112	156	63	76	70	67	38	41	24	65	37	49
Foreign currencies	2 065 430	2 591 381	2 664 778	2 735 943	2 794 101	2 825 737	2 869 567	2 909 274	2 999 119	3 118 086	3 251 200	3 361 062	3 409 824	3 457 097	3 495 121
Nonfinancial private corporations (S.11002)	2 351 783	2 335 003	2 605 102	2 677 035	2 738 053	2 773 426	2 819 808	2 865 242	2 940 418	3 080 156	3 207 756	3 320 726	3 370 833	3 412 662	3 451 348
Credits	1 301 090	1 477 402	1 304 176	1 367 956	1 362 489	1 379 838	1 366 361	1 373 284	1 379 036	1 808 762	1 841 725	1 871 573	1 857 370	1 851 326	1 857 868
BGN	1 050 693	1 057 601	1 100 926	1 109 079	1 175 564	1 193 588	1 154 447	1 133 958	1 181 382	1 271 394	1 366 031	1 449 153	1 513 463	1 561 336	1 593 480
Securities other than shares	30 643	32 021	31 664	29 037	28 526	27 525	20 579	15 651	13 415	13 399	14 948	10 256	6 084	9 543	10 981
BGN	20 063	21 935	20 830	20 830	20 790	19 758	15 038	13 033	12 773	11 396	10 905	6 060	3 973	5 131	5 064
Foreign currencies	10 580	10 086	9 709	8 207	7 736	7 767	5 541	2 618	642	2 003	4 043	4 196	2 061	4 412	5 917
Shares and other equity	14 103	15 046	18 002	19 811	16 873	13 554	17 791	17 520	13 784	13 653	15 674	18 179	19 336	20 979	16 468
BGN	14 103	15 046	18 002	19 811	16 873	13 554	17 791	17 520	13 784	13 653	15 674	18 179	19 336	20 979	16 468
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	8 901	9 311	10 010	10 060	10 649	11 232	11 389	10 861	11 502	10 878	12 822	11 901	13 621	13 913	16 324
BGN	4 934	4 727	5 126	5 187	5 069	5 102	5 674	5 891	6 451	6 258	7 506	7 182	8 063	7 855	9 133
Foreign currencies	3 967	4 584	4 884	4 873	5 580	6 130	5 715	4 970	5 051	4 620	5 316	4 719	5 558	6 058	7 191
Households (S.14)	596 865	603 468	641 769	676 881	711 679	742 596	771 406	796 136	815 761	838 638	860 123	873 497	876 042	891 887	914 748
Credits	586 947	593 469	631 141	666 555	701 014	731 756	761 208	785 762	804 253	828 087	848 969	861 765	864 317	879 057	900 748
BGN	571 725	577 713	613 505	647 614	679 902	709 340	737 284	760 386	777 651	799 527	819 389	830 073	831 503	844 488	865 050
Foreign currencies	15 222	15 756	17 636	18 941	21 112	22 416	23 924	25 376	26 602	28 500	29 580	31 692	32 814	34 569	35 882
Other	9 918	9 999	10 626	10 326	10 665	10 840	10 198	10 374	11 508	10 551	11 154	11 732	12 830	13 816	15 812
BGN	9 815	9 889	10 502	10 192	10 514	10 677	10 030	10 183	11 279	10 312	11 018	11 582	12 617	13 694	15 694
Foreign currencies	103	110	126	134	151	163	168	191	229	239	136	150	174	213	122
Nonbank financial institutions (S.123+S.124+S.125)	16 164	17 097	16 740	17 811	19 686	23 781	24 103	23 466	27 580	21 827	33 275	29 761	28 033	27 716	26 951
Credits	11 531	12 448	12 080	13 162	13 626	17 729	16 560	15 926	20 029	14 267	25 717	22 372	20 659	20 337	19 577
BGN	1 457	2 357	1 825	2 316	2 370	4 899	4 161	4 081	8 208	2 074	7 509	8 129	13 448	12 834	15 127
Securities other than shares	10 074	10 091	10 255	10 846	11 256	12 830	12 399	11 845	11 821	12 193	18 208	14 243	7 211	7 503	4 450
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	4 618	4 618	4 623	4 623	6 041	6 041	7 524	7 524	7 537	7 537	7 535	7 354	7 353	7 353	7 353
BGN	4 618	4 618	4 623	4 623	6 041	6 041	7 524	7 524	7 537	7 537	7 535	7 354	7 353	7 353	7 353
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.2. MONETARY SURVEY

(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Other															
BGN															
Foreign currencies															
CAPITAL AND RESERVES															
Equity capital															
Reserves															
Financial result															
OTHER ITEMS (net)															
Interbank accounts (net)															
BGN															
Foreign currencies															
Other assets and liabilities (net)															
BGN															
Foreign currencies															
Accounts between BNB and CBs															
BGN															
Foreign currencies															
BROAD MONEY M3															
MONEY M1															
Equity outside banks															
Demand deposits (BGN)															
Local government (S.1313)															
Social security funds (S.1314)															
Nonfinancial public corporations (S.11001)															
Nonfinancial private corporations (S.11002)															
Households (S.14)															
Nonbank financial institutions (S.123+S.124+S.125)															
MONEY M2 (M1 + quasi-money)															
Quasi-money															
Time deposits (BGN)															
Local government (S.1313)															
Social security funds (S.1314)															
Nonfinancial public corporations (S.11001)															
Nonfinancial private corporations (S.11002)															
Households (S.14)															
Nonbank financial institutions (S.123+S.124+S.125)															
Savings deposits of households (S.14) in BGN															
Foreign currency deposits															
Demand															
Local government (S.1313)															
Social security funds (S.1314)															
Nonfinancial public corporations (S.11001)															
Nonfinancial private corporations (S.11002)															
Households (S.14)															
Nonbank financial institutions (S.123+S.124+S.125)															
Time															
Local government (S.1313)															
Social security funds (S.1314)															
Nonfinancial public corporations (S.11001)															
Nonfinancial private corporations (S.11002)															
Households (S.14)															
Nonbank financial institutions (S.123+S.124+S.125)															
Time															
Local government (S.1313)															
Social security funds (S.1314)															
Nonfinancial public corporations (S.11001)															
Nonfinancial private corporations (S.11002)															
Households (S.14)															
Nonbank financial institutions (S.123+S.124+S.125)															
Savings deposits of households (S.14) in foreign currencies															

(continued)

1.3.2. MONETARY SURVEY
(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
MONEY M3 (M2+ debt securities issued, credits and restricted deposits)	10 175 562	10 276 857	10 401 130	10 088 216	10 374 669	10 651 700	10 984 871	11 107 183	11 318 539	11 383 267	11 673 052	12 600 142	12 513 546	12 516 886	12 503 056
Debt securities issued	-	-	-	-	-	-	-	6 341	6 341	6 341	6 341	6 341	6 341	6 341	6 341
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	6 341	6 341	6 341	6 341	6 341	6 341	6 341	6 341
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	196	196	196	196	196	196	196	196
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions (S.123+S.124+S.125)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	8 160	6 458	3 359	9 275	18 553	16 869	17 062	17 103	16 588	14 880	6 145	6 145	6 145	6 331	6 331
BGN	3 911	5 049	1 971	7 913	17 378	16 514	16 710	16 755	14 073	13 828	11 833	27 151	24 490	29 974	40 567
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	3 327	3 321	1 600	4 881	10 976	10 101	10 308	10 288	10 282	10 031	6 531	8 175	5 138	5 138	3 118
Nonfinancial public corporations (S.11001)	246	1 393	42	2 707	6 042	6 057	6 051	6 120	3 448	3 459	4 974	18 438	18 865	24 825	37 437
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	338	335	329	325	360	356	351	347	343	338	328	538	487	11	12
Nonbank financial institutions (S.123+S.124+S.125)	4 249	1 409	1 388	1 362	1 175	355	352	348	2 515	1 052	1 094	27 400	19 458	14 312	11 388
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations (S.11002)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households (S.14)	4 217	1 377	1 356	1 330	1 143	323	320	316	2 405	901	904	26 912	18 904	14 244	10 562
Nonbank financial institutions (S.123+S.124+S.125)	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
Restricted deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	391 273	406 490	420 366	416 936	421 387	426 659	419 024	400 882	408 308	420 911	486 764	438 454	427 950	397 771	356 699
Central government (S.1311)	230 702	236 813	249 848	249 376	237 019	245 241	236 657	232 591	243 823	252 424	284 140	260 251	259 319	251 673	207 171
Local government (S.1313)	110 530	110 675	114 831	110 510	115 357	118 098	115 472	122 710	131 437	138 180	147 894	125 230	122 574	119 938	83 146
Social security funds (S.1314)	11 212	11 962	12 525	13 424	13 471	13 806	13 369	13 836	15 271	16 195	14 739	14 417	17 305	16 998	17 063
Nonfinancial public corporations (S.11001)	30 622	33 465	37 171	40 735	26 256	21 901	14 696	15 012	16 153	15 043	12 121	13 328	13 882	18 553	22 677
Nonfinancial private corporations (S.11002)	26 468	23 225	24 686	24 700	25 554	30 907	28 943	27 448	26 296	29 350	31 233	24 143	23 848	25 370	24 594
Households (S.14)	40 647	46 073	49 342	42 798	43 130	43 333	41 099	33 986	34 387	35 103	58 405	62 800	57 657	47 642	41 310
Nonbank financial institutions (S.123+S.124+S.125)	5 225	5 667	5 712	9 219	5 824	5 445	5 150	5 327	5 339	5 045	4 833	6 316	6 515	5 425	5 399
Foreign currencies	5 998	5 746	5 581	7 990	7 427	7 427	17 928	14 272	14 940	13 508	14 915	14 017	15 538	17 747	12 982
BGN	160 571	169 677	170 518	167 560	184 368	181 418	182 367	168 291	164 485	168 487	202 624	178 203	168 631	146 098	149 528
Central government (S.1311)	29 929	32 306	31 626	32 565	32 944	32 975	33 760	32 293	31 362	30 896	30 276	28 387	40 949	26 120	25 939
Local government (S.1313)	893	872	970	972	983	965	965	952	933	924	584	609	615	610	693
Social security funds (S.1314)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations (S.11001)	71 590	67 417	65 017	64 561	67 642	65 434	62 392	54 694	52 545	51 244	55 429	53 858	51 193	46 955	46 606
Nonfinancial private corporations (S.11002)	49 948	60 752	64 222	60 756	68 846	72 098	75 162	66 151	65 646	70 887	102 430	81 936	62 129	58 684	58 773
Households (S.14)	7 805	7 922	8 254	8 280	9 304	9 172	9 137	8 770	9 053	9 303	8 863	8 990	8 900	9 011	9 422
Nonbank financial institutions (S.123+S.124+S.125)	406	408	429	426	4 649	774	951	5 431	4 946	5 233	5 042	4 522	4 845	4 718	8 095

* Reserve position in the IMF included.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
ASSETS													
FOREIGN ASSETS													
Cash	307 232	306 581	326 146	337 713	366 627	487 642	524 347	673 071	739 650	826 716	886 113	1 200 499	1 557 927
Deposits	154 000	139 354	135 840	123 090	135 993	209 483	203 096	265 386	302 249	332 722	351 762	512 937	710 570
Securities other than shares	93	96	28	30	52	52	53	62	66	72	80	136	190
Shares and other equity	81 786	65 426	61 110	46 511	50 758	80 676	79 631	78 338	100 858	95 335	105 724	154 278	206 778
Monetary gold and SDR holdings*	27 167	28 386	29 344	30 409	34 494	56 722	47 091	72 201	77 930	88 729	92 452	134 980	188 025
Other	16 237	16 237	16 237	16 237	16 237	16 238	16 238	16 238	16 238	16 238	16 238	16 238	16 238
	27 413	27 952	27 818	28 575	33 005	53 011	57 547	69 257	72 252	84 060	85 831	125 278	179 403
	1 304	1 256	1 303	1 328	1 467	2 784	2 536	2 284	4 948	11 908	12 624	18 037	25 109
CLAIMS ON COMMERCIAL BANKS													
Deposits	43 383	44 458	51 673	58 294	67 655	94 094	105 171	119 073	117 490	132 600	153 216	185 154	238 758
BGN	26 330	27 852	35 367	45 580	54 759	75 632	83 722	88 398	90 374	95 440	54 453	64 433	72 908
Foreign currencies	11 419	12 964	20 401	29 176	36 312	46 541	52 937	51 180	51 179	54 379	8 621	8 625	12
Credits	14 911	14 888	14 966	16 404	18 447	29 091	30 785	37 218	39 195	41 061	45 832	55 808	72 896
BGN	13 774	15 029	14 642	10 679	10 899	16 470	19 480	28 690	25 134	35 150	96 779	118 706	163 879
Foreign currencies	9 548	10 083	9 811	5 801	5 794	8 578	11 676	19 891	16 093	22 862	84 473	92 484	123 387
Shares and other equity	4 226	4 946	4 831	4 878	5 105	7 892	7 804	8 799	9 041	12 288	12 306	26 222	40 492
BGN	1 469	1 469	1 469	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838
Foreign currencies	1 469	1 469	1 469	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838
Other	1 810	108	195	197	159	154	131	147	144	172	146	177	133
BGN	1 810	108	195	197	159	154	131	147	144	172	146	177	133
Foreign currencies													
CLAIMS ON GENERAL GOVERNMENT													
Central government	76 610	84 602	81 270	86 511	77 630	80 921	87 145	137 734	148 821	164 535	161 872	231 234	339 596
Government securities	76 610	84 602	81 270	86 511	77 630	80 921	87 145	137 734	148 821	164 535	161 872	231 234	339 596
BGN	50 558	53 300	48 217	48 707	46 075	53 616	57 089	95 217	106 553	123 497	113 784	183 424	201 535
Foreign currencies	50 558	53 300	48 217	48 707	46 075	53 616	57 089	95 217	106 553	97 129	82 456	120 774	86 614
Credits	26 052	31 302	33 053	37 804	31 555	27 305	30 056	42 517	42 268	26 368	31 328	62 650	114 921
BGN	26 052	31 302	33 053	37 804	31 555	27 305	30 056	42 517	42 268	41 038	48 088	47 810	138 061
Foreign currencies										41 038	48 088	47 810	138 061
Other													
BGN													
Foreign currencies													
Social security funds													
Credits													
BGN													
Foreign currencies													
Other													
BGN													
Foreign currencies													
CLAIMS ON NONGOVERNMENT SECTOR													
Nonfinancial public corporations	280	280	280	284	289	289	289	289	289	304	431	537	525
Credits	276	276	276	276	276	276	276	276	276	291	418	524	512
BGN													
Foreign currencies													
Shares and other equity	276	276	276	276	276	276	276	276	276	291	418	524	512
BGN	276	276	276	276	276	276	276	276	276	291	418	524	512
Foreign currencies													
Other													
BGN													
Foreign currencies													

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB
(continued)

(thousand BGN)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	4	4	4	4	8	13	13	13	13	13	13	13	13
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	4	4	4	4	8	13	13	13	13	13	13	13	13
BGN	4	4	4	4	8	13	13	13	13	13	13	13	13
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	4 607	4 624	4 763	4 909	4 955	5 086	5 431	6 619	6 704	7 112	7 399	8 835	19 926
OTHER ASSETS	28 352	33 263	52 320	64 625	80 105	97 819	123 215	143 970	164 097	189 443	211 433	261 802	248 552
BGN	27 787	33 263	52 320	64 625	80 105	97 819	123 215	143 970	164 097	189 443	211 433	261 802	750
Foreign currencies	565	-	-	-	-	-	-	-	-	-	-	-	247 802
LIABILITIES	307 232	306 581	326 146	337 713	366 627	487 642	524 347	673 071	739 650	826 716	886 113	1 200 499	1 557 927
RESERVE MONEY	128 863	115 640	114 431	111 277	113 296	117 093	130 264	142 643	156 717	163 889	161 892	192 971	247 180
Money in circulation	68 649	61 429	63 001	62 710	66 191	72 243	77 473	84 392	91 192	96 509	96 221	114 325	138 176
Deposits of commercial banks	60 214	54 211	51 430	48 567	47 105	44 850	52 791	58 251	65 525	67 380	65 671	78 646	109 004
LEV DEPOSITS	275	23	608	496	508	515	106	358	92	69	70	74	148
Demand deposits	275	23	54	32	51	65	106	358	62	61	54	57	131
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	30	23	27	32	51	64	72	61	61	58	53	56	104
Nonbank financial institutions	245	-	27	27	-	1	34	297	1	3	1	1	27
Time	-	-	554	464	457	450	-	-	30	8	16	17	17
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	554	464	457	450	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	1	1	1	1	1	1	1 568	1 694	1 794	1 343	985	1 488	3 622
Time	1	1	1	1	1	1	1	1	1	1	1	1	2
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	1	1	1	1	1	1	1	1	1	1	1	1	2
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	1	1	1	1	1	1	1	1	1	1	1	1	2
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-
Central government (suspense accounts)	407	628	2 921	124	529	1 435	1 567	1 693	1 793	1 342	984	1 487	3 620
BGN	407	628	645	720	817	631	922	1 372	2 704	2 074	1 645	4 737	7 794
Foreign currencies	407	628	645	720	817	631	922	1 372	2 704	2 074	1 645	4 737	7 794

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
(thousand BGN)													
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	2 276	99	83	1 635	97	1	1	57	-	2	54
BGN	-	-	2 276	99	83	1 635	97	1	1	57	-	2	54
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	97 167	98 258	102 171	100 683	112 189	183 759	187 939	249 901	277 698	303 647	316 681	460 416	621 050
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	97 167	98 258	102 171	100 683	112 189	183 759	187 939	249 901	277 698	303 647	316 681	460 416	620 899
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	97 167	98 258	102 171	100 683	112 189	183 759	187 939	249 901	277 698	303 647	316 681	460 416	620 899
Other	-	-	-	-	-	-	-	-	-	-	-	-	151
BGN	-	-	-	-	-	-	-	-	-	-	-	-	151
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES TO CENTRAL GOVERNMENT	50 634	50 638	48 791	50 575	52 162	56 519	59 079	72 105	66 127	82 392	103 082	120 986	184 589
Deposits (excl. suspense accounts)	50 634	50 638	48 791	50 575	52 162	56 519	59 079	72 105	66 127	82 392	103 082	120 986	184 589
BGN	17 353	17 022	15 086	17 204	14 306	20 309	21 880	21 385	18 565	19 364	33 614	24 626	68 158
Foreign currencies	33 281	33 616	33 705	33 371	37 856	36 210	37 199	50 720	47 562	63 028	69 468	96 360	116 431
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CAPITAL AND RESERVES	102 247	105 901	107 932	116 550	123 293	162 418	183 181	255 244	266 286	337 836	312 782	438 259	307 346
Equity capital	200	200	200	200	200	200	200	200	200	200	200	200	200
Reserves	102 047	104 934	107 918	115 744	122 589	159 864	183 996	255 707	268 130	333 297	322 354	421 141	307 146
Financial result	-	767	-186	606	504	2 354	-1 015	-663	-2 044	4 339	-9 772	16 918	-
OTHER LIABILITIES	-72 362	-64 509	-50 709	-42 812	-36 251	-36 364	-38 809	-50 247	-31 769	-64 591	-11 024	-18 434	186 145
BGN	27 917	35 014	54 511	67 197	82 427	102 933	131 437	157 084	179 836	208 330	245 858	314 920	122 095
Foreign currencies	-100 279	-99 523	-105 220	-110 009	-118 678	-139 297	-170 246	-207 331	-211 605	-272 921	-256 882	-333 354	64 050

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD				1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR		2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
ASSETS												
FOREIGN ASSETS												
Cash	2 747 009	5 195 021	4 290 433	4 620 742	5 173 705	5 875 363	6 516 146	6 761 279	6 894 112	7 222 852	7 530 011	7 873 610
Deposits	1 357 079	2 760 929	2 287 396	2 972 697	3 388 793	3 416 076	3 977 518	4 257 531	4 432 485	4 562 642	4 707 748	4 884 587
Securities other than shares	423	831	1 016	1 019	406	3 884	58 311	34 738	49 257	44 590	29 882	13 508
Shares and other equity	327 362	724 360	732 328	1 554 732	1 873 442	665 604	1 685 254	1 616 564	1 592 034	1 984 527	2 031 661	2 119 457
Monetary gold and SDR holdings*	394 259	774 979	601 911	556 106	594 107	1 641 799	1 278 159	1 651 557	1 841 736	1 588 510	1 699 913	1 784 116
Other	224 580	468 920	346 378	315 723	342 147	296 205	199 894	196 890	192 195	189 997	191 365	191 630
CLAIMS ON COMMERCIAL BANKS	377 285	741 330	579 462	521 201	556 723	745 510	724 116	723 380	723 955	724 286	724 545	742 485
Deposits	33 170	50 509	26 301	23 916	21 968	63 074	31 784	34 402	33 308	30 732	30 382	33 391
Foreign currencies	360 851	580 640	487 317	273 595	277 894	311 604	307 449	308 016	315 059	312 224	305 894	334 617
Other	145 940	290 591	226 573	16 433	16 453	24 574	16 029	16 658	24 874	23 099	12 678	49 974
Other	12	12	12	12	12	12	12	12	18	19	19	20
Credits	145 928	290 579	226 561	16 421	16 441	24 562	16 017	16 646	24 856	23 080	12 659	49 954
Foreign currencies	212 814	216 192	176 890	160 556	163 878	168 479	169 817	167 664	164 907	162 309	164 949	163 887
BGN	123 772	56 203	56 172	55 170	54 924	53 827	53 827	53 783	53 757	53 748	53 744	53 404
Foreign currencies	89 042	159 989	120 718	105 386	108 954	114 652	115 990	113 881	111 150	108 561	111 205	110 483
Shares and other equity	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 469	1 469	1 838
BGN	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 469	1 469	1 838
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	259	72 019	82 016	94 768	95 725	116 713	119 765	121 856	123 440	125 347	126 798	118 918
BGN	259	70 935	81 063	93 864	94 679	96 870	98 111	99 170	99 824	100 863	101 248	97 467
Foreign currencies	-	1 084	953	904	1 046	19 843	21 654	22 686	23 616	25 484	25 550	21 451
CLAIMS ON GENERAL GOVERNMENT												
Central government	502 445	743 654	646 609	568 475	619 061	1 166 126	1 194 453	1 166 629	1 138 194	1 349 668	1 508 637	1 632 128
Government securities	352 633	606 092	509 296	428 911	415 446	1 166 126	1 194 453	1 166 629	1 138 194	1 349 668	1 508 637	1 632 128
BGN	125 558	124 000	125 333	74 167	36 461	-	-	-	-	-	-	-
Foreign currencies	227 075	482 092	383 963	354 744	378 985	-	-	-	-	-	-	-
Credits	149 812	137 562	137 313	139 564	203 615	1 166 126	1 194 453	1 166 629	1 138 194	1 349 668	1 508 637	1 632 128
BGN	149 812	137 562	137 313	139 564	203 615	1 166 126	1 194 453	1 166 629	1 138 194	1 349 668	1 508 637	1 632 128
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR												
Nonfinancial public corporations	525	656	665	665	665	665	665	665	665	665	665	665
Credits	512	643	643	643	643	643	643	643	643	643	643	643
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	512	643	643	643	643	643	643	643	643	643	643	643
BGN	512	643	643	643	643	643	643	643	643	643	643	643
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	13	13	22	22	22	22	22	22	22	22	22	22
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	13	13	22	22	22	22	22	22	22	22	22	22
BGN	13	13	22	22	22	22	22	22	22	22	22	22
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	22 421	29 991	38 132	43 179	58 374	72 882	79 011	83 274	85 832	90 517	92 315	96 454
OTHER ASSETS	503 688	1 079 151	830 313	762 131	828 918	908 010	957 050	945 164	921 877	907 136	914 752	925 159
BGN	784	1 285	2 230	4 817	4 953	1 716	5 654	5 903	3 207	2 778	3 125	4 889
Foreign currencies	502 904	1 077 866	828 083	757 314	823 965	906 294	951 396	939 261	918 670	904 358	911 627	920 270
LIABILITIES	2 747 009	5 195 021	4 290 433	4 620 742	5 173 705	5 875 363	6 516 146	6 761 279	6 894 112	7 222 852	7 530 011	7 873 610
RESERVE MONEY	340 944	485 427	608 451	730 107	795 224	1 106 492	1 477 188	1 588 750	1 609 153	1 628 239	1 735 007	2 166 201
Money in circulation	148 472	239 194	298 952	413 366	469 152	598 987	834 019	976 136	1 032 495	1 082 815	1 145 334	1 419 810
Deposits of commercial banks	192 472	246 233	309 519	316 741	326 072	507 505	643 169	612 614	576 658	545 424	589 673	746 391
LEV DEPOSITS	2 870	5 153	22 445	33 947	45 088	53 217	66 272	68 823	65 192	84 859	78 572	125 343
Demand deposits	2 852	5 033	22 317	33 778	44 755	52 859	65 914	68 465	64 834	84 501	78 214	124 985
Social security funds	2 771	4 848	22 166	33 498	44 522	49 216	56 854	61 475	63 536	83 148	76 782	116 945
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	79	118	148	279	223	-	-	-	-	-	-	-
Nonbank financial institutions	2	67	3	1	10	3 643	9 060	6 990	1 298	1 353	1 432	8 040
Time	18	120	128	169	333	358	358	358	358	358	358	358
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	2	2	2	2	2	2	2	2	2	2	2	2
Nonbank financial institutions	16	118	126	167	331	358	358	358	358	358	358	358
FOREIGN CURRENCY DEPOSITS	7 416	18 819	14 637	14 925	15 980	24 169	358	356	670	1 184	1 189	1 159
Demand	4	8	6	6	7	-	-	-	316	832	833	802
Social security funds	-	-	-	-	-	-	-	-	316	832	833	802
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	4	8	6	6	7	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	7 412	18 811	14 631	14 919	15 973	24 169	358	356	354	352	356	357
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	259	464	363	297	320	347	358	356	354	352	356	357
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	7 153	18 347	14 268	14 622	15 653	23 822	138 815	154 179	173 743	81 585	132 887	155 454
Nonbank financial institutions	9 344	21 872	18 104	22 375	26 418	32 284	136 692	141 526	161 090	65 411	116 713	139 280
RESTRICTED DEPOSITS	5 041	21 870	17 966	22 330	26 404	32 209	14 085	20 004	17 630	17 192	60 651	88 805
Central government (suspense accounts)	5 041	6 524	5 434	5 015	9 547	13 806	122 607	121 522	143 460	48 219	56 062	50 475
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB
(continued)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	1	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	1	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	4 303	2	137	45	14	75	2 123	12 653	12 653	16 174	16 174	16 174
BGN	4 303	2	137	45	14	41	2 123	12 653	12 653	16 174	16 174	16 174
Foreign currencies	-	-	-	-	-	34	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	1 247 625	2 446 099	1 879 186	1 960 060	2 119 564	1 214 353	1 490 435	1 611 526	1 572 265	1 545 098	1 552 842	1 675 827
BGN	-	-	-	-	-	5 540	785	783	779	784	788	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 247 474	2 445 948	1 879 035	1 959 909	2 119 413	1 208 672	1 489 509	1 610 602	1 571 345	1 539 909	1 551 250	1 674 802
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	151	151	151	151	151	141	141	141	141	4 405	804	1 025
Other	151	151	151	151	151	141	141	141	141	141	141	141
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
LIABILITIES TO CENTRAL GOVERNMENT	181 730	264 865	241 281	857 132	1 041 358	1 077 135	972 872	985 707	1 151 662	1 586 534	1 702 744	1 453 948
Deposits (excl. suspense accounts)	181 730	264 865	241 281	857 132	1 041 358	1 068 648	972 681	985 666	1 151 312	1 584 175	1 700 234	1 453 528
BGN	69 890	57 065	119 736	108 791	182 496	153 590	245 365	242 745	361 613	537 472	526 093	311 983
Foreign currencies	111 840	207 800	121 545	748 341	858 862	915 058	727 316	742 921	789 699	1 046 703	1 174 141	1 141 545
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	8 487	191	41	350	2 359	2 510	420
BGN	-	-	-	-	-	7 998	21	31	43	62	54	21
Foreign currencies	-	-	-	-	-	489	170	10	307	2 297	2 456	399
CAPITAL AND RESERVES	530 491	829 626	1 142 572	813 466	949 386	1 123 854	984 346	981 233	974 732	962 531	981 318	961 744
Equity capital	200	200	200	200	200	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	517 676	819 948	1 114 580	804 014	902 032	871 743	698 661	687 381	676 809	658 879	671 889	748 581
Financial result	12 615	9 478	27 792	9 252	47 154	232 111	265 685	273 852	277 923	283 652	289 429	193 163
OTHER LIABILITIES	426 589	1 123 161	363 757	188 729	180 687	1 243 859	1 385 860	1 370 705	1 346 695	1 332 822	1 345 452	1 333 934
BGN	124 890	163 880	186 033	200 656	205 810	198 978	294 165	294 734	295 668	294 280	298 968	285 909
Foreign currencies	301 699	959 281	177 724	-11 927	-25 123	1 044 881	1 091 695	1 074 971	1 051 027	1 038 542	1 046 484	1 048 025

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
ASSETS												
FOREIGN ASSETS												
Cash	7 628 821	8 027 735	8 186 178	7 967 286	8 341 414	8 456 557	8 274 080	8 119 539	7 727 109	7 852 292	8 159 604	8 428 727
Deposits	4 668 418	5 050 293	5 203 558	5 084 270	5 459 328	5 577 779	5 476 140	5 253 848	4 981 167	5 007 873	5 153 428	5 441 560
Securities other than shares	16 019	19 100	14 536	20 464	20 355	20 020	24 974	15 127	15 987	19 435	12 304	17 764
Shares and other equity	2 070 419	1 921 495	1 271 278	1 031 481	1 309 091	1 091 661	1 086 933	978 001	942 299	3 16 974	3 95 406	2 981 803
Monetary gold and SDR holdings*	1 613 518	2 165 620	2 971 228	3 028 420	3 201 850	3 514 937	3 420 438	3 341 250	3 068 369	3 736 243	3 736 145	1 488 377
Other	194 337	196 185	195 586	193 343	190 130	191 408	186 867	189 251	182 412	184 413	186 712	187 225
Monetary gold and SDR holdings*	752 009	727 560	730 723	746 594	728 202	750 343	746 702	718 080	761 016	730 677	800 704	749 616
Other	22 116	20 333	20 207	13 968	9 700	9 410	10 226	12 139	11 084	20 131	22 159	16 775
CLAIMS ON COMMERCIAL BANKS	287 626	283 261	283 910	271 250	267 562	265 459	263 180	264 539	257 874	253 861	257 040	256 463
Deposits	9 665	11 720	9 402	2 969	2 935	2 988	2 921	2 959	2 789	2 410	2 476	2 444
BGN	20	23	23	23	23	25	26	26	27	27	28	28
Foreign currencies	9 645	11 697	9 379	2 946	2 912	2 963	2 895	2 933	2 762	2 383	2 448	2 416
Credits	159 357	154 084	154 605	151 181	147 542	148 814	146 929	147 972	142 536	140 249	142 765	141 095
BGN	53 404	53 404	53 404	53 404	53 404	53 404	53 404	53 404	53 393	52 281	52 277	52 277
Foreign currencies	105 953	100 680	101 201	97 777	94 138	95 410	93 525	94 568	89 143	87 968	90 488	88 818
Shares and other equity	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838
BGN	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838	1 838
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	116 766	115 619	118 065	115 262	115 247	111 819	111 492	111 770	110 711	109 364	109 961	111 086
BGN	96 905	96 953	99 225	96 787	96 784	93 040	93 037	93 037	93 037	91 874	91 888	93 454
Foreign currencies	19 861	18 666	18 840	18 475	18 463	18 779	18 455	18 733	17 674	17 490	18 073	17 632
CLAIMS ON GENERAL GOVERNMENT	1 632 915	1 642 442	1 608 840	1 576 684	1 549 889	1 528 491	1 469 379	1 526 724	1 443 612	1 545 961	1 688 595	1 665 949
Central government	1 632 915	1 642 442	1 608 840	1 576 684	1 549 889	1 528 491	1 469 379	1 526 724	1 443 612	1 545 961	1 688 595	1 665 949
Government securities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 632 915	1 642 442	1 608 840	1 576 684	1 549 889	1 528 491	1 469 379	1 526 724	1 443 612	1 545 961	1 688 595	1 665 949
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR	682	682	683	683	683	683	683	683	1 350	1 350	1 350	1 350
Nonfinancial public corporations	660	660	661	661	661	661	661	661	1 350	1 350	1 350	1 350
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	660	660	661	661	661	661	661	661	1 350	1 350	1 350	1 350
BGN	660	660	661	661	661	661	661	661	1 350	1 350	1 350	1 350
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB
(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	22	22	22	22	22	22	22	22	22	22	22	22
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	22	22	22	22	22	22	22	22	22	22	22	22
BGN	98 062	98 193	137 274	137 871	137 504	141 806	141 877	142 153	142 311	142 685	142 964	144 246
Foreign currencies	941 118	952 864	951 913	946 528	926 448	942 339	922 821	931 592	900 795	900 562	916 227	919 159
Other	5 011	4 250	4 701	5 933	6 449	5 521	5 453	5 213	14 626	6 890	6 693	8 897
BGN	936 107	948 614	947 212	940 595	919 999	936 818	917 368	926 379	886 169	893 672	909 534	910 262
Foreign currencies	7 628 821	8 027 735	8 186 178	7 967 286	8 341 414	8 456 557	8 274 080	8 119 539	7 727 109	7 852 292	8 159 604	8 428 727
RESERVE MONEY	1 954 116	1 892 446	2 094 067	1 920 216	1 916 229	2 071 056	2 146 967	2 179 355	2 044 864	2 079 434	2 230 825	2 387 363
Money in circulation	1 290 257	1 323 823	1 360 019	1 379 992	1 393 954	1 490 179	1 578 903	1 630 938	1 557 197	1 527 347	1 598 903	1 845 030
Deposits of commercial banks	663 859	568 623	734 048	540 224	522 275	580 877	568 064	548 417	487 667	552 087	631 922	542 333
LEV DEPOSITS	95 806	77 745	79 742	79 754	81 363	84 477	70 959	69 293	53 001	44 055	102 506	148 747
Demand deposits	95 448	77 745	79 742	79 754	81 363	84 477	70 959	69 293	53 001	44 055	102 506	138 746
Social security funds	91 569	77 286	78 808	79 239	81 304	81 382	70 281	69 239	52 988	44 046	102 496	138 740
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	3 879	459	954	515	59	3 095	678	54	13	9	10	6
Time	358	-	-	-	-	-	-	-	-	-	-	10 001
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	358	-	-	-	-	-	-	-	-	-	-	10 001
Demand	1 149	1 126	1 054	905	1 098	335	333	334	329	311	314	853
Social security funds	789	764	696	568	765	-	-	-	-	-	-	540
Nonfinancial public corporations	789	764	696	568	765	-	-	-	-	-	-	540
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	360	362	338	337	333	335	333	334	329	311	314	313
Time	360	362	338	337	333	335	333	334	329	311	314	313
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	134 736	137 250	130 876	65 333	70 848	338 820	199 455	224 050	184 033	163 468	115 749	83 389
RESTRICTED DEPOSITS	118 562	121 076	114 319	48 726	54 226	321 172	181 803	206 298	166 281	145 716	97 997	65 597
Central government (suspense accounts)	83 502	84 023	81 864	21 617	16 190	162 629	137 206	145 451	112 158	104 477	44 166	24 519
BGN	35 060	37 053	32 455	27 109	38 036	158 543	44 597	60 847	54 123	41 239	53 831	41 078
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	16 174	16 174	16 557	16 607	16 622	17 648	17 652	17 752	17 752	17 752	17 752	17 792
BGN	16 174	16 174	16 557	16 607	16 622	17 648	17 652	17 752	17 752	17 752	17 752	17 792
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	1 677 479	1 686 471	1 652 950	1 622 701	1 891 536	1 888 850	1 822 520	1 733 524	1 643 579	1 748 805	1 892 415	1 871 136
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 676 206	1 686 153	1 652 414	1 619 747	1 888 073	1 884 018	1 816 279	1 729 957	1 639 332	1 743 879	1 889 040	1 866 957
BGN	1 676 206	1 686 153	1 652 414	1 619 747	1 888 073	1 884 018	1 816 279	1 729 957	1 639 332	1 743 879	1 889 040	1 866 957
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 273	318	536	2 954	3 463	4 832	6 241	3 567	4 247	4 926	3 375	4 179
BGN	141	141	141	2 330	2 814	2 814	2 814	2 814	2 814	2 814	2 814	2 814
Foreign currencies	1 132	177	395	624	649	2 018	3 427	753	1 433	2 112	561	1 365
LIABILITIES TO CENTRAL GOVERNMENT	1 431 490	1 861 554	1 804 232	2 024 521	2 149 064	1 839 358	1 828 257	1 688 371	1 615 209	1 637 442	1 590 666	1 742 961
Deposits (excl. suspense accounts)	1 430 885	1 860 049	1 803 544	2 023 757	2 147 040	1 838 384	1 827 290	1 687 410	1 614 440	1 635 776	1 589 722	1 742 222
BGN	511 540	677 358	708 332	892 084	870 907	526 657	631 643	697 310	731 832	725 311	562 858	442 357
Foreign currencies	919 345	1 182 691	1 095 212	1 131 673	1 276 133	1 311 727	1 195 647	990 100	882 608	910 465	1 026 864	1 299 865
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	605	1 505	688	764	2 024	974	967	961	769	1 666	944	739
BGN	10	50	103	54	65	64	61	100	89	80	62	-
Foreign currencies	595	1 455	585	710	1 959	910	906	861	680	1 586	882	739
CAPITAL AND RESERVES	983 619	1 018 547	1 067 760	914 014	914 247	917 283	915 306	918 042	923 524	910 253	940 188	916 255
Equity capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	686 460	766 952	811 355	801 713	793 030	836 654	830 261	822 323	805 937	784 639	818 345	781 841
Financial result	277 159	231 595	236 405	92 301	101 217	60 629	65 045	75 719	97 387	105 614	101 843	114 414
OTHER LIABILITIES	1 350 426	1 352 596	1 355 517	1 339 842	1 317 029	1 316 378	1 290 283	1 306 570	1 268 570	1 268 524	1 286 941	1 278 023
BGN	287 201	279 088	285 197	282 171	277 209	277 247	276 367	279 395	273 407	268 255	273 903	262 138
Foreign currencies	1 063 225	1 073 508	1 070 320	1 057 671	1 039 820	1 039 131	1 013 916	1 027 175	989 163	1 000 269	1 013 038	1 015 885

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS												
FOREIGN ASSETS												
Cash	8 250 491	8 882 746	9 017 060	9 066 934	9 108 301	9 261 174	8 773 781	9 121 126	9 482 681	9 635 801	9 972 525	10 745 176
Deposits	5 227 106	5 410 232	5 211 326	5 266 683	5 282 695	5 314 830	4 902 990	5 203 004	5 433 977	5 586 465	5 826 216	6 432 434
Securities other than shares	16 280	21 996	20 194	21 671	36 869	41 200	52 835	57 289	48 095	31 822	34 740	33 921
Shares and other equity	2 178 560	1 596 119	1 135 558	1 008 234	782 440	1 146 492	730 409	807 097	1 150 159	1 056 588	1 408 235	1 448 722
Monetary gold and SDR holdings*	2 083 192	2 619 357	3 165 597	3 382 251	3 621 622	3 181 892	3 232 408	3 468 786	3 360 407	3 663 351	3 574 837	3 981 816
Other	189 648	299 749	8 214	4 794	4 796	4 802	4 787	4 804	4 809	4 826	4 856	4 863
Monetary gold and SDR holdings*	740 259	856 390	826 322	790 164	773 515	870 837	817 830	799 650	804 669	756 223	737 114	887 926
Other	19 167	16 621	55 441	59 569	63 453	69 607	64 721	65 378	65 838	73 655	66 434	75 186
CLAIMS ON COMMERCIAL BANKS	257 196	248 255	248 362	246 224	245 966	246 026	235 620	234 772	232 711	229 501	228 469	228 621
Deposits	2 500	2 566	2 538	2 533	2 529	2 538	1 744	1 745	1 745	1 745	1 746	1 696
BGN	33	33	38	38	38	48	48	49	49	49	49	49
Foreign currencies	2 467	2 533	2 500	2 495	2 491	2 490	1 696	1 696	1 696	1 696	1 697	1 696
Credits	143 056	135 463	135 523	135 503	135 200	135 200	127 096	126 452	126 243	124 843	124 843	124 231
BGN	52 277	51 577	51 574	51 569	51 555	51 555	49 212	48 661	48 652	47 252	47 252	46 948
Foreign currencies	90 779	83 886	83 949	83 934	83 645	83 645	77 884	77 791	77 591	77 591	77 591	77 283
Shares and other equity	1 838	1 838	1 838	369	369	369	369	369	369	369	369	369
BGN	1 838	1 838	1 838	369	369	369	369	369	369	369	369	369
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	109 802	108 388	108 463	107 819	107 868	107 919	106 411	106 206	104 354	102 544	101 511	102 325
BGN	91 707	90 755	90 755	90 756	90 755	90 755	89 774	89 523	89 523	87 709	86 673	87 496
Foreign currencies	18 095	17 633	17 708	17 063	17 113	17 164	16 637	16 683	14 831	14 831	14 835	14 829
CLAIMS ON GENERAL GOVERNMENT												
Central government	1 688 018	1 811 524	1 818 827	1 796 894	1 812 513	1 925 638	1 883 067	1 905 963	2 017 639	1 997 355	2 051 174	2 203 159
Government securities	1 688 018	1 811 524	1 818 827	1 796 894	1 812 513	1 925 638	1 883 067	1 905 963	2 017 639	1 997 355	2 051 174	2 203 159
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 688 018	1 811 524	1 818 827	1 796 894	1 812 513	1 925 638	1 883 067	1 905 963	2 017 639	1 997 355	2 051 174	2 203 159
BGN	1 688 018	1 811 524	1 818 827	1 796 894	1 812 513	1 925 638	1 883 067	1 905 963	2 017 639	1 997 355	2 051 174	2 203 159
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR												
Nonfinancial public corporations	1 350	1 350	1 350	1 350	1 350	2 066	2 066	2 066	2 066	2 066	2 066	2 066
Credits	1 350	1 350	1 350	1 350	1 350	2 066	2 066	2 066	2 066	2 066	2 066	2 066
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	1 350	1 350	1 350	1 350	1 350	2 066	2 066	2 066	2 066	2 066	2 066	2 066
BGN	1 350	1 350	1 350	1 350	1 350	2 066	2 066	2 066	2 066	2 066	2 066	2 066
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

(continued)

(thousand BGN)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	145 138	145 706	150 501	153 456	153 556	153 687	154 495	155 276	156 419	156 939	158 047	162 905
OTHER ASSETS	931 683	1 265 679	1 586 694	1 602 327	1 612 221	1 618 927	1 595 543	1 620 045	1 639 869	1 663 475	1 706 553	1 715 991
BGN	8 926	8 288	9 204	9 237	8 536	7 978	9 599	10 047	9 928	9 357	9 034	7 968
Foreign currencies	922 757	1 257 391	1 577 490	1 593 092	1 603 685	1 610 949	1 585 944	1 609 998	1 629 941	1 654 118	1 697 519	1 708 023
LIABILITIES	8 250 491	8 882 746	9 017 060	9 066 934	9 108 301	9 261 174	8 773 781	9 121 126	9 482 681	9 635 801	9 972 525	10 745 176
RESERVE MONEY	2 225 448	2 202 987	2 200 264	2 229 533	2 145 786	2 162 997	2 086 079	2 262 139	2 289 003	2 352 236	2 394 481	2 721 667
Money in circulation	1 688 344	1 720 705	1 659 054	1 665 229	1 664 122	1 586 593	1 627 499	1 725 455	1 795 987	1 785 832	1 830 454	2 079 729
Deposits of commercial banks	537 104	482 282	541 230	564 304	481 664	576 404	458 580	536 684	493 016	566 404	564 027	641 938
LEV DEPOSITS	100 515	105 598	113 401	113 887	118 036	136 573	139 489	143 825	183 119	194 970	210 695	247 602
Demand deposits	90 514	88 596	104 113	110 885	118 036	136 573	139 489	143 825	183 119	194 970	210 695	247 602
Social security funds	90 511	88 588	104 062	110 882	118 029	136 557	139 442	143 817	181 650	194 948	210 681	247 593
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	3	8	51	16	7	16	47	8	1 469	22	14	9
Time	10 001	17 002	9 288	3 002	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	7 001	9 288	3 002	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	10 001	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	10 001	10 001	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	977	995	3 960	321	323	324	322	323	323	325	328	328
Demand	662	677	3 640	-	-	-	-	-	-	-	-	-
Social security funds	662	677	3 640	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	315	318	320	321	323	324	322	323	323	325	328	328
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	315	318	320	321	323	324	322	323	323	325	328	328
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS	92 137	89 161	118 726	108 195	95 434	108 284	105 791	69 889	58 221	48 623	203 188	53 958
Central government (suspense accounts)	73 848	85 907	105 590	107 750	95 351	108 172	105 576	69 802	58 144	48 598	203 166	53 927
BGN	25 801	28 624	28 191	33 121	34 344	37 377	35 960	30 548	21 470	23 854	22 712	29 156
Foreign currencies	48 047	57 283	77 399	74 629	61 007	70 795	69 616	39 254	36 674	24 744	180 454	24 771

(continued)

1.3. ANALYTICAL REPORTING OF THE BNB
(continued)

(thousand BGN)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	18 289	3 254	13 136	445	83	112	215	87	77	25	22	31
BGN	18 289	3 254	13 136	445	83	112	215	87	77	25	22	31
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	1 896 481	2 022 769	2 034 863	2 015 400	2 031 767	2 146 781	2 101 890	2 126 809	2 240 081	2 223 892	2 282 262	2 436 460
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 891 689	2 018 294	2 029 711	2 009 623	2 027 091	2 141 427	2 095 890	2 122 114	2 234 716	2 217 721	2 277 477	2 430 830
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1 891 689	2 018 294	2 029 711	2 009 623	2 027 091	2 141 427	2 095 890	2 122 114	2 234 716	2 217 721	2 277 477	2 430 830
Other	4 792	4 475	5 152	5 777	4 676	5 354	6 000	4 695	5 365	6 171	4 785	5 630
BGN	2 814	3 875	3 875	3 875	3 991	3 991	3 991	3 991	3 991	3 991	3 991	3 991
Foreign currencies	1 978	600	1 277	1 902	685	1 363	2 009	704	1 394	2 180	794	1 639
LIABILITIES TO CENTRAL GOVERNMENT	1 702 135	1 774 018	1 764 899	1 879 443	1 979 689	1 967 608	1 658 675	1 791 872	1 932 014	2 014 545	2 018 278	2 391 916
Deposits (excl. suspense accounts)	1 701 336	1 773 215	1 764 084	1 878 842	1 979 068	1 967 167	1 658 332	1 791 505	1 931 647	2 014 303	2 018 131	2 391 768
BGN	568 753	605 911	705 214	835 314	937 787	1 002 033	1 010 511	1 038 320	1 076 546	1 182 469	1 188 846	1 032 749
Foreign currencies	1 132 583	1 167 304	1 058 870	1 043 528	1 041 281	965 134	647 821	753 185	855 101	831 834	829 285	1 359 019
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	799	803	815	601	621	441	343	367	367	242	147	148
BGN	1	6	17	18	29	29	29	34	28	28	42	12
Foreign currencies	798	797	798	583	592	412	314	333	339	214	105	136
CAPITAL AND RESERVES	927 499	949 887	1 011 977	938 939	941 309	932 380	904 555	921 171	970 710	978 326	994 461	1 019 502
Equity capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	797 917	814 272	824 464	861 279	853 334	833 416	778 005	779 253	818 646	810 437	816 636	814 381
Financial result	109 582	115 615	167 513	57 660	67 975	78 964	106 550	121 918	132 064	147 889	157 825	185 121
OTHER LIABILITIES	1 305 299	1 737 331	1 768 970	1 781 216	1 795 957	1 806 227	1 776 980	1 805 098	1 809 210	1 822 884	1 868 832	1 873 743
BGN	275 957	267 369	269 763	268 893	270 488	272 152	263 984	268 429	266 000	256 291	260 028	255 217
Foreign currencies	1 029 342	1 469 962	1 499 207	1 512 323	1 525 469	1 534 075	1 512 996	1 536 669	1 543 210	1 566 593	1 608 804	1 618 526

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS												
FOREIGN ASSETS												
Cash	6 115 015	6 069 379	6 046 115	6 424 768	6 285 057	6 600 420	6 305 468	6 446 899	6 783 129	7 421 659	7 493 745	7 445 733
Deposits	19 728	20 398	22 513	28 762	40 447	38 264	62 470	47 164	26 090	62 606	21 276	38 802
Securities other than shares	1 018 285	1 618 471	1 604 218	1 875 560	1 738 335	1 475 352	1 187 697	1 819 987	1 994 100	1 748 980	1 902 582	1 727 363
Shares and other equity	4 141 350	3 532 359	3 515 825	3 514 269	3 541 060	4 112 670	4 135 487	3 701 682	3 735 527	4 688 526	4 564 490	4 703 356
Monetary gold and SDR holdings*	4 878	4 875	4 902	4 938	4 901	4 884	4 903	4 941	4 954	4 988	4 950	4 885
Other	853 416	827 000	831 135	929 060	893 670	889 722	835 579	807 531	959 110	839 531	923 836	909 355
CLAIMS ON COMMERCIAL BANKS												
Deposits	226 133	224 944	224 699	224 701	224 699	224 697	223 568	220 748	220 748	220 733	220 732	124 932
BGN	1 696	1 696	1 716	1 718	1 716	1 714	1 715	1 717	1 717	1 702	1 701	1 701
Foreign currencies	1 696	1 696	1 716	1 718	1 716	1 714	1 715	1 717	1 717	1 702	1 701	1 701
Credits	124 231	123 042	122 777	122 777	122 777	122 777	121 650	119 721	119 721	119 721	119 721	73 119
BGN	46 948	45 759	45 494	45 494	45 494	45 494	45 414	45 414	45 414	45 414	45 414	23 758
Foreign currencies	77 283	77 283	77 283	77 283	77 283	77 283	76 236	74 307	74 307	74 307	74 307	49 361
Shares and other equity	369	369	369	369	369	369	369	369	369	369	369	369
BGN	369	369	369	369	369	369	369	369	369	369	369	369
Foreign currencies	99 837	99 837	99 837	99 837	99 837	99 837	99 834	98 941	98 941	98 941	98 941	51 427
Other	85 009	85 009	85 009	85 009	85 009	85 009	85 006	85 006	85 006	85 006	85 006	43 320
BGN	14 828	14 828	14 828	14 828	14 828	14 828	14 828	13 935	13 935	13 935	13 935	8 107
Foreign currencies	2 193 256	2 188 411	2 237 909	2 397 489	2 342 744	2 453 684	2 441 358	2 517 250	2 695 660	2 647 534	2 699 962	2 560 928
Central government	2 193 256	2 188 411	2 237 909	2 397 489	2 342 744	2 453 684	2 441 358	2 517 250	2 695 660	2 647 534	2 699 962	2 560 928
Government securities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	2 193 256	2 188 411	2 237 909	2 397 489	2 342 744	2 453 684	2 441 358	2 517 250	2 695 660	2 647 534	2 699 962	2 560 928
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	2 193 256	2 188 411	2 237 909	2 397 489	2 342 744	2 453 684	2 441 358	2 517 250	2 695 660	2 647 534	2 699 962	2 560 928
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR												
Nonfinancial public corporations	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 294	2 294	2 294
Credits	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 294	2 294	2 294
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 294	2 294	2 294
BGN	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 066	2 294	2 294	2 294
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB
(continued)

(thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	166 450	166 831	167 051	167 311	167 350	167 372	167 799	168 022	165 236	165 241	165 806	166 316
OTHER ASSETS	1 771 353	1 771 869	1 805 810	1 869 776	1 828 153	1 800 641	1 827 591	1 881 973	1 902 033	1 950 239	1 895 281	1 801 394
BGN	41 777	42 851	43 114	51 628	51 874	52 016	53 021	52 243	52 835	53 075	51 612	52 694
Foreign currencies	1 729 576	1 729 018	1 762 696	1 818 148	1 776 279	1 748 625	1 774 572	1 829 730	1 849 198	1 897 164	1 843 669	1 748 700
LIABILITIES	10 474 273	10 423 500	10 483 650	11 086 111	10 850 069	11 248 880	10 967 852	11 236 958	11 768 872	12 407 700	12 477 820	12 101 597
RESERVE MONEY	2 687 791	2 589 557	2 581 446	2 686 874	2 588 339	2 611 120	2 593 813	2 698 248	2 768 951	2 731 347	2 772 463	3 020 631
Money in circulation	1 971 967	1 969 767	1 920 591	1 997 118	1 923 371	1 974 222	2 171 289	2 193 230	2 223 064	2 187 417	2 189 052	2 504 694
Deposits of commercial banks	715 824	619 790	660 855	689 756	664 968	636 898	422 524	505 018	545 887	543 930	583 411	515 937
LEV DEPOSITS	196 686	225 601	243 100	71 631	28 412	60 976	452 997	480 210	449 292	490 554	522 311	561 499
Demand deposits	196 686	225 601	243 100	71 631	28 412	60 976	172 978	200 182	167 732	208 684	240 140	279 034
Social security funds	195 630	225 577	243 083	71 563	28 398	60 956	172 919	200 167	167 710	208 630	240 127	279 019
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Time	1 056	24	17	68	14	20	59	15	22	54	13	15
Social security funds	-	-	-	-	-	-	280 019	280 028	281 560	281 870	282 171	282 465
Nonfinancial public corporations	-	-	-	-	-	-	280 019	280 028	281 560	281 870	282 171	282 465
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	331	332	334	339	337	335	4 481	4 374	3 903	677 874	679 415	679 692
Demand	-	-	-	-	-	-	4 143	4 032	3 559	2 014	2 434	1 592
Social security funds	-	-	-	-	-	-	4 143	4 032	3 559	2 014	2 434	1 592
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Time	331	332	334	339	337	335	338	342	344	675 860	676 981	678 100
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS	54 573	56 557	101 519	114 016	92 850	91 158	139 497	131 638	116 007	127 291	147 399	133 585
Central government (suspense accounts)	54 503	55 168	88 172	112 647	92 102	90 917	128 441	118 189	100 446	109 144	126 576	115 783
BGN	27 392	26 503	33 476	29 986	32 530	31 707	51 486	59 176	65 969	63 227	73 946	73 523
Foreign currencies	27 111	28 665	54 696	82 661	59 572	59 210	76 955	59 013	34 477	45 917	52 630	42 260

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Social security funds	-	1 369	3 071	1 266	706	191	10 980	13 403	15 520	18 114	20 715	17 705
BGN	-	1 369	3 071	1 266	706	191	10 980	13 403	15 520	18 114	20 715	17 705
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	70	20	10 276	103	42	50	76	46	41	33	108	97
Foreign currencies	70	20	10 276	103	42	50	76	46	41	33	108	97
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	2 430 291	2 423 267	2 478 941	2 646 507	2 585 061	2 693 706	2 677 964	2 758 988	2 940 962	2 891 766	2 935 139	2 785 186
BGN	2 423 779	2 418 425	2 473 125	2 639 742	2 579 465	2 687 151	2 670 352	2 753 363	2 934 301	2 883 868	2 929 500	2 778 646
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	2 423 779	2 418 425	2 473 125	2 639 742	2 579 465	2 687 151	2 670 352	2 753 363	2 934 301	2 883 868	2 929 500	2 778 646
BGN	2 423 779	2 418 425	2 473 125	2 639 742	2 579 465	2 687 151	2 670 352	2 753 363	2 934 301	2 883 868	2 929 500	2 778 646
Foreign currencies	6 512	4 842	5 816	6 765	5 596	6 555	7 612	5 625	6 661	7 898	5 639	6 540
Other	3 991	3 991	3 991	3 991	4 545	4 545	4 545	4 545	4 545	4 545	4 545	4 545
BGN	2 521	851	1 825	2 774	1 051	2 010	3 067	1 080	2 116	3 353	1 094	1 995
Foreign currencies	2 131 763	2 139 038	2 046 046	2 577 254	2 604 813	2 850 294	2 102 381	2 088 977	2 372 231	2 284 885	2 252 382	1 913 995
LIABILITIES TO CENTRAL GOVERNMENT	2 129 954	2 137 919	2 045 484	2 574 888	2 596 587	2 832 406	2 097 539	2 086 861	2 366 587	2 283 199	2 244 757	1 891 690
Deposits (excl. suspense accounts)	1 049 822	1 151 182	1 305 581	1 662 386	1 695 027	1 821 340	1 256 307	1 232 963	1 189 685	1 315 441	1 229 720	656 132
BGN	1 080 132	986 737	739 903	912 502	901 560	1 011 066	841 232	853 898	1 176 902	967 758	1 015 037	1 235 558
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 809	1 119	562	2 366	8 226	17 888	4 842	2 116	5 644	1 686	7 625	22 305
BGN	30	38	28	195	422	669	959	1 258	23	47	31	13
Foreign currencies	1 779	1 081	534	2 171	7 804	17 219	3 883	858	5 621	1 639	7 594	22 292
CAPITAL AND RESERVES	1 068 170	1 088 258	1 106 943	1 011 227	1 012 972	1 025 253	1 054 845	1 083 356	1 111 956	1 149 117	1 165 648	1 190 609
Equity capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	849 368	853 099	853 589	927 171	911 817	905 322	912 361	921 544	933 952	949 711	947 208	940 374
Financial result	198 802	215 159	233 354	64 056	81 155	99 931	122 484	141 812	158 004	179 406	198 440	230 235
OTHER LIABILITIES	1 904 668	1 900 890	1 925 321	1 978 263	1 937 285	1 916 038	1 941 874	1 991 167	2 005 570	2 054 866	2 003 063	1 816 400
BGN	265 770	265 329	253 071	256 014	254 420	256 307	256 645	253 551	249 355	252 176	252 208	155 706
Foreign currencies	1 638 898	1 635 561	1 672 250	1 722 249	1 682 865	1 659 731	1 685 229	1 737 616	1 756 215	1 802 690	1 750 855	1 660 694

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.3. ANALYTICAL REPORTING OF THE BNB

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.11448	2.116761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS															
FOREIGN ASSETS															
Cash	7 063 133	7 002 075	7 011 287	7 051 050	7 140 278	7 210 332	6 992 132	11 378 157	11 371 363	11 557 004	12 116 554	12 318 512	11 727 077	11 773 379	11 494 271
Deposits	16 028	14 413	18 942	20 690	32 614	22 425	45 537	54 770	45 575	36 626	35 166	157 867	7 377 339	7 377 891	7 201 081
Securities other than shares	1 440 585	1 734 295	1 782 587	1 697 618	741 548	934 580	1 332 736	1 198 723	1 293 200	1 682 523	1 817 847	1 490 334	1 009 275	1 166 176	908 951
Shares and other equity	4 718 341	4 427 780	4 201 309	4 374 910	5 388 211	5 151 676	4 619 773	4 719 659	4 657 955	4 493 183	5 031 595	5 500 113	5 377 519	5 217 588	5 316 523
Monetary gold and SDR holdings*	4 882	4 883	4 908	4 894	4 952	4 944	4 917	4 890	4 895	4 896	4 904	4 906	4 917	4 915	4 910
Other	817 626	760 662	974 436	877 209	892 396	1 021 324	919 369	821 645	800 851	847 806	760 411	738 955	856 510	861 743	839 045
CLAIMS ON COMMERCIAL BANKS	65 671	60 042	66 105	75 729	80 557	75 383	69 800	70 098	64 178	65 884	58 425	58 329	78 495	100 573	110 866
Deposits	125 003	124 785	124 788	124 787	99 286	99 286	99 149	100 472	99 048	99 048	99 048	70 795	70 796	70 559	46 902
BGN	17	17	20	19	19	19	17	15	15	15	15	13	13	12	12
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	73 119	73 119	73 119	73 119	53 650	53 650	53 515	53 515	53 416	53 416	53 416	36 114	36 114	35 875	27 061
BGN	23 758	23 758	23 758	23 758	22 054	22 054	21 919	21 919	21 820	21 820	21 820	17 955	17 955	17 716	8 902
Foreign currencies	49 361	49 361	49 361	49 361	31 596	31 596	31 596	31 596	31 596	31 596	31 596	18 159	18 159	18 159	18 159
Shares and other equity	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369
BGN	369	369	369	369	369	369	369	369	369	369	369	369	369	369	369
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	51 498	51 280	51 280	51 280	45 248	45 248	45 248	46 573	45 248	45 248	45 248	34 299	34 300	34 303	19 460
BGN	43 391	43 173	43 173	43 173	40 355	40 355	40 355	41 680	40 355	40 355	40 355	32 252	32 253	32 256	17 413
Foreign currencies	8 107	8 107	8 107	8 107	4 893	4 893	4 893	4 893	4 893	4 893	4 893	2 047	2 047	2 047	2 047
CLAIMS ON GENERAL GOVERNMENT															
Central government	2 470 860	2 451 471	2 628 012	2 485 809	2 584 428	2 694 725	2 551 743	2 453 825	2 441 108	2 360 779	2 332 421	2 314 570	2 278 525	2 320 262	2 288 743
Government securities	2 470 860	2 451 471	2 628 012	2 485 809	2 584 428	2 694 725	2 551 743	2 453 825	2 441 108	2 360 779	2 332 421	2 314 570	2 278 525	2 320 262	2 288 743
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	2 470 860	2 451 471	2 628 012	2 485 809	2 584 428	2 694 724	2 551 743	2 453 825	2 441 108	2 360 779	2 332 421	2 314 570	2 278 525	2 320 262	2 288 743
BGN	2 470 860	2 451 471	2 628 012	2 485 809	2 584 428	2 694 724	2 551 743	2 453 825	2 441 108	2 360 779	2 332 421	2 314 570	2 278 525	2 320 262	2 288 743
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON NONGOVERNMENT SECTOR															
Nonfinancial public corporations	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294
Credits	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294
BGN	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294	2 294
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB

(continued)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Nonfinancial private corporations															
Credits															
BGN															
Foreign currencies															
Shares and other equity															
BGN															
Foreign currencies															
Other															
BGN															
Foreign currencies															
Nonbank financial institutions															
Credits															
BGN															
Foreign currencies															
Shares and other equity															
BGN															
Foreign currencies															
Other															
BGN															
Foreign currencies															
FIXED ASSETS	165 411	165 555	166 243	167 081	167 613	168 406	168 986	169 112	169 311	171 060	171 311	172 319	173 809	174 317	66 261
OTHER ASSETS	1 794 424	1 796 624	1 832 323	1 788 721	1 876 470	1 864 941	1 821 237	1 782 669	1 792 948	1 792 905	1 803 132	1 808 030	1 824 314	1 828 056	1 821 300
BGN	51 451	52 199	51 621	27 829	27 759	28 672	28 116	28 817	29 039	28 700	28 011	27 440	25 725	27 915	26 369
Foreign currencies	1 742 973	1 744 425	1 780 702	1 760 892	1 848 711	1 836 269	1 793 121	1 753 852	1 763 909	1 764 205	1 775 121	1 780 590	1 798 589	1 800 141	1 794 931
LIABILITIES	11 621 125	11 542 804	11 764 947	11 619 742	11 870 369	12 039 984	11 635 541	11 378 157	11 371 363	11 557 004	12 116 554	12 318 512	11 727 077	11 773 379	11 494 271
RESERVE MONEY	2 835 506	2 872 634	2 928 006	3 044 806	3 101 971	3 085 228	3 238 174	3 237 348	3 366 804	3 308 557	3 429 004	4 032 531	3 757 281	3 796 290	3 793 988
Money in circulation	2 323 593	2 338 613	2 348 084	2 427 864	2 476 262	2 552 590	2 667 538	2 667 829	2 746 472	2 713 179	2 785 250	3 262 882	3 081 206	3 062 135	3 018 868
Deposits of commercial banks	511 913	534 021	579 922	616 942	625 709	532 638	570 636	549 519	620 332	595 378	643 754	769 649	676 075	734 155	775 120
LEV DEPOSITS	626 196	610 280	605 523	621 766	641 991	661 292	675 602	682 142	705 680	724 529	741 489	778 788	747 046	752 545	755 168
Demand deposits	343 418	327 080	321 803	337 642	257 460	59 008	71 060	75 341	96 694	113 254	741 487	147 433	144 243	98 433	127 127
Social security funds	343 405	325 731	321 738	337 603	257 575	58 997	70 419	75 051	96 675	113 205	741 314	147 412	144 202	98 282	126 740
Nonfinancial public corporations															
Nonfinancial private corporations															
Households															
Nonbank financial institutions															
Time	13	1 349	65	39	85	11	641	290	19	49	173	21	41	151	387
Social security funds	282 778	283 200	283 720	284 124	384 531	602 284	604 542	606 801	608 986	611 275	2	631 355	602 803	654 112	628 041
Nonfinancial public corporations	282 778	283 200	283 720	284 124	384 531	602 284	604 542	606 801	608 986	611 245	2	631 355	602 803	654 112	628 041
Nonfinancial private corporations															
Nonbank financial institutions															
Demand	682 608	683 450	516 115	73 826	73 757	73 665	203 875	213 146	218 866	202 885	214 624	192 079	191 060	188 146	192 897
Social security funds	3 267	3 053	3 037	4 071	3 955	3 826	13 835	23 072	28 756	12 731	96 827	123 254	122 216	119 303	14 537
Nonfinancial public corporations	3 267	3 053	3 037	4 071	3 955	3 826	2 458	2 331	2 303	2 745	2 362	1 564	1 401	2 625	2 583
Nonfinancial private corporations							11 377	20 741	26 453	9 986	94 465	121 690	120 815	116 678	11 954
Households															
Nonbank financial institutions															
Time	679 341	680 397	513 078	69 755	69 802	69 839	190 040	190 074	190 110	190 154	117 797	68 825	68 844	68 843	178 360
Social security funds	679 341	680 397	513 078	69 755	69 802	69 839	190 040	190 074	190 110	190 154	117 797	68 825	68 844	68 843	178 360
Nonfinancial public corporations															
Nonfinancial private corporations															
Nonbank financial institutions															
Demand	106 514	110 933	116 274	116 969	104 969	101 817	88 148	93 142	99 357	105 128	106 105	80 416	91 096	78 140	42 068
Social security funds	75 871	77 547	78 989	73 989	78 583	79 667	73 380	78 054	83 119	90 005	93 957	67 064	77 247	57 679	19 470
Nonfinancial public corporations	62 310	62 093	65 325	59 296	64 686	65 927	58 481	64 239	70 626	78 378	83 348	57 565	55 498	50 936	12 551
Nonfinancial private corporations	13 561	15 454	13 664	14 693	13 897	13 740	14 899	13 815	12 493	11 627	10 609	9 499	21 749	6 743	6 919
Central government (suspense accounts)															
BGN															
Foreign currencies															

(continued)

1.3.3. ANALYTICAL REPORTING OF THE BNB
(continued)

(thousand BGN)

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Social security funds	30614	33354	37171	40735	26256	21901	14696	15012	16153	15043	12121	13328	13827	18440	22390
BGN	30614	33354	37171	40735	26256	21901	14696	15012	16153	15043	12121	13328	13827	18440	22390
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	29	32	74	254	39	198	21	25	34	29	27	24	22	21	208
BGN	29	32	74	254	39	198	21	25	34	29	27	24	22	21	208
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	40	1991	91	51	51	51	51	51	-	-	-	2 000	-
BGN	-	-	40	1991	91	51	51	51	51	51	-	-	-	2 000	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES	2 687 560	2 666 207	2 848 102	2 696 134	2 802 825	2 912 404	2 757 484	2 652 307	2 620 751	2 533 085	2 482 900	2 465 632	2 423 128	2 442 023	2 410 286
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	2 680 083	2 660 832	2 841 855	2 689 100	2 797 624	2 906 462	2 750 831	2 627 254	2 615 155	2 527 033	2 478 128	2 460 516	2 417 677	2 437 353	2 405 339
BGN	2 680 083	2 660 832	2 841 855	2 689 100	2 797 624	2 906 462	2 750 831	2 627 254	2 615 155	2 527 033	2 478 128	2 460 516	2 417 677	2 437 353	2 405 339
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	7 477	5 355	6 247	7 034	5 201	5 942	6 653	5 053	5 596	6 052	4 772	5 116	5 451	4 670	4 947
BGN	4 545	4 545	4 545	4 545	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391
Foreign currencies	2 932	810	1 702	2 489	810	1 551	2 262	662	1 205	1 661	381	725	1 060	279	556
LIABILITIES TO CENTRAL GOVERNMENT	1 655 074	1 540 172	1 607 697	2 139 238	2 114 546	2 162 911	1 661 102	1 538 834	1 337 591	1 627 273	2 063 800	1 712 616	1 439 722	1 433 607	1 311 524
Deposits (excl. suspense accounts)	1 652 748	1 539 868	1 601 303	2 136 396	2 110 669	2 153 844	1 656 674	1 533 532	1 330 319	1 617 829	2 061 674	1 710 934	1 437 533	1 432 620	1 310 362
BGN	513 808	505 512	491 616	703 047	736 667	703 600	775 464	751 348	631 682	787 773	750 317	585 212	340 032	268 303	294 705
Foreign currencies	1 138 940	1 034 356	1 109 687	1 433 349	1 374 002	1 450 244	881 210	782 184	698 637	830 056	1 311 357	1 125 722	1 097 501	1 164 317	1 015 657
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	2 326	304	6 394	2 932	3 877	9 067	4 428	5 302	7 272	9 444	2 126	1 682	2 189	987	1 162
BGN	-	7	9	16	389	1 840	3 337	4 837	6 287	7 783	134	286	73	72	29
Foreign currencies	2 326	297	6 385	2 916	3 488	7 227	1 091	465	985	1 661	1 992	1 396	2 116	915	1 133
CAPITAL AND RESERVES	1 213 332	1 240 325	1 288 373	1 092 353	1 140 645	1 162 991	1 167 325	1 173 178	1 210 103	1 240 065	1 251 550	1 229 816	1 234 382	1 241 625	1 220 832
Equity capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	940 945	936 138	959 920	985 735	1 012 114	1 020 541	1 005 283	993 514	1 014 122	1 025 328	1 025 998	988 727	977 747	962 288	926 325
Financial result	252 387	284 187	308 453	86 618	108 531	122 450	142 042	159 664	175 981	194 737	205 552	221 089	236 635	259 337	274 507
OTHER LIABILITIES	1 814 335	1 818 803	1 854 857	1 834 560	1 889 665	1 879 676	1 843 831	1 808 060	1 812 211	1 815 482	1 827 082	1 826 634	1 843 362	1 841 003	1 767 508
BGN	158 025	161 244	161 974	161 877	135 487	137 499	138 567	139 660	137 745	138 875	139 914	136 863	137 812	138 776	72 461
Foreign currencies	1 656 310	1 657 559	1 692 883	1 672 683	1 754 178	1 742 177	1 705 264	1 668 400	1 674 466	1 676 607	1 687 168	1 689 771	1 705 550	1 702 227	1 695 047

*Reserve position in the IMF included.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0,07070	0,07388	0,07607	0,07883	0,08942	0,14704	0,15546	0,18714	0,20199	0,22998	0,23963	0,34986	0,48735
ASSETS													
FOREIGN ASSETS	1 143 183	1 147 192	1 178 357	1 193 661	1 242 363	1 561 941	1 700 558	1 919 704	2 063 435	2 218 207	2 267 882	2 921 929	3 753 425
Cash	100 843	101 519	103 207	114 064	119 135	182 143	185 317	220 470	262 044	283 940	303 815	429 716	608 132
Deposits	7 384	7 802	7 244	8 404	8 776	21 706	25 284	28 699	26 481	31 762	31 140	48 383	69 762
Credits	64 243	63 457	64 345	69 901	78 311	109 244	107 292	127 580	166 557	177 213	199 162	276 981	394 966
Securities other than shares	1 915	1 165	1 237	1 860	2 026	3 111	3 294	3 729	4 029	2 818	2 984	4 158	5 632
BGN	1 021	1 075	944	2 318	2 804	5 257	5 461	7 731	8 347	9 493	3 031	3 401	3 861
Foreign currencies	1 021	1 075	944	2 318	2 804	5 257	5 461	7 731	8 347	9 493	3 031	3 401	3 861
Shares and other equity	669	605	612	648	671	817	840	929	968	1 032	1 005	1 265	1 582
Other	25 611	27 415	28 825	30 933	26 547	42 008	43 146	51 802	55 662	61 622	66 493	95 528	132 329
BGN	25 611	27 415	28 825	30 933	26 547	42 008	43 146	51 802	55 662	61 622	66 493	95 528	132 329
Foreign currencies	67 641	58 977	55 834	52 765	50 982	50 388	54 665	59 270	68 193	73 349	69 900	88 699	118 643
RESERVES	7 033	5 389	5 277	5 446	6 017	6 443	7 216	7 339	8 199	11 077	10 485	11 033	11 714
Cash	60 608	53 588	50 557	47 319	44 965	43 945	47 449	51 931	59 994	62 272	59 415	77 666	106 929
Deposits	52 095	46 199	43 522	40 950	41 244	39 959	43 829	47 142	59 688	60 976	54 054	63 046	87 228
BGN	8 513	7 389	7 035	6 369	3 721	3 986	3 620	4 789	306	1 296	5 361	14 620	19 701
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT													
Central government	295 604	310 540	322 209	325 900	335 006	358 437	447 890	516 683	525 020	560 817	588 800	771 190	934 916
Government securities	295 189	310 142	321 828	325 538	334 727	358 182	447 667	516 456	524 795	560 490	588 593	770 995	934 526
BGN	248 678	264 454	271 579	273 462	283 210	276 970	352 513	408 578	408 475	435 093	457 107	579 702	685 143
Foreign currencies	174 177	186 619	191 153	190 091	189 773	192 569	205 502	235 650	222 266	223 095	245 651	282 890	301 596
Other	74 501	77 835	80 426	83 371	93 437	84 401	147 011	172 928	186 209	211 998	211 456	296 812	383 547
Credits	1 523	1 500	1 478	1 457	1 436	1 414	1 393	1 372	1 351	1 328	1 307	1 286	1 265
BGN	1 523	1 500	1 478	1 457	1 436	1 414	1 393	1 372	1 351	1 328	1 307	1 286	1 265
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	44 988	44 188	48 771	50 619	50 081	79 798	93 761	106 506	114 969	124 069	130 179	190 007	248 118
BGN	2 866	1 362	1 525	2 677	2 262	2 442	5 565	3 958	6 514	8 438	8 979	9 830	13 764
Foreign currencies	42 122	42 826	47 246	47 942	47 819	77 356	88 196	102 548	108 455	115 631	121 200	180 177	234 354
Local government	415	398	381	362	279	255	223	227	225	327	207	195	390
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	90	90	80	71	16	14	12	11	9	9	9	9	9
BGN	90	90	80	71	16	14	12	11	9	9	9	9	9
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	325	308	301	291	263	241	211	216	216	318	198	186	390
BGN	325	308	301	291	263	241	211	216	216	318	198	186	390
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
CLAIMS ON NONGOVERNMENT SECTOR													
NONFINANCIAL PUBLIC CORPORATIONS													
Credits	351 040	366 003	372 614	379 897	402 092	518 594	536 907	608 508	646 942	692 834	708 398	898 354	1 108 640
BGN	160 962	166 946	169 529	177 161	185 586	236 931	234 624	267 745	283 156	295 590	309 040	385 485	462 368
Foreign currencies	158 251	163 518	166 553	174 122	182 507	233 349	231 141	264 070	279 302	295 719	304 898	380 874	457 117
Securities other than shares	94 075	94 425	94 981	94 196	92 600	89 648	86 050	92 243	98 536	99 553	103 803	105 436	93 064
BGN	64 176	69 093	71 572	79 926	89 907	143 701	145 091	171 827	180 766	196 366	201 095	275 438	364 053
Foreign currencies	2 032	2 688	2 236	2 255	2 269	2 838	2 729	2 918	3 025	3 042	3 319	3 788	4 422
BGN	1 549	1 584	1 423	1 443	1 345	1 257	1 220	1 157	1 105	1 068	1 171	1 786	816
Shares and other equity	483	1 104	813	812	924	1 581	1 509	1 761	1 920	1 974	2 148	3 002	3 606
BGN	679	740	740	784	810	744	754	757	829	829	823	823	829
Foreign currencies	679	740	740	784	810	744	754	757	829	829	823	823	829
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
NONFINANCIAL PRIVATE CORPORATIONS													
Credits	179 687	188 494	192 358	192 109	205 376	268 726	288 807	323 438	345 906	374 724	382 295	491 497	617 878
BGN	170 464	178 481	182 350	181 898	196 437	259 049	278 762	310 603	325 600	352 912	359 632	463 137	580 078
Foreign currencies	90 641	91 180	91 984	91 727	92 451	104 488	114 241	116 223	119 564	123 628	119 902	122 094	124 180
Securities other than shares	79 823	87 301	90 366	90 171	103 986	154 561	164 521	194 380	206 036	229 284	239 730	341 043	455 898
BGN	2 338	2 397	2 486	2 449	2 014	2 720	3 893	4 861	11 969	12 859	13 579	18 579	24 852
Foreign currencies	1 376	1 380	1 382	1 402	829	784	626	856	1 661	1 678	1 788	1 758	1 868
Shares and other equity	962	1 017	1 104	1 047	1 185	1 936	3 267	4 005	10 308	11 181	11 791	16 821	22 984
BGN	6 876	7 607	7 513	7 553	6 916	6 948	6 143	7 965	8 328	8 931	9 059	9 749	12 896
Foreign currencies	6 876	7 607	7 513	7 553	6 916	6 948	6 143	7 965	8 328	8 931	9 059	9 749	12 896
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	9	9	9	9	9	9	9	9	9	22	25	32	52
Foreign currencies	9	9	9	9	9	9	9	9	9	9	9	9	9
HOUSEHOLDS													
Credits	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 156	3 418	3 422	4 198
BGN	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 154	3 416	3 419	4 189
Foreign currencies	5 298	5 347	5 456	5 570	5 674	5 241	4 929	4 581	4 271	3 634	2 858	2 649	2 823
Securities other than shares	391	415	410	474	528	927	964	1 006	1 077	520	558	770	1 366
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
NONBANK FINANCIAL INSTITUTIONS													
Credits	4 702	4 801	4 861	4 583	4 928	6 769	7 583	11 738	12 532	14 364	13 645	17 950	24 196
BGN	2 029	2 163	2 648	2 395	2 751	3 982	4 601	8 376	9 051	10 428	9 808	13 264	17 358
Foreign currencies	404	464	543	492	527	601	707	649	666	761	708	755	1 055
Securities other than shares	1 625	1 699	2 105	1 903	2 224	3 381	3 894	7 727	8 385	9 667	9 100	12 509	16 303
BGN	2 000	1 905	1 961	2 013	2 031	2 640	2 828	3 126	3 244	3 600	3 504	4 207	6 353
Foreign currencies	1 110	811	817	874	873	946	1 037	966	887	921	711	902	706
Shares and other equity	890	1 094	1 144	1 139	1 158	1 694	1 791	2 160	2 357	2 679	2 793	3 305	5 647
BGN	666	726	726	668	1 37	1 37	144	226	226	316	312	452	450
Foreign currencies	666	726	726	668	1 37	1 37	144	226	226	316	312	452	450
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	7	7	7	7	9	10	10	10	11	20	21	27	35
Foreign currencies	7	7	7	7	7	7	7	7	7	7	7	7	7
FIXED ASSETS													
OTHER ASSETS													
Claims on commercial banks	40 086	41 218	42 805	43 072	43 933	44 696	44 568	45 513	46 272	49 333	54 238	56 668	57 187
Deposits	287 969	268 935	281 688	277 963	291 215	407 683	431 211	469 260	514 964	557 934	542 731	677 302	925 907
BGN	130 390	134 642	146 754	142 104	154 914	201 399	206 845	216 010	231 042	244 872	193 536	230 866	330 131
Foreign currencies	81 819	77 835	77 905	82 819	91 616	121 407	114 851	115 115	125 951	128 663	95 908	113 326	163 979
BGN	53 437	49 096	50 252	55 306	60 244	63 552	65 192	57 435	59 590	59 891	58 986	58 522	94 729
Foreign currencies	28 382	28 739	27 653	27 513	31 372	57 855	49 659	57 680	66 361	68 772	36 922	54 804	69 246

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
	(thousand BGN)												
Credits	1 963	2 014	2 160	2 438	2 959	17 993	31 965	38 141	41 740	49 023	50 820	71 204	105 389
BGN	1 234	1 278	1 283	1 546	1 645	1 492	1 085	986	1 143	1 149	1 142	974	8 311
Foreign currencies	729	736	877	892	1 314	16 501	30 880	37 155	40 597	47 874	49 678	70 230	97 078
Securities other than shares	545	569	586	607	688	1 131	1 196	1 441	1 555	1 835	1 913	2 791	3 697
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	545	569	586	607	688	1 131	1 196	1 441	1 555	1 835	1 913	2 791	3 697
Shares and other equity	4 193	4 323	4 333	4 397	4 469	4 525	4 472	5 027	5 063	4 826	4 833	4 860	4 647
BGN	4 193	4 323	4 333	4 397	4 469	4 525	4 472	5 027	5 063	4 826	4 833	4 860	4 647
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	41 870	49 901	61 770	51 843	55 182	56 343	54 361	56 286	56 733	60 525	40 062	38 685	52 423
BGN	36 034	43 010	52 692	41 623	45 507	44 829	42 711	43 959	44 099	46 421	22 860	24 844	37 063
Foreign currencies	5 836	6 891	9 078	10 220	9 675	11 514	11 650	12 327	12 634	14 104	17 202	13 841	15 360
Other unclassified assets	157 579	134 293	134 934	135 859	136 301	206 284	224 366	253 250	283 922	313 062	349 195	446 436	595 776
BGN	138 922	114 998	117 466	118 758	115 716	174 928	192 731	209 605	229 613	265 120	293 453	379 663	501 278
Foreign currencies	18 657	19 295	17 468	17 101	20 585	31 356	31 635	43 645	54 309	47 942	55 742	66 773	94 498
LIABILITIES	1 143 183	1 147 192	1 178 357	1 193 661	1 242 363	1 561 941	1 700 558	1 919 704	2 063 435	2 218 207	2 267 882	2 921 929	3 753 425
LEV DEPOSITS	363 412	356 636	361 203	361 066	363 761	366 654	368 810	380 285	397 034	389 368	414 175	433 993	522 497
Demand	50 023	41 103	41 163	39 200	40 119	41 463	45 681	55 427	63 860	62 184	65 029	77 076	114 756
Local government	4 028	3 747	3 159	3 491	4 066	4 035	3 679	4 725	4 844	5 011	6 071	5 996	4 722
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	20 061	14 964	15 397	15 577	15 601	16 204	19 050	21 136	25 659	26 101	28 488	35 446	55 831
Nonfinancial private corporations	20 042	16 610	16 851	14 416	14 669	15 526	17 535	23 489	27 359	25 421	24 764	29 411	43 529
Households	4 412	4 413	4 534	4 466	4 522	4 435	4 325	4 685	4 829	4 209	3 963	4 406	6 461
Nonbank financial institutions	1 480	1 369	1 222	1 250	1 261	1 263	1 092	1 392	1 169	1 442	1 743	1 817	4 213
Time	255 570	258 533	263 072	265 662	267 714	269 974	268 540	270 760	279 068	275 362	297 937	306 244	326 135
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	10 208	10 131	10 451	11 149	11 092	12 001	9 069	10 017	11 912	12 940	15 026	13 549	12 692
Nonfinancial private corporations	7 545	8 067	8 315	7 554	7 101	6 767	7 322	8 235	10 166	10 930	13 324	14 081	15 459
Households	232 972	236 772	240 663	243 177	246 340	248 727	249 927	250 506	255 476	250 273	267 525	277 209	295 965
Nonbank financial institutions	4 845	3 563	3 643	3 802	3 181	2 479	2 222	2 002	1 514	1 219	2 062	1 405	2 019
Savings deposits of households	57 819	57 000	56 968	56 204	55 928	55 217	54 589	54 098	54 106	51 822	51 209	50 673	81 606
FOREIGN CURRENCY DEPOSITS	150 076	154 768	153 646	154 653	169 490	237 626	238 238	281 462	307 586	323 447	318 157	435 690	596 989
Demand	44 411	46 170	46 942	48 441	53 348	79 386	83 999	99 775	110 647	126 380	129 929	183 798	254 363
Local government	47	49	59	65	77	158	161	197	206	249	277	377	427
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	24 748	24 904	24 389	27 049	29 787	47 004	48 023	53 913	61 472	72 610	74 807	106 372	151 502
Nonfinancial private corporations	15 309	15 794	16 901	17 010	18 107	26 211	29 019	37 115	39 687	43 763	45 000	62 927	81 744
Households	2 301	2 347	2 412	2 462	2 731	3 817	4 048	5 263	5 883	6 197	6 207	8 581	12 087
Nonbank financial institutions	2 006	3 076	3 181	1 855	2 646	2 196	2 748	3 287	3 599	3 561	3 638	5 541	8 603
Time	65 742	68 810	70 010	71 584	79 294	109 012	106 361	126 719	139 001	140 417	135 867	182 351	245 841
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	12 447	13 261	13 519	13 818	16 395	24 912	26 059	30 402	34 567	37 239	37 456	54 118	69 709
Nonfinancial private corporations	5 774	5 900	5 589	6 336	6 910	10 225	8 844	10 478	11 181	10 617	11 112	17 577	22 042
Households	45 653	47 747	49 130	49 184	53 895	70 691	68 288	81 286	87 933	86 289	107 341	144 290	144 290
Nonbank financial institutions	1 868	1 902	1 772	2 246	2 094	3 184	3 170	4 552	5 320	6 272	6 073	3 315	9 800
Savings deposits of households	39 923	39 788	36 694	34 628	36 848	49 228	47 878	54 968	57 938	56 650	52 361	69 541	96 785

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

(thousand BGN)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
DEBT SECURITIES ISSUED													
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS													
Nonfinancial public corporations	68	75	84	68	81	114	139	183	129	173	174	225	310
BGN	-	-	-	-	-	-	-	-	-	-	-	-	19
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	19
Nonfinancial private corporations	9	17	28	5	18	51	76	120	69	114	114	165	231
BGN	2	2	2	2	1	1	1	-	-	-	-	-	1
Foreign currencies	7	15	26	3	17	50	76	120	69	114	114	165	230
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	59	58	56	63	63	63	63	63	60	59	60	60	60
BGN	59	58	56	63	63	63	63	63	60	59	60	60	60
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS													
Central government (suspense accounts)	14 212	14 520	14 650	16 251	17 783	26 186	25 377	28 178	34 969	36 013	39 036	53 364	71 116
BGN	1 231	1 777	1 774	2 005	2 312	3 003	2 200	2 931	3 144	3 157	3 786	4 307	3 770
Foreign currencies	1 231	1 777	1 774	2 005	2 312	3 003	2 200	2 931	3 144	3 157	3 786	4 307	3 770
Local government	693	343	260	306	359	864	621	619	1 245	1 026	1 041	1 076	2 000
BGN	693	343	260	306	359	864	621	619	1 245	1 026	1 041	1 076	2 000
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	7 087	7 205	6 842	7 599	9 015	13 598	15 981	16 768	19 358	22 967	25 166	38 750	52 611
BGN	1 176	1 598	1 060	1 001	1 418	1 077	1 758	1 190	1 225	1 519	1 659	1 979	1 752
Foreign currencies	5 911	5 607	5 782	6 598	7 597	12 521	14 223	15 578	18 133	21 448	23 507	36 771	50 859
Nonfinancial private corporations	3 311	3 258	3 712	3 464	3 459	4 888	4 272	4 945	5 552	5 774	5 382	6 713	9 544
BGN	825	1 007	1 201	1 109	1 136	1 216	1 065	1 086	1 066	1 795	1 158	1 112	776
Foreign currencies	2 486	2 251	2 511	2 355	2 323	3 672	3 207	3 859	4 486	3 979	4 224	5 601	8 768
Households	1 688	1 350	1 646	2 422	2 267	3 362	1 578	2 144	4 850	2 741	3 315	2 306	2 649
BGN	1 470	1 129	1 424	2 153	1 962	2 906	1 078	1 518	4 280	2 282	2 848	1 714	1 693
Foreign currencies	218	221	222	269	305	456	500	626	570	459	467	592	956
Nonbank financial institutions	202	587	416	455	371	471	725	771	820	348	346	212	542
BGN	91	510	248	213	108	97	133	88	110	136	177	43	248
Foreign currencies	111	77	168	242	263	374	592	683	710	212	169	169	294
FOREIGN LIABILITIES													
Deposits	167 922	171 414	181 663	185 481	185 743	294 119	307 825	347 241	376 309	415 853	436 791	616 962	809 283
BGN	17 936	18 568	19 102	21 283	20 217	28 096	28 680	32 494	35 405	40 252	41 708	58 439	84 026
Foreign currencies	1 330	1 198	1 292	1 322	1 190	1 150	1 112	1 209	1 231	1 285	1 452	2 032	2 722
Foreign currencies	16 606	17 370	17 810	19 961	19 027	26 946	27 568	31 285	34 174	38 967	40 256	56 407	81 304

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
													(thousand BGN)
Credits	146 694	148 701	156 119	156 530	161 537	261 023	273 893	308 382	332 070	368 032	383 652	542 379	699 315
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	146 694	148 701	156 119	156 530	161 537	261 023	273 893	308 382	332 070	368 032	383 652	542 379	699 315
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 292	4 145	6 442	7 668	3 989	5 000	5 252	6 365	8 834	7 569	11 431	16 144	25 942
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3 292	4 145	6 442	7 668	3 989	5 000	5 252	6 365	8 834	7 569	11 431	16 144	25 942
CENTRAL GOVERNMENT	31 820	29 294	31 587	36 792	38 383	45 447	71 512	85 101	91 708	101 337	106 037	149 307	169 871
Deposits (excl. suspense accounts)	19 993	16 794	18 188	21 861	21 584	18 781	17 419	18 208	19 768	19 468	20 468	34 774	24 673
BGN	18 478	14 545	14 924	16 370	18 278	11 665	12 064	11 158	11 715	11 931	13 040	14 040	12 523
Foreign currencies	1 515	2 249	3 264	5 491	3 306	7 116	5 355	7 050	8 053	7 537	7 428	20 679	12 523
Other liabilities	11 827	12 500	13 399	14 931	16 799	26 666	54 093	66 893	71 940	81 869	85 569	114 533	145 198
BGN	452	533	1 016	2 080	2 222	2 562	16 156	19 694	20 827	23 200	24 098	24 870	20 838
Foreign currencies	11 375	11 967	12 383	12 851	14 577	24 104	37 937	47 199	51 113	58 669	61 471	89 663	124 360
LIABILITIES TO THE BNB	33 864	38 121	43 169	48 294	52 858	73 633	81 866	90 462	84 147	93 457	90 295	99 295	104 046
Deposits	19 331	19 723	22 576	33 154	36 990	54 604	58 108	60 168	59 438	62 832	61 398	67 647	76 474
BGN	11 674	12 662	17 517	26 044	29 824	44 171	47 214	47 481	47 118	51 061	46 664	49 889	47 655
Foreign currencies	7 657	7 061	5 059	7 110	7 166	10 433	10 894	12 687	12 320	11 771	14 734	17 758	28 819
Credits	14 533	18 398	20 593	15 140	15 868	19 029	21 046	27 029	21 185	26 613	24 717	25 545	27 572
BGN	11 850	14 557	16 827	10 181	10 311	10 173	12 064	16 465	9 813	12 758	10 575	7 750	9 330
Foreign currencies	2 683	3 841	3 766	4 959	5 557	8 856	8 982	10 564	11 372	13 855	14 142	17 795	18 242
Other	-	-	-	-	-	-	2 712	3 265	3 524	4 012	4 180	6 103	-
BGN	-	-	-	-	-	-	-	3 265	3 524	4 012	4 180	6 103	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CAPITAL AND RESERVES	87 145	89 362	73 967	68 295	65 809	94 237	128 910	198 090	211 296	255 266	259 186	387 543	771 626
Equity capital	34 405	35 257	36 948	37 646	37 765	40 765	72 943	97 638	114 810	123 259	123 262	119 563	129 173
Reserves	75 556	76 789	70 467	70 625	72 391	78 316	91 793	124 310	136 286	149 337	178 381	201 116	503 920
Financial result	-22 816	-22 684	-33 448	-39 976	-44 347	-24 844	-35 826	-23 858	-39 800	-17 330	-42 457	66 864	138 533
OTHER LIABILITIES	294 664	293 002	318 388	322 761	348 455	423 925	477 881	508 702	560 257	603 293	604 031	745 550	707 687
Liabilities to commercial banks	166 041	159 598	168 586	181 913	187 766	229 388	244 710	259 598	279 566	284 219	232 050	278 035	350 690
Deposits	71 729	69 975	71 800	71 666	82 597	98 704	102 886	101 719	109 144	119 023	95 335	110 521	126 128
BGN	44 354	41 813	43 781	47 580	55 698	53 568	55 734	48 305	50 007	51 374	53 924	51 711	53 643
Foreign currencies	27 375	28 162	28 019	24 086	26 899	45 136	47 152	53 414	59 137	67 649	41 411	58 810	72 485
Credits	9 627	7 916	8 418	8 244	9 763	9 297	11 033	11 174	12 301	13 033	13 393	12 323	10 289
BGN	8 809	6 925	7 460	7 405	8 995	8 783	10 081	10 268	10 348	10 820	11 083	9 350	5 747
Foreign currencies	818	991	958	839	768	514	952	906	1 953	2 213	2 310	2 973	4 542
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	84 685	81 707	88 368	102 003	95 406	121 387	130 791	146 705	158 115	152 163	123 322	155 191	214 273
BGN	53 590	49 112	53 075	64 995	55 204	58 652	68 243	70 238	73 521	85 604	57 823	61 422	85 025
Foreign currencies	31 095	32 595	35 293	37 008	40 202	62 735	62 549	76 467	84 594	66 599	65 499	93 769	129 248
Other unclassified liabilities	128 623	133 404	149 802	140 848	160 689	194 537	233 171	249 104	280 697	319 074	371 981	467 515	356 997
BGN	119 863	125 922	135 717	124 168	140 964	158 695	173 645	198 956	223 079	245 448	290 983	366 649	220 742
Foreign currencies	8 760	7 482	14 085	16 680	19 725	35 842	59 526	50 148	57 618	73 626	80 998	100 866	136 255

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
Exchange rate: BGN/1 EUR												
ASSETS												
FOREIGN ASSETS												
Cash	1 270 805	2 546 644	2 131 943	1 972 059	2 223 289	2 660 021	2 950 112	3 051 772	3 033 841	3 022 089	3 050 394	2 709 240
Deposits	116 169	269 093	263 901	198 707	220 910	228 524	235 466	203 480	169 649	140 045	145 792	122 835
Credits	863 693	1 688 627	1 386 351	1 341 197	1 551 485	1 940 898	2 203 322	2 348 448	2 376 450	2 393 617	2 412 510	2 281 791
Securities other than shares	11 075	21 502	17 062	15 349	16 792	18 094	18 301	13 409	13 421	13 555	13 626	2 796
BGN	5 603	7 465	18 757	18 323	18 308	22 467	25 695	25 253	22 774	31 713	27 152	9 736
Foreign currencies	5 603	7 465	18 757	18 323	18 308	22 467	25 695	25 253	22 774	31 713	27 152	9 736
Shares and other equity	2 754	5 022	4 014	2 675	4 214	4 545	4 624	4 592	4 559	6 156	6 255	3 516
Other	271 511	554 935	441 858	395 808	411 580	443 493	462 704	456 590	446 988	437 003	445 059	288 566
BGN	-	3	5	5	5	336	187	412	382	348	502	290
Foreign currencies	271 511	554 932	441 854	395 803	411 575	443 157	462 517	456 178	446 606	436 655	444 557	288 276
RESERVES												
Cash	209 489	284 912	332 447	355 082	352 340	508 270	683 526	648 381	611 817	549 191	560 212	802 097
Deposits	188 792	251 674	287 483	303 734	300 972	448 313	621 754	586 860	543 904	478 097	488 341	696 684
BGN	117 056	123 979	147 169	185 616	182 025	325 094	491 688	449 622	399 242	342 515	349 408	555 672
Foreign currencies	71 736	127 695	140 314	118 118	118 947	123 219	130 066	137 238	144 662	135 582	138 933	141 012
Other	-	7 410	11 618	12 087	13 314	14 181	8 329	3 271	2 304	2 503	2 168	1 851
BGN	-	5 972	9 516	10 060	10 505	13 682	7 953	2 773	2 119	2 050	1 348	1 431
Foreign currencies	-	1 438	2 102	2 028	2 808	499	376	498	185	453	820	420
CLAIMS ON GENERAL GOVERNMENT												
Central government	1 595 313	2 864 639	2 412 511	2 407 529	2 577 758	2 834 330	3 004 465	2 963 782	2 945 207	2 899 499	3 087 944	2 391 095
Government securities	1 594 951	2 864 399	2 412 255	2 407 286	2 577 603	2 834 283	3 004 432	2 963 717	2 945 202	2 899 494	3 087 940	2 391 093
BGN	1 113 525	1 883 096	1 624 326	1 681 898	1 786 757	2 016 785	2 137 748	2 125 845	2 099 238	2 069 013	2 126 399	2 167 307
Foreign currencies	318 023	377 451	557 891	695 384	819 404	677 405	655 971	674 589	665 712	704 987	777 911	788 560
Credits	795 502	1 505 645	1 066 435	986 514	967 353	1 339 380	1 481 777	1 451 256	1 433 526	1 364 026	1 348 488	1 378 747
BGN	1 244	1 223	1 202	1 181	1 159	1 138	1 117	1 096	1 075	1 054	1 077	1 100
Foreign currencies	1 244	1 223	1 202	1 181	1 159	1 138	1 117	1 096	1 075	1 054	1 077	1 100
Other	480 182	980 080	786 727	724 207	789 687	816 360	865 567	836 776	844 889	829 427	960 464	222 686
BGN	7 100	33 685	50 426	53 233	61 623	51 714	53 221	50 997	68 386	43 567	56 487	73 011
Foreign currencies	473 082	946 395	736 301	670 974	728 064	764 646	812 346	785 779	776 503	785 860	903 977	149 675
Local government	362	240	256	244	155	47	33	65	5	5	4	2
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	362	240	256	244	155	47	33	65	5	5	4	2
BGN	362	240	256	244	155	47	33	65	5	5	4	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
CLAIMS ON NONGOVERNMENT SECTOR												
NONFINANCIAL PUBLIC CORPORATIONS												
Credits	1 996 556	3 705 174	2 672 050	2 489 455	2 567 888	2 792 387	3 014 762	3 118 831	3 145 271	3 256 345	3 402 942	1 675 785
BGN	810 547	1 526 227	978 121	887 591	910 558	984 746	1 072 705	1 161 566	1 157 765	1 217 838	1 233 518	698 988
Foreign currencies	801 474	1 497 618	943 502	854 423	867 553	904 473	993 171	1 085 959	1 085 959	1 150 506	1 159 980	677 980
Securities other than shares	85 601	89 310	73 534	72 041	61 009	60 010	133 236	219 906	266 429	300 878	314 730	297 503
BGN	715 873	1 408 308	869 968	782 382	806 544	844 463	859 933	866 053	822 042	849 504	845 250	380 477
Foreign currencies	8 248	12 060	10 807	10 143	11 337	12 613	10 226	10 013	1 766	1 593	1 631	180
BGN	1 116	569	576	624	425	425	428	429	429	429	430	53
Foreign currencies	7 132	11 491	10 231	9 519	10 912	12 188	9 798	9 584	1 337	1 164	1 201	127
Shares and other equity	825	850	845	852	1 042	867	899	904	920	1 006	1 102	1 437
BGN	825	850	845	852	1 042	867	899	904	920	1 006	1 102	1 437
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	15 699	22 967	22 173	30 626	66 793	68 409	64 690	66 608	64 857	70 805	19 391
BGN	-	149	237	250	262	22 364	21 395	17 487	15 964	14 738	14 462	8 002
Foreign currencies	-	15 551	22 730	21 922	30 364	44 429	47 014	47 203	50 644	50 119	56 343	11 389
NONFINANCIAL PRIVATE CORPORATIONS												
Credits	1 131 699	2 076 557	1 621 446	1 534 789	1 584 889	1 721 263	1 833 925	1 827 521	1 825 714	1 834 490	1 928 788	801 197
BGN	1 068 624	1 949 011	1 506 463	1 418 854	1 455 332	1 440 407	1 538 153	1 542 075	1 548 845	1 559 464	1 644 429	748 689
Foreign currencies	141 557	152 796	139 730	130 679	134 716	117 668	153 186	196 887	235 465	279 552	313 908	310 291
Securities other than shares	927 067	1 796 215	1 366 733	1 288 175	1 320 616	1 322 739	1 384 967	1 345 188	1 313 380	1 279 912	1 330 521	438 398
BGN	49 894	102 051	79 853	81 594	87 154	94 788	101 332	96 852	94 638	92 721	95 360	383
Foreign currencies	1 891	1 720	1 758	1 650	1 653	1 659	1 680	1 683	1 686	1 689	1 692	64
Shares and other equity	48 003	100 331	78 095	79 944	85 501	93 129	99 652	95 169	92 952	91 032	93 668	319
BGN	13 083	9 331	11 514	11 452	11 247	13 554	15 996	16 006	14 693	14 666	16 029	21 913
Foreign currencies	13 083	9 331	11 514	11 452	11 247	13 554	15 996	16 006	14 693	14 666	16 029	21 913
Other	98	16 164	23 616	22 889	31 156	172 514	178 444	172 588	167 538	167 639	172 970	30 212
BGN	9	891	1 414	1 494	1 560	34 801	37 692	29 106	26 856	27 121	26 457	9 562
Foreign currencies	89	15 273	22 202	21 395	29 597	137 714	140 752	143 482	140 682	140 518	146 513	20 650
HOUSEHOLDS												
Credits	5 617	8 108	6 823	7 672	8 535	8 312	17 041	34 382	68 045	111 629	145 161	167 436
BGN	5 598	7 973	6 641	7 486	8 332	7 831	16 330	33 664	67 367	110 887	144 542	167 229
Foreign currencies	2 800	2 822	2 564	2 431	2 834	3 074	11 653	28 690	62 539	106 231	138 479	163 023
Other	2 798	5 151	4 077	5 055	5 498	4 677	4 677	4 974	4 828	4 656	6 063	4 206
BGN	19	135	182	186	203	481	711	718	678	742	619	207
Foreign currencies	-	82	130	138	144	252	331	333	286	284	139	161
NONBANK FINANCIAL INSTITUTIONS												
Credits	48 693	94 281	65 661	59 403	63 907	78 066	91 091	95 362	93 747	92 388	95 475	8 164
BGN	35 658	72 312	47 352	42 287	44 777	49 022	60 898	65 271	63 573	62 614	64 823	7 865
Foreign currencies	1 177	1 477	1 387	855	1 052	730	658	1 253	1 395	1 367	2 049	1 128
Securities other than shares	34 481	70 835	45 965	41 432	43 725	48 292	60 240	64 018	62 178	61 247	62 774	6 737
BGN	12 516	19 330	14 891	13 812	14 710	15 263	15 404	15 124	14 757	14 409	14 791	67
Foreign currencies	706	711	712	712	715	715	718	719	719	719	719	67
Shares and other equity	11 810	18 639	14 179	13 100	13 995	14 548	14 686	14 405	14 038	13 690	14 072	-
BGN	453	450	332	332	332	357	320	320	321	321	411	125
Foreign currencies	453	450	332	332	332	357	320	320	321	321	411	125
Other	66	2 169	3 086	2 972	4 088	13 424	14 469	14 647	15 096	15 044	15 450	107
BGN	7	7	7	7	7	8 828	9 018	9 075	9 438	9 438	9 434	3
Foreign currencies	59	2 162	3 079	2 965	4 081	4 596	5 451	5 572	5 658	5 606	6 016	104
FIXED ASSETS												
OTHER ASSETS												
Claims on commercial banks	1 426 624	2 703 782	2 378 124	2 280 723	2 660 444	2 727 330	2 864 296	1 953 460	1 985 579	2 040 066	2 044 623	1 073 311
Deposits	513 744	868 818	759 273	649 839	709 331	494 789	433 948	424 338	467 666	538 597	559 745	521 450
BGN	233 078	350 761	292 699	274 303	306 638	373 401	320 548	313 636	344 999	427 715	435 102	414 258
Foreign currencies	89 053	92 841	85 662	89 040	96 201	116 870	95 221	96 297	106 087	175 940	179 512	166 588
Other	144 025	257 920	207 037	185 263	210 437	250 531	225 327	217 339	238 912	251 775	255 590	247 670

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Credits	212 363	420 937	328 908	304 463	323 860	23 316	19 463	19 011	24 092	19 147	18 719	24 301
BGN	6 734	8 596	9 990	11 792	12 483	1 442	1 445	1 150	1 687	1 535	1 513	1 499
Foreign currencies	205 629	412 341	318 918	292 671	311 377	21 874	18 018	17 861	22 405	17 612	17 206	22 802
Securities other than shares	7 738	15 475	12 437	11 098	11 860	12 992	13 913	13 657	13 319	12 998	13 350	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	7 738	15 475	12 437	11 098	11 860	12 992	13 913	13 657	13 319	12 998	13 350	-
Shares and other equity	4 680	4 374	5 218	5 464	6 320	6 555	8 497	8 496	8 783	8 763	8 886	36 856
BGN	4 680	4 374	5 218	5 464	6 320	6 555	8 497	8 496	8 783	8 763	8 886	36 856
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	55 885	77 271	120 011	54 511	60 653	78 525	71 527	69 538	76 473	69 974	83 688	46 035
BGN	27 812	44 986	29 963	29 686	32 944	49 899	43 020	41 548	45 878	47 367	55 609	24 159
Foreign currencies	28 073	32 285	90 048	24 825	27 709	28 626	28 507	27 990	30 595	22 607	28 079	21 876
Other unclassified assets	912 880	1 834 964	1 618 851	1 630 884	1 951 113	2 232 541	2 430 348	1 529 122	1 517 913	1 501 469	1 484 878	551 861
BGN	791 245	1 503 061	1 270 715	1 256 648	1 479 887	1 665 867	1 788 027	1 314 956	1 309 728	1 295 890	1 274 546	515 796
Foreign currencies	121 635	331 903	348 136	374 236	471 226	566 674	642 321	214 166	208 185	205 579	210 332	36 065
LIABILITIES	6 558 316	12 177 495	10 004 944	9 594 192	10 477 672	11 624 358	12 625 832	11 851 243	11 843 805	11 896 150	12 292 437	8 920 159
LEV DEPOSITS	535 585	668 189	793 901	926 469	1 013 890	1 052 666	1 398 435	1 546 161	1 584 506	1 622 433	1 700 005	2 013 584
Demand	116 018	180 414	210 833	248 469	309 501	358 065	542 315	631 848	653 300	671 000	734 392	992 678
Local government	6 225	8 741	12 286	24 487	28 820	28 488	37 642	46 516	45 160	51 379	66 901	47 511
Social security funds	899	1 113	1 346	1 916	2 804	2 015	2 860	2 385	2 447	2 441	2 441	426
Nonfinancial public corporations	59 299	88 065	96 019	114 554	142 302	160 268	201 805	234 850	245 126	241 090	253 924	443 441
Nonfinancial private corporations	40 090	70 285	86 477	90 974	117 794	144 271	266 788	309 635	319 245	330 630	356 407	425 598
Households	5 617	7 727	9 413	11 585	12 005	15 341	23 963	29 221	31 117	34 199	37 382	43 969
Nonbank financial institutions	3 888	4 483	5 292	4 953	5 777	7 682	9 257	9 041	10 215	9 555	17 337	31 733
Time	342 803	404 044	491 907	577 667	601 145	594 686	718 777	759 985	769 689	781 864	785 862	796 073
Local government	-	356	503	590	589	141	875	786	716	673	594	284
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	13 287	16 282	18 095	27 405	31 590	33 156	27 318	32 872	36 444	37 571	36 329	42 708
Nonfinancial private corporations	17 105	18 818	24 087	29 974	27 372	26 913	27 483	33 580	29 787	30 914	32 629	34 416
Households	308 483	365 958	446 185	514 829	537 717	530 447	652 003	679 063	690 882	696 107	698 470	686 867
Nonbank financial institutions	3 928	2 631	3 038	4 870	3 877	4 029	11 098	13 684	11 860	16 599	17 840	31 798
Savings deposits of households	76 764	83 730	91 161	100 332	103 244	99 915	137 343	154 328	161 517	169 569	179 751	224 833
FOREIGN CURRENCY DEPOSITS	1 215 672	2 338 236	1 895 710	1 773 462	1 961 613	2 195 234	2 385 028	2 427 536	2 396 596	2 447 670	2 495 796	2 252 958
Demand	526 468	1 055 541	850 524	820 455	875 614	992 762	970 251	1 036 484	1 021 066	1 020 899	1 026 579	820 031
Local government	883	1 835	1 472	1 339	1 497	1 709	1 863	2 498	2 501	2 287	2 665	2 408
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	317 950	650 707	520 180	473 366	506 907	554 365	514 140	522 526	509 297	517 316	511 015	330 016
Nonfinancial private corporations	163 533	325 819	264 061	249 232	259 897	305 434	318 238	378 865	374 985	356 471	357 576	320 184
Households	25 523	44 923	38 075	74 311	83 491	98 376	112 048	111 915	112 643	121 381	130 532	151 835
Nonbank financial institutions	18 579	32 257	22 736	22 207	23 822	32 878	23 962	20 680	21 640	23 444	24 791	15 588
Time	496 675	950 832	768 464	703 077	811 819	903 268	1 072 609	1 044 838	1 028 019	1 070 786	1 105 277	1 074 124
Local government	-	8	6	8	10	7	18	18	17	20	15	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	137 742	277 028	209 573	214 465	221 810	234 817	256 232	246 738	230 914	237 377	237 670	173 209
Nonfinancial private corporations	41 580	77 714	59 591	52 579	94 085	112 076	157 174	116 201	99 627	116 863	97 627	120 306
Households	294 746	551 352	451 212	389 711	446 461	508 512	601 932	629 565	650 371	666 377	715 764	722 399
Nonbank financial institutions	22 607	44 729	48 082	46 315	49 453	47 856	57 253	52 316	47 090	50 149	54 201	58 210
Savings deposits of households	192 529	351 863	276 722	249 930	274 180	299 204	342 168	346 214	347 511	355 985	363 940	358 803

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
DEBT SECURITIES ISSUED												
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS												
Nonfinancial public corporations	563	1 135	942	908	965	1 211	2 710	2 190	1 888	2 254	2 232	4 327
BGN	19	105	128	151	161	240	1 649	1 682	1 672	2 078	2 067	4 297
Foreign currencies	19	105	128	151	161	240	1 649	1 682	1 672	2 078	2 067	4 297
Nonfinancial private corporations	484	972	756	699	746	910	1 003	450	158	118	115	30
BGN	4	4	5	6	6	101	108	119	137	99	99	-
Foreign currencies	484	968	751	693	740	809	895	331	21	19	16	30
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	60	58	58	58	58	61	58	58	58	58	50	-
BGN	60	58	58	58	58	58	58	58	58	58	50	-
Foreign currencies	-	-	-	-	-	3	-	-	-	-	-	-
RESTRICTED DEPOSITS												
Central government (suspense accounts)	139 029	257 784	205 246	191 411	208 848	243 295	235 622	244 656	245 994	243 411	293 500	294 220
BGN	4 094	6 268	7 938	9 583	15 844	24 101	19 309	19 262	22 798	23 704	23 244	38 140
Foreign currencies	4 094	6 268	7 934	9 580	15 840	23 999	19 029	19 131	21 787	23 019	22 770	20 097
Local government	773	1 618	2 646	3 487	6 716	5 846	4 248	11 000	12 126	10 292	11 378	16 416
BGN	773	1 618	2 646	3 487	6 716	5 846	4 248	11 000	12 126	10 292	11 378	16 416
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	383	377	351	499	467	588	400	484	567	452	596	413
BGN	383	377	351	499	467	588	400	484	567	452	596	413
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	105 300	195 419	157 502	131 888	137 340	161 986	173 211	171 241	168 167	159 257	185 948	156 386
BGN	2 152	4 042	5 144	6 142	6 297	10 903	23 455	22 167	14 793	14 097	17 450	14 639
Foreign currencies	103 148	191 378	152 358	125 746	131 043	151 083	149 756	149 074	153 374	145 160	168 498	141 747
Nonfinancial private corporations	20 843	39 359	23 623	22 810	24 295	31 479	28 687	28 597	31 117	38 444	51 164	60 234
BGN	1 996	1 134	1 853	2 184	2 676	2 923	5 729	5 539	6 931	10 711	13 161	22 139
Foreign currencies	18 847	38 225	21 770	20 626	21 619	28 556	22 958	23 058	24 186	27 733	38 003	38 095
Households	6 775	13 577	12 232	22 468	22 204	18 293	9 089	13 365	9 915	9 266	18 362	9 873
BGN	4 709	8 116	7 701	17 815	17 233	12 234	2 755	6 758	3 491	2 747	11 955	4 094
Foreign currencies	2 066	5 461	4 531	4 653	4 971	6 059	6 334	6 607	6 424	6 519	6 407	5 779
Nonbank financial institutions	861	1 166	954	676	1 981	1 002	678	707	1 304	1 996	2 808	12 758
BGN	212	37	43	42	96	250	231	253	685	1 322	752	10 622
Foreign currencies	649	1 129	911	634	1 885	752	447	454	619	674	2 056	2 136
FOREIGN LIABILITIES												
Deposits	1 610 050	3 165 532	2 419 387	2 203 093	2 281 762	2 489 921	2 578 874	2 516 455	2 495 948	2 499 381	2 472 775	683 384
BGN	165 451	323 909	257 255	243 800	256 244	284 814	326 052	291 716	303 769	302 064	317 625	308 922
Foreign currencies	2 833	3 731	3 894	4 002	4 128	4 104	7 301	6 015	6 530	5 333	5 868	21 695
Nonbank financial institutions	162 618	320 178	253 361	239 798	252 116	280 710	318 751	285 701	297 239	296 731	311 757	287 227

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Credits	1 400 205	2 754 397	2 105 004	1 908 504	1 975 556	2 143 967	2 180 220	2 157 679	2 131 289	2 107 801	2 087 890	315 337
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	1 400 205	2 754 397	2 105 004	1 908 504	1 975 556	2 143 967	2 180 220	2 157 679	2 131 289	2 107 801	2 087 890	315 337
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	44 394	87 226	57 128	50 789	49 962	61 140	72 602	67 060	60 890	89 516	67 260	59 125
BGN	-	58	82	96	96	13	143	126	110	53	49	20
Foreign currencies	44 394	87 168	57 046	50 692	49 866	61 127	72 459	66 934	60 780	89 463	67 211	59 105
CENTRAL GOVERNMENT	330 154	597 881	515 763	499 578	556 317	611 750	643 419	657 982	667 270	719 670	826 064	316 733
Deposits (excl. suspense accounts)	48 983	78 875	106 112	121 831	125 808	138 235	158 139	175 529	172 818	229 640	197 819	166 663
BGN	14 481	22 164	43 389	53 822	54 608	61 272	73 681	76 606	78 749	91 284	101 576	64 851
Foreign currencies	34 502	56 711	62 723	68 009	71 200	76 963	84 458	98 923	94 069	138 356	96 243	101 812
Other liabilities	281 171	519 006	409 651	377 747	430 509	473 515	485 280	482 453	494 452	490 030	628 245	150 070
BGN	21 580	21 386	23 092	20 566	45 430	53 539	49 526	53 547	76 393	78 141	106 068	2 830
Foreign currencies	259 591	497 620	386 559	357 180	385 070	419 976	435 754	428 906	418 059	411 889	522 177	147 240
LIABILITIES TO THE BNB	160 167	262 745	216 383	225 429	224 185	309 533	299 648	303 564	306 937	302 145	298 035	58 018
Deposits	114 228	172 654	143 864	154 390	149 357	160 989	149 582	153 089	157 566	153 446	145 665	51 319
BGN	54 828	55 620	52 793	52 449	52 219	51 754	51 759	52 383	52 449	54 605	53 628	150
Foreign currencies	59 400	117 034	91 071	101 941	97 138	109 235	97 823	100 706	105 117	98 841	92 037	51 169
Credits	45 939	82 950	62 751	59 559	63 224	66 612	66 612	65 970	64 141	63 988	66 259	6 660
BGN	8 274	8 825	7 999	9 339	9 547	8 930	9 564	9 976	9 440	10 038	10 817	4 665
Foreign currencies	37 665	74 125	54 752	50 220	53 677	57 048	55 994	54 720	53 950	53 442	55 442	1 995
Other	-	7 141	9 768	11 480	11 604	86 351	83 454	84 505	85 230	84 711	86 111	39
BGN	-	6 682	9 442	11 072	11 056	77 133	72 625	73 190	73 444	72 918	73 369	-
Foreign currencies	-	459	326	408	548	9 218	10 829	11 315	11 786	11 793	12 742	39
CAPITAL AND RESERVES	1 158 272	1 714 608	280 474	61 939	145 013	211 037	215 299	140 963	87 039	93 708	124 958	795 456
Equity capital	129 184	134 184	170 149	182 253	266 278	316 645	323 668	338 229	354 517	348 222	344 677	323 909
Reserves	432 629	580 672	393 476	367 013	114 397	87 839	90 452	89 643	89 479	92 484	89 805	149 286
Financial result	596 459	999 752	-283 151	-487 327	-235 662	-193 447	-198 821	-286 909	-356 957	-346 998	-309 524	322 261
OTHER LIABILITIES	1 408 824	3 151 385	3 677 138	3 711 904	4 085 077	4 509 711	4 866 797	4 011 736	4 057 627	3 965 478	4 079 072	2 501 479
Liabilities to commercial banks	590 625	963 162	707 545	607 348	607 851	669 653	606 443	631 291	603 608	608 008	632 739	430 034
Deposits	209 812	349 158	281 945	253 895	269 136	317 875	277 543	286 107	283 560	305 840	313 111	294 120
BGN	62 330	69 240	50 646	61 741	53 037	73 145	57 147	57 771	64 192	86 976	87 371	65 168
Foreign currencies	147 482	279 918	231 299	192 154	216 099	244 730	220 396	228 336	219 368	218 864	225 740	228 952
Credits	20 203	27 407	22 840	20 196	19 708	22 950	23 133	22 900	22 815	21 102	24 011	22 022
BGN	9 208	6 326	4 974	4 974	5 857	7 827	6 971	7 051	7 207	6 240	7 227	5 588
Foreign currencies	10 995	21 081	17 866	15 222	13 851	15 123	16 162	15 849	15 608	14 862	16 784	16 434
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	360 610	586 597	402 760	333 257	332 007	328 828	305 767	322 284	297 233	281 066	295 617	113 892
BGN	108 032	98 821	149 095	160 670	168 332	184 339	168 994	183 661	185 122	172 678	179 248	29 522
Foreign currencies	818 199	2 188 223	2 969 593	3 104 556	3 464 226	3 460 058	4 260 354	3 380 445	3 454 019	3 357 470	3 446 333	2 071 445
Other unclassified liabilities	599 862	1 646 114	2 463 866	2 579 577	2 873 837	3 143 909	3 399 513	2 982 199	3 068 549	2 991 708	3 074 433	1 908 934
BGN	218 337	542 109	505 727	524 799	590 389	696 149	860 841	398 246	385 470	365 762	371 900	162 511
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
ASSETS												
FOREIGN ASSETS												
Cash	8 990 156	9 187 624	9 069 679	8 946 244	8 908 714	8 989 773	9 001 993	9 455 209	9 153 122	8 919 349	9 214 246	8 477 472
Deposits	2 790 857	2 890 619	2 816 785	2 841 522	2 754 178	2 838 889	2 819 190	3 113 140	2 743 767	2 791 201	2 906 620	2 726 047
Credits	120 544	138 990	149 167	126 662	129 353	150 563	146 364	151 324	139 740	133 842	123 775	93 810
Securities other than shares	2 378 630	2 436 346	2 337 125	2 335 380	2 251 224	2 322 082	2 310 372	2 562 013	2 239 053	2 318 211	2 422 200	2 242 904
BGN	2 797	2 896	6 520	6 469	17 729	14 192	14 132	14 138	14 019	18 893	11 258	60 065
Foreign currencies	10 461	27 989	42 170	78 407	79 312	65 116	70 675	79 653	70 963	61 978	80 644	60 843
Shares and other equity	10 461	27 989	42 170	78 407	79 312	65 116	70 675	79 653	70 963	61 978	80 644	60 843
Other	1 835	4 001	3 774	5 234	5 263	5 312	5 239	5 279	2 079	2 079	3 336	3 336
BGN	276 590	280 397	278 029	289 370	271 297	281 624	272 408	300 733	277 913	256 198	265 407	265 089
Foreign currencies	307	292	76	58	53	71	62	72	72	65	68	219
RESERVES	276 283	280 105	277 953	289 312	271 244	281 553	272 346	300 661	277 841	256 133	265 339	264 870
Cash	675 960	594 199	726 083	569 049	552 944	604 075	611 337	591 239	542 429	608 966	674 006	645 852
Deposits	84 840	78 108	73 306	73 684	69 062	72 765	79 097	98 626	92 747	85 153	95 981	102 019
BGN	589 163	513 685	650 125	493 448	481 379	529 524	531 105	491 165	448 025	522 379	576 789	541 818
Foreign currencies	440 342	365 330	502 977	352 004	275 768	393 580	370 437	336 330	316 909	385 669	447 976	379 567
Other	148 821	148 355	147 148	141 444	205 611	135 944	160 668	154 835	131 116	136 710	128 813	162 251
BGN	1 957	2 406	2 652	1 917	2 503	1 786	1 135	1 448	1 657	1 434	1 236	2 015
Foreign currencies	1 404	1 598	1 657	567	766	732	491	479	663	625	558	842
CLAIMS ON GENERAL GOVERNMENT	553	808	995	1 350	1 737	1 054	644	969	994	809	678	1 173
Central government	2 422 999	2 454 543	2 339 622	2 349 652	2 354 309	2 347 412	2 307 578	2 404 207	2 365 155	2 111 216	2 113 546	1 606 348
Government securities	2 422 996	2 454 541	2 339 619	2 346 446	2 350 778	2 340 473	2 298 454	2 393 403	2 352 107	2 097 604	2 096 336	1 589 297
BGN	2 271 777	2 289 795	2 172 789	2 198 060	2 205 815	2 194 029	2 173 958	2 258 449	2 214 208	2 008 011	2 003 667	1 517 949
Foreign currencies	883 519	900 002	915 329	940 220	938 999	860 050	856 944	858 405	870 286	834 081	820 981	792 858
Credits	1 388 258	1 389 793	1 257 460	1 257 840	1 266 816	1 333 977	1 317 024	1 400 044	1 343 922	1 173 930	1 182 686	725 091
BGN	1 079	1 204	118	953	1 030	792	2 139	4 892	5 238	7 797	8 343	8 340
Foreign currencies	1 079	1 204	118	953	1 030	792	2 139	4 892	5 238	7 797	8 343	8 340
Other	150 140	163 542	166 712	147 433	143 933	145 652	122 357	130 062	132 661	81 796	84 326	63 008
BGN	18 301	27 875	41 144	36 060	29 698	32 898	15 395	19 634	22 999	34 171	40 815	26 660
Foreign currencies	131 839	135 667	125 568	111 373	114 235	112 754	106 962	110 428	109 662	47 625	43 511	36 348
Local government	3	2	3	3 206	3 531	6 939	9 124	10 804	13 048	13 612	17 210	17 051
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	3 206	3 527	6 939	9 122	10 802	13 033	13 607	17 167	17 042
BGN	-	-	-	3 206	3 527	6 939	9 122	10 802	13 033	13 607	17 167	17 042
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3	2	3	-	4	-	2	2	15	5	43	9
BGN	3	2	3	-	4	-	2	2	15	5	43	9
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
CLAIMS ON NONGOVERNMENT SECTOR	1 739 405	1 801 807	1 807 466	1 859 929	1 943 809	1 933 312	1 987 062	2 078 431	2 191 134	2 243 254	2 330 473	2 376 283
NONFINANCIAL PUBLIC CORPORATIONS	712 235	700 421	651 965	652 026	647 678	552 286	537 829	535 685	538 998	530 995	554 200	564 086
Credits	690 676	678 714	645 117	643 167	637 335	542 994	530 748	525 478	529 142	530 995	544 792	552 112
BGN	298 683	289 299	275 535	285 061	279 462	219 345	202 493	210 086	232 852	262 512	244 116	256 918
Foreign currencies	391 993	389 415	369 582	358 126	357 873	323 649	328 255	315 392	296 290	268 483	300 676	295 194
Securities other than shares	183	180	44	2 372	2 456	2 867	85	3 285	3 233	4 837	3 190	3 995
BGN	53	53	-	-	-	-	-	3 240	3 190	3 190	3 190	3 995
Foreign currencies	130	127	44	2 372	2 456	2 867	85	45	43	1 647	-	-
Shares and other equity	1 003	1 034	2 849	4 305	4 418	4 960	5 012	4 840	5 443	4 724	3 929	6 927
BGN	1 003	1 034	2 849	4 305	4 418	4 960	5 012	4 840	5 443	4 724	3 929	6 927
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	20 373	20 493	3 955	2 162	3 469	1 465	-	2 082	1 180	2 067	2 289	1 052
BGN	8 116	8 007	560	411	467	383	290	286	271	295	354	127
Foreign currencies	12 257	12 486	3 395	1 751	3 002	1 082	1 094	1 796	909	1 772	1 935	925
NONFINANCIAL PRIVATE CORPORATIONS	834 130	879 922	899 741	904 415	956 255	1 005 522	1 031 292	1 093 031	1 167 896	1 211 579	1 283 325	1 320 377
Credits	780 289	826 889	865 793	871 463	923 773	974 195	996 539	1 060 989	1 124 372	1 165 143	1 238 075	1 258 529
BGN	327 354	356 122	388 160	410 468	427 844	446 445	486 993	506 267	550 734	591 159	616 651	657 051
Foreign currencies	452 935	470 767	477 633	460 995	495 929	527 750	509 546	554 722	573 638	573 984	621 424	601 478
Securities other than shares	406	260	330	236	73	195	116	95	43	2 078	2 207	6 960
BGN	65	66	-	-	-	-	-	-	-	-	-	-
Foreign currencies	341	194	330	236	73	195	116	95	43	2 078	2 207	6 960
Shares and other equity	21 456	21 565	21 820	26 078	25 854	25 660	27 285	26 313	38 262	38 518	37 402	49 452
BGN	21 456	21 565	21 820	26 078	25 854	25 660	27 285	26 313	38 262	38 518	37 402	49 452
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	31 979	31 208	11 798	6 638	6 555	5 472	7 352	5 634	5 219	5 840	5 641	5 436
BGN	9 701	9 199	2 303	3 959	3 494	2 606	2 663	3 031	3 320	2 926	2 750	1 584
Foreign currencies	22 278	22 009	9 495	2 679	3 061	2 866	4 689	2 603	1 899	2 914	2 891	3 852
HOUSEHOLDS	184 796	212 946	245 401	289 962	326 451	363 984	408 909	436 064	472 788	477 761	479 949	479 891
Credits	184 592	212 646	245 162	282 448	320 228	358 768	400 634	430 294	466 173	470 449	473 554	475 662
BGN	180 432	208 471	241 059	278 210	316 007	354 129	393 053	426 163	460 253	465 423	468 518	471 704
Foreign currencies	4 160	4 175	4 103	4 238	4 221	4 639	7 581	4 131	5 921	5 026	5 036	3 958
Other	204	300	239	7 514	6 223	5 216	5 275	5 770	6 615	7 312	6 395	4 229
BGN	159	165	83	7 375	6 092	5 085	5 142	5 630	6 481	7 219	6 249	4 193
Foreign currencies	45	135	156	139	131	131	133	140	134	93	146	36
NONBANK FINANCIAL INSTITUTIONS	8 244	8 518	10 359	13 526	13 425	11 520	12 032	13 651	11 291	11 291	12 999	11 929
Credits	7 968	8 224	10 021	13 318	13 213	10 576	10 697	12 240	10 680	10 508	11 505	11 024
BGN	1 349	1 810	613	566	571	848	1 216	1 709	842	870	1 503	1 233
Foreign currencies	6 619	6 414	9 408	12 752	12 642	9 728	9 481	10 531	9 838	9 638	10 002	9 791
Securities other than shares	-	-	94	92	91	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	94	92	91	-	-	-	-	-	-	-
Shares and other equity	126	148	167	49	55	878	1 302	1 299	740	750	1 439	811
BGN	126	148	167	49	55	878	1 302	1 299	740	750	1 439	811
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	150	146	77	67	66	66	33	112	32	33	55	94
BGN	11	1	1	2	1	-	-	1	1	1	-	3
Foreign currencies	139	145	76	65	65	66	33	111	31	32	55	91
FIXED ASSETS	299 329	334 667	371 823	377 343	386 201	395 207	404 682	409 196	413 812	416 354	423 577	455 184
OTHER ASSETS	1 061 606	1 111 789	1 007 900	948 749	917 273	870 878	872 144	858 996	896 825	748 358	766 024	667 758
Claims on commercial banks	462 856	511 021	451 288	454 539	454 499	427 339	439 455	425 117	473 558	411 453	449 794	411 462
Deposits	341 511	361 916	313 921	307 727	295 934	273 482	272 574	250 310	303 976	240 540	250 465	310 527
BGN	163 203	169 525	114 716	114 255	110 930	96 862	88 126	82 841	119 633	93 702	93 145	111 690
Foreign currencies	178 308	192 391	199 205	193 472	185 004	176 620	184 448	167 469	184 343	146 844	157 320	198 837

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Credits	24 706	24 828	25 264	27 693	27 573	26 464	29 180	26 374	25 488	25 178	25 654	23 687
BGN	1 623	1 616	1 829	1 480	1 519	1 127	2 408	1 126	1 239	1 256	1 256	629
Foreign currencies	23 083	23 212	23 435	26 213	26 054	25 337	26 772	25 248	24 249	23 933	24 398	23 058
Securities other than shares	-	35	211	64	-	103	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	35	211	64	-	103	-	-	-	-	-	-
Shares and other equity	42 038	42 777	48 711	49 114	49 516	61 016	62 230	63 337	59 267	58 913	60 243	52 333
BGN	42 038	42 777	48 711	49 114	49 516	61 016	62 230	63 337	59 267	58 913	60 243	52 333
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	54 601	81 465	63 181	69 961	81 476	66 274	75 471	85 096	84 827	86 816	113 432	24 915
BGN	30 145	57 885	39 606	49 802	43 378	43 754	50 492	59 418	64 956	67 100	93 303	19 160
Foreign currencies	24 456	23 580	23 575	20 159	38 098	22 520	24 979	25 678	19 871	19 716	20 239	5 755
Other unclassified assets	598 750	600 768	556 612	494 190	462 774	443 539	432 689	433 879	423 257	336 905	316 230	256 296
BGN	563 002	562 395	520 525	453 430	418 236	401 557	379 297	386 306	380 261	295 291	271 512	214 282
Foreign currencies	35 748	38 373	36 087	40 760	44 538	41 982	53 392	47 573	43 006	41 614	44 718	42 014
LIABILITIES	8 990 156	9 187 624	9 069 679	8 946 244	8 908 714	8 989 773	9 001 993	9 455 209	9 153 122	8 919 349	9 214 246	8 477 472
LEV DEPOSITS	1 822 330	1 810 268	1 911 394	1 894 128	1 801 025	1 863 241	1 892 613	1 910 926	1 867 178	1 909 817	1 963 916	2 137 854
Demand	788 899	756 630	853 776	834 006	774 715	830 303	830 183	858 545	845 957	893 821	943 651	1 079 081
Local government	60 113	56 165	81 726	79 760	80 435	86 212	90 596	96 816	96 395	109 616	112 774	65 001
Social security funds	2 810	3 431	4 352	3 367	3 039	3 705	4 329	4 664	4 335	4 288	3 812	513
Nonfinancial public corporations	314 610	320 717	351 609	348 896	314 534	311 647	301 645	288 639	274 283	289 301	311 785	381 058
Nonfinancial private corporations	342 032	313 988	346 324	332 342	311 301	361 897	363 722	384 749	398 136	415 108	423 470	534 781
Households	41 346	42 994	43 921	43 916	46 837	49 883	54 969	56 526	56 018	58 443	61 325	67 774
Nonbank financial institutions	27 988	19 335	25 844	25 725	18 569	16 959	14 922	27 151	16 790	17 065	30 485	29 954
Time	807 084	821 558	819 763	819 237	782 839	779 485	800 692	788 385	761 958	752 505	751 681	766 480
Local government	203	138	100	238	238	188	194	203	208	182	193	98
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	34 513	39 296	44 288	60 663	35 400	31 602	43 399	43 008	44 618	44 359	33 617	40 562
Nonfinancial private corporations	36 351	35 668	39 841	36 187	28 790	28 790	35 619	33 902	33 859	38 252	38 579	36 534
Households	699 336	704 600	708 173	698 405	689 149	691 200	693 392	684 823	662 532	652 223	650 443	650 135
Nonbank financial institutions	36 681	41 856	27 361	23 744	23 885	27 705	28 088	26 449	20 741	17 489	28 849	39 151
Savings deposits of households	226 347	232 080	237 855	240 885	243 471	253 453	261 738	263 996	259 263	263 491	268 584	292 293
FOREIGN CURRENCY DEPOSITS	2 462 757	2 442 691	2 332 190	2 367 362	2 361 538	2 341 682	2 362 386	2 457 524	2 392 177	2 315 560	2 403 308	2 357 085
Demand	882 296	903 806	827 881	884 891	843 289	828 920	842 012	903 551	904 217	812 584	774 614	744 700
Local government	2 770	2 479	2 851	2 955	2 782	2 827	4 528	4 410	4 151	4 396	2 405	1 083
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	391 104	400 164	316 012	353 067	330 993	322 329	326 325	367 474	360 210	259 678	249 190	219 321
Nonfinancial private corporations	308 688	314 317	318 841	341 712	331 156	323 195	334 414	351 067	367 379	379 375	347 558	341 124
Households	156 690	163 240	165 965	163 667	160 356	162 913	165 482	167 350	163 381	160 602	162 987	164 963
Nonbank financial institutions	23 044	23 606	24 212	23 490	18 002	17 656	11 263	13 250	9 096	8 533	12 474	18 209
Time	1 200 177	1 163 231	1 129 422	1 113 100	1 152 061	1 142 950	1 147 783	1 180 007	1 131 458	1 151 543	1 292 047	1 232 844
Local government	2	9	12	14	11	15	17	21	24	31	29	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	172 702	124 513	111 409	106 698	110 800	103 380	100 127	100 219	93 467	97 926	167 288	169 498
Nonfinancial private corporations	186 301	146 368	124 267	118 029	161 978	140 424	134 021	141 193	130 245	137 072	152 878	133 478
Households	771 576	785 093	801 196	796 677	797 829	820 859	831 174	847 706	823 428	832 141	895 243	860 047
Nonbank financial institutions	69 596	107 248	92 538	91 682	81 443	78 272	82 444	90 868	84 294	84 373	76 609	69 821
Savings deposits of households	380 284	375 654	374 887	369 371	366 208	369 812	372 591	373 966	356 502	351 433	336 647	379 541

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
DEBT SECURITIES ISSUED												
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS												
Nonfinancial public corporations	4 388	4 553	4 512	4 564	4 487	4 368	5 687	6 466	6 748	7 434	7 662	7 627
BGN	4 360	4 479	4 440	4 476	4 385	4 211	5 520	6 292	6 577	7 254	7 481	7 470
Foreign currencies	4 360	4 479	4 440	4 476	4 385	4 211	5 520	6 292	6 577	7 254	7 481	7 470
Foreign currencies	28	74	72	67	63	103	96	88	81	75	67	60
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	49	49	47	45	51	48	44	42	40	36	33
Foreign currencies	28	25	23	20	18	52	48	44	39	35	31	27
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	21	39	54	71	86	90	105	114	97
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	21	39	54	71	86	90	105	114	97
Foreign currencies	-	-	-	21	39	54	71	86	90	105	114	97
Foreign currencies	271 927	281 980	374 596	408 559	417 979	443 262	419 996	424 607	396 867	419 326	403 121	335 624
Central government (suspense accounts)	28 670	28 654	39 876	94 133	89 487	89 175	91 271	99 246	95 797	99 727	109 621	88 611
BGN	22 066	24 881	34 979	86 730	81 613	80 115	81 443	86 644	83 300	87 382	90 788	75 200
Foreign currencies	6 604	3 773	4 897	7 403	7 874	9 060	9 828	12 602	12 497	12 345	18 833	13 411
Local government	11 166	9 022	10 796	19 521	26 919	26 562	34 231	35 803	35 126	45 157	47 917	7 556
BGN	11 166	9 022	10 796	19 521	26 900	26 516	34 199	35 771	35 103	45 139	47 899	7 546
Foreign currencies	-	-	-	-	19	46	32	32	23	18	18	10
Social security funds	333	452	355	239	240	215	300	404	372	321	320	2
BGN	333	452	355	239	240	215	300	404	372	321	320	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	142 654	142 526	170 910	160 755	152 546	152 184	125 543	125 201	114 227	114 040	110 080	127 584
BGN	15 170	14 459	23 429	17 125	18 332	18 910	15 290	13 984	14 672	15 550	14 891	34 678
Foreign currencies	127 484	128 067	147 481	143 630	134 214	133 274	110 253	111 217	99 555	98 490	95 189	92 906
Nonfinancial private corporations	61 898	72 260	96 550	89 586	100 959	120 389	119 288	121 971	114 528	124 720	110 449	89 296
BGN	17 405	17 012	19 064	20 467	25 016	32 174	27 294	29 480	32 955	53 548	43 820	38 257
Foreign currencies	44 493	55 248	77 486	69 119	75 943	88 215	91 994	92 491	81 573	71 172	66 629	51 039
Households	13 170	14 160	16 926	12 726	13 512	19 065	14 364	14 313	13 923	14 650	14 091	11 736
BGN	7 463	8 894	11 613	7 376	8 066	13 440	8 984	8 415	8 255	8 430	7 280	6 252
Foreign currencies	5 707	5 266	5 313	5 350	5 446	5 625	5 380	5 898	5 668	6 220	6 811	5 484
Nonbank financial institutions	14 036	14 906	39 183	31 599	34 316	35 672	34 999	27 669	22 894	20 711	10 643	10 839
BGN	11 044	11 487	30 014	26 263	25 573	26 823	26 106	17 379	12 523	12 685	2 633	2 981
Foreign currencies	2 992	3 419	9 169	5 336	8 743	8 849	8 893	10 290	10 371	8 026	8 010	7 858
FOREIGN LIABILITIES	631 295	683 542	583 497	592 029	601 190	584 236	585 932	656 791	662 804	498 552	522 107	490 704
Deposits	262 850	311 471	277 523	275 928	283 403	258 603	269 654	291 277	270 023	131 096	194 515	170 278
BGN	5 778	5 963	6 272	6 798	7 173	11 251	12 589	11 657	12 610	17 167	17 617	12 929
Foreign currencies	257 072	305 508	271 251	269 130	276 230	247 352	257 065	279 620	257 413	109 816	176 898	157 349

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Credits	323 299	321 294	278 732	286 241	271 636	272 041	267 072	268 023	262 288	270 990	237 436	191 834
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	323 299	321 294	278 732	286 241	271 636	272 041	267 072	268 023	262 288	270 990	237 436	191 834
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	45 146	50 777	27 242	29 860	46 151	53 592	49 206	97 491	130 493	96 466	90 156	128 592
BGN	14	11	8	5	8	10	11	7	9	9	12	8
Foreign currencies	45 132	50 766	27 234	29 855	46 143	53 582	49 195	97 484	130 484	96 457	90 144	128 584
CENTRAL GOVERNMENT	366 161	370 346	358 952	366 697	387 777	375 551	405 480	639 479	492 353	531 572	546 453	309 405
Deposits (excl. suspense accounts)	212 029	224 839	209 680	218 911	238 440	229 398	261 111	491 455	351 558	384 048	392 529	175 086
BGN	90 208	93 164	96 127	108 467	120 983	134 659	134 659	150 249	156 431	177 578	198 713	95 490
Foreign currencies	121 821	131 675	113 553	110 444	117 457	112 865	126 452	341 206	195 127	206 470	193 816	79 596
Other liabilities	154 132	145 507	149 272	147 786	149 337	146 153	144 369	148 024	140 795	147 524	153 924	134 319
BGN	4 077	4 159	8 714	9 669	10 957	5 506	6 452	6 566	8 673	17 185	18 472	3 129
Foreign currencies	150 055	141 348	140 558	138 117	138 380	140 647	137 917	141 458	132 122	130 339	135 452	131 190
LIABILITIES TO THE BNB	14 617	16 912	9 172	10 319	11 368	12 822	17 522	18 788	19 729	19 582	21 312	7 574
Deposits	7 276	9 189	426	422	897	293	3 294	297	1 294	285	283	284
BGN	-	5	-	-	600	-	3 000	-	1 000	-	-	-
Foreign currencies	7 276	9 184	426	422	297	293	294	297	294	285	283	284
Credits	7 333	7 699	8 704	9 847	10 405	12 446	14 221	18 467	18 398	19 265	20 968	7 217
BGN	5 372	5 721	6 590	7 377	7 942	9 998	11 691	15 932	15 912	16 839	18 545	4 824
Foreign currencies	1 961	1 978	2 114	2 470	2 463	2 448	2 530	2 535	2 486	2 426	2 423	2 393
Other	8	24	42	50	66	83	7	24	37	32	61	73
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CAPITAL AND RESERVES	885 542	964 199	1 074 764	1 071 031	1 058 834	1 148 775	1 133 862	1 034 731	1 023 512	1 098 533	1 115 433	1 134 820
Equity capital	331 708	354 143	367 867	377 282	527 607	576 267	586 276	592 277	592 277	598 677	598 677	600 093
Reserves	171 751	194 390	206 217	255 340	268 233	401 746	402 088	396 081	397 213	397 009	396 993	413 575
Financial result	382 083	415 666	500 680	438 409	262 994	170 762	145 498	46 373	34 022	102 847	119 763	121 152
OTHER LIABILITIES	2 531 139	2 613 133	2 420 602	2 231 555	2 264 496	2 215 836	2 178 515	2 305 897	2 291 754	2 118 973	2 230 934	1 696 779
Liabilities to commercial banks	412 354	440 708	593 387	530 142	567 676	557 308	536 741	521 309	586 494	500 682	549 503	522 136
Deposits	216 662	232 635	244 599	281 582	309 049	283 855	290 175	257 678	309 209	251 678	268 709	372 194
BGN	60 618	69 159	63 361	84 937	96 674	84 788	76 127	72 729	107 702	83 448	85 422	131 021
Foreign currencies	156 044	163 476	181 238	196 645	212 375	199 067	214 048	184 965	201 507	168 230	183 287	241 173
Credits	22 454	22 579	22 346	22 015	20 991	20 836	23 768	34 998	32 098	30 888	34 412	30 609
BGN	5 758	5 797	5 450	5 409	4 568	9 324	12 636	12 984	16 339	11 276	13 556	14 491
Foreign currencies	16 696	16 782	16 896	16 606	16 423	11 512	11 132	22 014	15 759	19 612	20 856	16 118
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	173 238	185 494	326 442	226 545	237 636	252 617	222 798	228 617	245 187	218 116	246 382	119 333
BGN	124 598	129 354	263 403	141 473	149 988	153 209	135 714	152 026	178 900	154 838	180 862	48 444
Foreign currencies	48 640	56 140	63 039	85 072	87 648	99 408	87 084	76 591	66 287	63 278	65 520	70 889
Other unclassified liabilities	2 118 785	2 172 425	1 827 215	1 701 413	1 696 820	1 658 528	1 641 774	1 784 588	1 705 260	1 618 291	1 681 431	1 174 643
BGN	1 956 287	2 002 813	1 679 791	1 570 066	1 534 633	1 502 721	1 494 638	1 611 967	1 568 828	1 484 000	1 565 595	1 090 992
Foreign currencies	162 498	169 612	147 424	131 347	162 187	155 807	147 136	172 621	136 432	134 291	115 836	83 651

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	8 083 103	8 189 589	8 189 578	8 149 524	8 189 678	8 243 040	8 231 262	8 324 593	8 562 861	8 702 311	9 048 687	8 913 943
FOREIGN ASSETS	2 398 985	2 592 271	2 575 479	2 424 610	2 467 962	2 599 174	2 831 780	2 786 921	2 979 947	2 955 980	3 184 943	2 925 659
Cash	127 295	122 035	128 735	208 922	195 960	185 613	158 073	190 702	153 434	149 337	183 785	163 067
Deposits	2 110 560	2 304 114	2 265 997	2 042 179	2 058 023	2 085 460	2 367 947	2 280 196	2 503 391	2 460 105	2 658 845	2 437 589
Credits	10 931	10 867	10 723	11 366	8 027	6 433	5 679	5 700	5 700	5 694	5 694	5 704
Securities other than shares	61 383	61 972	86 524	77 990	130 763	250 443	287 020	295 836	299 103	322 047	312 686	297 539
BGN	61 383	61 972	86 524	77 990	130 763	250 443	287 020	295 836	299 103	322 047	312 686	297 539
Foreign currencies	471	471	1 139	1 146	1 154	1 164	1 140	1 142	1 136	1 189	1 215	1 197
Shares and other equity	88 345	92 812	82 361	83 007	74 035	70 061	11 921	13 345	17 183	17 608	22 718	20 563
Other	30	18	4	8	14	9	9	13	97	10	15	16
Foreign currencies	88 315	92 794	82 357	82 999	74 021	70 052	11 912	13 332	17 086	17 598	22 703	20 547
RESERVES	559 093	512 136	525 696	582 268	502 607	623 653	521 002	613 621	542 833	622 523	616 042	747 751
Cash	86 925	86 278	91 168	84 310	103 329	106 232	99 426	108 068	108 208	99 576	103 330	121 316
Deposits	470 787	424 520	433 332	496 668	397 847	514 637	419 921	503 575	432 189	520 627	510 572	623 951
BGN	348 622	286 044	238 752	336 687	212 125	258 372	208 405	271 822	243 337	268 783	294 694	445 353
Foreign currencies	122 165	138 476	194 580	159 981	185 722	256 265	211 516	231 753	188 852	251 844	215 878	178 598
Other	1 381	1 338	1 196	1 290	1 431	2 784	1 655	1 978	2 436	2 320	2 140	2 484
BGN	400	400	520	542	549	1 311	809	1 013	1 327	1 164	996	1 242
Foreign currencies	981	938	676	748	882	1 473	846	965	1 109	1 156	1 144	1 242
CLAIMS ON GENERAL GOVERNMENT	1 615 045	1 592 516	1 619 488	1 588 547	1 617 455	1 441 372	1 278 203	1 257 498	1 269 502	1 296 955	1 309 766	1 282 300
Central government	1 612 297	1 589 343	1 616 260	1 585 588	1 614 234	1 407 822	1 245 205	1 224 909	1 234 816	1 262 184	1 274 614	1 250 550
Government securities	1 568 311	1 540 991	1 406 714	1 373 693	1 357 531	1 237 413	1 199 325	1 179 548	1 187 993	1 213 569	1 218 547	1 202 561
BGN	792 324	787 900	775 160	744 037	757 467	749 753	734 396	732 217	732 700	756 030	761 382	729 606
Foreign currencies	775 987	753 091	631 554	629 656	640 064	487 331	464 929	447 331	455 293	457 539	457 165	472 955
Credits	4 740	4 740	161 435	162 531	163 626	117 737	2 060	1 032	100	160	160	120
BGN	4 740	4 740	161 435	162 531	163 626	117 737	2 060	1 032	100	160	160	120
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	39 246	43 612	48 111	49 364	53 077	52 672	43 820	44 329	46 723	48 455	55 907	47 869
BGN	7 484	10 482	17 376	18 128	19 373	22 384	16 136	18 390	19 684	21 586	29 261	19 216
Foreign currencies	31 762	33 130	30 735	31 236	33 704	30 288	27 684	25 939	27 039	26 869	26 646	28 653
Local government	2 748	3 173	3 228	2 959	3 221	33 550	32 998	32 589	34 686	34 771	35 152	31 750
Securities other than shares	-	-	-	-	-	30 725	29 975	29 522	31 436	31 371	30 719	28 013
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	30 725	29 975	29 522	31 436	31 371	30 719	28 013
Credits	2 742	3 153	3 204	2 952	3 213	2 463	2 406	2 322	2 256	2 188	2 372	2 318
BGN	2 742	3 153	3 204	2 952	3 213	2 463	2 406	2 322	2 256	2 188	2 372	2 318
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	6	20	24	7	8	362	617	745	994	1 212	2 061	1 419
BGN	6	20	24	7	8	12	13	15	8	1	1	1
Foreign currencies	-	-	-	-	-	350	604	730	986	1 211	2 060	1 418
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
(thousand BGN)												
CLAIMS ON NONGOVERNMENT SECTOR												
NONFINANCIAL PUBLIC CORPORATIONS												
Credits	2 399 847	2 433 875	2 400 376	2 464 089	2 518 213	2 507 144	2 531 022	2 613 100	2 659 914	2 765 150	2 794 975	2 887 571
BGN	560 511	558 122	522 896	506 654	488 783	466 290	454 696	455 040	435 074	430 546	405 134	398 567
Foreign currencies	549 334	546 651	512 198	494 936	473 307	451 159	442 007	442 354	421 955	417 711	390 189	376 290
Securities other than shares	245 674	248 986	220 842	201 323	195 440	173 705	156 819	150 774	148 745	131 558	123 077	126 771
BGN	303 660	297 665	291 356	293 613	277 867	277 454	285 188	291 580	273 210	286 153	267 112	249 519
Foreign currencies	5 038	6 206	5 630	6 236	9 439	9 094	6 945	7 094	7 087	7 261	9 366	12 028
Shares and other equity	5 038	3 851	3 251	3 031	6 190	6 160	6 158	6 298	6 298	6 456	6 602	8 354
BGN	-	2 355	2 379	3 205	3 249	2 934	787	796	789	805	2 764	3 674
Foreign currencies	2 479	3 177	2 658	2 650	2 793	3 225	3 584	3 507	3 691	3 559	3 389	8 027
BGN	2 479	3 177	2 658	2 650	2 793	3 225	3 584	3 507	3 691	3 559	3 389	8 027
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 660	2 088	2 410	2 832	3 244	2 812	2 160	2 085	2 341	2 015	2 190	2 222
BGN	349	290	230	925	1 099	1 193	424	350	370	323	371	195
Foreign currencies	3 311	1 798	2 180	1 907	2 145	1 619	1 736	1 735	1 971	1 692	1 819	2 027
NONFINANCIAL PRIVATE CORPORATIONS												
Credits	1 343 651	1 373 696	1 368 046	1 440 027	1 506 178	1 513 385	1 547 125	1 623 480	1 684 810	1 793 571	1 846 412	1 942 976
BGN	1 308 365	1 335 475	1 329 364	1 401 431	1 466 959	1 473 904	1 516 998	1 593 936	1 648 530	1 754 163	1 804 929	1 904 510
Foreign currencies	673 603	682 733	717 448	745 647	759 150	781 715	818 111	851 486	912 064	974 335	1 006 871	1 047 319
Securities other than shares	634 762	652 742	611 916	655 784	707 809	692 189	698 887	742 450	736 466	779 828	798 058	857 191
BGN	7 270	7 180	7 362	7 524	7 592	7 792	5 374	1 453	8 703	10 914	13 175	13 964
Foreign currencies	7 270	7 180	7 362	7 524	7 592	7 792	5 374	1 453	5 440	9 560	9 560	8 700
Shares and other equity	23 462	26 861	25 740	25 138	24 897	26 057	19 004	22 908	22 611	22 759	22 108	19 237
BGN	23 462	26 861	25 740	25 138	24 897	26 057	19 004	22 908	22 611	22 759	22 108	19 237
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	4 554	4 180	5 580	5 934	6 730	5 632	5 749	5 183	4 966	5 735	6 200	5 265
BGN	2 551	2 231	2 554	2 577	2 575	2 577	2 338	2 569	2 882	3 157	2 924	2 531
Foreign currencies	2 003	1 949	3 026	3 357	4 155	3 095	3 411	2 614	2 084	2 578	3 276	2 734
HOUSEHOLDS												
Credits	483 966	490 115	497 259	505 669	511 588	514 133	515 864	520 578	525 908	528 434	528 374	529 290
BGN	477 873	484 809	489 904	498 139	505 099	507 235	508 700	513 100	517 893	519 906	520 614	521 654
Foreign currencies	473 820	480 758	485 984	494 101	501 120	503 235	504 769	509 027	513 772	515 619	516 389	513 794
Other	4 053	4 051	3 920	4 038	3 979	4 000	3 931	4 073	4 121	4 287	4 225	7 860
BGN	6 093	5 306	7 355	7 530	6 489	6 898	7 164	7 478	8 015	8 528	7 760	7 636
Foreign currencies	6 051	5 267	7 317	7 491	6 422	6 840	7 108	7 415	7 958	8 481	7 712	7 589
Shares and other equity	42	39	38	39	67	58	56	63	57	47	48	47
BGN	11 719	11 942	12 175	11 739	11 664	13 336	13 337	14 002	14 122	12 599	15 055	16 738
Foreign currencies	11 275	11 793	11 957	11 181	11 303	13 233	13 196	13 813	14 070	12 542	15 020	16 690
NONBANK FINANCIAL INSTITUTIONS												
Credits	1 233	1 417	1 315	393	370	2 164	2 409	2 595	2 633	2 684	2 939	2 955
BGN	10 042	10 376	10 642	10 788	10 933	11 069	10 787	11 218	11 437	9 858	12 081	13 735
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	366	-	-	300	300	-	-	-	-	-	-	-
BGN	366	-	-	300	300	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	78	149	218	258	61	103	141	189	52	57	35	48
BGN	-	1	1	-	1	-	-	-	-	-	-	-
Foreign currencies	78	148	217	258	60	103	141	189	52	57	35	48
FIXED ASSETS												
OTHER ASSETS	444 553	452 020	459 323	464 617	467 382	471 822	476 308	481 992	487 080	493 406	498 140	511 202
Claims on commercial banks	665 580	606 771	609 216	625 393	616 059	599 875	592 947	571 461	623 585	568 297	644 821	559 460
Deposits	335 674	331 426	343 508	351 230	359 531	361 812	347 790	332 090	384 690	328 290	410 952	390 749
BGN	235 488	238 780	246 937	250 138	260 227	254 125	243 838	229 776	281 930	227 925	308 749	288 044
Foreign currencies	92 556	109 849	95 350	85 458	90 626	87 130	82 811	61 103	89 666	75 990	120 322	103 985
Other	142 932	128 931	151 587	164 680	169 601	166 995	161 027	168 673	192 264	151 935	188 427	184 059

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Credits	24 184	24 425	23 578	20 457	20 590	29 088	29 745	29 675	27 735	27 558	28 207	35 434
BGN	793	593	535	466	466	11 740	12 542	7 498	5 335	5 114	5 511	11 129
Foreign currencies	23 391	23 832	23 043	19 991	20 124	17 348	17 203	22 177	22 400	22 444	22 696	24 305
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	53 130	45 907	46 228	45 743	46 276	44 783	42 796	43 669	43 734	43 441	43 482	40 750
BGN	53 130	45 907	46 228	45 743	46 276	44 783	42 796	43 669	43 734	43 441	43 482	40 750
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	22 872	22 314	26 765	34 892	32 438	33 816	31 415	28 970	31 291	29 366	30 514	26 521
BGN	17 868	18 012	22 138	27 054	24 288	22 891	19 272	19 881	21 778	20 449	21 798	16 152
Foreign currencies	5 004	4 302	4 627	7 838	8 150	10 925	12 143	9 089	9 513	8 917	8 716	10 369
Other unclassified assets	329 906	275 345	265 708	274 163	256 528	238 063	245 153	239 371	238 895	240 007	233 869	168 711
BGN	289 390	229 387	199 665	200 406	183 111	171 710	189 265	179 535	176 533	174 468	148 036	116 812
Foreign currencies	40 516	45 958	66 043	73 757	73 417	66 353	55 888	59 836	62 362	65 539	85 833	51 899
LIABILITIES	8 083 103	8 189 589	8 189 578	8 149 524	8 189 678	8 243 040	8 231 262	8 324 593	8 562 861	8 702 311	9 048 687	8 913 943
LEV DEPOSITS	1 983 255	2 025 090	2 024 815	2 050 091	2 023 451	1 964 490	2 069 703	2 113 324	2 150 319	2 153 078	2 256 443	2 408 818
Demand	891 110	912 935	930 337	948 252	934 500	889 347	976 956	943 584	962 035	940 957	1 014 465	1 096 077
Local government	71 122	74 891	89 776	93 373	89 378	76 324	74 210	70 179	67 002	68 702	62 709	56 770
Social security funds	9 097	8 514	8 117	10 104	11 106	14 169	13 402	13 107	9 496	11 567	11 927	30
Nonfinancial public corporations	298 336	330 627	344 859	354 170	332 777	285 937	352 789	279 631	266 500	233 569	270 212	318 194
Nonfinancial private corporations	420 287	405 404	395 889	399 547	410 456	422 280	440 725	480 422	514 293	520 360	551 284	592 415
Households	66 624	68 678	66 511	69 378	70 872	74 542	77 103	81 495	84 498	88 444	94 904	103 972
Nonbank financial institutions	25 644	24 821	25 185	21 680	19 911	16 095	18 727	18 750	20 246	18 115	23 429	24 696
Time	791 720	805 954	787 106	794 655	780 314	762 865	770 248	835 340	847 717	865 270	881 345	924 885
Local government	92	96	101	110	118	125	129	138	167	174	193	86
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	42 390	45 456	42 087	48 484	62 996	59 918	56 031	111 017	111 777	114 911	119 088	118 793
Nonfinancial private corporations	45 032	48 759	44 412	41 524	37 194	36 586	43 424	48 814	57 477	69 400	71 527	69 803
Households	657 681	665 418	651 281	641 853	631 574	624 658	631 809	639 767	645 388	650 205	662 919	684 626
Nonbank financial institutions	46 525	46 225	49 225	62 684	48 432	41 578	38 855	35 604	32 908	30 580	27 618	51 577
Savings deposits of households	300 425	306 201	307 372	307 184	308 637	312 278	322 499	334 400	340 567	346 851	360 633	387 856
FOREIGN CURRENCY DEPOSITS	2 338 402	2 383 964	2 369 101	2 362 051	2 361 153	2 417 831	2 369 189	2 442 949	2 501 454	2 512 743	2 662 614	2 605 015
Demand	759 660	760 786	755 443	764 139	748 470	769 051	737 446	763 959	760 622	761 826	838 401	733 015
Local government	721	776	809	857	812	705	545	640	645	687	699	610
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	218 447	206 061	188 386	197 670	188 581	180 439	174 891	180 660	169 038	166 215	219 292	155 300
Nonfinancial private corporations	351 384	369 559	375 474	376 929	377 912	386 297	377 086	394 778	401 047	402 288	419 249	374 080
Households	171 578	175 713	179 106	177 139	174 292	180 180	176 333	179 634	180 591	184 084	187 056	189 774
Nonbank financial institutions	17 530	8 677	11 668	11 544	6 873	21 430	8 591	8 247	9 301	8 552	12 105	13 251
Time	1 195 797	1 239 236	1 228 930	1 216 792	1 229 232	1 256 187	1 242 953	1 290 847	1 355 364	1 356 887	1 421 815	1 461 676
Local government	-	2	1	4	5	5	6	6	8	11	12	1
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	108 471	116 809	105 173	99 123	88 971	72 895	59 845	58 781	116 681	76 838	69 474	118 132
Nonfinancial private corporations	125 792	120 703	116 033	110 780	123 895	140 677	134 148	164 680	164 942	161 471	178 753	152 199
Households	891 265	921 440	939 856	939 943	945 321	982 745	982 773	1 016 888	1 016 888	1 059 467	1 105 450	1 122 376
Nonbank financial institutions	70 269	80 282	67 867	66 942	71 040	59 865	66 181	61 871	56 845	59 100	68 126	68 968
Savings deposits of households	382 945	383 942	384 728	381 120	383 451	392 593	388 790	388 143	385 468	394 030	402 398	410 324

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
(thousand BGN)												
DEBT SECURITIES ISSUED												
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS												
Nonfinancial public corporations	7 817	8 481	9 507	3 077	3 662	4 197	3 965	3 737	4 339	4 541	4 530	56 429
BGN	7 677	8 356	8 800	2 954	3 192	3 730	3 507	3 283	3 801	3 927	3 856	-
Foreign currencies	7 677	8 356	8 800	2 954	3 192	3 730	3 507	3 283	3 801	3 927	3 856	-
Nonfinancial private corporations	55	49	44	38	222	220	209	209	18	15	31	55 772
BGN	30	28	25	21	19	17	14	12	10	8	6	13 654
Foreign currencies	25	21	19	17	203	203	195	197	8	7	25	42 118
Households	-	-	32	-	32	32	32	32	32	32	32	32
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS												
Central government (suspend accounts)	284 100	276 490	261 580	279 887	286 339	314 774	325 717	309 518	317 334	316 795	320 196	331 544
BGN	62 360	57 555	55 138	55 641	63 167	62 253	60 798	65 147	62 280	66 625	69 161	60 416
Foreign currencies	46 695	41 895	38 163	38 281	38 030	40 085	40 711	44 196	42 826	44 904	45 370	42 689
Local government	15 665	15 660	16 975	17 360	25 137	22 168	20 087	20 951	19 454	21 721	23 791	17 727
BGN	4 791	5 420	4 981	5 337	4 618	5 631	6 627	6 510	6 960	5 634	5 305	4 309
Foreign currencies	4 781	5 410	4 971	5 331	4 567	4 974	5 980	5 877	6 329	5 020	4 675	3 685
Social security funds	10	10	10	6	51	657	647	633	631	614	630	624
BGN	7	21	30	64	23	10	10	3	9	52	20	35 539
Foreign currencies	7	21	30	64	23	10	10	3	9	52	20	35 539
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	102 614	100 921	99 974	124 062	124 974	134 943	133 731	124 539	124 656	111 967	131 289	118 605
Foreign currencies	20 602	19 525	21 756	53 694	19 440	24 718	23 905	22 088	20 129	20 999	35 793	33 724
Nonfinancial private corporations	82 012	81 396	78 218	70 368	105 534	110 225	109 826	102 451	104 527	90 968	95 496	84 881
BGN	94 400	92 685	80 495	74 906	75 120	93 015	106 186	89 461	95 772	108 206	95 544	97 780
Foreign currencies	34 113	43 904	26 430	29 965	30 501	22 510	28 059	25 918	22 968	30 774	26 587	29 882
Households	60 287	48 781	54 065	44 941	44 619	70 505	78 121	63 543	72 804	77 432	68 957	67 898
BGN	10 606	10 897	11 722	10 534	10 272	10 573	10 164	10 612	11 025	11 194	11 520	12 151
Foreign currencies	5 524	5 676	6 709	5 482	5 213	5 242	4 973	4 961	5 109	5 117	4 822	5 464
Nonbank financial institutions	5 082	5 221	5 013	5 052	5 059	5 331	5 191	5 651	5 916	6 077	6 698	6 687
BGN	9 322	8 991	9 240	9 343	8 165	8 349	8 207	13 246	16 632	13 117	7 357	2 744
Foreign currencies	1 371	1 094	924	1 033	481	465	961	6 211	8 775	5 822	4 018	383
Nonfinancial public corporations	7 951	7 897	8 316	8 310	7 684	7 884	7 246	7 035	7 857	7 295	3 339	2 361
BGN	393 426	421 833	433 531	402 393	421 072	414 918	431 012	463 516	560 875	560 875	513 351	433 679
Foreign currencies	146 111	160 801	216 942	191 580	236 428	232 014	232 014	227 614	259 780	325 840	316 104	260 752
Deposits	12 587	11 722	10 634	11 938	11 464	12 393	15 607	14 948	33 243	31 891	16 696	26 392
BGN	133 524	149 079	206 308	179 642	224 964	219 806	216 407	212 666	226 537	293 949	299 408	234 360
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Credits	197 280	199 679	164 249	150 054	141 781	137 279	137 628	153 280	151 480	183 109	130 007	129 001
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debit securities issued	197 280	199 679	164 249	150 054	141 781	137 279	137 628	153 280	151 480	183 109	130 007	129 001
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	50 035	61 353	52 340	60 759	42 863	50 309	45 276	50 127	52 256	51 926	67 240	43 926
BGN	7	8	9	9	10	11	22	14	19	21	26	15
Foreign currencies	50 028	61 345	52 331	60 750	42 853	50 298	45 254	50 113	52 237	51 905	67 214	43 911
CENTRAL GOVERNMENT	223 602	238 961	202 227	225 873	209 058	216 741	250 674	245 840	249 703	297 462	300 755	177 251
Deposits (excl. suspense accounts)	202 001	216 506	177 094	200 113	193 519	199 956	233 868	228 480	232 168	279 644	277 329	150 599
BGN	118 599	129 054	118 026	128 268	120 662	115 753	131 426	135 357	137 905	128 051	132 511	17 996
Foreign currencies	83 402	87 452	59 068	71 845	72 857	84 203	102 442	93 123	94 263	151 593	144 818	132 603
Other liabilities	21 601	22 455	25 133	25 760	15 539	16 785	16 805	17 360	17 535	17 818	23 426	26 652
BGN	3 282	3 561	5 729	6 100	6 031	7 170	7 511	7 938	7 748	7 771	12 974	14 841
Foreign currencies	18 319	18 894	19 404	19 660	9 508	9 615	9 294	9 422	9 787	10 047	10 452	11 811
Other	2 821	1 857	18 757	1 043	1 674	1 114	853	1 308	1 413	797	1 876	812
Deposits	283	288	286	18	14	14	14	14	14	14	14	13
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	283	288	286	18	14	14	14	14	14	14	14	13
Credits	2 537	1 568	18 374	928	1 608	1 030	834	1 279	1 375	749	1 817	740
BGN	1 514	545	17 351	-	680	102	-	445	541	9	877	-
Foreign currencies	1 023	1 023	1 023	928	928	928	834	834	834	740	940	740
Other	1	1	97	97	52	70	5	15	24	34	45	59
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1	1	97	97	52	70	5	15	24	34	45	59
CAPITAL AND RESERVES	1 134 548	1 132 092	1 168 219	1 184 830	1 198 517	1 146 814	1 174 424	1 179 316	1 211 267	1 241 225	1 265 051	1 281 781
Equity capital	626 862	626 658	626 908	649 195	649 195	649 445	658 986	673 251	685 456	685 471	703 818	714 544
Reserves	341 548	342 558	342 832	342 718	349 855	361 394	379 080	365 193	366 536	366 510	362 537	385 351
Financial result	166 138	162 876	198 479	192 917	199 467	135 975	136 358	140 872	159 275	189 244	198 696	181 886
OTHER LIABILITIES	1 715 132	1 700 821	1 701 841	1 640 279	1 684 752	1 757 292	1 621 820	1 597 580	1 663 516	1 614 795	1 723 871	1 618 614
Liabilities to commercial banks	461 165	481 727	545 428	485 295	536 073	557 873	515 093	486 620	558 108	506 593	606 544	515 380
Deposits	284 704	311 660	329 625	316 212	333 545	319 259	293 593	277 906	325 384	280 879	351 384	333 378
BGN	101 972	132 807	115 982	101 591	114 599	112 125	98 696	73 390	110 356	97 265	153 111	125 316
Foreign currencies	182 732	178 853	213 643	214 621	218 946	207 134	194 897	204 516	215 028	183 614	198 273	208 062
Credits	28 238	33 680	34 542	42 889	44 694	41 825	42 872	40 516	35 218	31 474	28 616	32 971
BGN	16 163	17 350	21 833	25 666	28 845	24 195	24 690	20 258	18 781	14 842	11 291	16 757
Foreign currencies	12 075	16 330	12 709	17 223	15 849	17 630	18 182	20 258	16 437	16 632	17 325	16 214
Debit securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	148 223	136 387	181 261	126 194	157 834	196 789	178 628	168 198	197 506	194 240	226 544	149 031
BGN	113 521	111 933	154 953	105 197	132 375	170 917	151 549	134 707	163 835	159 348	172 978	91 197
Foreign currencies	34 702	24 454	26 308	20 997	25 459	27 872	27 079	33 491	33 670	34 892	53 566	57 834
Other unclassified liabilities	1 253 967	1 219 094	1 156 413	1 154 984	1 148 679	1 199 419	1 106 727	1 110 960	1 105 408	1 108 202	1 117 327	1 103 234
BGN	1 167 367	1 126 885	1 047 977	1 055 910	1 045 393	1 113 205	1 024 357	1 030 443	1 017 974	1 019 372	1 018 111	1 017 318
Foreign currencies	86 600	92 209	108 436	99 074	103 286	86 214	82 370	80 517	87 434	88 830	99 216	85 916

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS												
FOREIGN ASSETS	9 323 233	9 432 586	9 674 744	9 790 436	9 767 127	9 677 232	10 184 187	10 486 404	10 867 006	10 809 977	10 615 437	10 455 896
Cash	3 241 537	3 425 383	3 614 956	3 574 734	3 633 990	3 645 712	4 340 033	4 494 382	4 632 512	4 424 537	4 234 601	4 105 170
Deposits	187 043	161 729	168 035	148 231	142 226	165 234	199 225	173 916	146 071	165 241	145 525	132 486
Credits	2 695 587	2 891 989	3 060 371	3 024 192	3 063 134	2 957 359	3 668 419	3 793 285	3 935 279	3 654 073	3 669 364	3 573 942
Securities other than shares	5 689	5 699	5 694	8 918	8 947	30 362	31 876	29 433	27 929	39 410	37 683	34 360
BGN	332 147	346 799	359 508	372 297	394 020	465 341	426 347	479 225	497 046	536 128	355 020	341 051
Foreign currencies	332 147	346 799	359 508	372 297	394 020	465 341	426 347	479 225	497 046	536 128	355 020	341 051
Shares and other equity	1 216	1 221	1 334	1 372	1 337	1 347	949	989	966	10 406	4 922	9 452
Other	19 855	17 946	20 014	19 724	24 326	26 069	13 217	17 534	24 921	28 694	26 049	22 423
BGN	90	19	23	49	58	29	13	13	5	12	8	14
Foreign currencies	19 765	17 927	19 991	19 675	24 268	26 040	13 204	17 521	24 916	28 682	26 041	22 409
RESERVES	782 750	676 525	699 051	749 911	718 807	697 866	499 108	585 477	595 587	615 450	644 761	601 119
Cash	111 234	104 331	95 607	93 661	105 088	98 645	114 035	110 369	119 986	119 855	113 278	130 582
Deposits	669 145	569 530	600 566	652 651	609 919	596 150	382 388	472 248	480 128	492 167	528 154	467 478
BGN	545 500	404 522	371 541	382 911	337 363	308 797	209 111	258 294	302 435	257 026	304 698	312 827
Foreign currencies	123 645	165 008	229 025	269 740	272 556	287 353	173 277	213 954	177 693	235 141	223 456	154 651
Other	2 371	2 664	2 878	3 599	3 800	3 071	2 685	2 860	3 473	3 428	3 329	3 059
BGN	1 068	1 350	1 518	1 773	1 653	1 588	1 337	1 315	1 544	1 652	1 729	1 540
Foreign currencies	1 303	1 314	1 360	1 826	2 147	1 483	1 348	1 545	1 929	1 776	1 600	1 519
CLAIMS ON GENERAL GOVERNMENT	1 294 464	1 365 890	1 246 601	1 210 408	1 205 902	1 200 022	1 193 121	1 141 830	1 163 676	1 208 628	1 148 372	1 139 028
Central government	1 264 886	1 336 332	1 217 048	1 180 750	1 173 007	1 169 046	1 161 541	1 108 205	1 136 424	1 179 259	1 116 542	1 107 237
Government securities	1 234 870	1 170 766	1 185 477	1 142 079	1 131 895	1 126 317	1 124 772	1 072 109	1 101 620	1 100 016	1 082 616	1 066 526
BGN	748 468	794 417	790 987	762 603	763 796	769 176	742 179	742 395	764 853	791 249	793 683	801 630
Foreign currencies	486 402	376 349	394 490	379 476	368 099	357 141	382 593	329 714	336 767	308 767	288 933	264 896
Credits	120	136 749	1 848	2 733	3 263	2 953	2 741	3 473	2 746	47 296	2 320	1 500
BGN	120	136 749	1 848	2 733	3 263	2 953	2 741	3 473	2 746	2 514	2 320	1 500
Foreign currencies	-	-	-	-	-	-	-	-	-	44 782	-	-
Other	29 896	28 817	29 723	35 938	37 849	39 776	34 028	32 623	32 058	31 947	31 606	39 211
BGN	12 231	13 092	12 301	19 561	20 584	21 895	15 907	16 187	15 553	16 670	16 408	23 660
Foreign currencies	17 665	15 725	17 422	16 377	17 265	17 881	18 121	16 436	16 505	15 277	15 198	15 551
Local government	29 578	29 558	29 553	29 658	32 895	30 976	31 580	33 625	27 252	29 369	31 830	31 791
Securities other than shares	25 972	25 972	26 033	26 111	29 148	29 159	29 699	31 725	25 472	27 294	29 892	29 828
BGN	25 972	25 972	26 033	26 111	29 148	29 159	29 699	31 725	25 472	27 294	29 892	29 828
Foreign currencies	2 145	1 971	1 798	1 594	1 464	1 498	1 368	1 218	1 108	998	888	778
Credits	2 145	1 971	1 798	1 594	1 464	1 498	1 368	1 218	1 108	998	888	778
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 461	1 615	1 722	1 953	2 283	319	513	682	672	1 077	1 050	1 185
BGN	1	1	1	89	1	143	142	116	120	113	77	51
Foreign currencies	1 460	1 614	1 721	1 864	2 282	176	371	566	552	964	973	1 134
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
CLAIMS ON NONGOVERNMENT SECTOR												
NONFINANCIAL PUBLIC CORPORATIONS												
Credits	2 926 283	2 875 374	2 979 395	3 138 358	3 121 871	3 085 215	3 071 829	3 156 507	3 285 608	3 403 081	3 423 498	3 378 853
BGN	372 989	363 142	357 075	361 224	329 793	289 143	244 835	222 066	204 390	200 709	200 701	184 308
Foreign currencies	342 290	338 248	327 300	326 633	298 525	265 503	224 233	199 742	179 332	172 009	170 782	160 581
Securities other than shares	128 001	125 337	117 489	118 711	106 553	98 016	86 761	79 251	74 259	72 414	69 278	65 028
BGN	215 289	212 911	209 811	207 922	191 972	167 789	137 472	120 491	105 073	99 595	101 504	95 553
Foreign currencies	19 721	13 566	18 084	22 739	20 020	12 969	13 122	12 924	18 308	21 979	19 891	16 934
Shares and other equity	9 997	11 778	15 244	19 768	17 664	12 969	13 122	12 924	18 308	21 979	19 891	16 934
BGN	9 724	1 788	2 840	2 971	2 356	-	6 787	8 991	6 371	6 316	9 117	6 415
Foreign currencies	7 890	9 230	9 296	9 341	9 431	9 399	6 787	8 991	6 371	6 316	9 117	6 415
Other	2 088	2 098	2 395	2 511	1 817	970	693	409	379	405	911	378
BGN	511	357	415	402	1 206	287	278	295	290	324	827	81
Foreign currencies	1 577	1 741	1 980	2 109	611	683	415	114	89	81	84	297
NONFINANCIAL PRIVATE CORPORATIONS												
Credits	2 016 615	1 971 369	2 069 490	2 209 916	2 214 235	2 205 157	2 230 565	2 331 754	2 470 249	2 588 380	2 603 467	2 575 482
BGN	1 974 581	1 934 938	2 035 805	2 158 086	2 158 681	2 161 901	2 174 381	2 272 535	2 411 265	2 529 174	2 545 633	2 522 663
Foreign currencies	1 061 983	1 090 688	1 145 176	1 160 023	1 181 200	1 211 668	1 246 433	1 271 472	1 335 392	1 414 061	1 443 588	1 462 836
Securities other than shares	912 598	844 250	890 629	998 063	977 481	950 233	927 948	1 001 063	1 075 873	1 115 113	1 102 045	1 059 827
BGN	14 732	10 086	7 341	25 812	25 290	14 150	29 839	31 036	33 795	33 562	29 550	29 624
Foreign currencies	6 830	5 150	3 255	21 747	21 755	9 638	20 581	18 745	18 479	18 471	18 510	18 961
Shares and other equity	7 902	4 936	4 086	4 065	3 535	4 512	9 258	12 291	15 316	15 091	11 040	10 663
BGN	19 811	18 737	18 529	17 645	20 954	20 919	19 237	19 890	15 945	16 314	18 047	14 432
Foreign currencies	19 811	18 737	18 529	17 645	20 954	20 919	19 237	19 890	15 945	16 314	18 047	14 432
Other	7 491	7 608	7 815	8 373	9 310	8 187	7 108	8 293	9 244	9 330	10 237	8 763
BGN	3 740	3 401	3 844	3 785	3 833	3 519	3 869	4 152	4 045	4 380	4 459	3 963
Foreign currencies	3 751	4 207	3 971	4 588	5 477	4 668	3 239	4 141	5 199	4 950	5 778	4 800
HOUSEHOLDS												
Credits	517 388	516 564	528 061	545 918	557 797	566 333	571 016	576 402	583 412	587 864	593 120	590 909
BGN	509 166	507 725	518 348	535 387	546 239	554 533	558 084	562 709	564 870	568 361	573 188	575 953
Foreign currencies	8 222	8 839	9 713	10 531	11 558	11 800	12 932	13 693	18 542	19 503	19 932	14 956
Other	8 268	8 549	9 042	9 572	8 387	8 610	8 915	8 989	9 194	9 405	9 396	9 497
BGN	8 197	8 485	8 972	9 485	8 280	8 504	8 776	8 822	8 996	9 225	9 212	9 380
Foreign currencies	71	64	70	87	107	106	139	167	198	180	184	117
NONBANK FINANCIAL INSTITUTIONS												
Credits	11 023	15 750	15 727	11 728	11 659	15 972	16 498	17 296	18 363	16 723	16 814	18 657
BGN	10 985	14 930	14 905	11 687	11 616	11 313	11 801	12 576	13 643	11 995	12 016	13 998
Foreign currencies	461	662	455	344	540	529	650	1 005	1 274	1 017	1 445	3 894
Securities other than shares	10 524	14 268	14 450	11 343	11 076	10 784	11 151	11 571	12 369	10 978	10 571	10 104
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	-	-	-	-	-	4 617	4 641	4 636	4 636	4 640	4 645	4 641
BGN	-	-	-	-	-	4 617	4 641	4 636	4 636	4 640	4 645	4 641
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	38	820	822	41	43	42	56	84	84	88	153	18
BGN	2	19	20	2	5	3	9	6	6	6	10	15
Foreign currencies	36	801	802	39	38	39	47	78	78	82	143	3
FIXED ASSETS												
OTHER ASSETS	512 335	512 482	514 137	522 090	529 079	541 009	549 319	555 379	560 365	566 142	574 382	592 829
Claims on commercial banks	565 864	576 932	620 604	594 935	557 478	507 408	530 777	552 829	629 829	592 139	589 823	638 897
Deposits	388 033	386 214	439 140	430 912	374 059	343 664	343 844	353 303	440 360	388 926	395 678	467 360
BGN	293 372	282 763	331 083	328 774	287 207	277 392	292 108	286 406	362 272	303 172	299 168	365 021
Foreign currencies	101 423	99 830	137 421	142 079	121 387	106 029	121 748	124 339	131 723	115 618	126 321	158 700
Other	191 949	182 933	193 662	186 695	165 820	171 363	170 360	162 067	230 549	188 434	172 847	206 321

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Credits	20 914	26 922	28 013	22 331	20 259	21 817	24 795	30 847	28 508	27 511	25 173	31 844
BGN	6 282	14 437	12 704	7 650	5 807	7 619	10 282	13 956	13 247	12 052	10 215	25 256
Foreign currencies	14 632	12 485	15 309	14 681	14 452	14 198	14 513	16 891	15 261	15 459	14 958	6 588
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	40 710	40 454	40 398	41 189	30 469	25 851	4 693	4 590	4 596	4 613	4 568	5 221
BGN	40 710	40 454	40 398	41 189	30 469	25 851	4 693	4 590	4 596	4 613	4 568	5 221
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	33 037	36 075	39 646	38 618	36 124	18 604	22 248	31 460	44 984	53 190	66 769	65 274
BGN	20 565	22 427	25 338	23 582	17 845	10 675	9 161	10 070	15 480	17 168	23 517	14 331
Foreign currencies	12 472	13 648	14 308	15 036	18 279	7 929	13 087	21 390	29 504	36 022	43 252	50 943
Other unclassified assets	177 831	190 718	181 464	164 023	183 419	163 744	186 933	199 526	188 698	203 213	194 145	171 537
BGN	128 446	125 761	119 008	104 386	134 601	105 333	122 403	120 921	112 815	124 597	120 718	97 408
Foreign currencies	49 385	64 957	62 456	59 637	48 818	58 411	64 530	78 605	75 883	78 616	73 427	74 129
LIABILITIES	9 323 233	9 432 586	9 674 744	9 790 436	9 767 127	9 677 232	10 184 187	10 486 404	10 867 006	10 809 977	10 615 437	10 455 896
LEV DEPOSITS	2 408 895	2 456 130	2 476 509	2 503 313	2 441 859	2 509 488	2 706 824	2 799 576	2 782 896	2 760 841	2 723 458	2 743 546
Demand	1 075 926	1 090 173	1 143 346	1 129 674	1 048 609	1 121 393	1 214 210	1 263 767	1 262 332	1 279 405	1 294 648	1 323 141
Local government	68 123	64 624	78 331	72 504	73 948	71 444	79 609	78 593	77 524	81 164	93 356	64 507
Social security funds	11 127	9 759	11 650	10 889	11 229	38 542	30 918	31 227	22 482	11 416	18 321	19
Nonfinancial public corporations	308 946	345 255	399 167	379 471	294 064	286 760	304 700	310 311	288 231	306 233	322 203	323 050
Nonfinancial private corporations	553 979	535 374	517 711	527 386	534 835	580 911	644 368	684 524	712 898	718 667	689 172	741 345
Households	105 087	107 397	112 070	117 924	112 104	120 256	130 721	134 794	139 062	142 703	151 543	170 221
Nonbank financial institutions	28 664	27 764	24 417	21 500	22 429	23 480	23 894	24 318	22 135	19 222	20 053	23 999
Time	939 874	960 418	926 841	965 692	988 801	978 499	1 074 643	1 109 021	1 093 502	1 053 496	996 079	968 164
Local government	93	99	112	124	137	2 622	2 588	5 697	5 936	7 592	7 598	7 193
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	124 218	126 406	95 340	127 003	160 627	146 624	227 872	239 801	238 118	187 695	129 255	104 766
Nonfinancial private corporations	56 231	64 263	62 072	68 819	64 164	67 671	85 224	103 250	102 243	106 606	106 348	89 691
Households	702 536	717 314	717 957	712 433	704 765	701 847	703 002	704 269	701 633	703 825	704 497	703 554
Nonbank financial institutions	56 796	52 336	51 360	57 313	59 108	59 735	55 957	56 004	45 572	47 778	48 381	62 900
Savings deposits of households	393 095	405 539	406 322	407 947	404 449	409 596	417 971	426 788	427 062	427 940	432 731	452 241
FOREIGN CURRENCY DEPOSITS	2 763 832	2 794 955	2 905 431	2 977 016	3 038 802	2 969 024	3 063 795	3 193 298	3 240 996	3 429 263	3 364 374	3 189 484
Demand	796 391	807 980	881 466	865 602	882 996	835 021	903 864	912 273	893 093	951 524	854 475	819 585
Local government	613	714	703	730	727	687	944	926	939	1 117	904	849
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	177 883	198 027	262 409	234 826	222 840	210 412	214 069	222 078	184 906	190 406	163 112	197 248
Nonfinancial private corporations	413 087	408 686	416 444	420 404	446 276	421 671	484 274	470 225	496 514	538 460	475 272	411 330
Households	191 441	188 516	188 935	198 549	202 664	191 261	195 062	204 624	204 945	212 688	207 312	204 540
Nonbank financial institutions	13 367	12 037	12 975	11 093	10 489	10 990	9 515	14 420	5 789	8 853	7 875	5 618
Time	1 551 703	1 569 359	1 599 607	1 669 595	1 717 966	1 700 704	1 707 022	1 806 690	1 862 754	1 973 970	2 013 711	1 879 891
Local government	1	3	1	3	4	14 318	15 094	15 534	15 638	16 238	15 919	6 252
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	127 527	133 950	130 810	119 866	154 377	145 274	88 752	96 123	113 117	123 408	135 648	119 831
Nonfinancial private corporations	168 196	152 428	143 620	155 734	170 726	158 979	183 854	193 525	195 010	201 677	214 764	154 420
Households	1 186 042	1 214 543	1 251 721	1 319 258	1 314 639	1 306 155	1 365 235	1 446 024	1 496 071	1 585 092	1 598 941	1 555 981
Nonbank financial institutions	69 937	68 435	73 455	74 734	78 220	75 978	54 087	55 484	42 918	47 555	48 439	43 407
Savings deposits of households	415 738	417 596	424 358	441 819	437 840	433 299	452 909	474 335	485 149	503 769	496 188	490 008

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS
(continued)

(thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
DEBT SECURITIES ISSUED												
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CREDITS												
Nonfinancial public corporations	3 804	5 133	5 375	5 027	967	1 210	1 238	1 304	1 349	3 217	4 765	65 679
BGN	1 001	1 148	97	182	182	182	182	171	165	2 160	3 174	4 149
Foreign currencies	1 001	1 148	97	182	182	182	182	171	165	2 160	3 174	4 149
Nonfinancial private corporations	2 142	3 359	4 616	4 220	455	655	630	603	573	450	1 325	61 155
BGN	2	-	1 512	1 444	445	182	182	182	182	18	18	15 774
Foreign currencies	2 140	3 359	3 104	2 776	10	473	448	421	391	432	1 307	45 381
Households	32	32	32	32	32	32	32	32	32	32	32	32
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	32	32	32	32	32	32	32	32	32	32	32	32
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	629	594	630	593	298	341	394	498	579	575	234	343
BGN	261	257	253	248	244	240	231	231	241	237	233	343
Foreign currencies	368	337	377	345	54	101	159	267	338	338	1	-
Nonfinancial private corporations	312 114	329 238	326 464	336 015	327 274	304 423	305 229	302 275	349 368	290 314	328 837	313 669
BGN	62 392	67 869	65 919	70 100	67 708	63 031	63 637	66 285	66 383	67 127	64 748	64 664
Foreign currencies	43 944	49 191	47 325	48 305	48 759	44 373	44 302	46 396	46 303	49 719	47 698	48 221
Local government	18 448	18 678	18 594	21 795	18 949	18 658	19 335	19 889	20 080	17 080	17 050	16 443
BGN	5 163	4 780	5 060	6 461	6 383	7 201	6 935	8 124	8 441	9 004	10 944	11 768
Foreign currencies	4 534	4 148	4 418	5 807	5 734	6 559	6 286	7 465	7 455	8 028	10 071	10 892
Social security funds	629	632	642	654	649	642	649	659	986	976	873	876
BGN	28	103	48	-	-	-	-	1	-	-	-	-
Foreign currencies	28	103	48	-	-	-	-	1	-	-	-	-
Nonfinancial public corporations	98 752	99 927	97 405	108 656	105 339	102 588	108 512	107 386	105 551	81 004	120 247	121 422
BGN	34 694	35 802	35 102	44 371	43 606	33 048	34 031	33 685	32 945	26 520	59 075	37 971
Foreign currencies	64 058	64 125	62 303	64 285	61 733	69 540	74 481	73 701	72 606	54 484	61 172	83 451
Nonfinancial private corporations	131 162	141 176	143 933	135 735	132 685	116 642	107 041	99 362	148 606	112 946	112 336	97 068
BGN	27 675	55 276	53 323	47 403	45 445	41 276	41 938	42 304	43 903	37 413	45 229	45 962
Foreign currencies	103 487	85 900	90 610	88 332	87 240	75 366	65 103	57 058	104 703	75 533	67 107	51 106
Households	12 005	12 220	11 939	12 098	12 390	11 570	12 334	13 450	13 069	13 378	13 916	12 982
BGN	5 128	5 128	5 190	4 862	5 451	4 923	4 804	5 561	4 965	5 224	5 098	5 098
Foreign currencies	6 877	7 092	6 749	7 236	6 939	6 647	7 530	7 889	8 104	8 741	8 692	7 884
Nonbank financial institutions	2 612	3 163	2 160	2 965	2 769	3 391	6 770	7 667	7 518	6 855	6 646	5 765
BGN	416	1 139	1 355	1 960	1 808	1 605	5 295	5 280	5 371	5 311	5 816	5 001
Foreign currencies	2 196	2 024	805	1 005	961	1 786	1 475	2 387	2 147	1 544	830	764
FOREIGN LIABILITIES	499 454	486 610	521 576	567 670	574 913	593 563	682 450	685 808	885 480	791 915	703 114	758 951
Deposits	316 282	291 949	316 542	351 048	354 885	325 673	403 329	399 499	544 075	426 092	324 700	370 352
BGN	28 928	28 188	30 307	28 745	45 114	40 672	118 814	119 366	116 794	112 234	77 243	77 648
Foreign currencies	287 354	263 761	286 235	322 303	309 771	285 001	284 515	280 133	427 281	313 858	247 457	292 704

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued) (thousand BGN)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Credits	135 268	135 721	144 088	156 054	155 476	167 032	166 466	175 434	194 048	198 423	199 224	223 515
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	135 268	135 721	144 088	156 054	155 476	167 032	166 466	175 434	194 048	198 423	199 224	223 515
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	47 904	58 940	60 946	60 568	64 552	100 858	112 655	110 875	147 357	167 400	179 190	165 084
BGN	16	20	20	28	38	59	80	76	107	50	31	23
Foreign currencies	47 888	58 920	60 926	60 540	64 514	100 799	112 575	110 799	147 250	167 350	179 159	165 061
CENTRAL GOVERNMENT	236 498	221 917	232 308	231 772	234 679	241 701	291 718	336 644	272 975	284 503	273 605	166 519
Deposits (excl. suspense accounts)	223 140	205 215	214 691	205 917	207 418	213 631	262 226	303 442	239 289	249 762	238 486	125 148
BGN	77 762	71 086	78 996	78 147	78 653	77 779	94 120	98 492	93 739	115 079	112 398	20 339
Foreign currencies	145 378	134 129	135 695	127 770	128 765	135 852	168 106	204 950	145 550	134 683	126 088	104 809
Other liabilities	13 358	16 702	17 617	25 855	27 261	28 070	29 492	33 202	33 686	34 741	35 119	41 371
BGN	13 098	14 030	15 024	19 799	21 156	22 082	23 242	24 883	25 283	26 181	26 336	33 227
Foreign currencies	260	2 672	2 593	6 056	6 105	5 988	6 250	8 319	8 403	8 560	8 783	8 144
LIABILITIES TO THE BNB	663	1 493	705	603	1 754	617	1 068	1 786	782	1 798	751	1 577
Deposits	14	13	34	36	1 033	32	288	889	290	274	273	269
BGN	-	-	-	-	1 000	-	255	855	255	255	255	255
Foreign currencies	14	13	34	36	33	32	33	34	35	19	18	14
Credits	646	1 473	658	552	697	552	769	886	474	1 506	460	1 300
BGN	-	827	12	-	145	-	311	428	16	1 142	96	956
Foreign currencies	646	646	646	552	552	552	458	458	458	364	364	364
Other	3	7	13	15	24	33	11	11	18	18	18	8
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3	7	13	15	24	33	11	11	18	18	18	8
CAPITAL AND RESERVES	1 348 785	1 374 156	1 376 635	1 367 987	1 401 355	1 424 340	1 440 487	1 454 518	1 454 793	1 479 026	1 508 275	1 493 105
Equity capital	733 820	775 793	781 688	763 203	795 403	798 503	799 574	802 241	814 853	814 853	815 853	816 170
Reserves	389 515	374 711	376 435	379 474	381 187	382 002	384 247	384 255	384 217	384 209	380 605	386 598
Financial result	225 450	223 652	218 512	225 310	224 765	243 835	256 666	268 022	255 723	279 964	311 817	290 337
OTHER LIABILITIES	1 749 188	1 762 974	1 829 741	1 801 033	1 745 524	1 632 866	1 691 378	1 711 195	1 878 167	1 769 100	1 708 258	1 723 366
Liabilities to commercial banks	615 756	628 415	703 237	676 429	620 295	556 386	561 922	559 604	684 554	638 524	608 089	674 741
Deposits	350 623	352 248	388 076	375 197	347 884	341 673	311 798	315 709	379 255	344 788	321 213	377 013
BGN	127 763	131 028	161 352	159 033	157 515	146 412	148 627	135 753	137 096	135 102	132 667	164 566
Foreign currencies	222 860	221 220	226 724	216 164	190 369	195 261	163 171	179 956	242 159	209 686	188 546	212 447
Credits	35 100	40 533	45 034	58 172	53 873	45 173	48 536	48 448	65 331	62 373	49 487	80 658
BGN	15 002	19 773	24 004	34 819	37 111	30 309	37 638	35 090	45 394	46 627	35 193	69 205
Foreign currencies	20 098	20 760	21 030	23 353	16 762	14 864	10 898	13 358	19 937	15 746	14 294	11 453
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	230 033	235 634	270 127	243 600	218 538	169 540	201 588	195 447	239 968	231 363	237 389	217 070
BGN	163 774	163 951	198 203	173 539	161 540	125 350	150 784	148 455	186 700	178 312	186 657	155 001
Foreign currencies	66 259	71 683	71 924	69 521	56 998	44 190	50 804	46 992	53 268	53 051	50 732	62 069
Other unclassified liabilities	1 133 432	1 134 559	1 126 504	1 124 604	1 125 229	1 076 480	1 129 456	1 151 591	1 193 613	1 130 576	1 100 169	1 048 625
BGN	1 083 342	1 084 197	1 075 036	1 071 083	1 071 966	1 049 556	1 101 024	1 121 351	1 161 472	1 100 270	1 066 564	1 016 249
Foreign currencies	50 090	50 362	51 468	53 521	53 263	26 924	28 432	30 240	32 141	30 306	33 605	32 376

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002	
Exchange rate: BGN/1 USD	2.10463	2.11487	2.11448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.18006	2.21926	2.26448	2.26081	2.20450	
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	
ASSETS																
FOREIGN ASSETS	10 709 545	10 698 702	11 498 913	11 113 586	11 678 536	11 856 214	11 901 645	11 950 903	12 198 242	12 165 367	12 349 608	13 021 452	13 114 036	13 070 898	13 515 273	
Cash	4 368 529	4 414 080	4 848 312	4 373 143	4 632 259	4 832 728	4 753 356	4 720 864	4 639 938	4 446 326	4 332 513	4 702 726	4 766 527	4 620 433	4 751 551	
Deposits	164 469	158 084	157 826	126 470	160 116	164 034	183 662	178 306	181 037	173 744	207 915	410 176	307 413	268 047	217 154	
Credits	3 705 246	3 660 666	4 061 802	3 672 864	3 913 766	4 212 144	4 118 960	3 971 871	3 855 927	3 691 011	3 495 948	3 615 701	3 766 695	3 661 318	3 644 566	
Securities other than shares	38 316	38 378	42 438	41 672	41 326	32 675	30 193	40 373	39 885	40 262	40 511	45 960	48 034	35 904	36 504	
BGN	439 486	534 892	549 495	499 759	470 661	363 075	389 276	496 914	538 392	518 741	566 683	593 983	619 530	634 252	813 926	
Foreign currencies	9 452	9 550	9 550	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	9 248	
Shares and other equity	430 034	525 342	539 945	490 209	461 413	353 827	389 276	496 914	538 392	518 741	566 683	593 983	619 530	634 252	813 926	
Other	20 103	21 147	35 817	31 486	45 556	59 882	30 459	32 672	24 598	22 469	21 357	36 624	24 570	20 621	36 936	
BGN	11	12	10	12	16	12	19	34	38	12	13	94	76	73	94	
Foreign currencies	20 092	21 135	35 807	31 474	45 540	59 870	30 440	32 638	24 540	22 457	21 344	36 530	24 494	20 548	36 842	
RESERVES	594 921	599 999	610 001	667 217	696 972	593 006	667 689	648 286	700 923	663 685	717 570	864 441	755 471	788 208	773 117	
Cash	119 318	123 606	122 595	120 533	132 100	125 069	145 433	145 337	144 673	142 636	143 352	181 859	156 567	164 841	163 670	
Deposits	471 630	473 262	483 786	543 392	561 468	463 908	522 142	502 916	556 205	520 989	574 158	682 582	598 904	623 367	609 447	
BGN	421 429	356 192	292 158	289 410	282 526	245 922	234 443	359 376	308 804	229 812	300 702	358 955	513 011	503 765	458 484	
Foreign currencies	50 201	117 070	191 628	253 982	278 942	217 986	287 699	143 540	247 401	291 177	273 456	323 627	85 893	119 602	150 963	
Other	3 973	3 131	3 620	3 292	3 404	4 029	114	33	45	60	60	60	60	60	60	
BGN	1 394	1 451	1 474	965	991	1 375	91	30	45	60	60	60	60	60	60	
Foreign currencies	2 579	1 680	2 146	2 327	2 413	2 654	23	3	3	3	3	3	3	3	3	
CLAIMS ON GENERAL GOVERNMENT	1 105 644	1 088 543	1 146 954	1 128 088	1 145 990	1 158 972	1 166 842	1 145 792	1 279 548	1 354 474	1 468 977	1 407 139	1 432 121	1 462 303	1 528 295	
Central government	1 073 764	1 054 757	1 113 101	1 092 763	1 113 268	1 124 717	1 131 726	1 110 682	1 245 312	1 317 147	1 431 352	1 366 256	1 390 633	1 420 864	1 485 892	
Government securities	1 045 556	1 022 525	1 077 328	1 071 408	1 087 850	1 096 279	1 114 098	1 091 459	1 134 366	1 155 037	1 261 514	1 336 437	1 375 691	1 401 998	1 462 279	
BGN	787 685	768 497	789 610	790 772	781 095	805 117	822 361	820 404	843 396	856 156	865 645	906 731	973 296	969 949	995 076	
Foreign currencies	257 871	254 028	287 718	280 636	306 755	291 162	291 737	271 055	290 970	298 881	395 869	429 706	402 395	452 049	467 203	
Credits	1 500	4 460	4 179	3 679	3 390	2 740	2 690	2 315	90 316	143 983	147 386	1 600	1 600	2 800	3 250	
BGN	1 500	4 460	4 179	3 679	3 390	2 740	2 690	2 315	1 902	1 590	2 688	1 600	1 600	2 800	3 250	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	26 708	27 772	31 594	17 676	22 028	25 698	14 938	16 908	20 630	18 127	22 452	28 219	13 342	16 066	20 363	
BGN	12 698	13 550	16 824	15 375	18 820	22 158	13 889	15 730	18 732	14 996	18 953	23 750	11 321	13 626	16 885	
Foreign currencies	14 010	14 222	14 770	2 301	3 208	3 540	1 049	1 178	1 898	3 131	3 499	4 469	2 021	2 440	3 478	
Local government	31 880	33 786	33 853	35 345	32 722	34 255	35 116	35 110	34 236	37 327	37 625	40 883	41 488	41 439	42 403	
Securities other than shares	29 861	31 653	31 748	32 968	30 438	33 956	34 565	34 004	33 062	36 111	35 831	35 772	36 438	36 110	36 713	
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	29 861	31 653	31 748	32 968	30 438	33 956	34 565	34 004	33 062	36 111	35 831	35 772	36 438	36 110	36 713	
Credits	668	556	628	316	184	98	161	500	356	195	560	3 787	3 466	3 550	3 693	
BGN	668	556	628	316	184	98	161	500	356	195	560	3 787	3 466	3 550	3 693	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	1 351	1 577	1 477	2 061	2 100	2 01	390	606	818	1 021	1 234	1 324	1 584	1 779	1 997	
BGN	52	44	1	4	3	-	-	-	-	-	-	-	18	13	-	
Foreign currencies	1 299	1 533	1 476	2 057	2 097	201	390	606	818	1 021	1 234	1 324	1 566	1 766	1 997	
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
CLAIMS ON NONGOVERNMENT SECTOR															
NONFINANCIAL PUBLIC CORPORATIONS															
Credits	177 138	191 769	197 882	196 572	199 631	206 893	216 921	200 268	193 341	175 717	176 401	200 266	212 547	204 612	207 293
BGN	148 551	155 119	159 861	161 969	161 969	168 971	178 448	164 534	157 534	141 939	142 735	169 764	183 596	175 571	180 510
Foreign currencies	63 505	69 816	75 338	82 214	83 743	94 888	108 759	99 343	93 783	94 464	92 009	90 099	106 629	107 459	115 977
Securities other than shares	85 046	88 303	84 523	77 728	78 226	74 103	69 689	65 314	63 751	47 475	50 730	79 665	76 967	68 112	64 533
BGN	21 598	25 163	26 356	26 889	27 870	28 120	28 521	25 732	25 864	24 033	23 964	20 824	19 290	19 490	19 748
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	6 376	10 937	11 000	9 396	9 374	9 431	9 570	9 492	9 441	9 408	9 403	9 337	9 337	9 329	6 769
BGN	6 376	10 937	11 000	9 396	9 374	9 431	9 570	9 492	9 441	9 408	9 403	9 337	9 337	9 329	6 769
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	613	550	665	345	418	371	382	387	502	337	295	341	324	222	266
BGN	285	212	267	233	262	308	306	317	435	299	254	317	259	185	217
Foreign currencies	328	338	398	112	156	63	76	70	67	38	41	24	65	37	49
NONFINANCIAL PRIVATE CORPORATIONS															
Credits	2 605 430	2 591 381	2 664 778	2 735 943	2 794 101	2 825 737	2 869 567	2 909 274	2 999 119	3 118 086	3 251 200	3 361 062	3 409 824	3 457 097	3 495 121
BGN	2 551 783	2 535 003	2 605 102	2 677 055	2 738 053	2 773 426	2 819 808	2 865 242	2 960 418	3 080 156	3 207 756	3 320 726	3 370 833	3 412 662	3 451 348
Foreign currencies	1 501 090	1 477 402	1 504 176	1 567 956	1 562 489	1 579 838	1 665 361	1 731 284	1 779 036	1 808 762	1 841 725	1 871 573	1 857 370	1 851 326	1 857 868
Securities other than shares	1 050 693	1 057 601	1 100 926	1 109 079	1 175 564	1 193 588	1 154 447	1 133 958	1 181 382	1 271 394	1 366 031	1 449 153	1 513 463	1 561 336	1 593 480
BGN	30 643	32 021	31 664	29 037	28 526	27 525	20 579	15 651	13 415	13 399	14 948	10 256	6 034	9 543	10 981
Foreign currencies	20 063	21 935	21 955	20 830	20 790	19 758	15 038	13 033	12 773	11 396	10 905	6 060	3 973	5 131	5 064
Shares and other equity	10 580	10 086	9 709	8 207	7 736	7 767	5 541	2 618	642	2 003	4 043	4 196	2 061	4 412	5 917
BGN	14 103	15 046	18 002	19 811	16 873	13 554	17 791	17 520	13 784	13 653	15 674	18 179	19 336	20 979	16 468
Foreign currencies	14 103	15 046	18 002	19 811	16 873	13 554	17 791	17 520	13 784	13 653	15 674	18 179	19 336	20 979	16 468
Other	8 901	9 311	10 010	10 060	10 649	11 232	11 389	10 861	11 502	10 878	12 822	11 901	13 621	13 913	16 324
BGN	4 934	4 727	5 126	5 187	5 069	5 102	5 674	5 891	6 451	6 258	7 506	7 182	8 063	7 855	9 133
Foreign currencies	3 967	4 584	4 884	4 873	5 580	6 130	5 715	4 970	5 051	4 620	5 316	4 719	5 558	6 058	7 191
HOUSEHOLDS															
Credits	596 865	603 468	641 769	676 881	711 679	742 596	771 406	796 136	815 761	838 638	860 123	873 497	876 042	891 887	914 748
BGN	586 947	593 469	631 141	666 555	701 014	731 756	761 208	785 762	804 253	828 087	848 969	861 765	864 317	879 057	900 932
Foreign currencies	571 725	577 713	613 505	647 614	679 902	709 340	737 284	760 386	777 651	799 527	819 389	830 073	831 503	844 488	865 050
Other	15 222	15 756	18 941	21 112	22 416	22 416	23 924	25 370	26 602	28 560	29 580	32 814	34 569	35 882	35 882
BGN	9 918	9 999	10 628	10 326	10 665	10 840	10 198	10 374	11 508	10 551	11 154	11 732	11 725	12 830	13 816
Foreign currencies	9 815	9 889	10 502	10 192	10 514	10 677	10 030	10 183	11 279	10 312	11 018	11 582	11 551	12 617	13 694
Other	103	110	126	134	151	163	168	191	229	239	136	150	174	213	122
NONBANK FINANCIAL INSTITUTIONS															
Credits	16 164	17 097	16 740	17 811	19 686	23 781	24 103	23 466	27 580	21 827	33 275	29 761	28 033	27 716	26 951
BGN	11 531	12 448	12 080	13 162	13 626	17 729	16 560	15 926	20 029	14 267	25 717	22 372	20 659	20 337	19 577
Foreign currencies	4 633	4 649	4 660	4 649	6 060	6 052	7 543	7 540	7 551	7 560	7 558	7 384	7 374	7 379	7 374
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	4 618	4 618	4 623	4 623	6 041	6 041	7 524	7 524	7 537	7 537	7 535	7 354	7 353	7 353	7 353
BGN	4 618	4 618	4 623	4 623	6 041	6 041	7 524	7 524	7 537	7 537	7 535	7 354	7 353	7 353	7 353
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	15	31	37	26	19	11	19	16	14	23	23	35	21	26	21
BGN	4	8	12	19	18	9	18	15	13	7	12	23	11	16	7
Foreign currencies	11	23	25	7	1	2	1	1	1	16	11	12	10	10	14
FIXED ASSETS															
OTHER ASSETS															
Claims on commercial banks	598 911	600 947	617 542	625 771	636 474	652 358	660 549	665 102	679 559	688 646	698 858	706 531	704 843	713 234	724 392
Deposits	645 943	591 418	754 935	692 140	841 744	820 143	771 212	841 715	862 473	857 968	810 691	876 029	928 628	905 408	1 093 805
BGN	458 172	400 813	506 923	462 805	597 826	592 439	543 800	613 889	666 447	656 626	632 868	707 302	722 740	682 887	846 554
Foreign currencies	336 429	289 224	378 654	298 381	423 823	421 625	355 381	451 595	461 907	451 846	387 471	469 151	475 277	417 950	567 168
BGN	195 755	163 559	210 073	173 862	219 271	205 069	207 699	183 580	221 991	200 289	199 525	221 421	208 700	159 347	205 631
Foreign currencies	140 674	125 665	168 581	124 719	204 552	216 556	147 682	248 015	239 916	251 557	187 946	247 730	266 577	258 603	361 537

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Credits	50 071	32 917	25 202	28 219	26 682	26 145	32 229	23 779	37 037	31 838	23 229	20 037	27 772	13 869	14 171
BGN	43 481	26 260	18 464	19 034	19 069	21 253	23 828	20 373	33 371	28 160	19 767	19 030	19 944	13 862	14 170
Foreign currencies	6 590	6 657	6 738	9 185	7 613	4 892	8 411	3 406	3 666	3 678	3 462	1 007	7 828	7	1
Securities other than shares	-	-	-	-	-	-	-	-	-	-	9 724	7 615	6 853	8 431	7 576
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	91	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	9 724	7 615	6 853	8 340	7 576
Shares and other equity	5 576	5 369	5 248	7 367	8 463	8 451	7 141	6 900	5 780	5 742	5 761	5 932	6 495	6 594	6 594
BGN	5 576	5 369	5 248	7 367	8 463	8 451	7 141	6 900	5 780	5 742	5 761	5 932	6 495	6 594	6 594
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	66 096	73 303	97 819	128 638	138 858	136 218	149 039	151 615	161 723	167 200	206 683	204 567	206 343	236 043	251 045
BGN	17 795	17 316	37 115	49 086	56 309	46 859	48 182	33 341	32 871	22 881	24 566	21 847	20 903	25 884	32 590
Foreign currencies	48 301	55 987	60 704	79 602	82 549	89 359	100 857	118 274	128 852	144 319	182 117	182 720	185 440	210 159	218 455
Other unclassified assets	187 771	190 605	248 012	229 335	243 918	227 704	227 412	227 826	196 026	201 342	177 823	168 727	205 888	222 521	247 251
BGN	125 962	133 607	177 519	155 269	160 058	151 231	158 490	150 563	124 872	126 201	115 744	100 819	138 068	144 030	155 352
Foreign currencies	61 809	56 998	70 493	74 066	83 860	76 473	68 922	77 263	71 154	75 141	62 079	67 908	67 820	78 491	91 899
LIABILITIES	10 709 545	10 698 702	11 498 913	11 113 586	11 678 536	11 856 214	11 901 645	11 950 903	12 198 242	12 165 367	12 349 608	13 021 452	13 114 036	13 070 898	13 515 273
LEV DEPOSITS	2 900 165	2 943 851	2 999 576	3 045 877	3 068 042	3 111 694	3 159 604	3 222 702	3 273 238	3 276 749	3 323 616	3 482 828	3 479 828	3 498 654	3 498 407
Demand	1 414 603	1 436 779	1 463 573	1 483 236	1 534 071	1 552 702	1 570 723	1 575 874	1 576 656	1 557 146	1 598 595	1 655 386	1 582 471	1 588 527	1 611 853
Local government	77 592	76 190	118 323	125 918	110 150	124 628	129 028	119 660	117 289	106 409	104 228	71 282	87 974	81 540	82 080
Social security funds	18 521	19 987	15 607	18 693	21 452	21 234	31 810	32 300	30 789	32 815	32 216	41	7 788	9 270	10 169
Nonfinancial public corporations	362 244	404 626	387 035	369 748	382 914	341 184	267 509	283 073	262 748	255 459	270 420	303 431	266 887	291 474	299 242
Nonfinancial private corporations	758 703	735 290	742 103	749 562	799 281	826 261	892 267	881 275	897 028	892 442	902 711	957 391	898 580	878 539	882 117
Households	170 865	176 812	181 761	196 417	199 204	216 447	227 788	235 106	245 166	247 943	266 800	300 228	294 532	304 902	313 542
Nonbank financial institutions	26 678	23 874	18 744	22 898	21 070	22 948	22 321	24 460	23 636	22 078	22 220	23 013	26 710	22 802	24 703
Time	1 024 555	1 039 760	1 063 634	1 084 121	1 051 265	1 069 540	1 090 125	1 141 936	1 185 730	1 207 153	1 204 812	1 278 902	1 339 263	1 345 114	1 319 422
Local government	8 507	8 421	8 701	13 418	13 829	12 774	13 496	13 339	14 286	13 249	12 075	10 900	12 668	12 849	12 251
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	2	6	11
Nonfinancial public corporations	141 248	147 048	176 825	178 520	140 154	135 998	120 610	109 840	124 584	111 015	113 898	103 813	89 134	66 918	72 910
Nonfinancial private corporations	82 542	90 961	92 217	98 156	103 755	116 555	144 021	196 787	220 014	252 085	222 175	267 461	280 480	289 052	248 146
Households	718 136	723 261	724 816	725 354	728 045	733 726	742 482	745 909	748 816	758 039	778 153	805 055	848 574	867 778	875 281
Nonbank financial institutions	74 122	70 069	61 075	68 673	65 482	70 487	69 516	76 061	78 030	72 765	78 511	91 673	108 405	108 511	110 823
Savings deposits of households	461 007	467 312	472 369	478 520	482 706	489 452	498 756	504 892	510 852	512 450	520 209	546 540	558 094	565 013	567 132
FOREIGN CURRENCY DEPOSITS	3 362 885	3 411 321	3 630 702	3 613 205	3 806 777	3 934 000	3 987 599	4 022 375	4 087 719	4 166 429	4 245 393	4 566 078	4 692 734	4 731 849	4 786 391
Demand	868 536	846 621	895 929	834 431	894 593	997 352	992 481	961 729	1 013 436	992 494	943 411	1 026 580	1 065 517	1 086 378	1 054 249
Local government	901	861	823	754	806	686	708	834	714	579	554	725	1 117	1 656	6 421
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	193 232	199 506	251 163	189 822	212 501	284 686	240 430	201 122	254 584	209 672	188 733	197 998	225 967	1 190	1 194
Nonfinancial private corporations	460 625	434 216	421 644	416 555	431 619	454 384	490 783	494 798	493 414	511 969	482 066	526 397	536 169	573 814	534 789
Households	203 750	205 467	217 782	220 555	243 176	249 519	254 042	257 080	259 774	264 311	266 520	284 578	287 459	286 406	286 564
Nonbank financial institutions	10 028	6 571	4 517	6 745	6 491	8 077	6 518	7 895	4 950	5 963	5 538	5 850	13 180	8 543	8 543
Time	2 006 647	2 072 531	2 223 196	2 268 528	2 371 799	2 379 967	2 430 330	2 494 666	2 495 500	2 577 746	2 689 112	2 855 177	2 948 397	2 966 806	3 049 769
Local government	13 993	22 540	21 311	12 795	13 098	11 552	9 193	16 433	25	25	27	4	5	4	15 023
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	144 393	153 762	148 274	191 325	178 545	139 978	156 818	158 362	147 251	142 962	162 700	111 915	111 587	117 818	117 498
Nonfinancial private corporations	177 128	181 926	224 462	221 884	220 282	231 661	249 949	284 496	280 919	298 054	294 063	273 214	279 180	270 600	286 071
Households	1 623 303	1 663 196	1 756 404	1 760 557	1 891 915	1 931 921	1 938 437	1 959 602	2 005 231	2 076 469	2 170 034	2 406 086	2 487 243	2 509 265	2 563 901
Nonbank financial institutions	47 830	51 107	72 745	81 967	67 959	64 855	75 933	75 773	62 134	60 236	62 288	63 958	61 163	59 708	57 903
Savings deposits of households	487 702	492 169	511 577	510 246	540 385	556 681	564 788	565 980	578 723	596 189	612 870	684 321	678 620	678 665	682 373

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
DEBT SECURITIES ISSUED															
Nonfinancial public corporations								6.341	6.341	6.341	6.341	6.341	6.341	6.341	6.341
BGN															
Foreign currencies															
Nonfinancial private corporations								196	196	196	196	196	196	196	196
BGN															
Foreign currencies								196	196	196	196	196	196	196	196
Households														10	10
BGN															
Foreign currencies														10	10
Nonbank financial institutions								6.145	6.145	6.145	6.145	6.145	6.145	6.331	6.331
BGN															
Foreign currencies								6.145	6.145	6.145	6.145	6.145	6.145	6.331	6.331
Nonfinancial public corporations	8 160	6 458	3 359	9 275	18 553	16 869	17 062	17 103	16 588	14 880	12 927	54 551	43 948	44 286	51 955
BGN	3 327	3 321	1 600	4 881	10 976	10 101	10 308	10 288	10 282	10 031	6 531	8 175	5 138	5 138	3 866
Foreign currencies	3 327	3 321	1 600	4 881	10 976	10 101	10 308	10 288	10 282	10 031	6 531	8 175	5 138	5 138	3 118
Households															748
BGN	4 463	2 770	1 398	4 037	7 185	6 380	6 371	6 436	5 853	4 360	5 878	45 350	37 769	39 069	47 999
Foreign currencies	246	1 393	42	2 707	6 042	6 057	6 051	6 120	3 448	3 459	4 974	18 438	18 865	24 825	37 437
Nonfinancial private corporations	4 217	1 377	1 356	1 330	1 143	323	320	316	2 405	901	904	26 912	18 904	14 244	10 562
BGN	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
Foreign currencies															
Nonbank financial institutions	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
BGN	32	32	32	32	32	32	32	32	32	32	32	32	32	32	32
Foreign currencies	338	335	329	325	360	356	351	347	421	457	486	994	1 009	47	90
Households	338	335	329	325	360	356	351	347	343	338	328	538	487	11	12
BGN									78	119	158	456	522	36	78
Foreign currencies	284 760	295 558	304 093	299 968	316 785	325 209	330 876	307 740	308 951	315 783	380 659	358 041	336 857	319 631	314 631
Central government (suspense accounts)	64 589	65 435	67 469	69 087	70 085	71 773	75 852	76 949	79 680	79 071	84 213	86 556	86 279	88 379	89 615
BGN	48 221	48 583	49 507	51 215	51 038	52 538	56 991	58 471	60 811	59 802	64 546	67 668	67 079	69 002	70 595
Foreign currencies	16 368	16 852	17 962	17 872	19 047	19 235	18 861	18 478	18 869	19 269	19 667	18 888	19 200	19 377	19 020
Local government	12 105	12 834	13 495	14 396	14 454	14 771	14 334	14 788	16 204	17 119	15 323	15 026	17 920	17 608	17 556
BGN	11 212	11 962	12 525	13 424	13 471	13 806	13 369	13 836	15 271	16 195	14 739	14 417	17 305	16 998	17 063
Foreign currencies	893	872	970	972	983	965	965	952	933	924	584	609	615	610	693
Social security funds	8	111												55	287
BGN	8	111												55	287
Foreign currencies															
Nonfinancial public corporations	98 029	90 610	89 629	89 007	93 157	96 143	91 314	82 117	78 807	80 565	86 635	77 977	77 019	72 304	70 992
BGN	26 439	23 193	24 612	24 446	25 515	30 709	28 922	27 423	26 262	29 321	31 206	24 119	25 826	25 349	24 386
Foreign currencies	71 590	67 417	65 017	64 561	67 642	65 434	62 392	54 694	52 545	51 244	55 429	53 858	51 193	46 955	46 606
Nonfinancial private corporations	90 595	106 825	113 564	103 554	111 976	115 431	116 261	100 137	100 033	105 990	160 835	144 736	119 786	106 326	100 083
BGN	40 647	46 073	49 342	42 798	43 130	43 333	41 099	33 986	34 387	35 103	58 405	62 800	57 657	47 642	41 310
Foreign currencies	49 948	60 752	64 222	60 756	68 846	72 098	75 162	66 151	65 646	70 887	102 430	81 936	62 129	58 684	58 773
Households	13 030	13 589	13 966	17 499	15 128	14 617	14 287	14 097	14 392	14 348	13 696	15 207	15 415	14 436	14 821
BGN	5 225	5 667	5 712	9 219	5 824	5 445	5 150	5 327	5 339	5 045	4 833	6 316	6 515	5 425	5 399
Foreign currencies	7 805	7 922	8 254	8 280	9 304	9 172	9 137	8 770	9 053	9 303	8 863	8 891	8 900	9 011	9 422
Nonbank financial institutions	6 404	6 154	5 970	6 425	11 985	12 474	18 828	19 652	19 835	18 690	19 957	18 539	20 383	20 465	21 077
BGN	5 998	5 746	5 541	5 999	7 336	11 700	17 877	14 221	14 889	13 457	14 915	14 017	15 538	15 747	12 982
Foreign currencies	406	408	429	426	4 649	774	951	5 431	4 946	5 233	5 042	4 522	4 845	4 718	8 095
FOREIGN LIABILITIES	723 331	725 433	966 142	750 430	817 194	814 204	727 960	712 567	842 025	818 246	849 838	986 327	901 787	870 360	938 458
Deposits	351 905	349 064	551 092	349 269	345 510	349 461	302 957	272 884	336 524	371 067	363 391	455 685	345 585	307 944	332 934
BGN	82 104	78 929	109 376	106 158	102 007	103 046	79 246	77 097	75 669	72 521	74 307	76 379	73 404	78 719	77 510
Foreign currencies	269 801	270 135	441 716	243 111	243 503	246 415	223 711	195 787	260 855	298 546	289 084	359 306	272 181	229 225	255 424

(continued)

1.3.4. ANALYTICAL REPORTING OF COMMERCIAL BANKS

(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Credits	220 707	218 490	236 382	202 051	205 862	208 452	207 111	206 681	210 762	220 672	245 895	265 398	265 194	263 739	269 531
BGN	-	-	-	-	-	-	-	-	2 667	2 667	2 671	2 667	2 667	2 667	2 667
Foreign currencies	220 707	218 490	236 382	202 051	205 862	208 452	207 111	206 681	208 095	218 005	243 224	262 731	262 527	261 072	266 864
Debit securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 757
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	150 719	157 879	178 668	199 110	265 822	256 291	217 892	233 002	294 739	226 307	240 552	285 244	291 008	298 677	325 236
Other	38	32	55	70	63	94	134	143	184	223	254	212	81	86	98
BGN	150 681	157 847	178 613	199 040	265 759	256 197	217 758	232 859	294 555	226 284	240 298	285 032	290 927	298 591	325 138
Foreign currencies	232 780	177 843	233 010	221 226	251 688	324 744	361 157	342 073	363 998	323 720	301 446	271 308	287 012	284 025	430 398
CENTRAL GOVERNMENT	200 110	143 009	195 545	183 091	214 073	286 791	324 172	306 045	328 806	289 135	267 560	233 321	240 271	240 667	387 524
Deposits (excl. suspense accounts)	52 664	62 761	68 554	72 646	66 224	57 975	60 981	65 894	61 040	61 792	58 883	40 679	64 492	65 293	67 692
BGN	147 446	80 248	126 991	110 445	147 849	228 816	263 191	240 151	267 766	227 343	208 677	192 642	195 779	175 374	319 832
Foreign currencies	32 670	34 834	36 465	38 135	37 615	37 953	36 985	36 028	35 192	34 385	33 886	37 987	26 741	43 358	42 874
Other liabilities	26 389	28 512	30 116	31 748	31 187	31 277	31 421	30 450	29 667	29 131	28 450	32 984	21 711	38 298	37 794
BGN	6 281	6 322	6 349	6 387	6 428	6 676	5 564	5 578	5 525	5 454	5 436	5 003	5 080	5 060	5 080
Foreign currencies	973	1 070	1 260	1 088	406	402	349	348	425	596	578	296	274	271	271
LIABILITIES TO THE BNB	669	269	957	955	270	269	268	267	266	266	266	266	264	264	264
Deposits	655	255	941	941	255	255	255	255	255	255	255	255	255	255	255
BGN	14	14	16	14	15	14	13	12	11	12	11	10	10	9	9
Foreign currencies	294	795	294	133	136	133	81	81	159	329	312	30	9	7	7
Credits	-	501	-	-	3	-	-	-	78	329	282	-	3	7	7
BGN	294	294	294	133	133	133	81	81	81	-	30	30	7	7	7
Foreign currencies	10	6	9	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	10	6	9	-	-	-	-	-	-	-	-	-	-	-	-
CAPITAL AND RESERVES	1 508 575	1 524 772	1 639 513	1 669 341	1 465 627	1 470 996	1 510 196	1 538 077	1 544 669	1 570 029	1 586 536	1 637 348	1 642 063	1 656 340	1 666 441
Equity capital	816 170	817 423	819 170	824 503	824 504	824 504	836 305	836 305	819 887	831 887	831 887	862 483	862 483	862 483	868 286
Reserves	386 653	386 593	392 327	393 686	403 962	411 547	430 648	431 704	431 702	431 277	431 263	436 544	436 079	434 831	434 646
Financial result	305 752	320 756	428 016	451 152	237 161	234 945	243 243	270 068	293 080	306 865	323 386	338 321	343 491	359 026	363 509
OTHER LIABILITIES	1 687 916	1 612 396	1 722 258	1 503 176	1 933 464	1 858 096	1 806 842	1 781 577	1 754 288	1 672 594	1 642 274	1 658 334	1 723 202	1 659 141	1 821 980
Liabilities to commercial banks	629 007	534 404	774 082	575 334	838 504	734 836	726 096	728 478	836 223	748 979	718 027	748 398	730 594	730 594	914 960
Deposits	342 189	284 042	372 003	305 561	440 798	436 648	379 593	454 458	506 218	462 184	415 368	483 559	495 505	468 563	610 076
BGN	203 492	159 691	205 440	176 282	235 802	217 310	218 099	197 636	245 357	205 600	211 903	228 617	206 848	159 722	206 153
Foreign currencies	138 697	124 351	166 563	129 279	204 996	219 338	161 494	256 822	240 861	256 384	203 465	254 942	289 657	308 841	403 923
Credits	79 837	46 496	51 287	69 927	89 368	89 426	95 955	81 776	89 375	75 687	56 076	63 330	64 338	59 636	70 587
BGN	70 339	37 271	41 968	60 386	75 632	79 044	78 890	69 745	77 059	61 329	48 727	60 101	54 316	56 407	66 013
Foreign currencies	9 498	9 225	9 319	9 541	13 736	10 382	17 065	12 031	12 316	12 358	7 349	3 229	10 022	3 229	4 574
Debit securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9 779
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	206 981	203 866	330 792	199 846	308 338	208 762	250 548	192 244	240 630	203 329	236 804	191 730	225 026	192 616	224 518
BGN	157 805	156 464	251 612	145 358	228 899	148 864	188 447	137 055	179 882	150 792	173 864	119 261	186 315	157 839	181 608
Foreign currencies	49 176	47 402	54 488	59 898	62 101	55 189	60 748	52 537	62 940	52 537	62 940	72 469	38 711	34 777	42 910
Other unclassified liabilities	1 058 909	1 077 992	948 176	927 842	1 094 960	1 123 260	1 080 746	1 053 099	918 065	923 615	924 247	909 936	928 554	928 547	907 020
BGN	1 028 470	1 044 484	917 475	884 807	1 065 448	1 086 433	1 041 393	1 018 390	875 788	881 369	884 699	872 555	869 817	871 924	854 598
Foreign currencies	30 439	33 508	30 701	43 035	39 512	36 827	39 353	34 709	42 277	42 246	39 548	37 381	58 737	56 623	52 422

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
MONETARY AGGREGATES													
Monetary base	128 863	115 640	114 431	111 277	113 296	117 093	130 264	142 643	156 717	163 889	161 892	192 971	247 180
Currency outside banks	61 616	56 040	57 724	57 264	60 174	65 800	70 257	77 053	82 993	85 432	85 736	103 292	126 462
Bank reserves	67 247	59 600	56 707	54 013	53 122	51 293	60 007	65 590	73 724	78 457	76 156	89 679	120 718
Monetary aggregate M1	111 914	97 166	98 941	96 496	100 344	107 328	116 044	132 838	146 915	147 677	150 819	180 425	241 349
Monetary aggregate M2	575 380	567 468	573 182	573 604	594 463	672 031	678 979	740 852	789 499	799 659	819 123	974 537	1 249 718
Monetary aggregate M3	590 067	582 691	590 837	590 742	613 227	700 597	705 514	770 585	827 301	837 975	859 977	1 032 861	1 328 992
Deposits in commercial banks	528 451	526 651	533 113	533 478	553 053	634 797	635 257	693 532	744 308	752 543	774 241	929 569	1 202 530
MULTIPLIERS OF MONEY CIRCULATION													
Total money multiplier (M3/monetary base)	4.58	5.04	5.16	5.31	5.41	5.98	5.42	5.40	5.28	5.11	5.31	5.35	5.38
Multiplier M2 (M2/monetary base)	4.47	4.91	5.01	5.15	5.25	5.74	5.21	5.19	5.04	4.88	5.06	5.05	5.06
Multiplier M1 (M1/monetary base)	0.87	0.84	0.86	0.87	0.89	0.92	0.89	0.93	0.94	0.90	0.93	0.93	0.98
Currency outside banks/deposits (%)	12	11	11	11	11	10	11	11	11	11	11	11	11
Bank reserves/deposits (%)	13	11	11	10	10	8	9	9	10	10	10	10	10
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*													
- due to a change in money multiplier	30 335	-7 376	8 146	-95	22 485	87 370	4 917	65 071	56 716	10 674	22 002	172 884	296 131
- due to a change in monetary base	-11 261	59 253	14 388	16 649	11 557	64 652	-66 418	-1 803	-17 580	-25 997	32 610	6 536	4 670
- due to a change in multiplier and monetary base	42 450	-60 548	-6 092	-16 285	10 718	20 552	78 805	67 045	76 030	37 861	-10 211	165 093	290 149
	-854	-6 080	-150	-459	210	2 167	-7 471	-171	-1 735	-1 190	-397	1 255	1 312
MONETARY BASE AND ITS SOURCES													
Foreign assets (net)	56 833	41 095	33 669	22 407	23 804	25 724	15 157	15 485	24 551	29 075	35 081	52 521	89 521
Claims on general government (net)	25 569	33 336	31 834	35 216	24 651	23 771	27 144	64 257	79 990	80 069	57 145	105 511	147 213
Claims on commercial banks	43 383	44 458	51 673	58 294	67 655	94 094	105 171	119 073	117 490	132 600	153 216	185 154	238 758
Other items (net)	3 078	-3 249	-2 745	-4 640	-2 814	-26 496	-17 208	-56 172	-65 314	-77 855	-83 550	-150 215	-228 312

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR												
MONETARY AGGREGATES												
Monetary base	340 944	485 427	608 451	730 107	795 224	1 106 492	1 477 188	1 588 750	1 609 153	1 628 239	1 735 007	2 166 201
Currency outside banks	127 775	213 366	265 586	374 105	431 098	553 211	780 576	917 886	966 886	1 014 224	1 075 631	1 316 248
Bank reserves	213 169	272 061	342 865	356 002	364 126	553 281	696 612	670 864	642 267	614 015	659 376	849 953
Monetary aggregate M1	246 645	398 813	498 736	656 352	785 354	964 135	1 388 805	1 618 199	1 685 020	1 769 725	1 888 237	2 433 911
Monetary aggregate M2	1 889 318	3 263 763	2 992 279	3 122 908	3 467 670	3 878 497	4 630 669	4 960 762	5 013 850	5 170 370	5 351 193	5 709 292
Monetary aggregate M3	2 038 254	3 544 083	3 215 618	3 336 721	3 703 901	4 155 287	5 007 816	5 361 787	5 435 475	5 497 620	5 779 812	6 163 293
Deposits in commercial banks	1 910 479	3 330 717	2 950 032	2 962 616	3 272 803	3 602 076	4 227 240	4 443 901	4 468 589	4 483 396	4 704 181	4 847 045
MULTIPLIERS OF MONEY CIRCULATION												
Total money multiplier (M3/monetary base)	5.98	7.30	5.28	4.57	4.66	3.76	3.39	3.37	3.38	3.38	3.33	2.85
Multiplier M2 (M2/monetary base)	5.54	6.72	4.92	4.28	4.36	3.51	3.13	3.12	3.12	3.18	3.08	2.64
Multiplier M1 (M1/monetary base)	0.72	0.82	0.82	0.90	0.99	0.87	0.94	1.02	1.05	1.09	1.09	1.12
Currency outside banks/deposits (%)	7	6	9	13	13	15	18	21	22	23	23	27
Bank reserves/deposits (%)	11	8	12	12	11	15	16	15	14	14	14	18
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*												
- due to a change in money multiplier	709 262	1 505 829	-328 464	121 102	367 180	451 386	852 529	353 971	73 688	62 145	282 192	383 481
- due to a change in monetary base	148 716	450 964	-978 637	-434 888	63 886	-717 541	-404 168	-22 534	4 770	-2 297	-73 483	-843 356
- due to a change in multiplier and monetary base	504 133	863 758	898 193	642 943	297 596	1 449 788	1 392 101	378 206	68 857	64 470	360 494	1 436 432
	56 413	191 107	-248 020	-86 953	5 698	-280 861	-135 404	-1 702	61	-27	-4 818	-209 596
MONETARY BASE AND ITS SOURCES												
Foreign assets (net)	109 454	314 831	408 210	1 012 636	1 269 229	2 201 723	2 487 083	2 646 005	2 860 220	3 017 544	3 154 906	3 208 760
Claims on general government (net)	312 903	452 071	365 195	-344 485	-493 223	7 566	28 035	-22 079	-238 410	-386 257	-388 435	-78 847
Claims on commercial banks	360 851	580 640	487 317	273 595	277 894	311 604	307 449	308 016	315 059	312 224	305 894	334 617
Other items (net)	-442 264	-862 115	-652 272	-211 639	-258 676	-1 414 401	-1 345 379	-1 343 192	-1 327 716	-1 315 272	-1 337 358	-1 298 329

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
MONETARY AGGREGATES												
Monetary base	1 954 116	1 892 446	2 094 067	1 920 216	1 916 229	2 071 056	2 146 967	2 179 355	2 044 864	2 079 434	2 230 825	2 387 363
Currency outside banks	1 205 417	1 245 715	1 286 713	1 306 308	1 324 892	1 417 414	1 499 806	1 532 312	1 464 450	1 442 194	1 502 922	1 743 011
Bank reserves	748 699	646 731	807 354	613 908	591 337	653 642	647 161	647 043	580 414	637 240	727 903	644 352
Monetary aggregate M1	2 089 764	2 080 090	2 220 231	2 220 068	2 180 970	2 332 104	2 400 948	2 460 150	2 363 408	2 380 070	2 549 079	2 960 838
Monetary aggregate M2	5 587 459	5 577 545	5 611 073	5 648 457	5 569 936	5 707 149	5 826 097	5 970 389	5 777 135	5 711 937	5 972 966	6 387 550
Monetary aggregate M3	5 998 510	6 001 328	6 120 646	6 126 913	6 063 250	6 493 599	6 451 235	6 625 512	6 364 783	6 302 165	6 499 498	6 814 190
Deposits in commercial banks	4 793 093	4 755 613	4 833 933	4 820 605	4 738 358	5 076 185	4 951 429	5 093 200	4 900 333	4 859 971	4 996 576	5 071 179
MULTIPLIERS OF MONEY CIRCULATION												
Total money multiplier (M3/monetary base)	3.07	3.17	2.92	3.19	3.16	3.14	3.00	3.04	3.11	3.03	2.91	2.85
Multiplier M2 (M2/monetary base)	2.86	2.95	2.68	2.94	2.91	2.76	2.71	2.74	2.83	2.75	2.68	2.68
Multiplier M1 (M1/monetary base)	1.07	1.10	1.06	1.16	1.14	1.13	1.12	1.13	1.16	1.14	1.14	1.24
Currency outside banks/deposits (%)	25	26	27	27	28	28	30	30	30	30	30	34
Bank reserves/deposits (%)	16	14	17	13	12	13	13	13	12	13	15	13
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*												
- due to a change in money multiplier	-164 783	2 818	119 318	6 267	-63 663	430 349	-42 364	174 277	-260 729	-62 618	197 333	314 692
- due to a change in monetary base	486 250	198 386	-469 990	560 981	-51 048	-55 096	-270 462	75 813	157 884	-167 390	-243 744	-132 110
- due to a change in multiplier and monetary base	-603 426	-189 307	639 381	-508 141	-12 721	489 897	238 012	97 320	-408 869	107 602	458 822	456 073
	-47 607	-6 261	-50 073	-46 573	106	-4 452	-9 913	1 144	-9 743	-2 830	-17 746	-9 270
MONETARY BASE AND ITS SOURCES												
Foreign assets (net)	2 990 939	3 363 822	3 550 608	3 411 569	3 567 792	3 688 929	3 653 620	3 520 324	3 337 588	3 259 068	3 261 013	3 570 424
Claims on general government (net)	-9 495	-418 238	-389 215	-576 370	-735 470	-713 421	-610 962	-437 184	-390 866	-281 243	-102 564	-281 889
Claims on commercial banks	287 626	283 261	283 910	271 250	267 562	265 459	263 180	264 539	257 874	253 861	257 040	256 463
Other items (net)	-1 314 954	-1 336 399	-1 351 236	-1 186 233	-1 183 655	-1 169 911	-1 158 871	-1 168 324	-1 159 732	-1 152 252	-1 184 664	-1 157 635

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
MONETARY AGGREGATES												
Monetary base	2 225 448	2 202 987	2 200 264	2 229 533	2 145 786	2 162 997	2 086 079	2 262 139	2 289 003	2 352 236	2 394 481	2 721 667
Currency outside banks	1 601 419	1 634 427	1 567 866	1 580 919	1 560 793	1 480 361	1 528 073	1 617 387	1 687 779	1 686 256	1 727 124	1 958 413
Bank reserves	624 029	568 560	632 398	648 614	584 993	682 636	558 006	644 752	601 224	665 980	667 357	763 254
Monetary aggregate M1	2 583 043	2 635 958	2 602 316	2 640 056	2 613 329	2 506 281	2 644 518	2 704 796	2 832 933	2 822 183	2 952 284	3 302 092
Monetary aggregate M2	6 024 568	6 150 074	6 079 143	6 107 269	6 063 756	5 999 579	6 106 776	6 317 808	6 522 994	6 547 372	6 857 204	7 220 176
Monetary aggregate M3	6 408 622	6 524 206	6 468 956	6 498 428	6 449 191	6 426 834	6 542 249	6 700 952	6 902 888	6 917 331	7 385 118	7 662 107
Deposits in commercial banks	4 807 203	4 889 779	4 901 090	4 917 509	4 888 398	4 946 473	5 014 176	5 083 565	5 215 109	5 231 075	5 657 994	5 703 694
MULTIPLIERS OF MONEY CIRCULATION												
Total money multiplier (M3/monetary base)	2.88	2.96	2.94	2.91	3.01	2.97	3.14	2.96	3.02	2.94	3.08	2.82
Multiplier M2 (M2/monetary base)	2.71	2.79	2.76	2.74	2.83	2.77	2.93	2.79	2.85	2.78	2.86	2.65
Multiplier M1 (M1/monetary base)	1.16	1.20	1.18	1.18	1.22	1.16	1.27	1.20	1.24	1.20	1.23	1.21
Currency outside banks/deposits (%)	33	33	32	32	32	30	30	32	32	32	31	34
Bank reserves/deposits (%)	13	12	13	13	12	14	11	13	12	13	12	13
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*												
- due to a change in money multiplier	-405 568	115 584	-55 250	29 472	-49 237	-22 357	115 415	158 703	201 936	14 443	467 787	276 989
- due to a change in monetary base	60 699	182 103	-47 244	-55 838	202 466	-73 495	356 641	-362 825	120 923	-171 509	337 494	-644 113
- due to a change in multiplier and monetary base	-462 150	-64 681	-8 064	86 053	-244 098	51 728	-228 544	552 150	79 577	190 690	124 232	1 009 115
	-4 117	-1 838	58	-743	-7 605	-589	-12 682	-30 622	1 436	-4 738	6 061	-88 013
MONETARY BASE AND ITS SOURCES												
Foreign assets (net)	3 330 625	3 387 463	3 176 463	3 251 283	3 250 928	3 168 049	2 801 100	3 076 195	3 193 896	3 362 573	3 543 954	3 995 974
Claims on general government (net)	-179 138	-137 666	-159 364	-301 181	-380 556	-286 699	-20 626	-99 528	-154 169	-260 736	-380 951	-490 277
Claims on commercial banks	257 196	248 255	248 362	246 224	245 966	246 026	235 620	234 772	232 711	229 501	228 469	228 621
Other items (net)	-1 183 235	-1 295 065	-1 065 197	-966 793	-970 552	-964 379	-930 015	-949 300	-983 435	-979 102	-996 991	-1 012 651

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
MONETARY AGGREGATES												
Monetary base	2 687 791	2 589 557	2 581 446	2 686 874	2 588 339	2 611 120	2 593 813	2 698 248	2 768 951	2 731 347	2 772 463	3 020 631
Currency outside banks	1 860 733	1 865 436	1 824 984	1 903 457	1 818 283	1 875 577	2 057 254	2 082 861	2 111 078	2 067 562	2 075 774	2 374 112
Bank reserves	827 058	724 121	756 462	783 417	770 056	735 543	536 559	615 387	657 873	663 785	696 689	646 519
Monetary aggregate M1	3 133 345	3 181 210	3 211 430	3 104 762	2 895 304	3 057 946	3 444 442	3 546 810	3 541 142	3 555 651	3 610 562	3 976 287
Monetary aggregate M2	7 230 477	7 342 434	7 450 358	7 455 756	7 327 693	7 415 400	8 285 351	8 560 319	8 588 165	9 426 094	9 365 332	9 548 333
Monetary aggregate M3	7 600 968	7 733 362	7 883 716	7 910 814	7 748 784	7 812 191	8 731 315	8 995 536	9 055 040	9 846 867	9 846 333	10 061 265
Deposits in commercial banks	5 740 235	5 867 926	6 058 732	6 007 357	5 930 501	5 936 614	6 674 061	6 912 675	6 943 962	7 779 305	7 770 559	7 687 153
MULTIPLIERS OF MONEY CIRCULATION												
Total money multiplier (M3/monetary base)	2.83	2.99	3.05	2.94	2.99	2.99	3.37	3.33	3.27	3.61	3.55	3.33
Multiplier M2 (M2/monetary base)	2.69	2.84	2.89	2.77	2.83	2.84	3.19	3.17	3.10	3.45	3.38	3.16
Multiplier M1 (M1/monetary base)	1.17	1.23	1.24	1.16	1.12	1.17	1.33	1.31	1.28	1.30	1.30	1.32
Currency outside banks/deposits (%)	32	32	30	32	31	32	31	30	30	27	27	31
Bank reserves/deposits (%)	14	12	12	13	13	12	8	9	9	9	9	8
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*												
- due to a change in money multiplier	-61 139	132 394	150 354	27 098	-162 030	63 407	919 124	264 221	59 504	791 827	-534	214 932
- due to a change in monetary base	34 661	425 757	175 125	-283 308	132 957	-4 751	977 383	-83 949	-1 171 709	927 394	-146 556	-611 678
- due to a change in multiplier and monetary base	-95 369	-277 802	-24 222	321 976	-290 111	68 200	-51 781	351 550	235 713	-122 973	148 229	881 362
	-431	-15 561	-549	-11 570	-4 876	-42	-6 478	-3 380	-4 499	-12 595	-2 206	-54 752
MONETARY BASE AND ITS SOURCES												
Foreign assets (net)	3 684 724	3 646 112	3 567 174	3 778 261	3 699 996	3 906 714	3 627 504	3 687 911	3 842 167	4 529 893	4 558 606	4 660 547
Claims on general government (net)	-188 640	-232 741	-142 463	-365 241	-383 275	-548 674	-257 525	-187 546	-245 366	-257 123	-224 443	-49 631
Claims on commercial banks	226 133	224 944	224 699	224 701	224 699	224 697	223 568	220 748	220 748	220 733	220 732	124 932
Other items (net)	-1 034 426	-1 048 758	-1 067 964	-950 847	-953 081	-971 617	-999 734	-1 022 865	-1 048 598	-1 762 156	-1 782 432	-1 715 217

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING
1.3.5. MONETARY BASE AND MONEY SUPPLY MECHANISM

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.0463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
MONETARY AGGREGATES															
Monetary base	2 835 506	2 872 634	2 928 006	3 044 806	3 101 971	3 085 228	3 238 174	3 237 348	3 366 804	3 308 557	3 429 004	4 032 531	3 757 281	3 796 290	3 793 988
Currency outside banks	2 204 275	2 215 007	2 225 489	2 307 331	2 344 162	2 427 521	2 522 105	2 542 492	2 601 799	2 570 543	2 641 898	3 081 023	2 924 639	2 897 294	2 855 198
Bank reserves	631 231	657 627	702 517	737 475	757 809	657 707	716 069	694 856	766 005	738 014	787 106	951 508	832 642	898 996	938 790
Monetary aggregate M1	3 962 296	3 978 866	4 010 865	4 128 209	4 135 693	4 039 231	4 163 888	4 195 707	4 275 149	4 240 943	4 981 980	4 883 842	4 651 353	4 584 254	4 594 178
Monetary aggregate M2	9 776 129	9 863 909	9 977 405	9 662 005	9 934 729	10 208 172	10 548 785	10 682 857	10 887 302	10 941 135	11 167 020	12 100 796	12 035 307	12 068 488	12 088 061
Monetary aggregate M3	10 175 562	10 276 857	10 401 130	10 088 216	10 374 669	10 651 700	10 984 871	11 107 183	11 318 539	11 383 267	11 673 052	12 600 142	12 515 546	12 516 886	12 503 056
Deposits in commercial banks	7 971 287	8 061 850	8 175 641	7 780 885	8 030 307	8 224 179	8 462 766	8 564 691	8 716 740	8 812 724	9 031 154	9 519 119	9 588 907	9 619 592	9 647 858
MULTIPLIERS OF MONEY CIRCULATION															
Total money multiplier (M3/monetary base)	3.59	3.38	3.55	3.31	3.34	3.45	3.39	3.43	3.36	3.44	3.40	3.12	3.33	3.30	3.30
Multiplier M2 (M2/monetary base)	3.45	3.43	3.41	3.17	3.20	3.31	3.26	3.30	3.23	3.31	3.26	3.00	3.20	3.18	3.19
Multiplier M1 (M1/monetary base)	1.40	1.39	1.37	1.36	1.33	1.31	1.29	1.30	1.27	1.28	1.45	1.21	1.24	1.21	1.21
Currency outside banks/deposits (%)	28	27	27	30	29	30	30	30	30	29	29	32	31	30	30
Bank reserves/deposits (%)	8	8	9	9	9	8	8	8	9	8	9	10	9	9	10
CHANGE IN M3 (FOR THE MONTH) BY FACTOR*															
- due to a change in money multiplier	114 297	101 295	124 273	-312 914	286 453	277 031	333 171	122 312	211 356	64 728	289 785	927 090	-86 596	3 340	-13 830
- due to a change in monetary base	778 641	-31 531	-72 424	-699 902	95 262	334 836	-185 668	125 146	-223 850	265 130	-120 242	-958 705	830 118	-125 278	-6 244
- due to a change in multiplier and monetary base	-616 623	133 238	198 094	414 908	189 402	-55 998	528 044	-2 802	444 157	-195 815	414 404	2 054 533	-860 053	129 919	-7 590
	-47 720	-413	-1 396	-27 920	1 789	-1 807	-9 204	-32	-8 951	-4 587	-4 377	-168 738	-56 662	-1 301	4
MONETARY BASE AND ITS SOURCES															
Foreign assets (net)	4 375 573	4 335 868	4 163 185	4 354 916	4 337 453	4 297 928	4 234 648	4 237 478	4 245 903	4 597 833	5 225 448	5 484 872	4 954 211	4 935 868	4 790 795
Claims on general government (net)	79 851	188 414	295 660	-394 041	-280 818	-234 861	125 146	137 742	296 281	-98 737	-581 135	-258 769	-677	55 517	177 995
Claims on commercial banks	125 003	124 785	124 788	124 787	99 286	99 286	99 149	100 472	99 048	99 048	99 048	70 795	70 796	70 559	46 902
Other items (net)	-1 744 921	-1 776 433	-1 655 627	-1 040 856	-1 053 950	-1 077 125	-1 220 769	-1 238 344	-1 274 428	-1 289 587	-1 314 357	-1 264 367	-1 267 049	-1 265 654	-1 221 704

* Compared with the previous month.

Source: BNB and commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
Exchange rate: BGN/1 EUR													
FOREIGN ASSETS OF THE BNB													
International reserves	154 000	139 354	135 840	123 090	135 993	209 483	203 096	265 386	302 249	332 722	351 762	512 937	710 570
Cash	109 292	93 475	88 956	75 116	83 795	133 739	137 231	147 657	173 176	179 467	191 635	279 692	386 371
Reserve position in the IMF	93	96	28	30	32	52	53	62	66	72	80	136	190
SDR holdings	3 429	3 500	3 645	3 759	4 231	6 920	7 322	8 949	9 613	10 825	11 308	16 531	22 823
Monetary gold	2 110	1 597	639	430	1 111	601	2 130	2 412	149	2 086	388	511	5 809
Monetary gold in BNB treasure	21 874	22 856	23 533	24 387	27 663	45 490	48 095	57 896	62 490	71 149	74 134	108 236	150 771
Monetary gold deposited with foreign banks	21 874	22 856	23 533	24 387	27 663	45 490	48 095	57 896	62 490	71 149	74 134	108 236	150 771
Claims on nonresident banks	81 786	65 426	61 110	46 511	50 738	80 676	79 631	78 338	100 858	95 335	105 724	154 278	206 778
Deposits	81 786	65 426	61 110	46 511	50 738	80 676	79 631	78 338	100 858	95 335	105 724	154 278	206 778
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on nonresident governments	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	44 708	45 879	46 884	47 974	52 198	75 744	65 865	117 729	129 073	153 255	160 127	233 245	324 199
Claims on nonresident governments	29 898	31 117	32 075	33 140	37 225	59 453	49 822	80 289	86 670	98 530	102 800	149 950	286 203
Securities other than shares	27 167	28 386	29 344	30 409	34 494	56 722	47 091	72 201	77 930	88 729	92 452	134 980	188 025
Shares and other equity	2 731	2 731	2 731	2 731	2 731	2 731	2 731	8 088	8 740	9 801	10 348	14 970	98 178
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	14 810	14 762	14 809	14 834	14 973	16 291	16 043	37 440	42 403	54 725	57 327	83 295	37 996
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	13 506	13 506	13 506	13 506	13 506	13 507	13 507	35 156	37 455	42 817	44 703	65 258	12 887
Other	1 304	1 256	1 303	1 328	1 467	2 784	2 536	2 284	4 948	11 908	12 624	18 037	25 109
FOREIGN LIABILITIES OF THE BNB													
Liabilities to nonresident banks	97 167	98 258	102 171	100 683	112 189	183 759	187 939	249 901	277 698	303 647	316 681	460 416	621 050
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	97 167	98 258	102 171	100 683	112 189	183 759	187 939	249 901	277 698	303 647	316 681	460 416	621 050
Credits from nonresident governments in foreign currencies	46 496	47 106	49 319	51 028	56 963	93 712	99 906	122 839	142 352	159 875	168 268	244 097	336 052

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Liabilities to the IMF	50 671	51 152	52 853	49 655	55 226	90 047	88 032	127 062	135 345	143 772	148 412	216 318	284 997
Credits	50 671	51 152	52 853	49 655	55 226	90 047	88 032	127 062	135 345	143 772	148 412	216 318	284 846
Other	-	-	-	-	-	-	-	-	-	-	-	-	151
BGN	-	-	-	-	-	-	-	-	-	-	-	-	151
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to other nonresidents	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits (foreign currencies)	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR												
FOREIGN ASSETS OF THE BNB												
International reserves	1 357 079	2 760 929	2 287 396	2 972 697	3 388 793	3 416 076	3 977 518	4 257 531	4 432 485	4 562 642	4 707 748	4 884 587
Cash	705 070	1 466 521	1 312 806	2 076 952	2 430 571	2 794 294	3 460 731	3 751 501	3 936 242	4 078 822	4 217 154	4 395 322
Reserve position in the IMF	423	831	1 016	1 019	406	3 884	58 311	34 738	49 257	44 590	29 882	13 508
SDR holdings	46 507	92 354	71 889	65 317	71 207	78 056	81 739	80 501	78 539	77 620	78 192	78 303
Monetary gold	14 634	16 159	16 078	1 791	392	26 753	1 650	2 100	1 448	2 645	133	20 071
Monetary gold in BNB treasury	3 16 145	632 816	491 496	454 093	485 123	640 701	640 727	640 779	643 968	644 021	646 220	644 111
Monetary gold deposited with foreign banks	3 16 145	632 816	491 496	454 093	485 123	515 611	515 611	515 611	515 611	515 611	515 611	515 611
Claims on nonresident banks	327 362	724 360	732 328	1 554 732	1 873 442	676 509	1 693 471	1 629 616	1 601 734	1 994 908	2 043 922	2 137 832
Deposits	327 362	724 360	732 328	1 554 732	1 873 442	665 604	1 685 254	1 616 564	1 592 034	1 984 527	2 031 661	2 119 457
Demand	-	-	-	-	-	392 223	1 297 998	559 759	905 504	987 920	462 647	724 534
Time	-	-	-	-	-	273 381	387 256	1 056 805	686 530	996 607	1 569 014	1 394 923
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	10 905	8 217	13 052	9 700	10 381	12 261	18 375
Claims on nonresident governments	-	-	-	-	-	1 368 391	984 833	1 363 767	1 561 296	1 315 038	1 418 805	1 501 497
Securities other than shares	-	-	-	-	-	1 368 391	984 833	1 363 767	1 561 296	1 315 038	1 418 805	1 501 497
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	652 009	1 294 408	974 590	895 745	958 222	621 782	516 787	506 030	496 243	483 820	490 594	489 265
Claims on nonresident governments	592 842	1 192 884	908 419	835 653	897 307	527 262	492 293	483 753	471 708	463 409	472 413	474 189
Securities other than shares	394 259	774 979	601 911	556 106	594 107	273 408	293 326	287 790	280 440	273 472	281 108	282 619
Shares and other equity	198 583	417 905	306 508	279 547	303 200	253 854	198 967	195 963	191 268	189 937	191 305	191 570
Other	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	59 167	101 524	66 171	60 092	60 915	94 520	24 494	22 277	24 535	20 411	18 181	15 076
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	25 997	51 015	39 870	36 176	38 947	42 351	927	927	927	60	60	60
Other	33 170	50 509	26 301	23 916	21 968	52 169	23 567	21 350	23 608	20 351	18 121	15 016
FOREIGN LIABILITIES OF THE BNB												
Liabilities to nonresident banks	1 247 625	2 446 099	1 879 186	1 960 060	2 119 564	1 214 353	1 490 435	1 611 526	1 572 265	1 545 098	1 552 842	1 675 827
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	1 247 625	2 446 099	1 879 186	1 960 060	2 119 564	1 208 813	1 489 650	1 610 743	1 571 486	1 544 314	1 552 054	1 675 827
Credits from nonresident governments in foreign currencies	679 952	1 329 800	1 039 725	945 865	1 016 693	-	-	-	-	-	-	-

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Liabilities to the IMF												
Credits	567 673	1 116 299	839 461	1 014 195	1 102 870	1 208 813	1 489 650	1 610 743	1 571 486	1 544 314	1 552 054	1 675 827
Other	567 522	1 116 148	839 310	1 014 044	1 102 719	1 208 672	1 489 509	1 610 602	1 571 345	1 539 909	1 551 250	1 674 802
BGN	151	151	151	151	151	141	141	141	141	4 405	804	1 025
Foreign currencies	151	151	151	151	151	141	141	141	141	141	141	141
Liabilities to other nonresidents												
Deposits												
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	5 540	785	783	779	784	788	-
Time	-	-	-	-	-	5 540	785	783	779	784	788	-
Foreign currencies												
Demand	-	-	-	-	-	-	785	783	779	784	788	-
Time	-	-	-	-	-	-	785	783	779	784	788	-
Credits (foreign currencies)												
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
Exchange rate: BGN/1 EUR												
FOREIGN ASSETS OF THE BNB												
International reserves	4 668 418	5 050 293	5 203 558	5 034 270	5 459 328	5 577 779	5 476 140	5 253 848	4 981 167	5 007 873	5 153 428	5 441 560
Cash	4 172 053	4 558 856	4 713 688	4 701 067	5 130 536	5 244 427	5 149 886	4 922 665	4 665 441	4 683 472	4 821 899	5 119 371
Reserve position in the IMF	16 019	19 100	14 536	20 464	20 355	20 020	24 974	15 127	15 987	19 435	12 302	17 764
SDR holdings	79 434	80 207	79 956	79 019	77 676	78 662	76 753	77 755	74 881	75 722	76 688	76 904
Monetary gold	28 453	3 212	6 574	23 327	3 758	24 882	28 124	1 122	37 455	20 621	77 307	50 133
Monetary gold in BNB treasure	644 122	644 141	644 193	644 248	646 768	646 799	641 825	639 203	648 680	634 334	646 709	622 579
Monetary gold deposited with foreign banks	515 611	515 611	515 611	515 611	515 611	515 611	515 611	507 945	509 178	498 044	515 611	496 368
Claims on nonresident banks	128 511	128 530	128 582	128 637	131 157	131 188	126 214	131 258	139 502	136 290	131 098	126 211
Deposits	2 078 328	1 936 504	1 289 327	1 044 375	1 317 711	1 100 134	1 096 241	989 209	952 456	328 116	408 493	2 997 700
Demand	2 070 419	1 921 495	1 271 278	1 031 481	1 309 091	1 091 661	1 086 933	978 001	942 299	316 974	395 406	2 981 803
Time	788 774	428 856	533 748	309 307	615 209	358 055	439 597	280 805	259 931	224 131	276 937	727 052
Restricted	1 281 645	1 492 639	737 530	722 174	693 882	733 606	647 336	697 196	682 368	92 843	118 469	2 254 751
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Other	7 909	15 009	18 049	12 894	8 620	8 473	9 308	11 208	10 157	11 142	13 087	15 897
Claims on nonresident governments	1 325 697	1 875 692	2 679 102	2 889 634	3 064 268	3 373 930	3 281 969	3 200 249	2 935 982	3 605 244	3 600 400	1 354 291
Securities other than shares	1 325 697	1 875 692	2 679 102	2 889 634	3 064 268	3 373 930	3 281 969	3 200 249	2 935 982	3 605 244	3 600 400	1 354 291
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	496 365	491 437	489 870	333 203	328 792	333 352	326 254	331 183	315 726	324 401	331 529	322 189
Claims on nonresident governments	482 098	486 053	487 652	332 069	327 652	332 355	325 276	330 192	314 739	315 352	322 397	321 251
Securities other than shares	287 821	289 928	292 126	138 786	137 582	141 007	138 469	141 001	132 387	130 999	135 745	134 086
Shares and other equity	194 277	196 125	195 526	193 283	190 070	191 348	186 807	189 191	182 352	184 353	186 652	187 165
Other	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	14 267	5 384	2 218	1 134	1 140	997	978	991	987	9 049	9 132	938
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	60	60	60	60	60	60	60	60	60	60	60	60
Other	14 207	5 324	2 158	1 074	1 080	937	918	931	927	8 989	9 072	878
FOREIGN LIABILITIES OF THE BNB												
Liabilities to nonresident banks	1 677 479	1 686 471	1 652 950	1 622 701	1 891 536	1 888 850	1 822 520	1 733 524	1 643 579	1 748 805	1 892 415	1 871 136
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	1 677 479	1 686 471	1 652 950	1 622 701	1 891 536	1 888 850	1 822 519	1 733 523	1 643 578	1 748 804	1 892 414	1 871 136
Credits from nonresident governments in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Liabilities to the IMF	1 677 479	1 686 471	1 652 950	1 622 701	1 891 536	1 888 850	1 822 519	1 733 523	1 643 578	1 748 804	1 892 414	1 871 136
Credits	1 676 206	1 686 153	1 652 414	1 619 747	1 888 073	1 884 018	1 816 279	1 729 957	1 639 332	1 743 879	1 889 040	1 866 957
Other	1 273	318	536	2 954	3 463	4 832	6 240	3 566	4 246	4 925	3 374	4 179
BGN	141	141	141	2 330	2 814	2 814	2 814	2 814	2 814	2 814	2 814	2 814
Foreign currencies	1 132	177	395	624	649	2 018	3 426	752	1 432	2 111	560	1 365
Liabilities to other nonresidents	-	-	-	-	-	-	1	1	1	1	1	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits (foreign currencies)	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	1	1	1	1	1	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	1	1	1	1	1	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF THE BNB												
International reserves	5 227 106	5 410 232	5 211 326	5 266 683	5 282 695	5 314 830	4 902 990	5 203 004	5 433 977	5 586 465	5 826 216	6 432 434
Cash	4 905 422	4 973 603	5 061 771	5 118 848	5 132 357	5 162 228	4 754 920	5 052 693	5 284 372	5 433 334	5 667 253	6 272 081
Reserve position in the IMF	16 280	21 996	20 194	21 671	36 869	41 200	52 835	57 289	48 095	31 822	34 740	33 921
SDR holdings	77 922	79 108	80 682	81 434	82 142	82 606	81 491	82 765	83 140	84 420	86 695	87 251
Monetary gold	28 685	130 495	104 354	67 423	50 039	152 936	134 721	110 562	79 791	30 144	8 688	158 887
Monetary gold in BNB treasure	633 652	646 787	641 286	641 307	641 334	635 295	601 618	606 323	641 738	641 659	641 731	641 788
Monetary gold deposited with foreign banks	505 152	515 611	515 611	515 611	515 611	510 724	483 643	487 425	515 611	515 611	515 611	515 611
Claims on nonresident banks	128 500	131 176	125 675	125 696	125 723	124 571	117 975	118 898	126 127	126 048	126 120	126 177
Deposits	2 196 862	1 611 862	1 190 126	1 067 698	845 787	1 216 099	795 130	872 475	1 215 997	1 130 243	1 474 669	1 523 903
Demand	2 178 560	1 596 119	1 135 558	1 008 234	782 440	1 146 492	730 409	807 097	1 150 159	1 056 588	1 408 235	1 448 722
Time	801 592	481 264	311 157	348 696	338 990	331 866	410 496	435 033	380 982	409 336	785 784	714 435
Restricted	1 376 968	1 114 855	824 401	659 538	423 450	814 626	319 913	372 064	769 177	647 252	622 451	734 287
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Other	18 302	15 743	54 568	59 464	63 347	69 607	64 721	65 378	65 838	73 655	66 434	75 181
Claims on nonresident governments	1 952 021	2 483 355	3 025 129	3 239 315	3 476 186	3 034 092	3 089 125	3 323 279	3 215 611	3 515 046	3 420 730	3 826 331
Securities other than shares	1 952 021	2 483 355	3 025 129	3 239 315	3 476 186	3 034 092	3 089 125	3 323 279	3 215 611	3 515 046	3 420 730	3 826 331
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	321 684	436 629	149 555	147 835	150 338	152 602	148 070	150 311	149 605	153 131	158 963	160 353
Claims on nonresident governments	320 760	435 692	148 623	147 711	150 213	152 583	148 051	150 292	149 586	153 112	158 944	160 329
Securities other than shares	131 171	136 002	140 468	142 936	145 436	147 800	143 283	145 507	144 796	148 305	154 107	155 485
Shares and other equity	189 589	299 690	8 155	4 775	4 777	4 783	4 768	4 785	4 790	4 807	4 837	4 844
Other	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	924	937	932	124	125	19	19	19	19	19	19	24
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	59	59	59	19	19	19	19	19	19	19	19	19
Other	865	878	873	105	106	-	-	-	-	-	-	5
FOREIGN LIABILITIES OF THE BNB												
Liabilities to nonresident banks	1 896 481	2 022 769	2 034 863	2 015 400	2 031 767	2 146 781	2 101 890	2 126 809	2 240 081	2 223 892	2 282 262	2 436 460
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	1 896 481	2 022 769	2 034 863	2 015 400	2 031 767	2 146 781	2 101 890	2 126 809	2 240 081	2 223 892	2 282 261	2 436 460
Credits from nonresident governments in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Liabilities to the IMF	1 896 481	2 022 769	2 034 863	2 015 400	2 031 767	2 146 781	2 101 890	2 126 809	2 240 081	2 223 892	2 282 261	2 436 460
Credits	1 891 689	2 018 294	2 029 711	2 009 623	2 027 091	2 141 427	2 095 890	2 122 114	2 234 716	2 217 721	2 277 477	2 430 830
Other	4 792	4 475	5 152	5 777	4 676	5 354	6 000	4 695	5 365	6 171	4 784	5 630
BGN	2 814	3 875	3 875	3 875	3 991	3 991	3 991	3 991	3 971	3 991	3 991	3 991
Foreign currencies	1 978	600	1 277	1 902	685	1 363	2 009	704	1 394	2 180	793	1 639
Liabilities to other nonresidents	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits (foreign currencies)	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF THE BNB												
International reserves	6 115 015	6 069 379	6 046 115	6 424 768	6 285 057	6 600 420	6 305 468	6 446 899	6 783 129	7 421 659	7 493 745	7 445 733
Cash	5 949 990	5 911 913	5 885 221	6 254 960	6 118 298	6 437 162	6 135 971	6 270 247	6 602 828	7 233 134	7 310 019	7 273 153
Reserve position in the IMF	19 728	20 398	22 513	28 762	40 447	38 264	62 470	47 164	26 090	62 606	21 276	38 802
SDR holdings	88 343	88 148	90 170	92 867	90 747	89 499	90 894	93 720	94 723	97 334	94 535	89 667
Monetary gold	123 380	97 183	99 381	194 609	161 122	159 549	103 065	72 009	222 732	100 543	187 579	177 920
Monetary gold in BNB treasure	641 693	641 669	641 584	641 584	641 801	641 674	641 620	641 621	641 655	641 654	641 722	641 768
Monetary gold deposited with foreign banks	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611
Claims on nonresident banks	126 082	126 058	125 973	125 973	126 190	126 063	126 009	126 010	126 044	126 043	126 111	126 157
Deposits	1 095 643	1 684 747	1 671 740	1 947 739	1 804 979	1 554 880	1 267 029	1 885 762	2 057 448	1 826 008	1 979 193	1 789 335
Demand	1 018 285	1 618 471	1 604 218	1 875 560	1 738 335	1 475 352	1 187 697	1 819 987	1 994 100	1 748 980	1 902 582	1 727 363
Time	302 393	424 626	302 404	623 436	487 129	359 583	290 743	522 402	591 253	303 399	510 219	276 339
Restricted	715 892	1 193 845	1 301 814	1 252 124	1 251 206	1 115 769	896 954	1 297 585	1 402 847	1 445 581	1 392 363	1 451 024
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Other	77 358	66 276	67 522	72 179	66 644	79 528	79 332	65 775	63 348	77 028	76 611	61 972
Claims on nonresident governments	3 981 203	3 379 768	3 359 833	3 349 399	3 379 202	3 954 296	3 970 893	3 529 971	3 560 180	4 504 989	4 385 714	4 535 661
Securities other than shares	3 981 203	3 379 768	3 359 833	3 349 399	3 379 202	3 954 296	3 970 893	3 529 971	3 560 180	4 504 989	4 385 714	4 535 661
Other	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	165 025	157 466	160 894	169 808	166 759	163 258	169 497	176 652	180 301	188 525	183 726	172 580
Claims on nonresident governments	165 006	157 447	160 875	169 789	166 749	163 248	169 487	176 642	180 291	188 515	183 716	172 570
Securities other than shares	160 147	152 591	155 992	164 870	161 858	158 374	164 594	171 711	175 347	183 537	178 776	167 695
Shares and other equity	4 859	4 856	4 883	4 919	4 891	4 874	4 893	4 931	4 944	4 978	4 940	4 875
Other	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	19	19	19	19	10	10	10	10	10	10	10	10
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	19	19	19	19	10	10	10	10	10	10	10	10
Other	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES OF THE BNB												
Liabilities to nonresident banks	2 430 291	2 423 267	2 478 941	2 646 507	2 585 061	2 693 706	2 677 964	2 758 988	2 940 962	2 891 766	2 935 139	2 785 186
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	2 430 291	2 423 267	2 478 941	2 646 507	2 585 061	2 693 706	2 677 964	2 758 988	2 940 962	2 891 766	2 935 139	2 785 186
Credits from nonresident governments in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Liabilities to the IMF	2 430 291	2 423 267	2 478 941	2 646 507	2 585 061	2 693 706	2 677 964	2 758 988	2 940 962	2 891 766	2 935 139	2 785 186
Credits	2 423 779	2 418 425	2 473 125	2 639 742	2 579 465	2 687 151	2 670 352	2 753 363	2 934 301	2 883 868	2 929 500	2 778 646
Other	6 512	4 842	5 816	6 765	5 596	6 555	7 612	5 625	6 661	7 898	5 639	6 540
BGN	3 991	3 991	3 991	3 991	4 545	4 545	4 545	4 545	4 545	4 545	4 545	4 545
Foreign currencies	2 521	851	1 825	2 774	1 051	2 010	3 067	1 080	2 116	3 353	1 094	1 995
Liabilities to other nonresidents	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Credits (foreign currencies)	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF THE BNB															
International reserves	7 063 133	7 002 075	7 011 287	7 051 050	7 140 278	7 210 332	6 992 132	6 869 785	6 866 654	7 130 918	7 708 348	7 950 504	7 377 339	7 377 891	7 201 081
Cash	6 889 487	6 820 282	6 820 044	6 862 638	6 939 238	7 010 737	6 802 700	6 687 785	6 683 432	6 986 463	7 703 444	7 945 598	7 372 422	7 372 976	7 196 171
Reserve position in the IMF	16 028	14 413	18 942	20 690	32 614	22 425	45 537	54 770	45 575	36 626	35 166	157 867	50 623	26 896	20 786
SDR holdings	89 430	89 498	91 405	90 314	94 715	94 067	92 069	90 180	90 502	90 677	91 189	91 339	92 192	92 012	91 624
Monetary gold	86 222	29 165	203 972	144 756	155 409	284 751	184 785	88 823	67 673	114 520	26 630	5 009	122 058	128 039	105 766
Monetary gold in BNB treasure	641 974	641 999	642 059	642 139	642 272	642 306	642 515	642 642	642 676	642 669	642 592	642 607	642 260	641 692	641 655
Monetary gold deposited with foreign banks	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 611	515 654
Claims on nonresident banks	126 363	126 388	126 448	126 528	126 661	126 895	126 904	127 031	127 065	127 058	126 981	126 996	126 649	126 081	126 001
Deposits	1 506 256	1 793 475	1 846 838	1 770 607	1 818 186	1 006 044	1 402 536	1 267 891	1 355 543	1 745 613	1 876 272	1 548 663	1 087 770	1 266 749	1 019 817
Demand	1 440 585	1 734 295	1 782 587	1 697 618	741 548	934 580	1 332 736	1 198 723	1 293 200	1 682 523	1 817 847	1 490 334	1 009 275	1 166 176	908 951
Time	323 615	474 127	301 466	373 245	306 009	423 239	304 110	300 886	638 905	833 798	881 039	274 841	198 329	93 429	179 871
Restricted	1 116 970	1 260 168	1 481 121	1 324 373	435 539	511 341	1 028 626	897 837	654 295	848 725	936 808	1 215 493	810 946	1 072 747	729 080
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	65 671	59 180	64 251	72 989	76 638	71 464	69 800	69 168	62 343	63 090	58 425	58 329	78 495	100 573	110 866
Claims on nonresident governments	4 549 577	4 251 732	4 016 828	4 194 132	5 196 042	4 960 944	4 435 258	4 543 479	4 481 463	4 356 418	5 031 595	5 500 113	5 377 519	5 217 588	5 316 523
Securities other than shares	4 549 577	4 251 732	4 016 828	4 194 132	5 196 042	4 960 944	4 435 258	4 543 479	4 481 463	4 356 418	5 031 595	5 500 113	5 377 519	5 217 588	5 316 523
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other foreign assets	173 646	181 793	191 243	188 412	201 040	199 595	189 432	182 000	183 222	144 455	4 904	4 906	4 917	4 915	4 910
Claims on nonresident governments	173 636	181 783	191 233	188 402	201 030	199 585	189 422	181 990	183 212	144 445	4 894	4 896	4 907	4 905	4 900
Securities other than shares	168 764	176 048	184 481	180 778	192 169	190 732	184 515	176 180	176 492	136 765	-	-	-	-	-
Shares and other equity	4 872	4 873	4 898	4 884	4 942	4 934	4 907	4 880	4 885	4 886	4 894	4 896	4 907	4 905	4 900
Other	-	862	1 854	2 740	3 919	3 919	-	930	1 835	2 794	-	-	-	-	-
Claims on other nonresidents	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN LIABILITIES OF THE BNB															
Liabilities to nonresident banks	2 687 560	2 666 207	2 848 102	2 696 134	2 802 825	2 912 404	2 757 484	2 632 307	2 620 751	2 533 085	2 482 900	2 465 632	2 423 128	2 442 023	2 410 286
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to nonresident governments	2 687 560	2 666 207	2 848 102	2 696 134	2 802 825	2 912 404	2 757 484	2 632 307	2 620 751	2 533 085	2 482 900	2 465 632	2 423 128	2 442 023	2 410 286
Credits from nonresident governments in foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.6. FOREIGN ASSETS AND LIABILITIES OF THE BNB
(continued)

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Liabilities to the IMF	2 087 560	2 666 207	2 848 102	2 696 134	2 802 825	2 912 404	2 757 484	2 632 307	2 620 751	2 533 085	2 482 900	2 465 632	2 423 128	2 442 023	2 410 286
Credits	2 680 083	2 660 832	2 841 855	2 689 100	2 797 624	2 906 462	2 750 831	2 627 254	2 615 155	2 527 033	2 478 128	2 460 516	2 417 677	2 437 353	2 405 339
Other	7 477	5 355	6 247	7 034	5 201	5 942	6 653	5 053	5 596	6 052	4 772	5 116	5 451	4 670	4 947
BGN	4 545	4 545	4 545	4 545	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391	4 391
Foreign currencies	2 932	810	1 702	2 489	810	1 551	2 262	662	1 205	1 661	381	725	1 060	279	556
Liabilities to other nonresidents	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits (foreign currencies)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
FOREIGN ASSETS OF COMMERCIAL BANKS													
Claims on nonresident banks	100 843	101 519	103 207	114 064	119 135	182 143	185 317	220 470	262 044	283 940	303 815	429 716	608 132
Cash	99 281	100 663	102 305	111 137	115 481	175 726	177 714	210 338	251 072	272 929	299 430	424 518	599 413
Deposits	7 384	7 802	7 244	8 404	8 776	21 706	25 284	28 699	26 481	31 762	31 140	48 383	69 762
Demand	64 243	63 457	64 345	69 901	78 311	109 244	107 292	127 580	166 557	177 213	199 162	276 981	394 966
Time	16 210	13 452	12 422	15 010	17 448	24 737	24 014	30 987	39 816	30 760	37 868	52 925	70 547
Restricted	43 852	46 766	48 632	51 002	55 971	76 777	75 550	87 413	115 468	133 581	147 203	202 561	300 909
Credits	4 181	3 239	3 291	3 889	4 892	7 730	7 728	9 180	11 273	12 872	14 091	21 495	23 510
Securities other than shares	486	489	516	525	580	947	1 005	974	1 051	1 160	1 221	1 754	2 412
Shares and other equity	1 016	1 027	894	860	750	1 231	525	638	689	775	811	1 177	1 632
Other	564	496	499	531	541	608	619	663	682	707	660	759	878
BGN	25 588	27 392	28 807	30 916	26 523	41 990	42 989	51 784	55 612	61 312	66 436	95 464	129 763
Foreign currencies	25 588	27 392	28 807	30 916	26 523	41 990	42 989	51 784	55 612	61 312	66 436	95 464	129 763
Claims on nonresident governments	-	-	-	729	1 227	2 666	3 498	5 361	5 789	6 590	-	-	-
Securities other than shares	-	-	-	729	1 227	2 666	3 498	5 361	5 789	6 590	-	-	-
Claims on other nonresidents	-	856	902	2 198	2 427	3 751	4 105	4 771	5 183	4 421	4 385	5 198	8 719
Credits	1 429	676	721	1 335	1 446	2 164	2 289	2 755	2 978	1 658	1 763	2 404	3 220
BGN	143	141	157	163	143	55	55	55	53	53	88	41	51
Foreign currencies	1 286	535	564	1 172	1 303	2 109	2 234	2 700	2 925	1 605	1 675	2 363	3 169
Securities other than shares	5	48	50	729	827	1 360	1 438	1 732	1 869	2 128	2 220	2 224	2 229
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	5	48	50	729	827	1 360	1 438	1 732	1 869	2 128	2 220	2 224	2 229
Shares and other equity	105	109	113	117	130	209	221	266	286	325	345	506	704
Other	23	23	18	17	24	18	157	18	50	310	57	64	2 566
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	23	23	18	17	24	18	157	18	50	310	57	64	2 566
FOREIGN LIABILITIES OF COMMERCIAL BANKS													
Liabilities to nonresident banks	167 922	171 414	181 663	185 481	185 743	294 119	307 825	347 241	376 309	415 853	436 791	616 962	809 283
Deposits	155 473	158 867	168 659	173 005	172 326	273 687	286 477	321 860	348 562	385 862	405 910	573 912	780 541
BGN	12 396	13 201	13 618	15 930	14 522	19 885	20 368	23 215	24 738	27 944	29 187	42 448	62 681
Demand	10	7	10	33	2	5	4	22	5	13	15	33	356
Time	10	7	10	33	2	5	4	22	5	13	15	33	356
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	12 386	13 194	13 608	15 897	14 520	19 880	20 364	23 193	24 733	27 931	29 172	42 415	62 325
Demand	739	840	516	667	662	1 214	1 348	1 576	1 316	1 771	1 729	2 398	6 822
Time	11 647	12 354	13 092	15 230	13 858	18 666	19 016	21 617	23 417	26 160	27 443	40 017	55 503
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	139 791	141 523	148 599	149 407	153 815	248 802	260 981	292 445	315 308	350 624	365 331	515 342	697 356
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	139 791	141 523	148 599	149 407	153 815	248 802	260 981	292 445	315 308	350 624	365 331	515 342	697 356

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 286	4 143	6 442	7 668	3 989	5 000	5 128	6 200	8 516	7 294	11 392	16 122	20 504
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3 286	4 143	6 442	7 668	3 989	5 000	5 128	6 200	8 516	7 294	11 392	16 122	20 504
Liabilities to other nonresidents	12 449	12 547	13 004	12 476	13 417	20 432	21 348	25 381	27 747	29 991	30 881	43 050	28 742
Deposits	5 540	5 367	5 484	5 353	5 695	8 211	8 312	9 279	10 667	12 308	12 521	15 991	21 345
BGN	1 320	1 191	1 282	1 289	1 188	1 145	1 108	1 187	1 226	1 272	1 437	1 999	2 366
Demand	599	454	493	479	330	374	366	407	411	325	410	571	670
Time	721	737	789	810	858	771	742	780	815	947	1 027	1 428	1 696
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	4 220	4 176	4 202	4 064	4 507	7 066	7 204	8 092	9 441	11 036	11 084	13 992	18 979
Demand	2 950	3 020	2 969	3 014	3 325	5 024	5 166	5 707	7 089	7 402	8 104	9 901	14 224
Time	1 270	1 156	1 233	1 050	1 182	2 042	2 038	2 385	2 352	3 634	2 980	4 091	4 755
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	6 903	7 178	7 520	7 123	7 722	12 221	12 912	15 937	16 762	17 408	18 321	27 037	1 959
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	6 903	7 178	7 520	7 123	7 722	12 221	12 912	15 937	16 762	17 408	18 321	27 037	1 959
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	6	2	-	-	-	-	124	165	318	275	39	22	5 438
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	6	2	-	-	-	-	124	165	318	275	39	22	5 438

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR												
FOREIGN ASSETS OF COMMERCIAL BANKS												
Claims on nonresident banks	1 270 805	2 546 644	2 131 943	1 972 059	2 223 289	2 660 021	2 950 112	3 051 772	3 033 841	3 022 089	3 050 394	2 709 240
Cash	1 256 479	2 520 577	2 103 679	1 946 027	2 194 177	2 617 909	2 910 212	3 010 068	2 993 236	2 979 194	3 011 118	2 701 688
Deposits	116 169	269 093	263 901	198 707	220 910	228 524	235 466	203 480	169 649	140 045	145 792	122 835
Demand	863 693	1 688 627	1 386 351	1 341 197	1 551 485	1 940 898	2 203 322	2 348 448	2 376 450	2 393 617	2 412 510	2 281 791
Time	184 573	304 838	188 714	262 056	328 352	387 916	382 594	355 954	318 744	288 863	315 128	340 227
Restricted	639 380	1 315 655	1 145 680	1 029 946	1 170 931	1 494 357	1 767 533	1 945 088	2 002 431	2 042 105	2 030 518	1 880 033
Credits	39 740	68 134	51 957	49 195	52 202	58 625	53 195	47 406	55 275	62 649	66 864	61 531
Securities other than shares	4 789	9 315	7 285	6 566	7 084	7 631	7 687	2 787	2 787	2 787	2 787	2 787
Shares and other equity	3 357	5 187	4 040	3 694	3 426	4 340	6 279	6 196	6 087	5 115	5 205	4 432
Other	1 317	2 152	1 778	1 645	3 104	3 311	3 332	3 332	3 332	4 958	5 004	3 460
BGN	267 154	546 203	440 324	394 218	408 168	433 205	454 126	445 825	434 931	432 672	439 820	286 383
Foreign currencies	267 154	546 203	440 324	394 218	408 168	433 205	454 126	445 825	434 931	432 672	439 820	286 383
Claims on nonresident governments	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
Claims on other nonresidents	14 326	26 067	28 264	26 033	29 112	42 112	39 900	41 704	40 605	32 579	34 055	2 302
Credits	6 286	12 187	9 777	8 783	9 708	10 463	10 614	10 622	10 634	10 768	10 839	9
BGN	14	42	166	14	17	17	17	18	18	1	1	9
Foreign currencies	6 272	12 145	9 611	8 769	9 708	10 446	10 597	10 622	10 616	10 767	10 839	-
Securities other than shares	2 246	2 278	14 717	14 629	14 882	18 127	19 416	19 057	16 687	16 282	16 726	54
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	2 246	2 278	14 717	14 629	14 882	18 127	19 416	19 057	16 687	16 282	16 726	54
Shares and other equity	1 437	2 870	2 236	1 030	1 110	1 234	1 292	1 260	1 227	1 198	1 251	56
Other	4 357	8 732	1 534	1 591	3 412	12 288	8 578	10 765	12 057	4 331	5 239	2 183
BGN	-	3	5	5	5	336	187	412	382	348	502	290
Foreign currencies	4 357	8 729	1 529	1 585	3 407	11 952	8 391	10 353	11 675	3 983	4 737	1 893
FOREIGN LIABILITIES OF COMMERCIAL BANKS												
Liabilities to nonresident banks	1 610 050	3 165 532	2 419 387	2 203 093	2 281 762	2 489 921	2 578 874	2 516 455	2 495 948	2 499 381	2 472 775	683 384
Deposits	1 560 044	3 070 371	2 349 841	2 129 249	2 202 767	2 388 638	2 476 807	2 415 818	2 390 971	2 382 156	2 357 585	568 373
BGN	123 154	244 166	194 497	176 245	183 215	198 148	239 401	206 265	213 707	199 958	217 931	203 613
Demand	17	5	4	53	51	139	1 363	1 418	1 452	250	282	16 345
Time	17	5	4	53	51	139	1 363	1 418	1 452	250	282	16 345
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	123 137	244 161	194 493	176 192	183 164	198 009	238 038	204 847	212 255	199 708	217 649	187 268
Demand	10 127	22 004	18 968	16 706	10 384	14 626	46 267	18 160	25 460	17 614	17 614	8 607
Time	113 010	222 157	175 525	159 486	172 780	183 383	191 771	186 687	186 795	184 962	200 035	178 661
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 396 315	2 746 829	2 099 397	1 903 450	1 970 103	2 129 805	2 165 410	2 143 093	2 117 076	2 093 940	2 073 589	306 454
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1 396 315	2 746 829	2 099 397	1 903 450	1 970 103	2 129 805	2 165 410	2 143 093	2 117 076	2 093 940	2 073 589	306 454

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	40 575	79 376	55 947	49 554	49 449	60 685	71 996	66 460	60 188	88 258	66 065	58 306
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	40 575	79 376	55 947	49 554	49 449	60 685	71 996	66 460	60 188	88 258	66 065	58 306
Liabilities to other nonresidents	50 006	95 161	69 545	73 844	78 995	101 283	102 067	100 637	104 977	117 225	115 190	115 011
Deposits	42 297	79 743	62 758	67 555	73 029	86 666	86 651	85 451	90 062	102 106	99 694	105 309
BGN	2 816	3 726	3 890	3 949	4 077	3 965	5 938	4 597	5 078	5 083	5 586	5 350
Demand	703	1 372	1 366	1 317	2 060	2 180	2 970	2 516	2 630	2 700	3 102	3 676
Time	2 113	2 354	2 524	2 632	2 017	1 785	2 968	2 081	2 448	2 383	2 484	1 674
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	39 481	76 017	58 868	63 606	68 952	82 701	80 713	80 854	84 984	97 023	94 108	99 959
Demand	29 376	56 674	44 329	48 396	54 693	68 346	64 752	65 295	69 677	78 947	76 378	85 782
Time	10 105	19 343	14 539	15 210	14 259	14 355	15 961	15 559	15 307	18 076	17 730	14 177
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Credits	3 890	7 568	5 607	5 054	5 453	14 162	14 810	14 586	14 213	13 861	14 301	8 883
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3 890	7 568	5 607	5 054	5 453	14 162	14 810	14 586	14 213	13 861	14 301	8 883
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 819	7 850	1 180	1 235	513	455	606	600	702	1 258	1 195	819
BGN	-	58	82	96	96	13	143	126	110	53	49	20
Foreign currencies	3 819	7 792	1 098	1 138	417	442	463	474	592	1 205	1 146	799

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
BGN/1 EUR												
FOREIGN ASSETS OF COMMERCIAL BANKS												
Claims on nonresident banks	2 790 857	2 890 619	2 816 785	2 841 522	2 754 178	2 838 889	2 819 190	3 113 140	2 743 767	2 791 201	2 906 620	2 726 047
Cash	2 782 574	2 864 331	2 776 729	2 770 716	2 680 805	2 770 446	2 757 626	3 046 869	2 683 773	2 732 378	2 827 753	2 677 576
Deposits	120 544	138 990	149 167	126 662	129 353	150 563	146 364	151 324	139 740	133 842	123 775	93 810
Demand	2 378 630	2 436 346	2 337 125	2 335 380	2 251 224	2 322 082	2 310 372	2 562 013	2 239 053	2 318 211	2 422 200	2 242 904
Time	324 789	308 314	315 041	299 360	294 083	408 083	323 669	359 549	269 312	207 705	244 123	196 816
Restricted	1 990 529	2 068 790	1 962 329	1 972 728	1 898 840	1 850 050	1 930 062	2 118 915	1 896 763	2 038 398	2 052 795	1 974 283
Credits	63 312	59 242	59 755	63 292	58 301	63 949	56 641	83 549	72 978	72 108	125 282	71 805
Securities other than shares	2 787	2 787	6 428	6 357	17 667	14 156	14 115	14 138	14 019	18 893	11 258	60 065
Shares and other equity	4 491	4 510	5 004	10 565	8 678	5 391	11 523	25 692	22 580	10 143	9 250	20 093
Other	1 779	3 945	3 717	5 179	5 208	5 257	5 184	5 224	2 024	2 024	3 281	3 281
Other	274 343	277 753	275 288	286 573	268 675	278 997	270 068	288 478	266 357	249 265	257 989	257 423
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	274 343	277 753	275 288	286 573	268 675	278 997	270 068	288 478	266 357	249 265	257 989	257 423
Claims on nonresident governments	5 455	19 885	33 545	32 535	37 302	30 147	29 978	30 069	24 596	24 603	31 388	5 828
Securities other than shares	5 455	19 885	33 545	32 535	37 302	30 147	29 978	30 069	24 596	24 603	31 388	5 828
Claims on other nonresidents	2 828	6 403	6 511	38 271	36 071	32 296	31 586	36 202	35 398	34 220	47 479	42 643
Credits	10	109	92	112	62	36	17	-	-	-	-	-
BGN	10	-	-	40	8	-	-	-	-	-	-	-
Foreign currencies	-	109	92	72	54	36	17	-	-	-	-	-
Securities other than shares	515	3 594	3 621	35 307	33 332	29 578	29 174	23 892	23 787	27 232	40 006	34 922
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	515	3 594	3 621	35 307	33 332	29 578	29 174	23 892	23 787	27 232	40 006	34 922
Shares and other equity	56	56	57	55	55	55	55	55	55	55	55	55
Other	2 247	2 644	2 741	2 797	2 622	2 627	2 340	12 255	11 556	6 933	7 418	7 666
BGN	307	292	76	58	53	71	62	72	72	65	68	219
Foreign currencies	1 940	2 352	2 665	2 739	2 569	2 556	2 278	12 183	11 484	6 868	7 350	7 447
FOREIGN LIABILITIES OF COMMERCIAL BANKS												
Liabilities to nonresident banks	631 295	683 542	583 497	592 029	601 190	584 236	585 932	656 791	662 804	498 552	522 107	490 704
Deposits	522 275	575 339	472 993	491 913	495 823	478 555	467 618	515 399	534 393	363 539	341 418	346 914
BGN	164 312	213 863	176 915	190 138	193 128	171 970	172 608	171 569	165 116	19 347	38 084	50 184
Demand	97	97	253	102	167	1 091	125	95	114	129	139	152
Time	97	97	253	102	167	1 091	125	95	114	129	139	152
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	164 215	213 766	176 662	190 036	192 961	170 879	172 483	171 474	165 002	19 218	37 945	50 032
Demand	9 617	61 661	21 833	17 042	35 474	11 740	14 893	13 140	11 278	5 893	11 402	12 698
Time	154 598	152 105	154 829	172 994	157 487	159 139	157 590	158 334	153 724	13 325	26 543	37 334
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Credits	314 204	312 129	269 498	272 559	257 313	253 875	247 904	248 610	239 640	248 692	214 351	169 124
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	314 204	312 129	269 498	272 559	257 313	253 875	247 904	248 610	239 640	248 692	214 351	169 124

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	43 759	49 347	26 580	29 216	45 382	52 710	47 106	95 220	129 637	95 500	88 983	127 606
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	43 759	49 347	26 580	29 216	45 382	52 710	47 106	95 220	129 637	95 500	88 983	127 606
Liabilities to other nonresidents	109 020	108 203	110 504	100 116	105 367	105 681	118 314	141 392	128 411	135 013	180 689	143 790
Deposits	98 538	97 608	100 608	85 790	90 275	86 633	97 046	119 708	104 907	111 749	156 431	120 094
BGN	5 681	5 866	6 019	6 696	7 006	10 160	12 464	11 562	12 496	21 151	17 478	12 777
Demand	3 529	3 796	4 086	4 642	4 606	5 666	8 759	7 813	8 823	11 210	8 789	8 934
Time	2 152	2 070	1 933	2 054	2 400	4 494	3 705	3 749	3 673	9 941	8 689	3 843
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	92 857	91 742	94 589	79 094	83 269	76 473	84 582	108 146	92 411	90 598	138 953	107 317
Demand	78 025	76 220	76 985	59 274	55 215	50 555	54 552	61 368	70 721	63 272	55 735	70 043
Time	14 832	15 522	17 604	19 820	28 054	25 918	30 030	46 778	21 690	27 326	32 218	36 656
Restricted	-	-	-	-	-	-	-	-	-	-	51 000	618
Credits	9 095	9 165	9 234	13 682	14 323	18 166	19 168	19 413	22 648	22 298	23 085	22 710
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	9 095	9 165	9 234	13 682	14 323	18 166	19 168	19 413	22 648	22 298	23 085	22 710
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 387	1 430	662	644	769	882	2 100	2 271	856	966	1 173	986
BGN	14	11	8	5	8	10	11	7	9	9	12	8
Foreign currencies	1 373	1 419	654	639	761	872	2 089	2 264	847	957	1 161	978

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF COMMERCIAL BANKS												
Claims on nonresident banks	2 398 985	2 592 271	2 575 479	2 424 610	2 467 962	2 599 174	2 831 780	2 786 921	2 979 947	2 955 980	3 184 943	2 925 659
Cash	2 349 884	2 547 089	2 506 325	2 367 560	2 357 891	2 367 908	2 562 250	2 508 178	2 696 382	2 650 812	2 887 000	2 642 712
Deposits	127 295	122 035	128 735	208 922	195 960	185 613	158 073	190 702	153 434	149 337	183 785	163 067
Demand	2 110 560	2 304 114	2 265 997	2 042 179	2 058 023	2 085 460	2 367 947	2 280 196	2 503 391	2 460 105	2 658 845	2 437 589
Time	202 185	202 501	214 111	197 019	212 825	215 110	225 865	179 994	178 555	178 124	185 484	231 233
Restricted	1 840 317	2 034 793	1 987 729	1 779 892	1 780 679	1 797 128	2 071 360	2 031 610	2 260 674	2 217 222	2 407 928	2 156 039
Credits	68 058	66 820	64 157	65 268	64 519	73 222	70 722	68 592	64 162	64 759	65 433	50 317
Securities other than shares	10 925	10 862	10 721	11 361	8 027	6 427	5 679	5 679	5 679	5 679	5 679	5 679
Shares and other equity	20 320	21 191	22 711	22 818	22 925	23 931	23 653	23 743	23 480	26 812	23 811	24 676
Other	416	416	1 084	1 091	1 099	1 109	1 085	1 093	1 087	1 140	1 166	1 128
BGN	80 368	88 471	77 077	81 189	71 857	65 368	5 813	6 765	9 311	7 739	13 714	10 573
Foreign currencies	80 368	88 471	77 077	81 189	71 857	65 368	5 813	6 765	9 311	7 739	13 714	10 573
Claims on nonresident governments	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823
Securities other than shares	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823	5 823
Claims on other nonresidents	43 278	39 359	63 331	51 227	40 000	76 438	76 758	76 495	72 011	84 236	85 877	86 275
Credits	6	5	2	5	-	6	-	21	21	15	15	25
BGN	6	5	2	5	-	6	-	21	21	15	15	25
Foreign currencies	6	5	2	5	-	6	-	21	21	15	15	25
Securities other than shares	35 240	34 958	57 990	49 349	37 767	71 684	70 595	69 845	64 069	74 303	76 809	76 191
BGN	35 240	34 958	57 990	49 349	37 767	71 684	70 595	69 845	64 069	74 303	76 809	76 191
Foreign currencies	55	55	55	55	55	55	55	49	49	49	49	69
Shares and other equity	7 977	4 341	5 284	1 818	2 178	4 693	6 108	6 580	7 872	9 869	9 004	9 990
Other	30	18	4	8	14	9	9	13	97	10	15	16
BGN	7 947	4 323	5 280	1 810	2 164	4 684	6 099	6 567	7 775	9 859	8 989	9 974
Foreign currencies	393 426	421 833	433 531	402 393	421 072	419 787	414 918	431 021	463 516	560 875	513 351	433 679
FOREIGN LIABILITIES OF COMMERCIAL BANKS												
Liabilities to nonresident banks	256 935	271 275	233 313	214 174	196 287	210 355	207 108	218 769	219 808	315 213	277 979	240 701
Deposits	33 198	34 667	44 625	33 503	42 664	59 004	62 125	54 079	54 576	119 757	121 970	110 165
BGN	238	160	260	189	212	178	413	420	704	742	698	732
Demand	238	160	260	189	212	178	413	420	704	742	698	732
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	32 960	34 507	44 365	33 314	42 452	58 826	61 712	53 659	53 872	119 015	121 272	109 433
Demand	11 575	12 564	13 589	14 288	18 396	30 053	27 700	18 298	17 824	37 951	35 939	5 844
Time	21 385	21 943	30 776	19 026	24 056	28 773	34 012	35 361	36 048	81 064	85 333	103 589
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Credits	173 991	175 618	136 840	120 429	111 383	101 774	100 961	116 195	114 714	145 601	91 181	88 717
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	173 991	175 618	136 840	120 429	111 383	101 774	100 961	116 195	114 714	145 601	91 181	88 717

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	49 746	60 990	51 848	60 242	42 240	49 577	44 022	48 495	50 518	49 855	64 828	41 819
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	49 746	60 990	51 848	60 242	42 240	49 577	44 022	48 495	50 518	49 855	64 828	41 819
Liabilities to other nonresidents	136 491	150 558	200 218	188 219	224 785	209 432	207 810	212 252	243 708	245 662	235 372	192 978
Deposits	112 913	126 134	172 317	158 077	193 764	173 195	169 889	173 535	205 204	206 083	194 134	150 587
BGN	12 349	11 562	10 374	11 749	11 252	12 215	15 194	14 528	32 539	31 149	15 998	25 660
Demand	8 701	7 704	7 231	7 779	7 282	8 123	10 176	8 759	10 551	8 764	9 538	10 691
Time	3 648	3 858	3 143	3 970	3 970	4 092	5 018	5 769	5 602	5 975	6 420	7 304
Restricted	-	-	-	-	-	-	-	-	16 386	16 410	40	7 665
Foreign currencies	100 564	114 572	161 943	146 328	182 512	160 980	154 695	159 007	172 665	174 934	178 136	124 927
Demand	61 567	73 074	109 069	66 985	89 897	71 639	65 537	68 378	70 646	74 555	76 145	71 954
Time	38 591	41 093	52 476	32 701	44 914	40 352	41 768	43 226	53 495	50 463	50 279	48 274
Restricted	406	405	398	46 642	47 701	48 989	47 390	47 403	48 524	49 916	51 712	4 699
Credits	23 289	24 061	27 409	29 625	30 398	35 505	36 667	37 085	36 766	37 508	38 826	40 284
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	23 289	24 061	27 409	29 625	30 398	35 505	36 667	37 085	36 766	37 508	38 826	40 284
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	289	363	492	517	623	732	1 254	1 632	1 738	2 071	2 412	2 107
BGN	7	8	9	9	10	11	22	14	19	21	26	15
Foreign currencies	282	355	483	508	613	721	1 232	1 618	1 719	2 050	2 386	2 092

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF COMMERCIAL BANKS												
Claims on nonresident banks	3 241 537	3 425 383	3 614 956	3 574 734	3 633 990	3 645 712	4 340 033	4 494 382	4 632 512	4 424 537	4 234 601	4 105 170
Cash	2 924 480	3 091 285	3 282 489	3 230 525	3 265 976	3 188 791	3 927 717	4 042 219	4 143 290	3 882 029	3 879 957	3 768 160
Deposits	187 043	161 729	168 035	148 231	142 226	165 234	199 225	173 916	146 071	165 241	145 525	132 486
Demand	2 695 587	2 891 989	3 060 371	3 024 192	3 063 134	2 957 359	3 668 419	3 793 285	3 935 579	3 654 073	3 669 364	3 573 942
Time	195 233	181 318	177 162	228 602	197 089	197 645	234 263	163 986	200 148	183 259	205 309	167 088
Restricted	2 452 044	2 641 645	2 827 437	2 743 237	2 818 793	2 733 816	3 410 523	3 605 368	3 710 652	3 449 697	3 441 568	3 391 131
Credits	48 310	69 026	55 772	52 353	47 252	25 898	23 633	23 931	24 779	21 117	22 487	15 723
Securities other than shares	5 679	5 679	5 679	4 900	4 900	4 900	-	-	-	-	-	-
Shares and other equity	25 947	24 394	40 322	43 205	41 515	48 255	51 437	64 135	46 367	45 356	45 900	47 148
Other	1 147	1 152	1 270	1 308	1 273	499	76	87	51	42	37	40
BGN	9 077	6 342	6 812	8 689	12 928	12 544	8 560	10 796	15 222	17 317	19 131	14 544
Foreign currencies	9 077	6 342	6 812	8 689	12 928	12 544	8 560	10 796	15 222	17 317	19 131	14 544
Claims on nonresident governments	224 304	244 627	245 472	248 097	246 841	245 455	194 501	194 501	193 327	187 327	187 327	131 011
Securities other than shares	224 304	244 627	245 472	248 097	246 841	245 455	194 501	194 501	193 327	187 327	187 327	131 011
Claims on other nonresidents	92 753	89 471	86 995	96 112	121 173	211 466	217 816	257 662	295 851	355 181	167 317	205 999
Credits	10	20	15	4 018	4 047	25 462	31 876	29 433	27 929	39 410	37 683	34 360
BGN	-	-	-	-	-	3 188	3 387	3 331	3 266	3 675	3 452	2 882
Foreign currencies	10	20	15	3 615	3 615	22 274	28 489	26 102	24 663	35 735	34 231	31 478
Securities other than shares	81 896	77 778	73 714	80 995	105 664	171 631	180 409	220 589	257 352	303 445	121 793	162 892
BGN	-	-	-	-	-	7 970	7 970	10 406	10 406	10 406	9 422	9 452
Foreign currencies	81 896	77 778	73 714	80 995	105 664	163 661	172 430	210 183	246 946	293 039	116 871	153 440
Shares and other equity	69	69	64	64	64	848	873	902	915	949	923	868
Other	10 778	11 604	13 202	11 035	11 398	13 525	4 657	6 738	9 699	11 377	6 918	7 879
BGN	90	19	23	49	58	29	13	13	5	12	8	14
Foreign currencies	10 688	11 585	13 179	10 986	11 340	13 496	4 644	6 725	9 694	11 365	6 910	7 865
FOREIGN LIABILITIES OF COMMERCIAL BANKS												
Liabilities to nonresident banks	499 454	486 610	521 576	567 670	574 913	593 563	682 450	685 808	885 480	791 915	703 114	758 951
Deposits	248 117	286 903	312 724	353 907	346 179	378 236	456 925	457 115	640 934	534 959	449 515	528 766
BGN	113 051	143 628	158 401	190 613	185 803	165 385	236 030	231 730	361 788	233 983	134 487	201 014
Demand	1 366	1 409	1 488	824	7 672	11 067	85 844	87 797	84 783	84 297	51 050	47 404
Time	1 366	1 409	1 488	824	7 672	11 067	85 844	87 797	84 783	84 297	50 549	46 902
Restricted	-	-	-	-	-	-	-	-	-	-	501	502
Foreign currencies	111 685	142 219	156 913	189 789	178 131	154 318	150 186	143 933	277 005	149 686	83 437	153 610
Demand	19 509	11 422	19 560	35 575	24 726	13 366	14 686	12 931	152 312	14 881	16 809	9 226
Time	92 176	130 797	137 353	154 214	153 405	140 952	135 500	131 002	124 693	134 805	66 628	144 384
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
Credits	89 942	87 901	94 335	103 911	97 456	113 743	111 374	118 260	135 956	137 994	140 654	167 369
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	89 942	87 901	94 335	103 911	97 456	113 743	111 374	118 260	135 956	137 994	140 654	167 369

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	45 124	55 374	59 988	59 383	62 940	99 108	109 521	107 125	143 190	162 982	174 374	160 383
BGN	-	-	-	-	-	-	-	-	-	-	1	1
Foreign currencies	45 124	55 374	59 988	59 383	62 940	99 108	109 521	107 125	143 190	162 982	174 373	160 382
Liabilities to other nonresidents	251 337	199 707	208 852	213 763	228 734	215 327	225 525	228 693	244 546	256 956	253 599	230 185
Deposits	203 231	148 321	158 141	160 435	169 082	160 288	167 299	167 769	182 287	192 109	190 213	169 338
BGN	27 562	26 779	28 819	27 921	37 442	35 843	38 273	38 462	35 993	31 307	30 573	30 925
Demand	12 521	12 271	12 659	12 627	16 243	14 302	15 604	15 735	15 731	17 103	16 746	16 133
Time	7 349	6 824	8 373	7 966	13 941	14 612	15 463	15 650	14 172	8 111	7 740	10 084
Restricted	7 692	7 684	7 787	7 328	7 258	6 929	7 206	7 077	6 090	6 093	6 087	4 708
Foreign currencies	175 669	121 542	129 322	132 514	131 640	124 445	129 026	129 307	146 294	160 802	159 640	138 413
Demand	76 834	73 988	74 334	77 823	70 220	72 620	74 752	75 344	80 962	92 967	85 541	77 511
Time	42 702	43 320	41 121	42 451	49 269	44 427	47 056	49 868	61 124	64 769	71 112	58 349
Restricted	56 133	4 234	13 867	12 240	12 151	7 398	7 218	4 095	4 208	3 066	2 987	2 553
Credits	45 326	47 820	49 753	52 143	58 040	53 289	55 092	57 174	58 092	60 429	58 570	56 146
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	45 326	47 820	49 753	52 143	58 040	53 289	55 092	57 174	58 092	60 429	58 570	56 146
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	2 780	3 566	958	1 185	1 612	1 750	3 134	3 750	4 167	4 418	4 816	4 701
BGN	16	20	20	28	38	59	80	76	107	50	30	22
Foreign currencies	2 764	3 546	938	1 157	1 574	1 691	3 054	3 674	4 060	4 368	4 786	4 679

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS OF COMMERCIAL BANKS															
Claims on nonresident banks	4 368 529	4 414 080	4 848 312	4 373 143	4 632 259	4 832 728	4 753 356	4 720 864	4 639 938	4 446 326	4 332 513	4 702 726	4 766 527	4 620 433	4 751 551
Cash	3 963 412	3 928 385	4 340 253	3 903 273	4 214 362	4 507 294	4 415 310	4 284 571	4 116 364	3 996 043	3 835 212	4 168 649	4 159 160	4 013 373	3 974 333
Deposits	164 469	158 084	157 826	126 470	160 116	164 034	183 662	178 306	181 037	173 744	207 915	410 176	307 413	268 047	217 154
Demand	3 705 246	3 660 666	4 061 802	3 672 864	3 913 766	4 212 144	4 118 960	3 971 831	3 855 927	3 691 011	3 495 948	3 615 701	3 766 695	3 661 318	3 644 566
Time	192 034	207 613	270 017	232 665	185 230	226 135	159 090	165 116	158 609	169 187	152 955	227 035	177 274	151 321	243 799
Restricted	3 302 901	3 442 364	3 780 059	3 426 681	3 697 435	3 958 199	3 928 716	3 777 437	3 668 851	3 460 319	3 273 595	3 350 818	3 562 570	3 484 245	3 376 365
Credits	10 311	10 689	11 726	13 518	31 101	27 810	31 154	29 278	28 467	61 505	69 398	37 848	26 851	25 752	24 402
Securities other than shares	80 779	96 950	95 089	78 595	101 712	74 861	88 010	108 248	112 459	116 715	118 921	116 134	71 835	71 532	85 134
Shares and other equity	40	41	25	-	-	-	-	-	-	-	-	183	186	186	2 360
Other	12 878	12 644	26 076	22 903	38 768	53 640	24 677	26 185	16 940	14 573	12 428	26 455	13 031	11 244	24 426
BGN	-	-	-	-	-	-	-	-	-	-	-	61	61	61	61
Foreign currencies	12 878	12 644	26 076	22 903	38 768	53 640	24 677	26 185	16 940	14 573	12 428	26 394	12 970	11 183	24 365
Claims on nonresident governments	183 961	193 024	123 987	164 267	166 773	127 414	158 463	272 840	345 976	322 911	366 686	389 615	469 061	498 660	661 765
Securities other than shares	183 961	193 024	123 987	164 267	166 773	127 414	158 463	272 840	345 976	322 911	366 686	389 615	469 061	498 660	661 765
Claims on other nonresidents	221 156	292 671	381 072	305 603	251 124	198 020	179 583	163 453	127 598	127 372	130 615	144 462	138 306	108 400	115 453
Credits	38 316	38 378	39 973	39 231	41 326	30 060	30 192	40 372	39 884	40 262	40 511	45 960	48 034	34 858	35 811
BGN	5 320	5 006	5 020	5 019	5 019	4 868	5 767	16 965	17 649	17 975	17 922	18 245	18 229	17 951	17 951
Foreign currencies	32 996	33 372	34 953	34 212	36 307	25 192	24 425	23 407	22 235	22 287	22 589	27 715	29 805	16 730	17 860
Securities other than shares	174 746	244 918	330 449	256 897	202 176	160 800	142 803	115 826	79 957	79 115	81 076	88 234	78 634	64 060	67 027
BGN	9 452	9 550	9 550	9 248	9 248	9 248	142 803	115 826	79 957	79 115	81 076	88 234	78 634	64 060	67 027
Foreign currencies	165 294	235 368	320 899	247 347	192 928	151 552	806	768	99	99	99	99	99	105	105
Shares and other equity	869	872	909	892	834	918	806	648	7 658	7 896	8 929	10 169	11 539	9 377	12 510
Other	7 225	8 503	9 741	8 583	6 788	6 242	5 782	6 487	7 658	7 896	8 929	10 169	11 539	9 377	12 510
BGN	11	12	10	12	16	12	19	34	58	12	13	33	15	12	33
Foreign currencies	7 214	8 491	9 731	8 571	6 772	6 230	5 763	6 453	7 600	7 884	8 916	10 136	11 524	9 365	12 477
FOREIGN LIABILITIES OF COMMERCIAL BANKS															
Liabilities to nonresident banks	723 331	725 433	966 142	750 430	817 194	814 204	727 960	712 567	842 025	818 246	849 838	986 327	901 787	870 360	938 458
Deposits	481 449	484 088	697 058	505 798	549 888	531 911	474 888	469 126	554 916	490 427	520 210	672 338	613 182	577 024	643 683
BGN	171 383	170 723	348 765	168 729	146 719	136 017	116 948	92 122	115 333	109 856	104 510	196 852	132 931	90 463	113 367
Foreign currencies	61 260	61 100	67 011	73 618	65 621	55 003	49 398	57 373	50 715	50 464	51 936	48 534	48 646	48 289	51 754
Demand	60 757	60 596	66 506	73 618	65 621	55 003	49 398	57 373	50 715	50 464	51 936	48 534	48 646	48 289	51 754
Time	503	504	505	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	110 123	109 623	281 754	95 111	81 098	81 014	67 550	34 749	64 618	59 392	52 574	148 318	84 285	42 174	61 613
Demand	12 254	13 786	183 358	21 729	12 160	19 998	28 502	9 772	26 165	19 421	21 436	29 953	13 275	26 467	26 467
Time	97 889	95 837	98 396	73 382	68 938	61 016	39 048	24 977	38 453	39 971	31 138	118 245	23 932	28 899	35 146
Restricted	-	-	-	-	-	-	-	-	-	-	-	120	45 188	-	-
Credits	164 493	161 096	175 661	142 561	142 729	145 319	145 881	148 035	149 283	158 639	180 352	192 791	190 399	189 198	195 781
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	164 493	161 096	175 661	142 561	142 729	145 319	145 881	148 035	149 283	158 639	180 352	192 791	190 399	189 198	195 781

(continued)

1.3.7. FOREIGN ASSETS AND LIABILITIES OF COMMERCIAL BANKS
(continued)

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002	
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 757
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10 757
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	145 573	152 269	172 632	194 508	260 440	250 575	212 059	228 969	290 300	221 932	235 348	282 695	289 852	297 363	297 363	323 778
BGN	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	145 572	152 268	172 631	194 508	260 440	250 575	212 059	228 969	290 300	221 932	235 348	282 695	289 852	297 363	297 363	323 778
Liabilities to other nonresidents	241 882	241 345	269 084	244 632	267 306	282 293	253 072	243 441	287 109	327 819	329 628	313 989	288 605	293 336	294 775	294 775
Deposits	180 522	178 341	202 327	180 540	198 791	213 444	186 009	180 762	221 191	261 211	258 881	238 833	212 654	217 481	219 567	219 567
BGN	29 930	26 932	52 788	42 901	45 991	54 393	34 715	31 733	30 923	28 157	30 198	32 277	30 245	36 562	34 901	34 901
Demand	16 838	12 554	25 972	14 533	18 806	23 397	16 200	14 171	15 424	14 056	13 871	16 806	15 428	20 890	19 615	19 615
Time	8 375	9 567	10 318	11 871	10 772	14 569	13 868	12 904	11 139	9 689	11 939	11 291	10 640	11 478	11 073	11 073
Restricted	4 717	4 811	16 498	16 497	16 413	16 427	4 647	4 658	4 360	4 412	4 388	4 180	4 177	4 194	4 213	4 213
Foreign currencies	150 592	151 409	149 539	137 639	152 800	159 051	151 294	149 029	190 268	233 054	228 683	206 556	182 409	180 919	184 666	184 666
Demand	88 155	89 425	85 059	81 399	94 739	100 310	99 467	92 179	97 701	95 495	93 213	110 785	112 473	93 397	92 850	92 850
Time	60 317	60 471	62 987	54 738	56 565	55 591	50 108	53 915	59 028	68 891	67 437	62 017	65 577	83 236	85 799	85 799
Restricted	2 120	1 513	1 493	1 502	1 496	3 150	1 719	2 935	33 539	68 668	68 033	33 754	4 359	4 286	6 017	6 017
Credits	56 214	57 394	60 721	59 490	63 133	63 133	61 230	58 646	61 479	62 033	65 543	72 607	74 795	74 541	73 750	73 750
BGN	-	-	-	-	-	-	-	-	-	2 667	2 671	2 667	2 667	2 667	2 667	2 667
Foreign currencies	56 214	57 394	60 721	59 490	63 133	63 133	61 230	58 646	58 812	59 366	62 872	69 940	72 128	71 874	71 083	71 083
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	5 146	5 610	6 036	4 602	5 382	5 716	5 833	4 033	4 439	4 575	5 204	2 549	1 156	1 314	1 458	1 458
BGN	37	31	54	70	63	94	134	143	184	223	254	212	81	86	98	98
Foreign currencies	5 109	5 579	5 982	4 532	5 319	5 622	5 699	3 890	4 255	4 352	4 950	2 337	1 075	1 228	1 360	1 360

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
LIABILITIES TO GENERAL GOVERNMENT SECTOR													
BGN	51 041	51 266	49 436	51 295	52 979	57 150	60 001	73 477	68 831	84 466	104 727	125 723	192 383
Foreign currencies	17 760	17 650	15 731	17 924	15 123	20 940	22 802	22 757	21 269	21 438	35 259	29 363	75 952
LIABILITIES TO CENTRAL GOVERNMENT													
Deposits	33 281	33 616	33 705	33 371	37 856	36 210	37 199	50 720	47 562	63 028	69 468	96 360	116 431
BGN	51 041	51 266	49 436	51 295	52 979	57 150	60 001	73 477	68 831	84 466	104 727	125 723	192 383
Demand	17 760	17 650	15 731	17 924	15 123	20 940	22 802	22 757	21 269	21 438	35 259	29 363	75 952
Time	14 764	15 734	13 601	15 573	9 572	14 951	16 380	18 624	15 474	15 964	29 702	20 020	65 318
Restricted	2 589	1 288	1 485	1 631	4 734	5 358	5 500	2 761	3 091	3 400	3 912	4 606	2 840
of which suspense accounts included in broad money	407	628	645	720	817	631	922	1 372	2 704	2 074	1 645	4 737	7 794
Foreign currencies	33 281	33 616	33 705	33 371	37 856	36 210	37 199	50 720	47 562	63 028	69 468	96 360	116 431
Demand	32 926	33 367	33 405	33 184	37 653	35 883	36 798	50 300	47 104	62 531	68 872	95 485	115 037
Time	355	249	300	187	203	327	401	420	458	497	596	875	1 394
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts included in broad money	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits (included in broad money)	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD												
BGN/1 EUR												
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	189 542	291 583	281 414	912 960	1 112 284	1 158 560	1 166 418	1 188 708	1 376 604	1 735 925	1 897 072	1 710 975
Foreign currencies	77 702	68 437	147 337	147 304	236 565	224 610	316 325	324 255	442 822	637 874	663 580	517 754
LIABILITIES TO CENTRAL GOVERNMENT	111 840	223 146	134 077	765 656	875 719	933 950	850 093	864 453	933 782	1 098 051	1 233 492	1 193 221
Deposits	186 771	286 735	259 247	879 462	1 067 762	1 109 344	1 109 564	1 127 233	1 312 752	1 651 945	1 819 457	1 593 228
BGN	74 931	63 589	125 170	113 806	192 043	167 396	259 450	262 749	379 243	554 664	586 744	400 788
Demand	63 672	50 876	45 231	66 053	74 858	81 874	159 413	141 933	190 073	203 841	245 123	293 956
Time	6 218	6 189	74 505	42 738	107 638	71 716	85 952	100 812	171 540	333 631	280 970	18 027
Restricted	5 041	6 524	5 434	5 015	9 547	13 806	14 085	20 004	17 630	17 192	60 651	88 805
of which suspense accounts included in broad money	5 041	6 053	5 434	5 015	9 547	13 806	14 085	20 004	17 630	17 192	60 651	88 805
Foreign currencies	111 840	223 146	134 077	765 656	875 719	933 461	849 923	864 443	933 159	1 094 922	1 230 203	1 192 020
Demand	109 248	199 661	76 414	508 364	602 516	636 003	673 181	739 884	633 691	667 585	649 114	655 942
Time	2 592	8 139	45 131	239 977	256 346	279 055	54 135	3 037	156 008	379 118	525 027	485 603
Restricted	-	15 346	12 532	17 315	16 857	18 403	122 607	121 522	143 460	48 219	56 062	50 475
of which suspense accounts included in broad money	-	15 346	11 579	16 434	16 857	18 403	122 607	121 522	143 460	48 219	56 062	50 475
Other liabilities	-	-	-	-	-	8 487	191	41	350	2 359	2 510	420
BGN	-	-	-	-	-	7 998	21	31	43	62	54	21
Foreign currencies	-	-	-	-	-	489	170	10	307	2 297	2 456	399
Liabilities to social security funds	2 771	4 848	22 167	33 498	44 522	49 216	56 854	61 475	63 852	83 980	77 615	117 747
Deposits (included in broad money)	2 771	4 848	22 167	33 498	44 522	49 216	56 854	61 475	63 852	83 980	77 615	117 747
BGN	2 771	4 848	22 167	33 498	44 522	49 216	56 854	61 475	63 536	83 148	76 782	116 945
Demand	2 771	4 848	22 166	33 498	44 522	49 216	56 854	61 475	63 536	83 148	76 782	116 945
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	1	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	1	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	316	832	833	802
Time	-	-	-	-	-	-	-	-	316	832	833	802
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	1 642 410	2 060 680	1 998 055	2 153 054	2 285 359	2 241 912	2 080 341	1 963 908	1 834 478	1 827 204	1 791 159	1 947 838
Foreign currencies	686 621	838 717	869 107	992 994	968 466	770 732	839 191	912 100	897 067	873 914	709 582	605 616
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	955 789	1 221 963	1 128 948	1 160 060	1 316 893	1 471 180	1 241 150	1 051 808	937 411	953 290	1 081 577	1 342 222
BGN	1 550 052	1 982 630	1 918 551	2 073 247	2 203 290	2 160 530	2 010 060	1 894 669	1 781 490	1 783 158	1 688 663	1 808 558
Foreign currencies	1 549 447	1 981 125	1 917 863	2 072 483	2 201 266	2 159 556	2 009 093	1 893 708	1 780 721	1 781 492	1 687 719	1 807 819
Demand	595 042	761 381	790 196	913 701	887 097	689 286	768 849	842 761	843 990	829 788	607 024	466 876
Time	430 332	299 386	340 718	340 750	432 307	409 161	489 260	443 091	469 205	510 171	445 621	442 199
Restricted	81 208	377 972	367 614	551 334	438 600	117 496	142 383	254 219	262 627	215 140	117 237	158
of which suspense accounts included in broad money	83 502	84 023	81 864	21 617	16 190	162 629	137 206	145 451	112 158	104 477	44 166	24 519
Foreign currencies	83 502	84 023	81 453	21 617	16 190	162 629	137 206	145 451	112 158	104 477	44 166	24 519
Demand	954 405	1 219 744	1 127 667	1 158 782	1 314 169	1 470 270	1 240 244	1 050 947	936 731	951 704	1 080 695	1 340 943
Time	267 371	197 465	126 921	133 428	134 241	138 054	162 794	124 238	60 532	74 299	82 184	162 417
Restricted	651 974	985 226	968 291	998 245	1 141 892	1 173 673	1 032 853	865 862	822 076	836 166	944 680	1 137 448
of which suspense accounts included in broad money	35 060	37 053	32 455	27 109	38 036	158 543	44 597	60 847	54 123	41 239	53 831	41 078
Other liabilities	35 060	37 053	32 455	27 109	38 036	158 543	44 597	60 847	54 123	41 239	53 831	41 078
BGN	605	1 505	688	764	2 024	974	967	961	769	1 666	944	739
Foreign currencies	10	50	103	54	65	64	61	100	89	80	62	-
Liabilities to social security funds	595	1 455	585	710	1 959	910	906	861	680	1 586	882	739
Deposits (included in broad money)	92 358	78 050	79 504	79 807	82 069	81 382	70 281	69 239	52 988	44 046	102 496	139 280
BGN	92 358	78 050	79 504	79 807	82 069	81 382	70 281	69 239	52 988	44 046	102 496	139 280
Demand	91 569	77 286	78 808	79 239	81 304	81 382	70 281	69 239	52 988	44 046	102 496	138 740
Time	91 569	77 286	78 808	79 239	81 304	81 382	70 281	69 239	52 988	44 046	102 496	138 740
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	789	764	696	568	765	-	-	-	-	-	-	540
Time	789	764	696	568	765	-	-	-	-	-	-	540
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR	1 867 156	1 949 190	1 978 191	2 098 075	2 193 069	2 212 337	1 903 693	2 005 491	2 171 808	2 258 091	2 432 125	2 693 436
BGN	685 066	723 129	837 484	979 335	1 090 189	1 175 996	1 185 942	1 212 719	1 279 694	1 401 299	1 422 281	1 309 510
Foreign currencies	1 182 090	1 226 061	1 140 707	1 118 740	1 102 880	1 036 341	717 751	792 772	892 114	856 792	1 009 844	1 383 926
LIABILITIES TO CENTRAL GOVERNMENT	1 775 983	1 859 925	1 870 489	1 987 193	2 075 040	2 075 780	1 764 251	1 861 674	1 990 158	2 063 143	2 221 444	2 445 843
Deposits	1 775 184	1 859 122	1 869 674	1 986 592	2 074 419	2 075 339	1 763 908	1 861 307	1 989 791	2 062 901	2 221 297	2 445 695
BGN	594 554	634 535	733 405	868 435	972 131	1 039 410	1 046 471	1 068 868	1 098 016	1 206 323	1 211 558	1 061 905
Demand	540 248	374 885	331 771	341 718	285 008	272 121	283 590	344 620	310 991	395 663	401 492	597 985
Time	28 505	231 026	373 443	493 596	652 779	729 912	726 921	693 700	765 555	786 806	787 354	434 764
Restricted	25 801	28 624	28 191	33 121	34 344	37 377	35 960	30 548	21 470	23 854	22 712	29 156
of which suspense accounts included in broad money	25 801	28 624	28 191	33 121	34 344	37 377	35 960	30 548	21 470	23 854	22 712	29 156
Foreign currencies	1 180 630	1 224 587	1 136 269	1 118 157	1 102 288	1 035 929	717 437	792 439	891 775	856 578	1 009 739	1 383 790
Demand	723 740	782 733	405 357	395 512	254 532	233 292	180 631	220 267	194 345	175 313	166 511	136 894
Time	408 843	384 571	653 513	648 016	786 749	731 842	467 190	532 918	660 756	656 521	662 774	1 222 125
Restricted	48 047	57 283	77 399	74 629	61 007	70 795	69 616	39 254	36 674	24 744	180 454	24 771
of which suspense accounts included in broad money	48 047	57 283	77 399	74 629	61 007	70 795	69 616	39 254	36 674	24 744	180 454	24 771
Other liabilities	799	803	815	601	621	441	343	367	367	242	147	148
BGN	1	6	17	18	29	29	29	34	28	28	42	12
Foreign currencies	798	797	798	583	592	412	314	333	339	214	105	136
Liabilities to social security funds	91 173	89 265	107 702	110 882	118 029	136 557	139 442	143 817	181 650	194 948	210 681	247 593
Deposits (included in broad money)	91 173	89 265	107 702	110 882	118 029	136 557	139 442	143 817	181 650	194 948	210 681	247 593
BGN	90 511	88 588	104 062	110 882	118 029	136 557	139 442	143 817	181 650	194 948	210 681	247 593
Demand	90 511	88 588	104 062	110 882	118 029	136 557	139 442	143 817	181 650	194 948	210 681	247 593
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	662	677	3 640	-	-	-	-	-	-	-	-	-
Time	662	677	3 640	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	2.381 896	2.421 152	2.380 372	2.762 730	2.726 019	3 002 358	2 698 883	2 704 796	2 941 026	2 904 657	2 924 470	2 610 559
Foreign currencies	1 272 874	1 404 669	1 585 239	1 765 396	1 757 083	1 914 863	1 772 670	1 786 959	1 720 467	1 887 329	1 846 710	1 308 857
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	1 109 022	1 016 483	795 133	997 334	968 936	1 087 495	926 213	917 801	1 220 559	1 017 328	1 077 695	1 301 702
BGN	2 186 266	2 194 206	2 134 218	2 689 901	2 696 915	2 941 211	2 230 822	2 207 166	2 472 677	2 394 029	2 378 958	2 029 778
Foreign currencies	2 184 457	2 193 087	2 133 656	2 687 535	2 688 689	2 923 323	2 225 980	2 205 050	2 467 033	2 392 343	2 371 333	2 007 473
Demand	1 077 214	1 177 685	1 339 057	1 692 372	1 727 557	1 853 047	1 307 793	1 292 139	1 255 654	1 378 668	1 303 666	729 655
Time	434 003	485 289	499 726	452 457	553 547	497 316	444 797	451 182	457 647	533 171	467 158	453 280
Restricted	615 819	665 893	805 855	1 209 929	1 141 480	1 324 024	811 510	781 781	732 038	782 270	762 562	202 852
of which suspense accounts included in broad money	27 392	26 503	33 476	29 986	32 530	31 707	51 486	59 176	65 969	63 227	73 946	73 523
Foreign currencies	1 107 243	1 015 402	794 599	995 163	961 132	1 070 276	918 187	912 911	1 211 379	1 013 675	1 067 667	1 277 818
Demand	134 165	128 605	140 688	193 113	267 605	197 907	193 020	246 988	315 486	221 387	392 726	233 544
Time	945 967	858 132	599 215	719 389	633 955	813 159	648 212	606 910	861 416	746 371	622 311	1 002 014
Restricted	27 111	28 665	54 696	82 661	59 572	59 210	76 955	59 013	34 477	45 917	52 630	42 260
of which suspense accounts included in broad money	27 111	28 665	54 696	82 661	59 572	59 210	76 955	59 013	34 477	45 917	52 630	42 260
Other liabilities	1 809	1 119	562	2 366	8 226	17 888	4 842	2 116	5 644	1 686	7 625	22 305
BGN	30	38	28	195	422	669	959	1 258	23	47	31	13
Foreign currencies	1 779	1 081	534	2 171	7 804	17 219	3 883	858	5 621	1 639	7 594	22 292
Liabilities to social security funds	195 630	226 946	246 154	72 829	29 104	61 147	468 061	497 630	468 349	510 628	545 447	580 781
Deposits (included in broad money)	195 630	226 946	246 154	72 829	29 104	61 147	468 061	497 630	468 349	510 628	545 447	580 781
BGN	195 630	226 946	246 154	72 829	29 104	61 147	463 918	493 598	464 790	508 614	543 013	579 189
Demand	195 630	225 577	243 083	71 563	28 398	60 956	172 919	200 167	167 710	208 630	240 127	279 019
Time	-	-	-	-	-	-	280 019	280 028	281 560	281 870	282 171	282 465
Restricted	-	1 369	3 071	1 266	706	191	10 980	13 403	15 520	18 114	20 715	17 705
of which suspense accounts	-	1 369	3 071	1 266	706	191	10 980	13 403	15 520	18 114	20 715	17 705
Foreign currencies	-	-	-	-	-	-	4 143	4 032	3 559	2 014	2 434	1 592
Demand	-	-	-	-	-	-	4 143	4 032	3 559	2 014	2 434	1 592
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.8. BNB LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR	2 391 009	2 263 057	2 332 352	2 879 850	2 865 246	2 929 586	2 405 597	2 316 083	2 144 827	2 459 516	2 913 556	2 573 339	2 279 202	2 264 745	2 110 748
BGN	1 232 915	1 209 897	1 199 579	1 424 821	1 469 904	1 454 549	1 526 939	1 517 288	1 430 409	1 613 427	1 587 236	1 435 158	1 156 435	1 090 145	1 084 456
Foreign currencies	1 158 094	1 053 160	1 132 773	1 455 029	1 395 342	1 475 037	899 658	795 795	714 418	846 089	1 326 320	1 138 181	1 122 767	1 174 600	1 026 292
LIABILITIES TO CENTRAL GOVERNMENT	1 730 945	1 617 719	1 686 686	2 213 317	2 193 129	2 242 578	1 734 482	1 616 888	1 420 710	1 717 278	2 157 757	1 779 680	1 516 969	1 491 286	1 330 994
Deposits	1 728 619	1 617 415	1 680 292	2 210 385	2 189 252	2 233 511	1 730 054	1 611 586	1 413 438	1 707 834	2 155 631	1 777 998	1 514 780	1 490 299	1 329 832
BGN	576 118	567 605	556 941	762 343	801 353	769 527	833 945	815 587	702 308	866 151	833 665	642 777	395 530	319 239	307 256
Demand	370 938	408 380	398 587	559 971	336 667	303 600	375 464	351 348	231 682	387 773	140 317	15 212	40 032	18 303	44 705
Time	142 870	97 132	93 029	143 076	400 000	400 000	400 000	400 000	400 000	400 000	400 000	570 000	300 000	250 000	250 000
Restricted	62 310	62 093	63 325	59 296	64 686	65 927	58 481	64 239	70 626	78 378	83 348	57 565	55 498	50 936	12 551
of which suspense accounts included in broad money	62 309	62 092	63 324	59 295	64 319	65 560	58 481	64 239	70 626	78 378	83 348	57 562	55 495	50 936	12 551
Foreign currencies	1 152 501	1 049 810	1 123 351	1 448 042	1 387 899	1 463 984	896 109	795 999	711 130	841 683	1 321 966	1 135 221	1 119 250	1 171 060	1 022 576
Demand	286 902	266 778	458 084	751 319	721 336	191 535	164 999	165 557	165 781	189 228	325 619	134 116	108 895	239 209	153 136
Time	852 038	767 578	651 603	682 080	652 666	1 258 709	716 211	616 627	532 856	640 828	985 738	991 606	991 606	925 108	862 321
Restricted	13 561	15 454	13 664	14 693	13 897	13 740	14 899	13 815	12 493	11 627	10 609	9 499	21 749	6 743	6 919
of which suspense accounts included in broad money	13 561	15 454	13 664	14 693	13 897	13 740	14 899	13 815	12 493	11 627	10 609	9 499	21 749	6 743	6 919
Other liabilities	2 326	304	6 394	2 932	3 877	9 067	4 428	5 302	7 272	9 444	2 126	1 682	2 189	987	1 162
BGN	-	7	9	16	389	1 840	3 337	4 837	6 287	7 783	134	286	73	72	29
Foreign currencies	2 326	297	6 385	2 916	3 488	7 227	1 091	465	985	1 661	1 992	1 396	2 116	915	1 133
Liabilities to social security funds	600 064	645 338	645 666	666 533	672 117	687 008	692 115	699 195	724 117	742 238	755 799	793 659	762 233	773 459	779 754
Deposits (included in broad money)	600 064	645 338	645 666	666 533	672 117	687 008	692 115	699 195	724 117	742 238	755 799	793 659	762 233	773 459	779 754
BGN	656 797	642 285	642 629	662 462	668 162	683 182	689 657	696 864	721 814	739 493	753 437	792 095	760 832	770 834	777 171
Demand	343 405	325 731	321 738	337 603	257 375	58 997	70 419	75 051	96 675	113 205	741 314	147 412	144 202	98 282	126 740
Time	282 778	283 200	283 720	284 124	384 531	602 284	604 542	606 801	608 986	611 245	2	631 355	602 803	654 112	628 041
of which suspense accounts	30 614	33 354	37 171	40 735	26 256	21 901	14 696	15 012	16 153	15 043	12 121	13 328	13 827	18 440	22 390
Restricted	30 614	33 354	37 171	40 735	26 256	21 901	14 696	15 012	16 153	15 043	12 121	13 328	13 827	18 440	22 390
Foreign currencies	3 267	3 053	3 037	4 071	3 955	3 826	2 458	2 331	2 303	2 745	2 362	1 564	1 401	2 625	2 583
Demand	3 267	3 053	3 037	4 071	3 955	3 826	2 458	2 331	2 303	2 745	2 362	1 564	1 401	2 625	2 583
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
LIABILITIES TO GENERAL GOVERNMENT SECTOR													
BGN	37 819	35 210	36 839	42 659	45 197	53 507	78 173	93 573	101 147	110 780	117 212	161 063	180 790
Foreign currencies	24 882	20 945	21 133	24 252	27 237	22 129	34 720	39 127	41 775	44 325	48 036	50 344	43 480
LIABILITIES TO CENTRAL GOVERNMENT													
Deposits	33 051	31 071	33 361	38 797	40 695	48 450	73 712	88 032	94 852	104 494	109 823	153 614	173 641
BGN	21 224	18 571	19 962	23 866	23 896	21 784	19 619	21 139	22 912	22 625	24 254	39 081	28 443
Demand	19 709	16 322	16 698	18 375	20 590	14 668	14 264	14 089	14 859	15 088	16 826	18 402	15 920
Time	16 681	12 573	12 668	13 856	15 610	8 673	9 140	8 302	9 077	9 443	10 050	11 039	8 936
Restricted	1 797	1 972	2 256	2 514	2 668	2 992	2 924	2 856	2 638	2 488	2 990	3 056	3 214
of which suspense accounts included in broad money	1 231	1 777	1 774	2 005	2 312	3 003	2 200	2 931	3 144	3 157	3 786	4 307	3 770
Foreign currencies	1 515	2 249	3 264	5 491	3 306	7 116	5 355	7 050	8 053	7 537	7 428	20 679	12 523
Demand	1 430	2 160	3 108	5 404	3 208	6 808	5 030	6 650	7 621	7 059	6 888	19 926	11 857
Time	85	89	156	87	98	308	325	400	432	478	540	753	666
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts included in broad money	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities													
BGN	11 827	12 500	13 399	14 931	16 799	26 666	54 093	66 893	71 940	81 869	85 569	114 533	145 198
Foreign currencies	452	533	1 016	2 080	2 222	2 562	16 156	19 694	20 827	23 200	24 098	24 870	20 838
Liabilities to local government													
Deposits (included in broad money)	11 375	11 967	12 383	12 851	14 577	24 104	37 937	47 199	51 113	58 669	61 471	89 663	124 360
BGN	4 768	4 139	3 478	3 862	4 502	5 057	4 461	5 541	6 295	6 286	7 389	7 449	7 149
Demand	4 768	4 139	3 478	3 862	4 502	5 057	4 461	5 541	6 295	6 286	7 389	7 449	7 149
Time	4 721	4 090	3 419	3 797	4 425	4 899	4 300	5 344	6 089	6 037	7 112	7 072	6 722
Restricted	4 028	3 747	3 159	3 491	4 066	4 035	3 679	4 725	4 844	5 011	6 071	5 996	4 722
of which suspense accounts													
BGN	693	343	260	306	359	864	621	619	1 245	1 026	1 041	1 076	2 000
Foreign currencies	693	343	260	306	359	864	621	619	1 245	1 026	1 041	1 076	2 000
Demand	47	49	59	65	77	158	161	197	206	249	277	377	427
Time	47	49	59	65	77	158	161	197	206	249	277	377	427
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities													
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds													
Deposits (included in broad money)	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities													
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD												
BGN/1 EUR												
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	343 411	618 198	542 311	541 486	613 065	674 645	710 634	740 931	753 592	812 624	933 898	1 776 50
Foreign currencies	48 435	62 023	91 547	114 947	155 274	175 888	188 261	210 455	237 935	259 387	312 324	422 331
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	294 976	556 175	450 764	426 539	457 790	498 757	522 373	530 476	515 657	553 237	621 574	269 503
BGN	334 248	604 149	523 701	509 161	572 161	635 851	662 728	677 244	690 068	743 374	849 308	354 873
Foreign currencies	53 077	85 143	114 050	131 414	141 652	162 336	177 448	194 791	195 616	253 344	221 063	204 803
Demand	18 575	28 432	51 323	63 402	70 448	85 271	92 710	95 737	100 536	114 303	124 346	84 948
Time	10 340	16 373	26 034	29 207	29 613	35 880	56 982	61 106	61 334	73 556	84 518	51 314
Restricted	4 141	5 791	17 355	24 615	24 995	25 392	16 699	15 500	17 415	17 728	17 058	13 537
of which suspense accounts included in broad money	4 094	6 268	7 934	9 580	15 840	23 999	19 029	19 131	21 787	23 019	22 770	20 097
Foreign currencies	4 094	6 268	7 934	9 580	15 840	23 999	19 029	19 131	21 787	23 019	22 770	20 097
Demand	34 502	56 711	62 727	68 012	71 204	77 065	84 738	99 054	95 080	139 041	96 717	119 855
Time	33 113	53 769	60 435	67 133	70 198	75 862	83 307	97 836	93 024	134 314	94 328	99 799
Restricted	1 389	2 942	2 288	876	1 002	1 101	1 151	1 087	1 045	4 042	1 915	2 013
of which suspense accounts included in broad money	-	-	4	3	4	102	280	131	1 011	685	474	18 043
Other liabilities	-	-	4	3	4	102	280	131	1 011	685	474	18 043
BGN	281 171	519 006	409 651	377 747	430 509	473 515	485 280	482 453	494 452	490 030	628 245	150 070
Foreign currencies	21 580	21 386	23 092	20 566	45 430	53 539	49 526	53 547	76 393	78 141	106 068	2 830
Liabilities to local government												
Deposits (included in broad money)	259 591	497 620	386 559	357 180	385 079	419 976	435 754	428 906	418 059	411 889	522 177	147 240
BGN	7 881	12 559	16 913	29 910	37 632	36 191	44 646	60 818	60 520	64 651	81 553	66 619
Foreign currencies	7 881	12 559	16 913	29 910	37 632	36 191	44 646	60 818	60 520	64 651	81 553	66 619
Demand	6 998	10 715	15 435	28 564	36 125	34 475	42 765	58 302	58 002	62 344	78 873	64 211
Time	6 225	8 741	12 286	24 487	28 488	28 488	37 642	46 516	45 160	51 379	66 901	47 511
Restricted	-	356	503	590	589	141	875	786	716	673	594	284
of which suspense accounts	773	1 618	2 646	3 487	6 716	5 846	4 248	11 000	12 126	10 292	11 378	16 416
Foreign currencies	773	1 618	2 646	3 487	6 716	5 846	4 248	11 000	12 126	10 292	11 378	16 416
Other liabilities												
Foreign currencies	883	1 843	1 478	1 347	1 507	1 716	1 881	2 516	2 518	2 307	2 680	2 408
Demand	883	1 835	1 472	1 339	1 497	1 709	1 863	2 498	2 501	2 287	2 665	2 408
Time	-	8	6	8	10	7	18	18	17	20	15	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1 282	1 490	1 697	2 415	3 271	2 603	3 260	2 869	3 004	4 599	3 037	839
Liabilities to social security funds												
Deposits (included in broad money)	1 282	1 490	1 697	2 415	3 271	2 603	3 260	2 869	3 004	4 599	3 037	839
BGN	1 282	1 490	1 697	2 415	3 271	2 603	3 260	2 869	3 004	4 599	3 037	839
Demand	899	1 113	1 346	1 916	2 804	2 015	2 860	2 385	2 437	4 147	2 441	426
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	383	377	351	499	467	588	400	484	567	452	596	413
of which suspense accounts	383	377	351	499	467	588	400	484	567	452	596	413
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01*1998	02*1998	03*1998	04*1998	05*1998	06*1998	07*1998	08*1998	09*1998	10*1998	11*1998	12*1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	472 228	470 696	499 020	566 924	590 928	584 450	630 946	881 046	728 761	795 290	823 524	472 269
Foreign currencies	190 976	191 412	237 149	307 991	324 405	318 990	352 172	381 317	384 817	441 691	472 971	246 979
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	394 831	399 000	398 828	460 830	477 264	464 726	496 751	738 725	588 150	631 299	656 074	398 016
BGN	240 699	253 493	249 556	313 044	327 927	318 573	352 382	590 701	447 355	483 775	502 150	263 697
Demand	112 274	118 045	131 106	195 197	202 596	196 648	216 102	236 893	239 731	264 960	289 501	170 690
Time	73 096	75 878	76 575	83 151	97 820	95 839	112 306	125 084	130 709	137 051	170 486	95 411
Restricted	17 112	17 286	19 552	25 316	23 163	20 694	22 353	25 165	25 722	40 527	28 227	79
of which suspense accounts included in broad money	22 066	24 881	34 979	86 730	81 613	80 115	81 443	86 644	83 300	87 382	90 788	75 200
Foreign currencies	22 066	24 881	34 979	86 730	81 613	80 115	81 443	86 644	83 300	87 382	90 788	75 200
Demand	128 425	135 448	118 450	117 847	125 331	121 925	136 280	353 808	207 624	218 815	212 649	93 007
Time	119 781	128 754	109 056	106 026	111 400	95 570	109 221	319 045	174 828	186 415	177 961	77 996
Restricted	2 040	2 921	4 497	4 418	6 057	17 295	17 231	21 561	20 299	20 055	15 855	1 600
of which suspense accounts included in broad money	6 604	3 773	4 897	7 403	7 874	9 060	9 828	12 602	12 497	12 345	18 833	13 411
Other liabilities	6 604	3 773	4 897	7 403	7 874	9 060	9 828	12 602	12 497	12 345	18 833	13 411
BGN	154 132	145 507	149 272	147 786	149 337	146 153	144 369	148 024	140 795	147 524	153 924	134 319
Foreign currencies	4 077	4 159	8 714	9 669	10 957	5 506	6 452	6 566	8 673	17 185	3 129	
Liabilities to local government												
Deposits (included in broad money)	150 055	141 348	140 558	138 117	138 380	140 647	137 917	141 458	132 122	130 339	135 452	131 190
BGN	74 254	67 813	95 485	102 488	110 385	115 804	129 566	137 253	135 904	139 382	163 318	73 738
Demand	71 482	65 325	92 622	99 519	107 573	112 916	124 989	132 790	131 706	154 937	160 866	72 645
Time	60 113	56 165	81 726	79 760	80 435	86 212	90 596	96 816	96 395	109 616	112 774	65 001
Restricted	203	138	100	238	238	188	194	203	208	182	193	98
of which suspense accounts	11 166	9 022	10 796	19 521	26 900	26 516	34 199	35 771	35 103	45 139	47 899	7 546
Foreign currencies	11 166	9 022	10 796	19 521	26 900	26 516	34 199	35 771	35 103	45 139	47 899	7 546
Demand	2 772	2 488	2 863	2 969	2 812	2 888	4 577	4 463	4 198	4 445	2 452	1 093
Time	2 770	2 479	2 851	2 955	2 782	2 827	4 528	4 410	4 151	4 396	2 405	1 083
Restricted	2	9	12	14	11	15	17	21	24	31	29	
of which suspense accounts	-	-	-	-	-	46	32	32	23	18	18	10
Other liabilities	-	-	-	-	-	46	32	32	23	18	18	10
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds												
Deposits (included in broad money)	3 143	3 883	4 707	3 606	3 279	3 920	4 629	5 068	4 707	4 609	4 132	515
BGN	3 143	3 883	4 707	3 606	3 279	3 920	4 629	5 068	4 707	4 609	4 132	515
Demand	2 810	3 431	4 352	3 367	3 039	3 705	4 329	4 664	4 335	4 288	3 812	513
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	333	452	355	239	240	215	300	404	372	321	320	2
of which suspense accounts	333	452	355	239	240	215	300	404	372	321	320	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	371 792	386 236	361 180	391 363	378 285	375 963	406 400	401 570	396 270	450 914	450 781	335 012
Foreign currencies	253 675	263 442	264 913	281 631	269 915	258 610	273 379	276 795	271 482	266 241	270 379	171 636
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	285 962	296 516	257 365	281 514	272 225	278 994	311 471	310 987	311 983	364 073	369 916	237 667
BGN	264 361	274 061	232 232	255 754	256 686	262 209	294 666	293 627	294 448	346 269	346 490	211 015
Demand	165 294	170 949	156 189	166 549	158 692	155 838	172 137	179 553	180 731	172 955	177 881	60 685
Time	117 558	128 659	116 551	124 932	118 356	113 453	129 184	133 133	135 277	125 355	129 421	15 883
Restricted	1 041	395	1 475	3 336	2 306	2 300	2 242	2 224	2 628	2 696	3 090	2 113
of which suspense accounts included in broad money	46 695	41 895	38 163	38 281	38 030	40 085	40 711	44 196	42 826	44 904	45 370	42 689
Foreign currencies	46 695	41 895	38 163	38 281	38 030	40 085	40 711	44 196	42 826	44 904	45 370	42 689
Demand	99 067	103 112	76 043	89 205	97 994	106 371	122 529	114 074	113 717	173 314	168 609	150 330
Time	78 340	85 566	55 390	62 420	63 272	66 722	75 313	66 092	72 740	71 435	66 679	63 672
Restricted	5 062	1 886	3 678	9 425	9 585	17 471	27 129	27 031	21 523	80 158	78 139	68 931
of which suspense accounts included in broad money	15 665	15 660	16 975	17 360	25 137	22 168	20 087	20 951	19 454	21 721	23 791	17 727
Other liabilities	15 665	15 660	16 975	17 360	25 137	22 168	20 087	20 951	19 454	21 721	23 791	17 727
BGN	21 601	22 455	25 133	25 760	15 539	16 785	16 805	17 360	17 535	17 818	23 426	26 652
Foreign currencies	3 282	3 561	5 729	6 100	6 031	7 170	7 511	7 938	7 748	7 771	12 974	14 841
Liabilities to local government	18 319	18 894	19 404	19 660	9 508	9 615	9 294	9 422	9 787	10 047	10 452	11 811
Deposits (included in broad money)	76 726	81 185	95 668	99 681	94 931	82 790	81 517	77 473	74 782	75 208	68 918	61 776
BGN	75 995	80 397	94 848	98 814	94 063	81 423	80 319	76 194	73 498	73 896	67 577	60 541
Demand	71 122	74 891	89 776	93 373	89 378	76 324	74 210	70 179	67 002	68 702	62 709	56 770
Time	92	96	101	110	118	125	129	138	167	174	193	86
of which suspense accounts	4 781	5 410	4 971	5 331	4 567	4 974	5 980	5 877	6 329	5 020	4 675	3 685
Foreign currencies	4 781	5 410	4 971	5 331	4 567	4 974	5 980	5 877	6 329	5 020	4 675	3 685
Demand	731	788	820	867	868	1 367	1 198	1 279	1 284	1 312	1 341	1 235
Time	721	776	809	857	812	705	545	640	645	687	699	610
Restricted	-	2	1	4	5	5	6	6	8	11	12	1
of which suspense accounts	10	10	10	6	51	657	647	633	631	614	630	624
Other liabilities	10	10	10	6	51	657	647	633	631	614	630	624
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Deposits (included in broad money)	9 104	8 535	8 147	10 168	11 129	14 179	13 412	13 110	9 505	11 619	11 947	35 569
BGN	9 104	8 535	8 147	10 168	11 129	14 179	13 412	13 110	9 505	11 619	11 947	35 569
Demand	9 097	8 514	8 117	10 104	11 106	14 169	13 402	13 107	9 496	11 567	11 927	30
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	7	21	30	64	23	10	10	3	9	52	20	35 539
of which suspense accounts	7	21	30	64	23	10	10	3	9	52	20	35 539
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR												
BGN	384 038	369 868	394 132	392 583	394 815	439 546	491 443	543 031	470 318	478 161	485 395	321 771
Foreign currencies	218 709	213 040	235 904	235 575	239 616	263 401	281 065	292 754	278 722	299 179	315 778	184 398
LIABILITIES TO CENTRAL GOVERNMENT												
Deposits	298 890	289 786	298 227	301 872	302 387	304 372	355 355	402 927	339 589	351 630	338 353	231 183
BGN	285 532	273 084	280 610	276 017	275 126	276 662	325 863	369 727	305 672	316 889	303 234	189 812
Foreign currencies	121 706	120 277	126 321	126 452	127 412	122 152	138 442	144 888	140 042	164 798	160 096	68 560
Demand	75 280	68 453	75 795	74 929	75 744	77 404	93 801	98 012	90 490	111 181	108 345	18 507
Time	2 482	2 633	3 201	3 218	2 909	3 65	314	465	855	756	907	-
Restricted	43 944	49 191	47 325	48 305	48 759	44 383	44 307	46 411	48 697	52 861	50 844	50 063
of which suspense accounts included in broad money	43 944	49 191	47 325	48 305	48 759	44 383	44 307	46 396	46 303	49 719	47 698	48 221
Foreign currencies	163 826	152 807	154 289	149 565	147 714	154 510	187 441	224 839	165 630	152 091	143 138	121 252
Demand	60 507	58 874	59 643	56 167	49 820	53 843	68 358	107 716	53 913	62 927	64 235	50 557
Time	84 871	75 255	76 052	71 603	78 945	78 252	96 352	93 710	87 544	67 520	57 750	53 930
Restricted	18 448	18 678	18 594	21 795	18 949	21 942	22 731	23 413	24 173	21 644	21 153	16 765
of which suspense accounts included in broad money	18 448	18 678	18 594	21 795	18 949	21 942	22 731	23 413	24 173	21 644	21 153	16 765
Other liabilities	13 358	16 702	17 617	25 855	27 261	28 070	29 492	33 202	33 686	34 741	35 119	41 371
BGN	13 098	14 030	15 024	19 799	21 156	22 082	23 242	24 883	25 283	26 181	26 336	33 227
Foreign currencies	260	2 672	2 593	6 056	6 105	5 988	6 250	8 319	8 403	8 560	8 783	8 144
Liabilities to local government	73 993	70 220	84 207	79 822	81 199	96 272	105 170	108 874	108 478	115 115	128 721	90 569
Deposits (included in broad money)	73 993	70 220	84 207	79 822	81 199	96 272	105 170	108 874	108 478	115 115	128 721	90 569
BGN	72 750	68 871	82 861	78 435	79 819	80 625	88 483	91 755	90 915	96 784	111 025	82 592
Foreign currencies	68 123	64 624	78 331	72 504	73 948	71 444	79 609	78 593	77 524	81 164	93 356	64 507
Demand	93	99	112	124	137	2 622	2 588	5 697	5 926	7 592	7 598	7 193
Time	4 534	4 148	4 418	5 807	5 734	6 559	6 286	7 465	7 455	8 028	10 071	10 892
Restricted	4 534	4 148	4 418	5 807	5 734	6 531	6 231	7 436	7 426	7 998	10 052	10 878
of which suspense accounts	4 534	4 148	4 418	5 807	5 734	6 531	6 231	7 436	7 426	7 998	10 052	10 878
Foreign currencies	1 243	1 349	1 346	1 387	1 380	15 647	16 687	17 119	17 563	18 331	17 696	7 977
Demand	613	714	703	730	727	687	944	926	939	1 117	904	849
Time	1	3	1	3	4	14 318	15 094	15 534	15 638	16 238	15 919	6 252
Restricted	629	632	642	654	649	642	649	659	986	976	873	876
of which suspense accounts	629	632	642	654	649	642	649	659	673	673	666	669
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Deposits (included in broad money)	-	-	-	-	-	-	-	-	-	-	-	-
BGN	11 155	9 862	11 698	10 889	11 229	38 542	30 918	31 228	22 482	11 416	18 321	19
Foreign currencies	11 155	9 862	11 698	10 889	11 229	38 542	30 918	31 228	22 482	11 416	18 321	19
Demand	11 127	9 759	11 650	10 889	11 229	38 542	30 918	31 228	22 482	11 416	18 321	19
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	28	103	48	-	-	-	-	1	-	-	-	-
of which suspense accounts	28	103	48	-	-	-	-	1	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.9. COMMERCIAL BANK LIABILITIES TO THE GENERAL GOVERNMENT SECTOR

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
LIABILITIES TO GENERAL GOVERNMENT SECTOR															
BGN	428 996	384 222	477 739	476 287	495 562	582 162	635 578	616 376	622 985	572 987	550 082	466 874	511 864	506 051	674 578
Foreign currencies	243 114	256 527	303 333	327 062	307 351	314 232	337 096	333 950	329 153	319 393	315 137	237 971	279 074	293 369	297 942
LIABILITIES TO CENTRAL GOVERNMENT															
Deposits	297 369	243 278	299 479	290 313	321 773	396 517	437 009	419 022	443 678	402 791	385 659	357 864	373 291	372 404	520 013
BGN	264 699	208 444	263 014	252 178	284 158	338 564	400 024	382 994	408 486	368 206	351 773	319 877	346 550	329 046	477 139
Foreign currencies	100 885	111 344	118 061	123 861	117 262	110 513	117 972	124 365	121 851	121 594	123 429	108 347	131 571	134 295	138 287
Demand	50 883	60 978	66 473	68 436	60 871	52 490	48 692	54 601	51 016	51 348	48 480	20 879	34 636	35 473	28 839
Time	430	431	731	2 860	3 685	3 540	10 972	9 976	8 706	9 126	9 085	18 747	28 773	28 737	37 768
Restricted	49 572	49 935	50 857	52 565	52 706	54 483	58 308	59 788	62 129	61 120	65 864	68 721	68 162	70 085	71 680
of which suspense accounts included in broad money	48 221	48 583	49 507	51 215	51 038	52 538	56 991	58 471	60 811	59 802	64 546	67 668	67 079	69 002	70 595
Foreign currencies	163 814	97 100	144 953	128 317	166 896	248 051	282 052	258 629	286 635	246 612	228 344	211 530	214 979	194 751	338 852
Demand	105 363	37 494	92 608	37 351	32 589	73 038	44 771	52 908	59 292	46 403	55 171	47 349	37 895	26 169	175 328
Time	41 816	42 704	34 331	72 825	115 185	155 689	218 364	187 188	208 419	180 885	153 450	145 235	155 226	146 548	141 854
Restricted	16 635	16 902	18 014	17 941	19 122	19 324	18 917	18 533	18 924	19 324	19 723	18 946	21 858	22 034	21 670
of which suspense accounts included in broad money	16 368	16 852	17 962	17 872	19 047	19 235	18 861	18 478	18 869	19 269	19 667	18 888	19 200	19 377	19 020
Other liabilities	32 670	34 854	36 465	38 153	37 615	37 953	36 985	36 028	35 192	34 585	33 886	37 987	26 741	43 358	42 874
BGN	26 389	28 512	30 116	31 748	31 187	31 277	31 421	30 450	29 667	29 131	28 450	32 984	21 711	38 298	37 794
Foreign currencies	6 281	6 322	6 349	6 387	6 428	6 676	5 564	5 578	5 525	5 454	5 436	5 003	5 080	5 060	5 080
Liabilities to local government	113 098	120 846	162 653	167 281	152 337	164 411	166 759	165 054	148 518	137 381	132 207	97 937	119 684	113 657	133 531
Deposits (included in broad money)	113 098	120 846	162 653	167 281	152 337	164 411	166 759	165 054	148 518	137 381	132 207	97 937	119 684	113 657	133 531
BGN	97 311	96 573	139 549	152 760	137 450	151 208	155 893	146 835	146 846	135 853	131 042	96 599	117 947	111 387	111 394
Foreign currencies	16 787	24 273	23 104	14 521	14 887	13 203	10 866	18 219	1 672	1 528	1 165	1 338	1 737	2 270	22 137
Demand	901	861	823	754	806	686	708	834	714	579	554	725	1 117	1 656	6 421
Time	13 993	22 540	21 311	12 795	13 098	11 552	9 193	16 433	25	25	27	4	5	4	15 023
Restricted	893	872	970	972	983	965	965	952	933	924	584	609	615	610	693
of which suspense accounts	673	664	762	766	776	766	767	756	738	730	523	552	558	552	638
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Liabilities to social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits (included in broad money)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	18 529	20 098	15 607	18 693	21 452	21 234	31 810	32 300	30 789	32 815	32 216	11 073	18 889	19 990	21 034
Foreign currencies	18 529	20 098	15 607	18 693	21 452	21 234	31 810	32 300	30 789	32 815	32 216	11 073	18 889	19 990	21 034
Demand	18 521	19 987	15 607	18 693	21 452	21 234	31 810	32 300	30 789	32 815	32 216	41	7 845	9 389	10 467
Time	-	-	-	-	-	-	-	-	-	-	-	41	7 788	9 270	10 169
Restricted	8	111	-	-	-	-	-	-	-	-	-	-	2	6	11
of which suspense accounts	8	111	-	-	-	-	-	-	-	-	-	-	2	6	11
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
of which suspense accounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR													
BGN	336 433	349 924	357 417	364 459	387 897	502 548	520 397	588 636	619 301	663 213	677 754	860 694	1 058 742
Foreign currencies	190 418	191 416	192 964	191 985	191 252	199 978	205 927	213 696	223 037	227 376	227 271	230 934	221 122
Credits to nonfinancial public corporations	146 015	158 508	164 453	172 474	196 645	302 570	314 470	374 940	396 264	435 377	450 483	629 760	837 620
BGN	158 251	163 518	166 553	174 122	182 507	233 349	231 141	264 070	279 302	295 719	304 898	380 874	457 117
Short-term	94 075	94 425	94 981	94 196	92 600	89 648	86 050	92 243	98 536	99 353	103 803	105 436	93 064
Overdraft	69 888	70 729	71 388	70 401	69 016	66 361	62 411	71 608	71 608	72 529	76 908	78 037	65 820
Credits	30 857	31 948	32 745	32 198	33 424	35 073	35 114	36 054	36 850	38 309	43 487	45 797	36 456
Standard	39 031	38 781	38 643	38 203	35 592	31 288	29 297	29 860	34 758	34 050	33 421	32 240	29 364
Overdue	32 264	31 899	31 241	30 819	27 510	22 402	19 046	21 411	26 093	25 337	23 838	22 518	22 174
Long-term	6 767	6 882	7 402	7 384	8 082	8 886	8 251	8 449	8 665	8 713	9 583	9 722	7 190
Standard	24 187	23 696	23 593	23 795	23 584	23 287	23 639	26 329	26 928	26 994	26 895	27 399	27 244
Overdue*	5 199	4 946	4 696	4 749	5 134	4 841	4 890	5 087	5 229	5 368	4 840	4 631	4 810
Foreign currencies	18 988	18 750	18 897	19 046	18 450	18 446	18 749	21 242	21 699	21 626	22 055	22 768	22 434
Short-term	64 176	69 093	71 572	79 926	89 907	143 701	145 091	171 827	180 766	196 366	201 095	275 438	364 053
Overdraft	41 524	44 563	46 053	52 339	58 711	93 448	88 037	103 635	107 757	115 018	115 968	155 080	198 511
Credits	3 985	4 142	4 479	5 251	6 770	11 320	10 845	13 706	14 914	17 186	18 559	25 546	37 310
Standard	37 539	40 421	41 574	47 088	51 941	82 128	77 192	89 929	92 843	97 832	97 409	129 534	161 201
Overdue	30 022	32 348	33 289	37 738	42 667	65 644	58 590	67 546	68 495	71 125	69 200	91 034	105 977
Long-term	7 517	8 073	8 285	9 350	9 274	16 484	18 602	22 383	24 348	26 707	28 209	38 500	55 224
Standard	22 652	24 530	25 519	27 587	31 196	50 253	40 469	46 592	50 341	54 968	57 746	80 744	105 656
Overdue*	17 841	18 603	19 474	21 296	24 071	38 273	40 699	48 592	50 341	54 968	57 746	80 744	105 656
Credits to nonfinancial private corporations	4 811	5 927	6 045	6 291	7 125	11 980	16 585	21 600	22 668	26 380	27 381	39 614	59 886
BGN	170 464	178 481	182 350	181 898	196 437	259 049	278 762	310 603	325 600	352 912	359 632	463 137	580 078
Short-term	90 641	91 180	91 984	91 727	92 451	104 488	114 241	116 223	119 564	123 628	119 902	122 094	124 180
Overdraft	59 626	59 136	58 867	58 829	58 208	68 189	70 698	75 707	78 857	83 182	83 145	85 486	86 146
Credits	25 094	25 746	26 327	26 011	26 012	30 212	32 047	37 678	41 276	45 009	43 680	46 113	47 258
Standard	34 532	33 390	32 540	32 818	32 196	37 977	38 651	38 029	37 581	38 173	39 465	39 373	38 888
Overdue	27 542	25 249	24 037	23 879	21 129	24 745	25 292	23 851	22 561	22 829	24 202	21 780	23 646
Long-term	31 015	32 044	33 117	32 898	34 243	36 299	43 543	40 516	40 707	40 446	36 757	36 608	38 034
Standard	7 531	8 020	7 814	7 688	7 819	8 989	10 386	9 870	9 496	8 721	5 232	4 621	5 015
Overdue*	23 484	24 024	25 303	25 210	26 424	27 310	33 157	31 211	31 211	31 725	31 525	31 987	33 019
Foreign currencies	79 823	87 301	90 366	90 171	103 986	154 561	164 521	194 380	206 036	229 284	239 730	341 043	455 898
Short-term	51 620	57 083	58 083	57 311	65 116	93 255	99 999	117 488	124 119	137 280	142 246	201 771	271 795
Overdraft	8 326	8 986	9 526	10 592	12 101	18 712	21 009	23 661	26 059	32 098	34 664	52 309	73 556
Credits	43 294	48 097	48 557	46 719	53 015	74 543	78 990	93 827	98 060	105 182	107 582	149 462	198 239
Standard	31 197	33 821	34 041	30 722	33 501	47 669	48 731	56 011	55 116	53 613	52 451	69 979	82 455
Overdue	12 097	14 276	14 516	15 997	19 514	26 874	30 259	37 816	42 944	51 569	55 131	79 483	115 784
Long-term	28 203	30 218	32 283	32 860	38 870	61 306	64 522	76 892	81 917	92 004	97 484	139 272	184 103
Standard	20 260	21 054	22 381	22 253	25 623	38 618	44 934	48 791	54 031	55 044	55 044	76 163	97 278
Overdue*	7 943	9 164	9 902	10 607	13 247	22 688	23 887	30 958	33 126	37 973	42 440	63 109	86 825
Credits to households	5 689	5 762	5 866	6 044	6 202	6 168	5 893	5 587	5 348	4 154	3 416	3 419	4 189
BGN	5 298	5 347	5 570	5 674	5 674	5 241	4 929	4 581	4 271	3 634	2 858	2 649	2 823
Short-term credits	352	354	362	384	383	334	323	284	256	213	158	139	159
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	352	354	362	384	383	334	323	284	256	213	158	139	159
Standard	309	316	324	351	340	307	296	218	218	168	115	97	122
Consumer	309	316	324	351	340	307	296	218	218	168	115	97	122
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Overdue	43	38	38	33	43	27	27	34	38	45	43	42	37
Consumer	43	38	38	33	43	27	27	34	38	45	43	42	37
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	4946	4994	5094	5186	5291	4907	4606	4297	4015	3421	2700	2510	2664
Standard	4525	4578	4676	4664	4760	4377	4078	3756	3481	2896	2196	1972	2101
Consumer	3085	3172	3298	3327	3453	3169	2951	2699	2502	2072	1464	1262	1126
Lending for house purchase	1440	1406	1378	1337	1307	1208	1127	1057	979	824	732	710	975
Overdue*	421	416	418	522	531	530	528	541	534	525	504	538	563
Consumer	352	351	358	463	476	490	494	509	505	499	484	520	505
Lending for house purchase	69	65	60	59	55	40	34	32	29	26	20	18	58
Foreign currencies	391	415	410	474	528	927	964	1006	1077	520	558	770	1366
Short-term credits	85	98	90	75	82	139	124	143	156	174	198	266	327
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	85	98	90	75	82	139	124	143	156	174	198	266	327
Standard	70	81	73	62	65	99	94	105	115	130	149	184	217
Consumer	70	81	73	62	65	99	94	105	115	130	149	184	217
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	15	17	17	13	17	40	30	38	41	44	49	82	110
Consumer	15	17	17	13	17	40	30	38	41	44	49	82	110
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	306	317	320	399	446	788	840	863	921	346	360	504	1039
Standard	30	30	31	30	33	51	41	38	37	98	102	149	196
Consumer	30	30	31	30	33	51	41	38	37	98	102	149	196
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	276	287	289	369	413	737	799	825	884	248	258	355	843
Consumer	276	287	289	369	413	737	799	825	884	248	258	355	843
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	2029	2163	2648	2395	2751	3982	4601	8376	9051	10428	9808	13264	17358
Overdraft	404	464	543	492	527	601	707	649	666	761	708	755	1055
Credits	307	367	446	395	434	495	606	501	515	597	548	597	555
Standard	127	128	138	145	150	142	189	130	172	166	173	188	193
Overdue	180	239	308	250	284	353	417	371	343	431	375	409	362
Consumer	124	173	232	173	199	272	275	271	243	328	248	271	211
Lending for house purchase	56	66	76	77	85	81	142	100	100	103	127	138	151
Standard	97	97	97	97	93	106	101	148	151	164	160	158	500
Overdue*	20	20	20	18	19	18	18	18	21	31	30	28	23
Consumer	77	77	77	79	74	88	83	130	130	133	130	130	477
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1625	1699	2105	1903	2224	3381	3894	7727	8385	9667	9100	12509	16303
Short-term	1211	1220	1220	884	1013	1647	2060	2207	2432	2895	2897	4212	6946
Overdraft	441	459	477	534	623	1041	1054	1193	1305	1692	1692	2422	4439
Credits	685	752	743	350	390	606	1006	1014	1127	1286	1205	1790	2507
Standard	591	629	616	216	235	206	217	117	151	167	30	62	82
Overdue	94	123	127	134	155	400	789	897	976	1119	1175	1728	2425
Long-term	499	488	885	1019	1211	1734	1834	5520	5953	6772	6203	8297	9357
Standard	349	366	368	361	352	458	472	3799	4068	4492	4622	6282	8220
Overdue*	150	122	517	658	859	1276	1362	1721	1885	2280	1581	2015	1137

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD					1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	
BGN/1 EUR	1.02190	2.04550	1.58870	1.46780								1.77650
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR												
BGN	1911 354	3 526 914	2 503 958	2 323 050	2 375 994	2 401 733	2 608 552	2 726 969	2 768 256	2 883 347	3 013 774	1 601 763
Foreign currencies	231 135	246 405	217 215	206 006	199 611	181 482	298 733	446 736	565 828	688 028	769 166	771 945
Credits to nonfinancial public corporations	1 680 219	3 280 509	2 286 743	2 117 044	2 176 383	2 220 251	2 309 819	2 280 233	2 202 433	2 195 319	2 244 608	829 818
BGN	801 474	1 497 618	943 502	854 423	867 553	904 473	993 171	1 085 959	1 088 471	1 150 382	1 159 980	677 980
Short-term	85 601	89 310	73 534	72 041	61 009	60 010	133 236	199 906	266 429	300 878	314 730	297 503
Overdraft	58 351	62 104	45 480	45 907	34 844	34 576	108 551	195 151	242 358	277 134	283 459	284 559
Credits	34 628	37 399	16 086	18 844	13 776	5 680	10 601	11 316	15 586	16 327	17 762	18 464
Standard	16 685	24 705	29 394	27 063	21 068	28 896	97 950	183 835	226 772	260 807	265 707	266 095
Overdue	7 038	9 385	5 308	5 065	4 875	4 036	3 766	3 655	3 727	3 546	6 409	4 222
Long-term	27 250	27 206	28 054	26 134	26 165	25 434	24 685	24 755	24 071	23 744	31 261	12 944
Standard	4 492	4 352	4 086	3 875	4 856	4 290	4 843	4 922	4 391	4 202	4 136	3 839
Overdue*	22 758	22 854	23 968	22 259	21 309	21 144	19 842	19 833	19 680	19 542	27 125	9 105
Foreign currencies	715 873	1 408 308	869 968	782 382	806 544	844 463	859 935	866 053	822 042	849 504	845 250	380 477
Short-term	379 766	760 924	571 724	516 323	522 869	509 118	519 610	536 628	501 075	516 359	510 108	245 953
Overdraft	72 949	125 862	81 758	78 562	75 458	64 567	58 538	58 960	59 047	59 016	56 076	5 115
Credits	306 817	635 062	489 966	437 761	447 411	444 551	461 072	477 668	442 028	457 343	454 032	240 838
Standard	177 310	327 420	268 360	246 609	248 696	257 684	259 983	273 470	234 701	260 455	213 855	157 245
Overdue	129 507	307 642	221 606	191 152	198 715	186 867	201 089	204 198	207 327	196 888	240 177	83 593
Long-term	336 107	647 384	298 244	266 059	283 675	340 325	329 425	329 425	320 967	333 145	335 142	134 524
Standard	214 747	411 271	114 028	106 645	109 804	120 822	119 409	98 980	84 885	99 968	102 478	93 490
Overdue*	121 360	236 113	184 216	159 414	173 871	214 523	220 916	230 445	236 082	233 177	232 664	41 034
Credits to nonfinancial private corporations	1 068 624	1 949 011	1 506 463	1 418 854	1 455 332	1 440 407	1 538 153	1 542 075	1 548 845	1 559 464	1 644 429	748 689
BGN	141 557	152 796	139 730	130 679	134 716	117 668	153 186	196 887	235 465	279 552	313 908	310 291
Short-term	95 850	99 433	79 660	72 948	77 384	61 642	94 059	125 757	155 200	197 222	224 860	245 386
Overdraft	52 443	51 885	42 421	35 827	31 370	13 092	25 385	29 851	31 026	31 026	36 960	33 226
Credits	43 407	47 548	37 239	37 121	46 014	48 550	68 674	95 906	123 953	166 196	187 900	212 160
Standard	28 072	31 763	20 362	18 211	26 138	30 324	43 294	71 030	99 162	140 751	162 651	201 456
Overdue	15 335	15 785	16 877	18 910	19 876	18 226	25 380	24 876	24 791	25 445	25 249	10 704
Long-term	45 707	53 363	60 070	57 731	57 332	56 026	59 127	71 130	80 265	82 330	89 048	64 905
Standard	10 669	16 968	19 434	15 755	15 934	17 161	20 216	29 116	32 085	33 649	40 282	46 465
Overdue*	35 038	36 395	40 636	41 976	41 398	38 865	38 911	42 014	48 180	48 681	48 766	18 440
Foreign currencies	927 067	1 796 215	1 366 733	1 288 175	1 320 616	1 322 739	1 384 967	1 345 188	1 313 380	1 279 912	1 330 521	438 398
Short-term	548 217	1 033 418	771 690	683 281	681 460	664 956	671 206	619 206	609 142	586 612	612 412	258 340
Overdraft	154 394	269 554	178 355	154 767	136 863	96 335	92 657	85 835	95 607	89 909	102 500	47 273
Credits	393 823	763 864	593 335	528 514	544 597	568 621	578 549	533 371	513 535	496 703	509 912	211 067
Standard	151 852	281 884	225 400	214 250	217 070	222 918	218 066	193 468	188 100	185 533	204 477	112 405
Overdue	241 971	481 980	367 935	314 264	327 527	345 703	360 483	339 903	325 435	311 170	305 435	98 662
Long-term	378 850	762 797	595 043	604 894	639 156	657 783	715 761	725 982	704 238	693 300	718 109	180 058
Standard	195 378	395 668	293 793	283 608	259 152	253 794	239 794	253 794	239 985	247 620	247 507	84 814
Overdue*	183 472	367 129	301 250	342 257	355 548	398 480	454 609	472 188	459 517	453 315	470 507	95 244
Credits to households	5 598	7 973	6 641	7 486	8 332	7 831	16 330	33 664	67 367	110 887	144 542	167 229
BGN	2 800	2 822	2 564	2 431	2 834	3 074	11 653	28 699	62 539	106 231	138 479	163 023
Short-term credits	192	283	220	258	446	500	1 042	2 000	3 745	5 912	7 816	9 030
Overdraft	192	283	220	258	446	500	1 042	2 000	3 745	5 912	7 816	9 030
Credits	154	244	184	218	410	472	1 016	1 981	3 728	5 892	7 788	8 991
Standard	154	244	184	218	410	472	1 016	1 981	3 728	5 892	7 788	8 991
Consumer	-	-	-	-	-	-	-	-	-	-	-	-
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Overdue	38	39	36	40	36	28	26	19	17	20	28	39
Consumer	38	39	36	40	36	28	26	19	17	20	28	39
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	2 608	2 539	2 344	2 173	2 388	2 574	10 611	26 690	58 794	100 319	130 663	153 993
Standard	2 050	2 005	1 829	1 748	1 981	2 186	10 192	26 285	58 316	98 422	130 252	153 726
Consumer	1 114	1 065	927	888	1 087	1 209	8 780	23 653	53 322	90 358	119 476	138 468
Lending for house purchase	936	940	902	860	894	977	1 412	2 632	4 994	8 064	10 776	15 258
Overdue*	558	534	515	425	407	388	419	405	1 897	1 897	411	267
Consumer	504	488	476	398	383	371	404	391	1 884	1 884	400	223
Lending for house purchase	54	46	39	27	24	17	15	14	14	13	11	44
Foreign currencies	2 798	5 151	4 077	5 055	5 498	4 757	4 677	4 974	4 828	4 656	6 063	4 206
Short-term credits	685	926	721	674	815	685	696	654	630	636	714	577
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Credits	685	926	721	674	815	685	696	654	630	636	714	577
Standard	423	403	306	282	384	499	538	512	489	498	573	574
Consumer	423	403	306	282	384	499	538	512	489	498	573	574
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	262	523	415	392	431	186	158	142	141	138	141	3
Consumer	262	523	415	392	431	186	158	142	141	138	141	3
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	2 113	4 225	3 356	4 381	4 683	4 072	3 981	4 320	4 198	4 020	5 349	3 629
Standard	398	775	604	586	609	697	695	680	653	478	512	287
Consumer	398	775	604	586	609	697	695	680	653	478	512	287
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	1 715	3 450	2 752	3 795	4 074	3 375	3 286	3 640	3 545	3 542	4 837	3 342
Consumer	1 715	3 450	2 752	3 795	4 074	3 375	3 286	3 640	3 545	3 542	4 837	3 342
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	35 658	72 312	47 352	42 287	44 777	49 022	60 898	65 271	63 573	62 614	64 823	7 865
BGN	1 177	1 477	1 387	855	1 052	730	658	1 253	1 395	1 367	2 049	1 128
Short-term	676	972	781	169	455	138	71	674	828	805	1 117	802
Overdraft	201	159	2	-	-	-	-	621	750	733	1 016	712
Credits	475	813	779	169	455	138	22	53	78	72	101	90
Standard	310	633	637	-	279	128	12	43	68	62	91	90
Overdue	165	180	142	169	176	10	10	10	10	10	10	10
Long-term	501	505	606	686	597	592	587	579	567	562	932	326
Standard	24	1	4	4	4	-	-	-	-	-	379	24
Overdue*	477	504	602	682	593	592	587	579	567	562	553	302
Foreign currencies	34 481	70 835	45 965	41 432	43 725	48 292	60 240	64 018	62 178	61 247	62 774	6 737
Short-term	14 888	30 985	14 728	8 601	8 712	8 209	7 378	7 299	6 692	6 954	7 174	2 635
Overdraft	9 748	20 671	6 690	6 103	6 015	5 651	4 662	4 662	4 152	4 204	4 349	388
Credits	5 140	10 314	8 038	2 498	2 697	2 558	2 714	2 637	2 540	2 750	2 825	2 247
Standard	165	323	252	229	246	266	255	225	189	458	469	189
Overdue	4 975	9 991	7 786	2 269	2 451	2 292	2 459	2 412	2 351	2 292	2 356	2 058
Long-term	19 593	39 850	31 237	32 831	35 013	40 083	52 862	56 719	55 486	54 293	55 600	4 102
Standard	17 232	34 422	23 725	20 758	22 177	21 875	23 393	22 951	22 365	21 809	22 418	-
Overdue*	2 361	5 428	7 512	12 073	12 836	18 208	29 469	33 768	33 121	32 484	33 182	4 102

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD												
BGN/1 EUR	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
(thousand BGN)												
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR												
BGN	1 663 525	1 726 473	1 766 093	1 810 416	1 894 549	1 886 533	1 938 618	2 029 001	2 130 367	2 177 095	2 267 926	2 297 327
Foreign currencies	807 818	855 702	905 367	974 305	1 023 884	1 020 767	1 083 755	1 144 225	1 244 680	1 319 964	1 330 788	1 386 906
Credits to nonfinancial public corporations	690 676	678 714	645 117	643 187	637 335	542 994	530 748	525 478	529 142	530 995	544 792	552 112
BGN	298 683	289 299	275 535	285 061	279 462	219 343	202 493	210 086	232 852	262 512	244 116	256 918
Short-term	20 564	21 582	18 710	21 798	22 025	22 745	20 859	17 405	20 478	18 099	19 456	25 075
Overdraft	264 890	252 847	239 547	245 930	239 128	179 796	154 044	161 207	182 181	214 911	197 429	208 155
Credits	259 452	245 868	229 661	208 698	175 683	103 636	124 798	137 699	156 489	176 756	172 699	191 148
Standard	5 438	6 979	9 886	37 232	63 445	76 160	29 247	23 508	25 692	38 155	24 730	17 007
Overdue	13 229	14 870	17 278	17 333	18 309	16 804	27 589	31 474	30 193	29 502	27 231	23 688
Long-term	3 684	5 952	8 804	8 663	11 020	10 697	14 505	15 276	15 152	16 295	15 707	14 699
Standard	9 545	8 918	8 474	8 670	7 289	6 107	13 084	16 198	15 041	13 207	11 524	8 989
Overdue*	391 993	389 415	369 582	358 126	357 873	323 649	328 255	315 392	296 200	268 483	300 676	295 194
Foreign currencies	255 806	253 179	235 227	227 661	230 019	196 254	196 773	211 700	202 336	170 537	186 947	191 662
Short-term	8 631	7 148	7 186	9 359	7 267	11 521	7 481	11 142	10 883	10 926	8 152	11 594
Overdraft	247 175	246 031	228 041	218 302	222 752	184 733	189 292	200 558	191 453	159 611	178 795	180 068
Credits	158 665	157 757	148 425	144 566	148 865	134 223	129 755	139 177	128 784	108 337	129 100	132 869
Standard	88 510	88 274	79 616	73 736	73 887	50 510	59 537	61 381	62 669	51 274	49 695	47 199
Overdue	136 187	136 236	134 355	130 465	127 854	127 935	131 482	103 692	93 954	97 946	113 729	103 532
Long-term	94 035	94 088	89 250	87 350	84 433	83 176	83 886	58 107	49 468	48 051	62 039	51 141
Standard	42 152	42 148	45 105	43 115	43 421	44 219	47 596	45 585	44 486	49 895	51 690	52 391
Overdue*	780 289	826 889	865 793	871 463	923 773	974 195	996 539	1 060 989	1 124 372	1 165 143	1 238 075	1 258 529
Credits to nonfinancial private corporations	327 354	356 122	388 160	410 468	427 844	446 445	486 993	506 267	550 734	591 159	616 651	657 051
BGN	258 767	284 790	310 146	326 640	334 484	347 034	373 607	383 758	423 053	447 765	470 150	491 256
Short-term	35 054	39 397	45 238	50 785	54 752	67 782	82 788	80 860	92 370	99 979	103 593	108 742
Overdraft	223 713	245 393	264 908	275 855	279 732	279 282	290 811	302 898	330 683	347 786	366 557	382 514
Credits	209 212	228 509	244 423	258 346	264 952	266 537	281 771	286 851	307 892	329 056	348 753	368 084
Standard	14 501	16 884	20 485	17 509	14 780	12 745	9 048	16 047	23 091	18 730	17 804	14 430
Overdue	68 587	71 332	78 014	83 828	93 360	99 411	113 386	122 509	127 681	143 394	146 501	165 795
Long-term	49 692	51 881	59 085	64 281	73 959	87 202	100 655	109 332	114 515	127 885	130 705	151 428
Standard	18 895	19 451	18 929	19 547	19 401	12 209	12 731	13 177	13 166	15 509	15 796	14 367
Overdue*	452 935	470 767	477 633	460 995	495 929	527 750	509 546	554 722	573 638	573 984	621 424	601 478
Foreign currencies	276 007	293 624	296 002	279 249	295 301	312 986	297 552	312 373	340 939	333 908	365 168	362 594
Short-term	42 971	45 262	46 935	45 611	49 461	55 928	53 064	49 268	66 921	77 317	97 459	94 079
Overdraft	233 036	248 362	249 067	233 638	245 840	257 058	244 488	263 105	274 018	256 591	267 709	268 515
Credits	128 111	151 005	150 461	139 761	153 456	152 366	147 587	167 409	184 607	168 934	180 588	185 252
Standard	104 925	97 357	98 606	93 877	92 384	104 692	96 901	95 696	89 411	87 657	87 121	83 263
Overdue	176 928	177 143	181 631	181 746	200 628	214 764	211 994	242 349	232 699	240 076	256 256	238 884
Long-term	81 808	81 675	83 518	85 436	105 648	116 970	117 613	119 270	114 087	122 703	134 557	124 598
Standard	95 120	95 468	98 113	96 310	94 980	97 794	94 381	123 079	118 612	117 373	121 699	114 286
Overdue*	184 592	212 646	282 448	320 228	358 768	358 768	400 634	430 294	466 175	470 449	473 554	475 662
Credits to households	180 432	208 471	241 059	278 210	316 007	354 129	393 053	426 163	460 253	465 423	468 518	471 704
BGN	10 253	11 831	13 835	15 866	17 894	19 698	21 629	23 718	25 357	25 879	26 218	31 093
Short-term credits	-	-	-	-	-	-	-	-	-	-	-	-
Overdraft	10 253	11 831	13 835	15 866	17 894	19 698	21 629	23 718	25 357	25 879	26 218	31 093
Credits	10 212	11 794	13 800	15 827	17 870	19 660	21 578	23 639	25 165	25 737	26 021	31 035
Standard	10 212	11 794	13 800	15 827	17 870	19 660	21 578	23 639	25 165	25 737	26 021	31 035
Consumer	-	-	-	-	-	-	-	-	-	-	-	-
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Overdue	41	37	35	39	24	38	51	79	192	142	197	58
Consumer	41	37	35	39	24	38	51	79	192	142	197	58
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	170 179	196 640	227 224	262 344	298 113	334 431	371 424	402 445	434 895	439 545	442 300	440 611
Standard	169 919	196 381	227 004	262 124	297 899	334 228	371 219	402 161	434 701	439 328	442 060	439 675
Consumer	154 079	178 414	206 213	237 928	269 912	301 581	333 559	360 399	387 414	389 958	391 097	384 615
Lending for house purchase	15 840	17 967	20 791	24 196	27 987	32 647	37 660	41 762	47 287	49 370	50 963	55 060
Overdue*	260	259	220	214	214	203	203	284	194	217	240	936
Consumer	221	224	192	198	196	190	194	275	186	210	234	890
Lending for house purchase	39	35	28	22	18	13	9	8	8	7	6	46
Foreign currencies	4 160	4 175	4 103	4 238	4 221	4 639	7 581	4 131	5 921	5 026	5 036	3 958
Short-term credits	569	569	564	724	725	899	888	908	824	849	901	832
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Credits	569	569	564	724	725	899	888	908	824	849	901	832
Standard	566	558	553	713	714	620	615	607	534	566	609	527
Consumer	566	558	553	713	714	620	615	607	534	566	609	527
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	3	11	11	11	11	279	273	301	290	283	292	305
Consumer	3	11	11	11	11	279	273	301	290	283	292	305
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	3 591	3 606	3 539	3 514	3 496	3 740	6 693	3 223	5 097	4 177	4 135	3 126
Standard	282	295	277	266	255	441	3 950	474	1 494	1 467	1 406	406
Consumer	282	295	277	266	255	441	3 950	474	1 494	1 467	1 406	406
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	3 309	3 311	3 262	3 248	3 241	3 299	2 743	2 749	3 603	2 710	2 729	2 720
Consumer	3 309	3 311	3 262	3 248	3 241	3 299	2 743	2 749	3 603	2 710	2 729	2 720
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	7 968	8 224	10 021	13 318	13 213	10 576	10 697	12 240	10 680	10 508	11 505	11 024
BGN	1 349	1 810	613	566	571	848	1 216	1 709	842	870	1 503	1 233
Short-term	1 025	1 487	303	259	280	565	933	1 426	559	587	1 207	939
Overdraft	928	1 395	218	175	218	400	560	896	511	545	1 093	939
Credits	97	92	85	84	62	165	373	530	48	42	114	939
Standard	97	92	85	84	60	110	37	106	46	40	112	939
Overdue	-	-	-	-	2	55	336	424	2	2	2	-
Long-term	324	323	310	307	291	283	283	283	283	283	296	294
Standard	22	20	18	16	-	-	-	-	-	-	13	11
Overdue*	302	303	292	291	291	283	283	283	283	283	283	283
Foreign currencies	6 619	6 414	9 408	12 752	12 642	9 728	9 481	10 531	9 838	9 638	10 002	9 791
Short-term	2 442	2 211	2 022	5 511	5 464	5 548	5 396	6 394	5 975	5 834	6 071	5 923
Overdraft	444	202	-	-	-	1	1	-	-	9	51	-
Credits	1 998	2 009	2 022	5 511	5 464	5 547	5 395	6 394	5 975	5 825	6 020	5 923
Standard	189	189	189	189	189	189	159	1 091	1 023	949	981	965
Overdue	1 809	1 820	1 833	5 322	5 275	5 358	5 236	5 303	4 952	4 876	5 039	4 958
Long-term	4 177	4 203	7 386	7 241	7 178	4 180	4 085	4 137	3 863	3 804	3 931	3 868
Standard	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	4 177	4 203	7 386	7 241	7 178	4 180	4 085	4 137	3 863	3 804	3 931	3 868

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR												
BGN	2 346 847	2 378 728	2 343 423	2 405 687	2 456 668	2 445 531	2 480 901	2 563 203	2 602 448	2 704 322	2 730 752	2 819 144
Foreign currencies	1 394 330	1 413 894	1 425 589	1 441 464	1 456 080	1 460 819	1 482 108	1 513 882	1 577 214	1 624 196	1 649 276	1 690 839
Credits to nonfinancial public corporations	952 517	964 834	917 834	964 223	1 000 588	984 732	998 793	1 049 321	1 025 234	1 080 126	1 081 476	1 128 305
BGN	549 334	546 651	512 198	494 936	473 307	451 159	442 007	442 354	421 955	417 711	390 189	376 290
Short-term	245 674	248 986	220 842	201 323	195 440	173 705	156 819	150 774	148 745	131 558	123 077	126 771
Overdraft	23 503	24 840	28 924	25 610	29 910	27 558	26 441	28 795	27 295	24 157	30 558	17 820
Credits	199 287	199 790	173 581	157 063	147 071	128 243	113 251	106 228	102 698	89 427	75 848	95 010
Standard	181 780	182 176	155 262	136 698	126 405	111 750	98 885	91 270	87 759	74 094	62 246	83 751
Overdue	17 507	17 614	18 319	20 365	20 666	16 493	14 366	14 958	14 939	15 333	13 602	11 259
Long-term	22 884	24 356	18 337	18 650	18 459	17 904	17 127	15 751	18 752	17 974	16 671	13 941
Standard	14 310	13 573	11 553	11 424	10 812	10 462	10 517	9 311	11 524	11 604	11 202	9 012
Overdue*	8 574	10 783	7 184	7 226	7 647	7 442	6 610	6 440	7 228	6 370	5 469	4 929
Foreign currencies	303 660	297 665	291 356	293 613	277 867	277 454	285 188	291 580	273 210	286 153	267 112	249 519
Short-term	200 717	193 165	206 680	207 426	198 088	189 917	200 691	210 982	193 214	185 625	166 011	149 155
Overdraft	13 052	17 326	21 559	15 930	13 451	15 570	16 130	10 412	10 419	8 112	6 556	8 832
Credits	187 665	175 839	185 121	191 496	184 637	174 347	184 561	200 570	182 795	177 513	159 455	140 323
Standard	140 918	128 383	145 969	150 476	143 200	118 114	132 615	149 083	128 321	121 689	142 309	121 052
Overdue	46 747	47 456	39 152	41 020	41 437	56 233	51 946	51 487	54 474	55 824	17 146	19 271
Long-term	102 943	104 500	84 676	86 187	79 779	87 537	84 997	80 598	79 996	100 528	101 101	100 364
Standard	52 012	53 309	52 476	53 858	53 126	60 326	53 390	51 468	56 031	75 511	76 702	79 165
Overdue*	50 931	51 191	32 200	32 329	26 653	27 211	31 107	29 130	23 965	25 017	24 399	21 199
Credits to nonfinancial private corporations	1 308 365	1 335 475	1 329 364	1 401 431	1 466 959	1 478 910	1 516 998	1 593 936	1 648 530	1 754 163	1 804 929	1 904 510
BGN	673 603	682 733	717 448	745 647	759 150	771 705	818 111	851 486	912 064	974 335	1 006 871	1 047 319
Short-term	497 962	503 718	530 680	549 448	550 873	558 023	593 570	618 236	670 793	723 693	747 572	778 442
Overdraft	122 277	128 762	131 634	136 219	136 552	129 286	127 584	133 270	122 546	141 014	148 933	143 223
Credits	375 685	374 956	399 046	413 229	414 321	428 737	466 166	484 966	548 247	582 679	602 979	635 219
Standard	361 798	361 079	380 917	392 452	389 150	401 569	430 310	439 123	506 601	547 667	565 530	603 887
Overdue	13 887	13 877	18 129	20 777	25 171	27 168	35 856	45 843	41 646	35 012	37 449	31 332
Long-term	175 641	179 015	186 768	196 199	208 277	223 692	224 361	233 250	241 271	250 642	259 299	268 877
Standard	152 986	163 333	173 506	182 449	192 764	202 227	200 944	208 418	208 825	217 726	223 741	231 044
Overdue*	22 655	15 682	13 262	13 750	15 513	21 465	23 417	24 832	32 446	32 916	35 558	37 833
Foreign currencies	634 762	632 742	611 916	655 784	707 809	692 189	698 887	742 450	736 466	779 828	798 058	857 191
Short-term	391 454	405 156	374 157	406 853	444 047	444 901	447 260	482 518	472 352	468 831	479 613	464 082
Overdraft	102 001	109 451	101 642	111 693	129 323	131 441	136 643	157 077	157 077	120 434	126 280	129 044
Credits	289 453	295 705	272 515	295 160	314 724	313 460	310 617	336 755	315 275	348 397	353 333	335 038
Standard	204 102	208 064	202 795	224 130	243 702	249 646	245 946	269 474	246 551	282 105	279 822	295 170
Overdue	85 351	67 641	69 720	71 030	71 022	63 814	64 671	67 281	68 292	66 292	73 511	39 868
Long-term	243 308	247 586	237 759	248 931	263 762	247 288	251 627	259 932	264 114	310 997	318 445	393 109
Standard	125 999	128 339	132 618	141 057	153 727	145 258	153 479	158 235	148 689	199 355	200 183	221 839
Overdue*	117 309	119 247	105 141	107 874	110 035	102 030	98 148	101 697	115 425	111 642	118 262	171 270
Credits to households	477 873	484 809	489 904	498 139	505 099	507 235	508 700	513 100	517 893	519 906	520 614	521 654
BGN	473 820	480 758	485 984	494 101	501 120	503 235	504 769	509 027	513 772	515 619	516 389	513 799
Short-term credits	30 858	30 937	31 543	18 700	16 394	16 779	16 927	17 134	15 168	13 670	13 229	13 038
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Credits	30 858	30 937	31 543	18 700	16 394	16 779	16 927	17 134	15 168	13 670	13 229	13 038
Standard	30 805	30 860	31 452	18 651	16 318	16 696	16 808	17 030	15 031	13 522	13 071	12 866
Consumer	30 805	30 860	31 452	18 651	16 318	16 696	16 808	17 030	15 031	13 522	13 071	12 866
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Overdue	53	77	91	49	76	83	119	104	137	148	158	172
Consumer	53	77	91	49	76	83	119	104	137	148	158	172
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	442 962	449 821	454 441	475 401	484 726	480 456	487 842	491 893	498 604	501 949	503 160	500 756
Standard	442 471	449 008	453 818	474 702	484 066	485 551	486 949	490 821	497 365	500 426	501 226	498 201
Consumer	386 645	390 828	392 934	411 309	417 781	415 985	415 562	417 521	421 864	423 457	423 215	417 399
Lending for house purchase	55 826	58 180	60 884	63 393	66 285	69 566	71 387	73 300	75 501	76 969	78 011	80 802
Overdue*	491	813	623	699	660	905	893	1 072	1 239	1 523	1 934	2 555
Consumer	459	785	600	677	634	875	851	1 013	1 162	1 454	1 863	2 414
Lending for house purchase	32	28	23	22	26	30	42	59	77	69	71	141
Foreign currencies	4 053	4 051	3 920	4 038	3 979	4 000	3 931	4 073	4 121	4 287	4 225	7 860
Short-term credits	1 004	1 005	844	869	789	832	772	844	811	916	784	1 603
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Credits	1 004	1 005	844	869	789	832	772	844	811	916	784	1 603
Standard	693	708	516	557	474	517	443	484	425	494	448	1 248
Consumer	693	708	516	557	474	517	443	484	425	494	448	1 248
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	311	297	328	312	315	315	329	360	386	422	336	355
Consumer	311	297	328	312	315	315	329	360	386	422	336	355
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	3 049	3 046	3 076	3 169	3 190	3 168	3 159	3 229	3 310	3 371	3 441	6 257
Standard	3 17	237	253	340	340	325	311	399	388	437	459	3 284
Consumer	3 17	237	253	340	340	325	311	399	388	437	459	3 284
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	2 732	2 809	2 823	2 829	2 850	2 843	2 848	2 830	2 922	2 934	2 982	2 973
Consumer	2 732	2 809	2 823	2 829	2 850	2 843	2 848	2 830	2 922	2 934	2 982	2 973
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	11 275	11 793	11 957	11 181	11 303	13 233	13 196	13 813	14 070	12 542	15 020	16 690
BGN	1 233	1 417	1 315	393	370	2 164	2 409	2 595	2 653	2 684	2 939	2 955
Short-term	938	1 003	1 007	86	75	46	127	144	13	64	34	50
Overdraft	-	3	18	-	-	11	-	-	-	-	-	-
Credits	938	1 000	989	86	75	35	127	144	13	64	34	50
Standard	938	1 000	989	86	75	35	127	144	13	64	34	50
Overdue	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	295	414	308	307	295	2 118	2 282	2 451	2 620	2 620	2 905	2 905
Standard	11	131	25	24	13	1 836	2 000	2 169	2 338	2 338	2 623	2 623
Overdue*	284	283	283	283	282	282	282	282	282	282	282	282
Foreign currencies	10 042	10 376	10 642	10 788	10 933	11 069	10 787	11 218	11 437	9 858	12 081	13 735
Short-term	6 075	6 277	6 438	6 526	6 614	6 696	6 467	6 947	7 203	5 538	7 608	9 240
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-
Credits	6 075	6 277	6 438	6 526	6 614	6 696	6 467	6 943	7 203	5 538	7 608	9 240
Standard	990	1 023	1 049	1 063	1 078	1 091	1 078	1 468	1 775	-	-	3 478
Overdue	5 085	5 254	5 389	5 463	5 536	5 605	5 413	5 475	5 428	5 538	7 608	5 762
Long-term	3 967	4 099	4 204	4 262	4 319	4 373	4 320	4 271	4 234	4 320	4 473	4 495
Standard	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	3 967	4 099	4 204	4 262	4 319	4 373	4 320	4 271	4 234	4 320	4 473	4 495

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR												
BGN	2 846 244	2 804 680	2 906 071	3 042 324	3 026 619	3 005 352	2 981 431	3 061 255	3 187 652	3 301 042	3 321 551	3 288 151
Foreign currencies	1 699 611	1 724 412	1 781 468	1 814 465	1 834 532	1 864 746	1 891 928	1 914 437	1 975 795	2 065 853	2 087 499	2 107 711
Credits to nonfinancial public corporations	1 146 633	1 080 268	1 124 603	1 227 859	1 192 087	1 140 606	1 089 508	1 146 818	1 211 857	1 245 189	1 234 052	1 180 440
BGN	343 290	338 248	327 300	326 633	298 525	265 805	224 233	199 742	179 332	172 009	170 782	160 581
Short-term	128 001	125 337	117 489	118 711	106 553	98 016	86 761	79 251	74 259	72 414	70 278	65 028
Overdraft	19 914	19 116	16 372	17 707	24 586	23 876	18 271	17 407	14 081	12 201	11 045	10 245
Credits	94 836	93 341	88 712	88 797	69 794	61 089	55 780	49 600	48 600	49 090	49 090	46 044
Standard	83 393	82 076	77 426	77 993	63 337	57 296	52 134	46 134	43 902	45 185	45 527	43 705
Overdue	11 443	11 265	11 286	10 804	6 457	3 793	3 646	3 466	4 778	3 905	4 378	2 339
Long-term	13 251	12 880	12 405	12 073	12 173	13 051	12 710	12 244	11 498	11 123	8 328	8 739
Standard	7 914	7 200	6 812	6 564	6 563	6 573	6 261	5 757	5 577	5 540	5 465	5 667
Overdue*	5 337	5 680	5 593	5 543	5 610	6 478	6 449	6 487	5 921	5 583	2 863	3 072
Foreign currencies	215 289	212 911	209 811	207 922	191 972	167 789	137 472	120 491	105 073	99 595	101 504	95 553
Short-term	119 990	123 604	121 602	119 061	111 139	90 423	57 072	43 659	29 455	28 304	33 659	30 273
Overdraft	16 112	9 757	15 293	7 946	11 021	15 051	7 639	3 823	3 503	2 922	5 354	4 186
Credits	103 878	113 847	106 309	111 115	100 118	75 372	49 433	39 836	25 952	25 382	28 305	26 087
Standard	88 834	98 082	90 104	94 196	85 447	61 073	35 888	28 571	14 604	14 174	17 402	15 869
Overdue	15 044	15 765	16 205	16 919	14 671	14 299	13 545	11 265	11 348	11 208	10 903	10 218
Long-term	95 299	89 307	88 209	88 861	80 833	77 366	80 400	76 832	75 618	71 291	67 845	65 280
Standard	73 190	67 502	65 199	64 776	58 311	54 702	57 238	53 203	51 842	47 051	44 360	43 395
Overdue*	22 109	21 805	23 010	24 085	22 522	22 664	23 162	23 629	23 776	24 240	23 485	21 885
Credits to nonfinancial private corporations	1 974 581	1 934 938	2 035 805	2 158 086	2 181 040	2 161 901	2 174 381	2 272 535	2 411 265	2 529 174	2 542 633	2 522 663
BGN	1 061 983	1 090 688	1 145 176	1 160 023	1 181 200	1 211 668	1 246 433	1 271 472	1 335 392	1 414 061	1 443 588	1 462 836
Short-term	791 064	809 189	845 070	848 348	852 553	874 277	898 546	922 158	969 454	1 034 395	1 058 710	1 059 367
Overdraft	154 141	178 270	183 618	195 526	210 040	224 712	217 023	222 058	229 626	242 352	263 065	265 262
Credits	636 923	630 919	661 452	652 822	642 513	649 565	681 523	700 100	739 828	792 043	795 645	794 105
Standard	602 735	604 581	631 731	625 327	600 990	606 234	632 551	649 383	693 059	745 825	752 366	762 028
Overdue	34 188	26 338	29 721	27 495	41 523	43 331	48 972	50 717	46 769	46 218	43 279	42 077
Long-term	270 919	281 499	300 106	311 675	328 647	337 391	347 887	349 314	365 938	379 666	384 878	403 469
Standard	231 601	244 350	262 368	270 814	280 784	286 793	295 125	295 560	309 314	323 585	322 112	337 721
Overdue*	39 318	37 149	37 738	40 861	47 863	50 598	52 762	53 754	56 624	56 081	62 766	65 748
Foreign currencies	912 598	844 250	890 629	998 063	977 481	950 233	927 948	1 001 063	1 075 873	1 115 113	1 102 045	1 059 827
Short-term	520 664	447 130	485 001	538 266	519 804	519 447	474 231	527 027	559 852	629 050	624 888	585 706
Overdraft	124 174	128 001	131 648	153 776	125 220	122 740	113 842	116 279	119 432	135 873	135 103	125 465
Credits	396 490	319 129	353 353	384 490	394 584	396 707	360 389	410 748	440 420	493 177	489 785	460 241
Standard	353 598	269 420	300 484	331 660	344 861	328 973	320 603	370 457	397 786	447 926	447 524	426 638
Overdue	42 892	49 709	52 869	52 830	67 734	67 734	39 786	40 291	42 634	45 251	42 161	33 603
Long-term	391 934	397 120	405 628	459 797	457 677	430 786	453 717	474 036	516 021	486 063	477 157	474 121
Standard	215 508	221 787	226 213	270 438	273 350	252 262	277 488	292 727	333 371	364 127	366 061	379 872
Overdue*	176 426	175 333	179 415	189 359	184 327	178 524	176 229	181 309	182 650	121 936	111 096	94 249
Credits to households	517 388	516 564	528 061	535 918	557 797	566 333	571 016	576 402	583 412	587 864	593 120	590 900
BGN	509 166	507 725	518 348	535 387	546 239	554 387	558 084	562 709	564 870	568 361	573 188	575 953
Short-term credits	12 786	12 606	13 657	13 936	13 857	15 739	16 314	18 105	19 212	19 712	20 850	21 641
Overdraft	-	-	-	-	-	206	261	437	456	592	575	555
Credits	12 786	12 606	13 657	13 936	13 857	15 533	16 053	17 668	18 756	19 120	20 275	21 086
Standard	12 593	12 406	13 563	13 809	13 730	15 364	15 844	17 397	18 519	18 796	20 002	20 921
Consumer	12 593	12 406	13 563	13 809	13 730	15 364	15 844	17 397	18 519	18 796	20 002	20 921
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Overdue	193	200	94	127	127	169	209	271	237	324	273	165
Consumer	193	200	94	127	127	169	209	271	237	324	273	165
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	496 380	495 119	504 691	521 451	532 382	538 794	541 770	544 604	545 658	548 649	552 338	554 312
Standard	493 392	491 624	501 005	517 589	528 266	534 241	537 115	539 491	540 165	543 371	547 399	549 238
Consumer	412 853	410 809	419 052	434 287	444 165	447 811	448 841	449 855	448 664	450 364	452 706	451 597
Lending for house purchase	80 539	80 815	81 953	83 302	84 101	86 430	88 274	89 636	91 501	93 007	94 693	97 641
Overdue*	2 988	3 495	3 686	3 862	4 116	4 553	4 652	5 113	5 493	5 278	5 074	5 070
Consumer	2 890	3 407	3 593	3 761	3 997	4 428	4 502	4 895	5 230	5 044	4 793	4 800
Lending for house purchase	98	88	93	101	119	125	153	218	263	234	146	274
Foreign currencies	8 222	8 839	9 713	10 531	11 558	11 800	12 932	13 693	18 542	19 032	19 932	14 956
Short-term credits	1 532	1 734	1 768	1 478	1 494	1 235	1 526	2 120	6 021	6 166	6 068	1 745
Overdraft	-	-	-	-	-	107	121	134	141	144	145	148
Credits	1 532	1 734	1 768	1 478	1 494	1 128	1 405	1 986	5 880	6 022	5 923	1 597
Standard	1 189	1 397	1 428	1 463	1 477	1 116	1 400	1 976	5 563	5 684	5 603	1 302
Consumer	1 189	1 397	1 428	1 463	1 477	1 116	1 400	1 976	5 563	5 684	5 603	1 302
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	343	337	340	15	17	12	5	10	317	338	320	295
Consumer	343	337	340	15	17	12	5	10	317	338	320	295
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	6 690	7 105	7 945	9 053	10 064	10 565	11 406	11 573	12 521	13 337	13 864	13 211
Standard	3 699	4 098	4 857	5 925	6 959	7 478	8 220	8 476	9 350	10 051	10 541	10 711
Consumer	3 699	4 098	4 857	5 925	6 959	7 478	8 220	8 476	9 350	10 051	10 541	10 711
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	2 991	3 007	3 088	3 128	3 105	3 087	3 186	3 097	3 171	3 286	3 323	2 500
Consumer	2 991	3 007	3 088	3 128	3 105	3 087	3 186	3 097	3 171	3 286	3 323	2 500
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	10 985	14 930	14 905	11 687	11 616	11 313	11 801	12 576	13 643	11 995	12 016	13 998
BGN	461	662	455	344	540	529	650	1 005	1 274	1 017	1 445	3 894
Short-term	58	258	51	62	258	247	368	723	992	727	1 155	3 604
Overdraft	-	200	10	10	42	41	42	42	32	100	74	27
Credits	58	58	51	52	216	206	326	681	960	627	1 081	3 577
Standard	58	58	51	52	216	206	326	681	960	627	1 081	3 577
Overdue	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	403	404	404	282	282	282	282	282	282	290	290	290
Standard	121	121	121	-	-	-	-	-	-	-	-	-
Overdue*	282	283	283	282	282	282	282	282	282	290	290	290
Foreign currencies	10 524	14 268	14 450	11 343	11 076	10 784	11 151	11 571	12 369	10 978	10 571	10 104
Short-term	5 912	6 160	6 264	6 372	6 222	6 058	6 265	6 500	7 217	5 613	5 371	5 251
Overdraft	-	-	-	-	-	-	2	-	-	-	1	7
Credits	5 912	6 160	6 264	6 372	6 222	6 058	6 263	6 500	7 217	5 613	5 370	5 244
Standard	-	201	205	-	-	-	-	-	613	1 059	956	1 124
Overdue	5 912	5 959	6 059	6 372	6 222	6 058	6 263	6 500	6 604	4 554	4 414	4 120
Long-term	4 612	8 108	8 186	4 971	4 854	4 726	4 886	5 071	5 152	5 365	5 200	4 853
Standard	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	4 612	8 108	8 186	4 971	4 854	4 726	4 886	5 071	5 152	5 365	5 200	4 853

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.14487	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
CLAIMS ON CREDITS TO NONGOVERNMENT SECTOR															
BGN	3,298,812	3,296,039	3,408,184	3,516,694	3,614,662	3,691,882	3,776,024	3,831,587	3,942,234	4,064,449	4,225,181	4,374,627	4,439,405	4,487,627	4,552,367
Foreign currencies	2,137,777	2,127,288	2,194,844	2,300,100	2,328,504	2,388,945	2,515,365	2,595,094	2,658,678	2,704,827	2,760,652	2,799,874	2,808,950	2,816,107	2,854,022
Credits to nonfinancial public corporations	1,617,035	1,608,751	1,213,340	1,216,594	1,286,158	1,302,937	1,260,459	1,236,493	1,283,556	1,359,622	1,464,549	1,574,753	1,630,465	1,671,520	1,698,345
BGN	148,551	155,119	159,861	159,942	161,969	168,971	178,448	164,657	157,534	141,939	142,739	169,764	183,596	175,571	180,510
Short-term	63,505	69,816	75,338	82,214	83,743	94,868	108,759	99,343	93,783	94,464	92,009	90,999	108,629	107,459	115,977
Overdraft	56,972	63,571	68,379	58,859	55,119	63,589	72,311	61,559	54,559	55,118	50,435	67,418	69,347	67,567	78,657
Credits	12,663	9,720	9,623	5,320	6,196	8,697	21,086	21,413	18,042	16,677	14,569	13,860	13,634	3,790	6,777
Standard	44,129	53,851	58,756	53,539	48,923	54,892	40,344	36,517	38,441	38,441	33,674	36,575	53,784	65,557	71,880
Overdue	2,609	2,439	2,044	2,136	2,162	1,918	1,860	2,154	2,748	2,627	1,943	1,492	1,739	1,117	1,280
Long-term	6,713	6,245	84,523	77,728	28,624	31,279	36,448	37,586	39,224	39,346	41,823	39,664	39,211	38,112	37,320
Standard	5,386	4,907	5,326	21,446	26,731	29,858	35,035	36,059	37,691	37,803	40,431	38,377	37,901	36,754	35,910
Overdue*	1,327	1,338	1,633	1,909	1,893	1,421	1,413	1,527	1,533	1,543	1,392	1,287	1,310	1,338	1,410
Foreign currencies	85,046	85,303	84,523	77,728	78,226	74,103	69,689	65,314	63,751	47,475	50,730	79,665	76,967	68,112	64,533
Short-term	27,645	29,226	29,473	25,250	25,824	23,835	21,760	20,725	20,313	15,892	18,927	48,668	48,690	40,841	37,023
Overdraft	3,501	3,767	2,127	903	1,827	819	1,09	631	634	780	190	10,559	10,879	10,106	10,226
Credits	24,144	25,459	27,346	24,347	23,997	23,016	21,651	20,094	19,679	15,112	18,737	38,109	37,811	30,735	27,937
Standard	13,902	15,079	16,615	13,829	12,848	11,867	10,831	9,722	9,278	8,653	12,185	31,504	31,742	24,676	21,388
Overdue	10,242	10,380	10,731	10,518	11,149	11,149	10,820	10,372	10,401	6,459	6,552	6,605	6,069	6,059	6,009
Long-term	57,401	56,077	55,800	52,478	52,402	50,268	47,929	44,438	43,583	31,583	30,997	28,277	27,271	26,910	26,910
Standard	41,918	40,532	38,800	36,699	35,644	33,546	31,703	29,800	28,569	26,447	26,594	25,745	25,037	24,654	24,315
Overdue*	15,483	15,545	16,250	15,779	16,758	16,722	16,226	14,789	14,869	5,136	5,209	5,252	2,617	2,617	2,595
Credits to nonfinancial private corporations	2,551,703	2,535,003	2,604,102	2,677,035	2,738,053	2,773,426	2,819,808	2,865,242	2,960,418	3,080,156	3,207,756	3,320,726	3,370,833	3,412,662	3,451,348
BGN	1,501,090	1,477,402	1,504,176	1,567,956	1,562,489	1,579,838	1,665,361	1,731,284	1,779,036	1,808,762	1,841,725	1,871,573	1,857,370	1,851,326	1,857,868
Short-term	1,099,036	1,070,331	1,088,796	1,151,318	1,130,461	1,144,024	1,219,960	1,268,666	1,302,151	1,330,257	1,333,700	1,358,528	1,345,908	1,328,867	1,330,765
Overdraft	308,893	291,671	276,193	285,832	283,569	281,740	280,978	276,419	256,419	292,468	305,913	290,336	282,443	294,089	266,849
Credits	790,143	778,660	812,603	865,486	846,892	862,284	988,982	998,388	1,045,732	1,037,789	1,027,787	1,068,192	1,063,465	1,034,778	1,063,845
Standard	755,714	743,713	775,240	828,611	807,035	822,254	900,501	960,232	1,005,925	999,359	983,963	1,023,227	1,019,514	991,861	1,023,205
Overdue	34,429	34,947	37,363	36,875	39,857	40,030	38,481	38,156	39,807	38,430	43,824	44,965	43,951	42,917	40,640
Long-term	402,054	407,071	415,380	416,638	432,028	435,814	445,401	462,628	476,885	478,505	508,025	513,045	511,462	522,459	527,103
Standard	335,854	337,674	344,304	345,757	358,442	366,736	372,840	391,523	402,529	402,468	429,624	435,436	434,213	442,500	448,379
Overdue*	66,200	69,397	71,076	70,881	73,586	69,078	72,561	71,105	74,126	76,037	78,401	77,609	77,249	79,959	78,724
Foreign currencies	1,050,693	1,057,601	1,100,926	1,109,079	1,175,564	1,193,588	1,154,447	1,133,958	1,181,382	1,271,394	1,366,031	1,449,153	1,513,463	1,561,336	1,593,480
Short-term	585,808	593,672	645,403	644,998	684,728	703,733	672,785	664,765	691,697	735,658	797,505	819,381	867,349	904,334	905,336
Overdraft	133,884	128,055	137,893	148,153	177,146	188,962	160,118	170,240	207,247	197,903	207,715	182,568	215,100	208,296	219,419
Credits	451,924	465,617	507,510	496,845	507,582	514,771	512,667	494,525	484,450	537,755	589,790	637,013	652,249	696,038	685,917
Standard	423,714	427,165	459,048	456,902	471,015	471,980	479,609	435,844	435,683	506,319	555,602	607,032	616,384	664,041	655,422
Overdue	28,210	38,452	48,462	39,943	35,567	42,791	33,058	58,681	48,767	31,436	34,188	29,981	35,865	31,997	30,495
Long-term	464,885	463,929	455,523	464,081	490,836	489,855	481,662	469,193	489,685	535,736	568,526	629,572	646,114	657,002	688,144
Standard	364,890	369,772	390,016	398,953	423,425	412,973	413,500	407,870	426,452	464,072	494,537	570,571	602,566	614,884	645,270
Overdue*	99,995	94,157	65,507	65,128	67,411	76,882	68,162	61,323	63,233	71,664	73,989	59,001	43,548	42,118	42,874
Credits to households	586,947	593,469	631,141	666,555	701,014	731,756	761,208	785,762	804,253	828,087	848,969	861,765	864,317	879,057	900,932
BGN	571,725	577,713	613,505	647,614	679,902	709,340	737,284	760,386	777,616	799,527	819,389	830,073	831,303	844,488	865,050
Short-term credits	22,396	22,859	24,243	25,187	27,337	28,499	30,347	32,248	33,601	35,441	38,360	39,614	40,915	43,215	46,097
Overdraft	780	997	1,176	1,688	2,407	3,581	3,927	2,759	3,581	3,927	3,952	3,782	4,611	4,893	5,455
Credits	21,616	21,862	23,067	23,874	25,649	26,696	27,940	29,489	30,020	31,514	34,408	35,832	36,304	38,322	40,642
Standard	21,442	21,612	22,838	23,686	25,449	26,449	27,671	29,214	29,637	31,081	33,979	35,061	35,896	37,959	40,259
Consumer Lending for house purchase	21,442	21,612	22,838	23,686	25,449	26,449	27,671	29,214	29,637	31,081	33,979	35,061	35,896	37,959	40,259

(continued)

1.3.10. CREDITS TO THE NONGOVERNMENT SECTOR
(continued)

(thousand BGN)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
Overdue	174	250	229	188	200	247	269	275	383	433	429	771	408	383	383
Consumer	174	250	229	188	200	247	269	275	383	433	429	771	408	383	383
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	549 329	554 854	589 262	622 427	652 565	680 841	706 937	728 138	744 050	764 086	781 029	790 459	790 588	801 273	818 953
Standard	544 191	549 075	583 198	614 535	644 454	672 377	698 134	719 026	734 633	754 371	770 535	779 856	779 496	790 056	809 471
Consumer	446 541	450 620	481 958	509 754	535 953	559 653	580 377	597 524	611 117	628 095	643 041	648 496	647 810	658 130	676 322
Lending for house purchase	97 650	98 455	101 240	104 781	108 501	112 724	117 757	121 502	123 516	126 276	127 494	131 360	131 686	131 926	133 149
Overdue*	5 138	5 779	6 064	7 892	8 111	8 464	8 803	9 112	9 417	9 715	10 494	10 603	11 092	11 217	9 482
Consumer	4 931	5 572	5 865	7 684	7 890	8 140	8 507	8 785	9 079	9 389	10 159	10 160	10 617	10 715	9 000
Lending for house purchase	207	207	199	208	221	324	296	327	338	326	335	443	475	502	482
Foreign currencies	15 222	15 756	17 636	18 941	21 112	22 416	23 924	25 376	26 602	28 560	29 580	31 692	32 814	34 569	35 882
Short-term credits	1 522	1 577	1 562	1 904	1 969	2 204	2 924	3 091	2 962	3 231	2 531	2 667	2 729	3 025	3 347
Overdraft	235	296	217	221	265	269	296	365	341	387	400	336	259	344	357
Credits	1 287	1 281	1 345	1 683	1 704	1 935	2 628	2 726	2 621	2 844	2 131	2 331	2 470	2 681	2 990
Standard	1 277	1 269	1 337	1 662	1 463	1 709	2 600	2 699	1 832	2 722	2 085	1 469	1 500	1 802	2 119
Consumer	1 277	1 269	1 337	1 662	1 463	1 709	2 600	2 699	1 832	2 722	2 085	1 469	1 500	1 802	2 119
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdue	10	12	8	21	241	226	28	27	789	122	46	862	880	879	871
Consumer	10	12	8	21	241	226	28	27	789	122	46	862	880	879	871
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term credits	13 700	14 179	16 074	17 037	19 143	20 212	21 000	22 285	23 640	25 329	27 049	29 025	30 085	31 544	32 535
Standard	11 136	11 544	13 319	14 197	16 147	17 604	18 435	20 196	21 544	23 189	24 827	26 758	27 709	29 146	30 104
Consumer	11 136	11 544	13 319	14 197	16 147	17 604	18 435	19 530	20 742	22 289	23 559	25 407	26 277	27 620	28 528
Lending for house purchase	-	-	-	-	-	-	-	666	802	900	1 268	1 351	1 432	1 526	1 576
Overdue*	2 564	2 635	2 755	2 840	2 996	2 608	2 565	2 089	2 096	2 140	2 222	2 267	2 376	2 398	2 431
Consumer	2 564	2 635	2 755	2 840	2 996	2 608	2 565	2 089	2 096	2 140	2 222	2 267	2 376	2 398	2 431
Lending for house purchase	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits to nonbank financial institutions	11 531	12 448	12 080	13 162	13 626	17 729	16 560	15 926	20 029	14 267	25 717	22 372	20 659	20 337	19 577
BGN	1 457	2 357	1 825	2 316	2 370	4 899	4 161	4 081	8 208	2 074	7 509	8 129	13 448	12 834	15 127
Short-term	1 167	2 067	1 535	1 938	1 981	4 509	3 771	3 699	7 826	1 690	7 125	7 621	12 940	12 326	14 618
Overdraft	65	501	166	196	122	1 069	158	193	2 107	197	186	2	-	-	-
Credits	1 102	1 566	1 369	1 742	1 859	3 440	3 613	3 506	5 719	1 493	6 939	7 619	12 940	12 326	14 618
Standard	1 102	1 566	1 369	1 742	1 859	3 440	3 613	3 506	5 719	1 493	6 939	7 619	12 940	12 326	14 618
Overdue	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	290	290	290	378	389	390	390	382	382	384	384	508	508	508	509
Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	290	290	290	378	389	390	390	382	382	384	384	508	508	508	509
Foreign currencies	10 074	10 091	10 255	10 846	11 256	12 830	12 399	11 845	11 821	12 193	18 208	14 243	7 211	7 503	4 450
Short-term	5 214	5 208	5 142	5 002	5 040	6 614	6 378	6 089	6 047	6 363	12 283	8 261	6 336	6 628	3 583
Overdraft	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	5 214	5 207	5 141	5 002	5 040	6 614	6 378	6 089	6 047	6 363	12 274	8 244	6 335	6 628	3 576
Standard	5 16	1 062	669	573	519	2 093	1 999	1 903	1 849	2 123	7 966	3 894	6 335	6 628	3 576
Overdue	4 698	4 145	4 472	4 429	4 521	4 379	4 186	4 198	4 240	4 240	4 308	4 350	-	-	-
Long-term	4 860	4 883	5 113	5 844	6 216	6 216	6 021	5 756	5 774	5 830	5 925	5 982	875	875	867
Standard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Overdue*	4 860	4 883	5 113	5 844	6 216	6 216	6 021	5 756	5 774	5 830	5 925	5 982	875	875	867

* Including legal claims on credits.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	12'1995	01'1996	02'1996	03'1996	04'1996	05'1996	06'1996	07'1996	08'1996	09'1996	10'1996	11'1996	12'1996
Exchange rate: BGN/1 USD													
BGN/1 EUR	0.07070	0.07388	0.07607	0.07883	0.08942	0.14704	0.15546	0.18714	0.20199	0.22998	0.23963	0.34986	0.48735
Government debt securities issued by central government													
BGN	248 678	264 454	271 579	273 462	283 210	276 970	352 513	408 578	408 475	435 093	457 107	579 702	685 143
Government securities issued under Regulation No. 5	174 177	186 619	191 153	190 091	189 773	192 569	205 502	235 650	222 266	223 095	245 651	282 890	301 596
Short-term	160 128	174 653	177 140	173 779	172 143	174 935	180 585	216 179	195 305	189 333	199 539	246 957	256 860
Medium-term	70 273	85 361	84 793	81 853	79 795	82 406	82 972	109 254	107 123	100 481	108 885	148 780	149 357
Long-term	89 855	89 292	92 347	91 926	92 348	92 529	97 613	106 925	88 182	88 852	90 654	98 177	107 503
Other	14 049	11 966	14 013	16 312	17 630	17 634	24 917	19 471	26 961	33 762	46 112	35 933	44 736
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	14 049	11 966	14 013	16 312	17 630	17 634	24 917	19 471	26 961	33 762	46 112	35 933	44 736
Foreign currencies	74 501	77 835	80 426	83 371	93 437	84 401	147 011	172 928	186 209	211 998	211 456	296 812	383 547
Euro bonds	-	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Brady bonds	6 714	7 207	7 117	6 865	7 232	1 960	2 072	2 495	2 227	3 109	3 240	4 730	6 589
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	6 714	7 207	7 117	6 865	7 232	1 960	2 072	2 495	2 227	3 109	3 240	4 730	6 589
Other	67 787	70 628	73 309	76 506	86 205	82 441	144 939	170 433	183 982	208 889	208 216	292 082	376 958
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	5 441	9 796	9 947	13 903	13 354	18 062	24 967
Long-term	67 787	70 628	73 309	76 506	86 205	82 441	139 498	160 637	174 035	194 986	194 862	274 020	351 991

Repayment term of short-term government securities is up to one year inclusive.

Repayment term of medium-term government securities is from one to five years inclusive.

Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	01'1997	02'1997	03'1997	04'1997	05'1997	06'1997	07'1997	08'1997	09'1997	10'1997	11'1997	12'1997
Exchange rate: BGN/1 USD	1.02190	2.04550	1.58870	1.46780	1.56810	1.71860	1.84380	1.80900	1.76280	1.71900	1.76700	1.77650
BGN/1 EUR												
Government debt securities issued by central government												
BGN	1 113 525	1 883 096	1 624 326	1 681 898	1 786 757	2 016 785	2 137 748	2 125 845	2 099 238	2 069 013	2 126 399	2 167 307
Government securities issued under Regulation No. 5	318 023	377 451	557 891	695 384	819 404	677 405	655 971	674 589	665 712	704 987	777 911	788 560
Short-term	274 061	346 932	528 152	663 002	784 488	649 152	629 130	639 708	629 456	643 167	714 333	725 727
Medium-term	194 584	281 704	464 705	586 710	642 878	528 449	478 211	487 130	475 564	485 641	557 374	565 175
Long-term	79 477	65 228	63 447	76 292	141 610	120 703	150 919	152 578	153 892	157 526	156 959	160 552
Other	43 962	30 519	29 739	32 382	34 916	28 253	26 841	34 881	36 256	61 820	63 578	62 833
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	43 962	30 519	29 739	32 382	34 916	28 253	26 841	34 881	36 256	61 820	63 578	62 833
Foreign currencies	795 502	1 505 645	1 066 435	986 514	967 353	1 339 380	1 481 777	1 451 256	1 433 526	1 364 026	1 348 488	1 378 747
Euro bonds	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Brady bonds	1 022	2 046	21 083	20 240	21 623	22 806	16 742	15 702	15 389	23 344	35 844	49 361
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	1 022	2 046	21 083	20 240	21 623	22 806	16 742	15 702	15 389	23 344	35 844	49 361
Other	794 480	1 503 599	1 045 352	966 274	945 730	1 316 574	1 465 035	1 435 554	1 418 137	1 340 682	1 312 644	1 329 386
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	41 440	83 438	74 354	81 655	88 174	182 595	238 623	251 488	253 702	236 573	246 736	363 686
Long-term	753 040	1 420 161	970 998	884 619	857 556	1 133 979	1 226 412	1 184 066	1 164 435	1 104 109	1 065 908	965 700

Repayment term of short-term government securities is up to one year inclusive.

Repayment term of medium-term government securities is from one to five years inclusive.

Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
BGN/1 EUR												
Government debt securities issued by central government	2 271 777	2 289 795	2 172 789	2 198 060	2 205 815	2 194 029	2 173 958	2 258 449	2 214 208	2 008 011	2 003 667	1 517 949
BGN	883 519	900 002	915 329	940 220	938 999	860 052	856 934	858 405	870 286	834 081	820 981	792 858
Government securities issued under Regulation No. 5	789 627	806 127	818 790	840 424	832 523	756 820	751 726	758 157	778 360	748 068	734 581	704 910
Short-term	615 474	635 987	644 062	656 840	657 846	583 103	574 048	578 778	592 189	556 833	543 678	521 126
Medium-term	174 153	170 140	174 728	183 584	174 677	173 717	177 678	179 379	186 171	191 235	190 903	183 784
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Other	93 892	93 875	96 539	99 796	106 476	103 232	105 208	100 248	91 926	86 013	86 400	87 948
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	93 892	93 875	96 539	99 796	106 476	103 232	105 208	100 248	91 926	86 013	86 400	87 948
Foreign currencies	1 388 258	1 389 793	1 257 460	1 257 840	1 266 816	1 333 977	1 317 024	1 400 044	1 343 922	1 173 930	1 182 686	725 091
Euro bonds	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Brady bonds	50 001	42 479	38 247	43 599	46 338	70 013	83 572	103 960	178 185	109 081	120 018	52 221
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	50 001	42 479	38 247	43 599	46 338	70 013	83 572	103 960	178 185	109 081	120 018	52 221
Other	1 338 257	1 347 314	1 219 213	1 214 241	1 220 478	1 263 964	1 233 452	1 296 084	1 165 737	1 064 849	1 062 668	672 870
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	382 481	384 806	398 162	395 821	392 150	397 802	394 377	399 461	373 147	286 538	296 106	286 783
Long-term	955 776	962 508	821 051	818 420	828 328	866 162	839 075	896 623	792 590	778 311	766 562	386 087

Repayment term of short-term government securities is up to one year inclusive.

Repayment term of medium-term government securities is from one to five years inclusive.

Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
Government debt securities issued by central government	1 568 311	1 540 991	1 406 714	1 373 693	1 397 531	1 237 413	1 199 325	1 179 548	1 187 993	1 213 569	1 218 547	1 202 561
BGN	792 324	787 900	775 160	744 037	757 467	749 753	734 396	732 217	732 700	756 030	761 382	729 606
Government securities issued under Regulation No. 5	715 077	711 126	698 191	667 155	680 329	673 594	659 296	661 540	661 737	689 083	695 287	664 110
Short-term	505 308	482 780	451 741	418 609	401 586	370 218	332 574	324 800	303 031	310 026	323 655	291 145
Medium-term	209 769	228 346	246 450	248 546	278 743	303 376	326 722	336 740	358 706	379 057	371 632	372 965
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Other	77 247	76 774	76 969	76 882	77 138	76 159	75 100	70 677	70 963	66 947	66 095	65 496
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	77 247	76 774	76 969	76 882	77 138	76 159	75 100	70 677	70 963	66 947	66 095	65 496
Foreign currencies	775 987	753 091	631 554	629 656	640 064	487 660	464 929	447 331	455 293	457 539	457 165	472 955
Euro bonds	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Brady bonds	63 598	8 431	11 472	8 230	6 687	11 850	11 529	9 778	16 019	14 118	18 203	4 813
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	63 598	8 431	11 472	8 230	6 687	11 850	11 529	9 778	16 019	14 118	18 203	4 813
Other	712 389	744 660	620 082	621 426	633 377	475 810	453 400	437 553	439 274	443 421	438 962	468 142
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	238 747	262 938	280 619	287 237	320 396	179 269	171 347	149 890	150 537	150 234	154 156	156 354
Long-term	473 642	481 722	339 463	334 189	312 981	296 541	282 053	287 663	288 737	293 187	284 806	311 788

Repayment term of short-term government securities is up to one year inclusive.
 Repayment term of medium-term government securities is from one to five years inclusive.
 Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
Government debt securities issued by central government	1 234 870	1 170 766	1 185 477	1 142 079	1 131 895	1 126 317	1 124 772	1 072 109	1 101 620	1 100 016	1 082 616	1 066 526
BGN	748 468	794 417	790 987	762 603	763 796	769 176	742 179	742 395	764 853	791 249	793 683	801 630
Government securities issued under Regulation No. 5	683 534	729 550	725 657	708 408	711 109	717 302	691 209	695 646	729 142	746 019	751 004	759 643
Short-term	278 550	274 899	251 354	226 178	231 657	215 896	201 141	192 726	216 106	194 159	168 043	149 444
Medium-term	404 984	454 651	474 303	482 230	479 452	501 406	490 068	502 920	513 036	551 860	582 961	610 199
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Other	64 934	64 867	65 330	54 195	52 687	51 874	50 970	46 749	35 711	45 230	42 679	41 987
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	64 934	64 867	65 330	54 195	52 687	51 874	50 970	46 749	35 711	45 230	42 679	41 987
Long-term	486 402	376 349	394 490	379 476	368 099	357 141	382 593	329 714	336 767	308 767	288 933	264 896
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Euro bonds	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	-	-
Brady bonds	2 301	4 408	4 370	6 355	6 944	6 775	7 125	14 647	14 126	17 468	17 392	18 481
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	2 301	4 408	4 370	6 355	6 944	6 775	7 125	14 647	14 126	17 468	17 392	18 481
Other	484 101	371 941	390 120	373 121	361 155	350 366	375 468	315 067	322 641	291 299	271 541	246 415
Short-term	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	162 855	165 409	164 163	147 667	144 242	143 725	157 973	85 792	85 451	29 575	16 796	19 455
Long-term	321 246	206 532	225 957	225 454	216 913	206 641	217 495	229 275	237 190	261 724	254 745	226 960

Repayment term of short-term government securities is up to one year inclusive.

Repayment term of medium-term government securities is from one to five years inclusive.

Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.11. HOLDINGS OF DEBT SECURITIES ISSUED BY CENTRAL GOVERNMENT

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
Government debt securities issued by central government	1 045 556	1 022 525	1 077 328	1 071 408	1 087 850	1 096 279	1 114 098	1 091 459	1 134 366	1 155 037	1 261 514	1 336 437	1 375 091	1 401 998	1 462 279
BGN	787 685	768 497	789 610	790 772	781 095	805 117	822 361	820 404	843 396	856 156	865 645	906 731	973 296	969 949	995 076
Government securities issued under Regulation No. 5	745 640	726 452	744 498	746 091	734 522	760 036	777 308	779 309	803 856	819 808	830 826	872 546	939 272	935 786	960 913
Short-term	116 731	115 130	112 645	113 918	126 048	122 681	115 390	110 293	116 471	116 575	122 136	116 148	118 143	93 356	102 692
Medium-term	628 909	611 322	631 853	632 173	608 474	637 355	661 918	669 016	687 385	695 393	698 916	742 940	735 923	728 069	720 407
Long-term	-	-	-	-	-	-	-	-	7 840	-	9 774	13 458	85 206	114 361	137 814
Other	42 045	42 045	45 112	44 681	46 573	45 081	45 053	41 095	39 540	36 348	34 819	34 185	34 024	34 163	34 163
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	42 045	42 045	45 112	44 681	46 573	45 081	45 053	41 095	39 540	36 348	34 819	34 185	34 024	34 163	34 163
Foreign currencies	257 871	254 028	287 718	280 636	306 755	291 162	291 737	271 055	290 970	298 881	395 869	429 706	402 395	432 049	467 203
Euro bonds	-	-	-	-	-	-	-	-	-	-	65 684	75 960	61 981	87 393	109 065
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	-	-	-	-	-	-	-	-	-	-	65 684	75 960	61 981	87 393	109 065
Brady bonds	17 959	17 405	23 820	21 338	37 138	23 327	26 218	21 186	22 371	25 738	23 009	16 434	24 150	32 955	38 642
Medium-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Long-term	17 959	17 405	23 820	21 338	37 138	23 327	26 218	21 186	22 371	25 738	23 009	16 434	24 150	32 955	38 642
Other	239 912	236 623	263 898	259 298	269 617	267 835	265 519	249 869	268 599	273 143	307 176	337 312	316 264	311 701	319 496
Short-term	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Medium-term	18 388	11 812	11 729	668	-	-	-	-	-	-	-	-	-	-	-
Long-term	221 524	224 811	252 169	258 630	269 617	267 835	265 519	249 869	268 599	273 143	307 176	337 312	316 264	311 701	319 496

Repayment term of short-term government securities is up to one year inclusive.

Repayment term of medium-term government securities is from one to five years inclusive.

Repayment term of long-term government securities is over five years.

Source: commercial banks.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.12. MEMORANDUM TO THE ANALYTICAL REPORTING OF THE BNB
(thousand BGN)

	12'2001	01'2002	02'2002	03'2002
ASSETS				
Other claims: of which accrued interest	58 329	78 495	100 573	110 866
BGN	-	-	-	-
Commercial banks	-	-	-	-
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Nonresidents	-	-	-	-
Foreign currencies	58 329	78 495	100 573	110 866
Commercial banks	-	-	-	-
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Nonresidents	58 329	78 495	100 573	110 866
Other claims: of which interest arrears ¹	34 299	34 299	34 299	19 460
BGN	32 252	32 252	32 252	17 413
Commercial banks	32 252	32 252	32 252	17 413
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Nonresidents	-	-	-	-
Foreign currencies	2 047	2 047	2 047	2 047
Commercial banks	2 047	2 047	2 047	2 047
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Nonresidents	-	-	-	-
LIABILITIES				
Demand deposits: of which accrued interest	-	-	-	-
BGN	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Households	-	-	-	-
Nonbank financial institutions	-	-	-	-
Foreign currencies	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Households	-	-	-	-
Nonbank financial institutions	-	-	-	-
Time deposits: of which accrued interest	1 377	2 842	4 150	4 070
BGN	1 355	2 803	4 112	4 041
Social security funds	1 355	2 803	4 112	4 041
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Foreign currencies	22	39	38	29
Social security funds	-	-	-	-
Nonfinancial public corporations	22	39	38	29
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Received credits: of which accrued interest	-	-	-	-
BGN	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-
Foreign currencies	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Nonbank financial institutions	-	-	-	-

(continued)

(continued)

(thousand BGN)

	12'2001	01'2002	02'2002	03'2002
Restricted deposits: of which accrued interest	-	-	-	-
BGN	-	-	-	-
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Households	-	-	-	-
Nonbank financial institutions	-	-	-	-
Foreign currencies	-	-	-	-
Central government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Households	-	-	-	-
Nonbank financial institutions	-	-	-	-
Other liabilities: of which accrued interest	1 532	1 296	506	806
BGN	286	73	72	29
Commercial banks	-	-	-	-
Central government	286	73	72	29
Nonresidents (IMF)	-	-	-	-
Foreign currencies	1 246	1 223	434	777
Commercial banks	-	-	-	-
Central government	521	163	155	221
Nonresidents (IMF)	725	1 060	279	556
Other liabilities: of which interest arrears ¹	-	-	-	-
BGN	-	-	-	-
Foreign currencies	-	-	-	-
Other liabilities: of which specific provisions ²	70 782	70 782	70 543	46 890
Provisions for balance positions	70 782	70 782	70 543	46 890
Commercial banks	70 782	70 782	70 543	46 890
Provisions for off-balance positions	-	-	-	-
Other liabilities: of which depreciation	62 048	62 500	63 020	18 668

¹ It pertains to all interest that is overdue for payment.

² Including the specific provisions under BNB Regulation No. 9.

Source: BNB.

1.3. MONETARY SURVEY AND ANALYTICAL REPORTING

1.3.13. MEMORANDUM TO THE ANALYTICAL REPORTING OF COMMERCIAL BANKS

(thousand BGN)

	12'2001	01'2002	02'2002	03'2002
ASSETS				
Other claims: of which accrued interest	68 103	59 822	61 268	73 508
BGN	35 858	30 164	33 341	39 330
BNB	-	-	-	-
Commercial banks	2 381	1 689	1 785	2 526
Central government	16 204	10 562	12 640	15 438
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	298	259	180	206
Nonfinancial private corporations	5 607	6 235	6 262	7 600
Households	11 324	11 394	12 446	13 534
Nonbank financial institutions	23	10	16	7
Nonresidents	21	15	12	19
Foreign currencies	32 245	29 658	27 927	34 178
BNB	-	-	-	-
Commercial banks	2 088	1 201	1 631	2 347
Central government	3 730	1 032	1 546	2 294
Local government	1 324	1 566	1 766	1 997
Social security funds	-	-	-	-
Nonfinancial public corporations	24	56	37	49
Nonfinancial private corporations	4 073	4 521	4 727	5 737
Households	21	27	27	33
Nonbank financial institutions	12	10	10	14
Nonresidents	20 973	21 245	18 183	21 707
Other claims: of which interest arrears ¹	698	1 117	1 442	1 465
BGN	1 853	1 982	1 760	1 707
BNB	-	-	-	-
Commercial banks	-	-	-	-
Central government	-	-	-	-
Local government	-	7	2	-
Social security funds	-	-	-	-
Nonfinancial public corporations	19	-	5	11
Nonfinancial private corporations	1 564	1 817	1 582	1 522
Households	258	157	171	160
Nonbank financial institutions	-	1	-	-
Nonresidents	12	-	-	14
Foreign currencies	698	1 117	1 442	1 465
BNB	-	-	-	-
Commercial banks	-	-	-	-
Central government	-	-	-	-
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	9	-	-
Nonfinancial private corporations	566	955	1 249	1 373
Households	129	147	186	89
Nonbank financial institutions	-	-	-	-
Nonresidents	3	6	7	3
LIABILITIES				
Demand deposits: of which accrued interest	632	1 106	1 190	1 493
BGN	632	1 106	1 190	1 493
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	558	823	742	855
Nonfinancial private corporations	35	156	234	348
Households	34	118	195	277
Nonbank financial institutions	5	9	19	13
Foreign currencies	-	-	-	-
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	-	-	-	-
Households	-	-	-	-
Nonbank financial institutions	-	-	-	-
Time deposits: of which accrued interest	21 515	22 457	23 642	24 884
BGN	8 422	9 179	9 288	9 726
Local government	97	101	107	117
Social security funds	-	2	6	11
Nonfinancial public corporations	564	668	416	388
Nonfinancial private corporations	807	1 040	900	799
Households	6 142	6 349	6 761	7 276

(continued)

(continued)

(thousand BGN)

	12'2001	01'2002	02'2002	03'2002
Nonbank financial institutions	812	1 019	1 098	1 135
Foreign currencies	13 093	13 278	14 354	15 158
Local government	-	1	-	19
Social security funds	-	-	-	-
Nonfinancial public corporations	2 281	2 479	2 957	3 213
Nonfinancial private corporations	1 045	1 032	1 396	1 452
Households	9 579	9 530	9 840	10 310
Nonbank financial institutions	188	236	161	164
Savings deposits of households, of which accrued interest	766	900	1 047	1 220
BGN	766	900	1 047	1 220
Foreign currencies	-	-	-	-
Received credits: of which accrued interest	242	285	74	87
BGN	4	6	6	9
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	4	5	6	7
Households	-	-	-	-
Nonbank financial institutions	-	1	-	2
Foreign currencies	238	279	68	78
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	-	-	-	-
Nonfinancial private corporations	6	8	-	-
Households	32	32	32	-
Nonbank financial institutions	200	239	36	78
Restricted deposits: of which accrued interest	451	498	413	428
BGN	14	31	40	50
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	1	4	5	10
Nonfinancial private corporations	12	13	14	16
Households	1	10	15	22
Nonbank financial institutions	-	4	6	2
Foreign currencies	437	467	373	378
Local government	-	-	-	-
Social security funds	-	-	-	-
Nonfinancial public corporations	80	79	94	38
Nonfinancial private corporations	237	278	166	208
Households	117	110	113	130
Nonbank financial institutions	3	-	-	2
Other liabilities: of which accrued interest	5 738	4 333	3 202	3 622
BGN	1 063	832	586	774
BNB	-	-	-	-
Commercial banks	811	699	434	591
Central government	40	52	66	85
Nonresidents	212	81	86	98
Foreign currencies	4 675	3 501	2 616	2 848
BNB	-	-	-	-
Commercial banks	262	392	202	218
Central government	3	30	60	80
Nonresidents	4 410	3 079	2 354	2 550
BNB	-	-	-	-
Commercial banks	-	-	-	-
Central government	-	-	-	-
Nonresidents	-	-	-	-
Other liabilities: of which specific provisions ²	551 424	534 520	535 860	529 170
Provisions for balance positions	466 900	448 319	450 353	440 855
BNB	-	-	-	-
Commercial banks	13 487	3 021	9 090	9 553
Central government	-	-	-	-
Local government	121	82	109	136
Social security funds	-	92	-	-
Nonfinancial public corporations	26 464	24 064	24 062	25 099
Nonfinancial private corporations	324 042	323 037	323 543	323 551
Households	34 126	40 084	36 963	30 535
Nonbank financial institutions	10 606	1 132	1 296	1 122
Nonresidents	58 054	56 807	55 290	50 859
Provisions for off-balance positions	84 524	86 201	85 507	88 315
Other liabilities: of which depreciation	232 183	237 304	242 334	247 203

¹ It pertains to all interest that is overdue for payment.

² Including the specific provisions under BNB Regulation No. 9.

Source: commercial banks.

1.4. MONTHLY SECTORAL SURVEY OF MONETARY FINANCIAL INSTITUTIONS

1.4.1. MONTHLY SECTORAL SURVEY OF THE BNB (ASSETS) AS OF MARCH 2002

(thousand BGN)

	Total													
	Resident sector				Other resident Sectors					Nonresident sector			Not allocated	
	Total	Government sector		Social security funds	Total	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions	Total	Banks	Government sector		Other nonresidents
		Local banks	Central government											
ASSETS	11 494 271	2 405 629	46 902	2 288 743	2 288 743	-	69 984	69 984	-	-	6 432 874	1 019 817	5 413 047	10
1. Cash (foreign currencies)	20 786	-	-	-	-	-	-	-	-	-	-	-	-	-
2. Monetary gold and SDR holdings*	839 045	-	-	-	-	-	-	-	-	-	-	-	-	-
3. Deposits	908 963	12	12	-	-	-	-	-	-	-	91 624	908 951	91 624	-
3.1. Demand	179 883	12	12	-	-	-	-	-	-	-	179 871	179 871	179 871	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	179 883	12	12	-	-	-	-	-	-	-	179 871	179 871	179 871	-
3.2. Time	729 080	-	-	-	-	-	-	-	-	-	729 080	729 080	729 080	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	729 080	-	-	-	-	-	-	-	-	-	729 080	729 080	729 080	-
3.3. Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4. Credits	2 315 804	2 315 804	27 061	2 288 743	2 288 743	-	-	-	-	-	-	-	-	-
4.1. Short-term	27 061	27 061	27 061	-	-	-	-	-	-	-	-	-	-	-
BGN	8 902	8 902	8 902	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	18 159	18 159	18 159	-	-	-	-	-	-	-	-	-	-	-
4.2. Long-term	2 288 743	2 288 743	-	2 288 743	2 288 743	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	2 288 743	2 288 743	-	2 288 743	2 288 743	-	-	-	-	-	-	-	-	-
5. Securities other than shares	5 316 523	-	-	-	-	-	-	-	-	-	5 316 523	-	5 316 523	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	5 316 523	-	-	-	-	-	-	-	-	-	5 316 523	-	5 316 523	-
6. Shares and other equity	75 263	70 353	369	-	-	-	-	-	-	-	-	-	-	-
BGN	70 353	70 353	369	-	-	-	-	-	-	-	-	-	-	10
Foreign currencies	4 910	-	-	-	-	-	-	-	-	-	-	-	4 900	10
7. Fixed assets (in BGN)	66 261	-	-	-	-	-	-	-	-	-	-	-	-	-
8. Other assets	1 951 626	19 460	19 460	-	-	-	-	-	-	-	110 866	110 866	-	-
BGN	43 782	17 413	17 413	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	1 907 844	2 047	2 047	-	-	-	-	-	-	-	110 866	110 866	-	-

* Reserve position in the IMF also included.

Source: BNB.

1.4. MONTHLY SECTORAL SURVEY OF MONETARY FINANCIAL INSTITUTIONS

1.4.2. MONTHLY SECTORAL SURVEY OF THE BNB (LIABILITIES) AS OF MARCH 2002

(thousand BGN)

	Total													
	Resident sector				Other residents					Nonresident sector			Not allocated Total	
	Total	Government sector			Total	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions	Total	Banks	Government sector		Other nonresidents
		Local banks	Central government	Social security funds										
LIABILITIES	11 494 271	3 076 777	2 110 748	1 330 994	779 754	190 909	190 522	-	-	-	2 410 286	-	-	
9. Currency in circulation	3 018 868	-	-	-	-	-	-	-	-	-	-	-	-	
10. Deposits	3 075 615	3 075 615	2 109 586	1 329 832	779 754	190 909	190 522	-	-	-	-	-	-	
10.1. Demand	1 112 486	1 112 486	327 164	197 841	129 323	12 341	11 954	-	-	-	-	-	-	
BGN	793 850	793 850	171 445	44 705	126 740	387	-	-	-	-	-	-	-	
Foreign currencies	318 636	318 636	155 719	153 136	2 583	11 954	11 954	-	-	-	-	-	-	
10.2. Time	1 918 922	1 918 922	1 740 562	1 112 521	628 041	178 360	178 360	-	-	-	-	-	-	
BGN	878 041	878 041	878 041	250 000	628 041	-	-	-	-	-	-	-	-	
Foreign currencies	1 040 881	1 040 881	862 521	862 521	-	178 360	178 360	-	-	-	-	-	-	
10.3. Restricted	44 207	44 207	2 139	41 860	22 390	208	208	-	-	-	-	-	-	
BGN	37 288	37 288	34 941	12 551	22 390	208	208	-	-	-	-	-	-	
Foreign currencies	6 919	6 919	6 919	-	-	-	-	-	-	-	2 405 339	-	-	
11. Credits	2 405 339	-	-	-	-	-	-	-	-	-	-	-	-	
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	2 405 339	-	-	-	-	-	-	-	-	-	2 405 339	-	-	
12. Capital and reserves	1 220 832	-	-	-	-	-	-	-	-	-	-	-	-	
12.1. Equity capital	20 000	-	-	-	-	-	-	-	-	-	-	-	-	
12.2. Reserves	926 325	-	-	-	-	-	-	-	-	-	-	-	-	
12.3. Financial result	274 507	-	-	-	-	-	-	-	-	-	-	-	-	
13. Other liabilities	1 773 617	1 162	1 162	1 162	-	-	-	-	-	-	-	4 947	-	
BGN	76 881	29	29	29	-	-	-	-	-	-	-	4 391	-	
Foreign currencies	1 696 736	1 133	1 133	1 133	-	-	-	-	-	-	-	556	-	

Source: BNB.

1.4. MONTHLY SECTORAL SURVEY OF MONETARY FINANCIAL INSTITUTIONS

1.4.3. MONTHLY SECTORAL SURVEY OF COMMERCIAL BANKS (ASSETS) AS OF MARCH 2002

	(thousand BGN)																
	Resident sector			Government sector				Other residents			Nonresident sector			Not allocated Total			
	Total	BNB	Local banks	Total	Central Government	Local government	Social security funds	Total	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions	Total		Banks	Government sector	Other non-residents
ASSETS	13 515 273	7 628 409	846 554	1 528 295	1 485 892	42 403	-	4 644 113	207 293	3 495 121	914 748	26 951	4 534 397	3 757 179	661 765	115 453	1 332 467
1. Cash	380 824																380 824
BGN	163 670																163 670
Foreign currencies	217 154																217 154
2. Deposits	4 821 181	1 176 615	567 168	609 447	609 447								3 644 566	3 644 566			
2.1. Demand deposits	866 627	622 828	13 381	609 447	609 447								243 799	243 799			
BGN	460 108	460 108	458 484	1 624													
Foreign currencies	406 519	162 720	11 757	150 963									243 799	243 799			
2.2. Time deposits	3 915 007	538 642		538 642									3 376 365	3 376 365			
BGN	202 239	202 239		202 239													
Foreign currencies	3 712 768	336 403		336 403									3 376 365	3 376 365			
2.3. Restricted deposits	39 547	15 145		15 145									24 402	24 402			
BGN	1 768	1 768		1 768													
Foreign currencies	37 779	13 377		13 377									24 402	24 402			
3. Credits	4 609 985	4 573 481	14 171	6 943	3 250	3 693		4 552 367	180 510	3 451 348	900 932	19 577	36 504	693		35 811	
3.1. Short-term	2 467 220	2 437 573	13 703	3 844	3 250	594		2 420 026	116 280	2 236 101	49 444	18 201	29 647	693		28 954	
BGN	1 501 491	1 487 683	13 702	3 844	3 250	594		1 470 137	78 657	1 330 765	46 097	14 618	13 808	693		13 808	
Foreign currencies	965 729	949 890	1					949 889	37 623	905 336	3 347	3 583	15 839	693		15 146	
3.2. Long-term	2 142 765	2 135 908	468	3 099		3 099		2 132 341	64 230	1 215 247	851 488	1 376	6 857			6 857	
BGN	1 391 595	1 387 452	468	3 099		3 099		1 383 885	37 320	527 103	818 953	509	4 143			4 143	
Foreign currencies	751 170	748 456						748 456	26 910	688 144	32 535	867	2 714			2 714	
4. Securities other than shares	2 351 223	1 537 297	7 576	1 498 992	1 462 279	36 713		30 729	19 748	10 981			813 926	85 134	661 765	67 027	
BGN	1 019 888	1 019 888		995 076	995 076			24 812	19 748	5 064							
Foreign currencies	1 331 335	517 409	7 576	503 916	467 203	36 713		5 917		5 917			813 926	85 134	661 765	67 027	
5. Shares and other equity	39 649	37 184	6 594					30 590	6 769	16 468			2 465	2 360		105	
BGN	37 184	37 184						30 590	6 769	16 468			2 465	2 360		105	
Foreign currencies	2 465																
6. Fixed assets (BGN)	724 392		251 045	22 360	20 363	1 997		30 427	266	16 324	13 816	21	36 936	24 426		12 510	724 392
7. Other assets	588 019	303 832		16 885	16 885			23 051	217	9 133	13 694	7	94	61		33	588 019
BGN	227 972	72 526		16 885	16 885			7 376	49	7 191	122	14	36 842	24 365		12 477	227 972
Foreign currencies	360 047	231 306		5 475	3 478	1 997											360 047

Source: commercial banks.

1.4. MONTHLY SECTORAL SURVEY OF MONETARY FINANCIAL INSTITUTIONS

1.4.4. MONTHLY SECTORAL SURVEY OF COMMERCIAL BANKS (LIABILITIES) AS OF MARCH 2002

	(thousand BGN)																
	Resident sector				Government sector				Other residents				Nonresident sector			Not allocated Total	
	Total	BNB	Local banks	Total	Central government	Local government	Social security funds	Total	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions	Total	Banks	Government sector		Other non-residents
																Total	
LIABILITIES	13 515 273	10 003 354	271	914 960	674 578	520 013	133 531	21 034	8 413 545	781 246	2 099 205	5 303 624	229 470	938 458	643 683	-	294 775
8. Deposits	9 930 227	9 597 293	264	610 076	631 704	477 139	133 531	21 034	8 355 249	777 380	2 051 206	5 303 614	223 049	332 934	113 367	-	219 567
8.1 Demand deposits	3 123 372	2 932 686	264	62 153	304 031	204 167	88 501	11 363	2 566 238	515 980	1 416 906	600 106	33 246	190 686	78 221	-	112 465
BGN	1 710 018	1 647 794	255	6 847	121 088	28 839	82 080	10 169	1 519 604	299 242	882 117	313 542	24 703	62 224	42 609	-	19 615
Foreign currencies	1 413 354	1 284 892	9	55 306	182 943	175 328	6 421	1 194	1 046 634	216 738	534 789	286 564	8 543	128 462	35 612	-	92 880
8.2. Time deposits	5 223 422	5 091 404	-	542 591	216 280	179 622	27 274	9 384	4 332 533	190 408	534 217	3 439 182	168 726	132 018	35 146	-	96 872
BGN	1 563 437	1 552 364	-	195 174	50 030	37 768	12 251	11	1 307 160	72 910	248 146	875 281	110 823	11 073	-	-	11 073
Foreign currencies	3 659 985	3 539 040	-	347 417	166 250	141 854	15 023	9 373	3 025 373	117 498	286 071	2 563 901	57 903	120 945	35 146	-	85 799
8.3. Savings deposits	1 249 505	1 249 505	-	-	-	-	-	-	1 249 505	-	-	1 249 505	-	-	-	-	-
BGN	567 132	567 132	-	-	-	-	-	-	567 132	-	-	567 132	-	-	-	-	-
Foreign currencies	682 373	682 373	-	-	-	-	-	-	682 373	-	-	682 373	-	-	-	-	-
8.4. Restricted deposits	333 928	323 698	-	5 332	111 393	93 350	17 756	287	206 973	70 992	100 083	14 821	21 077	10 230	-	-	10 230
BGN	181 452	177 239	-	4 132	89 030	71 680	17 065	287	84 077	24 386	41 310	5 399	12 982	4 213	-	-	4 213
Foreign currencies	152 476	146 459	-	1 200	22 363	21 670	693	-	122 896	46 606	58 773	9 422	8 095	6 017	-	-	6 017
9. Debt securities issued	26 877	16 120	-	9 779	-	-	-	-	6 341	-	-	10	6 331	10 757	10 757	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	26 877	16 120	-	9 779	-	-	-	-	6 341	-	-	10	6 331	10 757	10 757	-	-
10. Credits	417 775	148 244	7	70 387	25 695	25 695	-	-	51 955	3 866	47 999	-	90	269 531	195 781	-	73 750
BGN	129 942	127 275	-	66 013	20 695	20 695	-	-	40 567	3 118	37 437	-	12	2 667	-	-	2 667
Foreign currencies	287 833	20 969	7	4 574	5 000	5 000	-	-	11 388	748	10 562	-	78	266 864	195 781	-	71 083
11. Capital and reserves	1 666 441	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.1. Equity capital	868 286	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.2. Reserves	434 646	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11.3. Financial result	363 509	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12. Other liabilities	1 473 953	241 697	-	224 518	17 179	17 179	-	-	11 388	748	10 562	-	-	325 236	323 778	-	1 458
BGN	1 053 403	198 707	-	181 608	17 099	17 099	-	-	40 567	3 118	37 437	-	-	98	-	-	98
Foreign currencies	420 550	42 990	-	42 910	80	80	-	-	11 388	748	10 562	-	-	323 778	323 778	-	1 360

Source: commercial banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.1. MONTHLY SECTORAL SURVEY OF NONOPERATING BANKS (ASSETS) AS OF MARCH 2002

	(thousand BGN)																	
	Total																	
	Resident sector				Government sector				Other residents				Nonresident sector			Not allocated Total		
	Total	BNB	Local banks	Total	Central government	Local government	Social security funds	Total	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions	Total	Banks	Government sector		Other non-residents	
ASSETS	473 705	316 058	43	23 874	1 051	1 051	-	-	291 090	11 600	271 040	2 756	5 694	34 452	13 756	-	20 696	123 195
1. Cash	86																	86
BGN	79																	79
Foreign currencies	7																	7
2. Deposits	22 189	21 214	43	21 171										975	975			
BGN	8 161	8 161	43	8 118														
Foreign currencies	14 028	13 053	-	13 053														
3. Credits	245 049	245 049	-	413	-	-	-	-	244 636	9 127	228 420	2 754	4 335	975	975	-	-	
BGN	12 899	12 899	-	109	-	-	-	-	12 790	162	12 479	80	69	-	-	-	-	
Foreign currencies	232 150	232 150	-	304	-	-	-	-	231 846	8 965	215 941	2 674	4 266	-	-	-	-	
4. Securities other than shares	2 248	1 044	-	-	1 044	1 044	-	-	-	-	-	-	-	1 204	1 204	-	-	
BGN	1	1	-	-	1	1	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	2 247	1 043	-	-	1 043	1 043	-	-	-	-	-	-	-	1 204	1 204	-	-	
5. Shares and other equity	65 920	42 360	885	885	-	-	-	-	41 475	1 167	39 742	566	566	23 560	2 865	20 695		
BGN	42 360	42 360	885	885	-	-	-	-	41 475	1 167	39 742	566	566	23 560	2 865	20 695		
Foreign currencies	23 560	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6. Fixed assets (BGN)	35 606																	35 606
7. Other assets	102 607	6 391	-	1 405	7	7	-	-	4 979	1 306	2 878	2	793	8 713	8 712	-	1	87 503
BGN	24 795	656	-	42	7	7	-	-	607	-	588	2	17	-	-	-	-	24 139
Foreign currencies	77 812	5 735	-	1 363	-	-	-	-	4 372	1 306	2 290	-	776	8 713	8 712	-	1	63 364

Source: nonoperating banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.2. MONTHLY SECTORAL SURVEY OF NONOPERATING BANKS (LIABILITIES) AS OF MARCH 2002

(thousand BGN)

	Total										Not allocated Total				
	Resident sector					Nonresident sector									
	Total	BNB	Local banks	Government sector Total	Other residents Total	Total	Banks	Government sector	Other non-residents						
			Central government	Local government	Social security funds	Nonfinancial public corporations	Nonfinancial private corporations	Households	Nonbank financial institutions						
LIABILITIES	473 705	202 305	47 574	74 521	5	-	37 447	10 844	22 526	3 252	825	616	-	292	270 492
8. Deposits	86 063	85 701	24 447	6	5	-	37 447	10 844	22 526	3 252	825	72	-	290	
BGN	34 458	34 372	14 138	6	5	-	10 257	3 500	3 407	2 912	438	69	-	17	
Foreign currencies	51 605	51 329	10 309	-	-	-	27 190	7 344	19 119	340	387	3	-	273	
9. Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10. Credits	345	345	334	-	11	-	-	-	-	-	-	-	-	-	
BGN	345	345	334	-	11	-	-	-	-	-	-	-	-	-	
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
11. Capital and reserves	-102847	-	-	-	-	-	-	-	-	-	-	-	-	-	-102847
11.1. Equity capital	44 951	-	-	-	-	-	-	-	-	-	-	-	-	-	44 951
11.2. Reserves	17 756	-	-	-	-	-	-	-	-	-	-	-	-	-	17 756
11.3. Financial result	-165554	-	-	-	-	-	-	-	-	-	-	-	-	-	-165554
12. Other liabilities	490 144	116 259	22 793	74 520	-	-	-	-	-	-	-	544	-	2	373 339
BGN	421 616	55 989	20 263	17 577	-	-	-	-	-	-	-	-	-	-	365 027
Foreign currencies	68 528	60 270	2 530	56 943	-	-	-	-	-	-	-	544	-	2	7 712

Source: nonoperating banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	12'1997	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Exchange rate: BGN/1 USD													
BGN/1 EUR	1.77650	1.80920	1.82020	1.83400	1.79800	1.78240	1.81020	1.76900	1.79180	1.67320	1.64750	1.70260	1.67510
ASSETS													
FOREIGN ASSETS	2 459 156	2 515 394	2 467 082	2 405 199	2 274 349	2 283 880	2 178 343	2 105 674	2 107 461	2 003 737	1 979 383	2 006 840	1 942 507
Cash	1 38 884	140 799	141 280	140 646	113 800	110 137	113 168	111 035	115 628	110 369	104 486	103 923	102 188
Deposits	7 977	8 186	7 662	12 014	10 740	10 737	10 911	10 656	14 393	13 548	13 717	12 721	12 833
Credits	98 322	99 626	100 005	95 847	71 473	68 135	69 957	68 478	67 915	64 887	58 966	59 889	58 179
Securities other than shares	10 838	10 849	10 832	10 647	10 526	10 434	10 400	10 470	10 612	10 571	10 772	10 624	10 734
BGN	17 373	17 680	17 785	18 848	18 491	18 321	18 608	18 202	19 388	18 264	17 995	18 519	18 263
Foreign currencies	17 373	17 680	17 785	18 848	18 491	18 321	18 608	18 202	19 388	18 264	17 995	18 519	18 263
Shares and other equity	1 244	1 267	1 275	1 288	1 253	1 213	1 260	1 216	1 236	1 191	1 153	1 155	1 173
Other	3 130	3 191	3 721	2 002	1 317	1 297	2 032	2 013	2 034	1 908	1 883	1 015	1 006
BGN	177	179	182										
Foreign currencies	2 953	3 012	3 539	2 002	1 317	1 297	2 032	2 013	2 034	1 908	1 883	1 015	1 006
RESERVES	16 332	16 005	16 157	12 379	11 316	11 296	13 303	13 116	12 939	12 517	8 044	6 185	4 038
Cash	2 142	2 051	1 990	1 340	1 203	1 169	1 274	1 044	1 080	1 137	1 274	1 218	985
Deposits	14 190	13 954	14 167	11 039	10 113	10 127	12 008	12 072	11 859	11 380	6 770	4 967	3 053
BGN	12 758	12 699	12 750	9 567	9 165	9 186	9 815	11 235	11 005	10 566	5 949	4 463	2 855
Foreign currencies	1 432	1 255	1 417	1 472	948	941	2 283	837	854	814	821	504	198
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT													
Central government	119 519	112 947	112 711	113 220	111 202	110 266	111 562	109 173	112 099	105 290	103 726	106 626	67 565
Government securities	119 518	112 946	112 710	113 219	111 201	110 265	111 561	109 172	112 098	105 289	103 725	106 625	67 564
BGN	6 823	7 624	7 591	7 309	7 318	7 260	6 989	6 933	8 544	8 428	8 312	8 087	7 916
Foreign currencies	97 393	99 185	99 776	100 544	98 571	97 716	99 240	96 981	98 231	91 729	90 320	93 341	54 530
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	15 302	6 137	5 343	5 366	5 312	5 289	5 332	5 258	5 323	5 132	5 093	5 197	5 118
BGN	3 170	3 170	2 358	2 358	2 363	2 366	2 363	2 357	2 384	2 388	2 391	2 405	2 371
Foreign currencies	12 132	2 967	2 985	3 008	2 949	2 923	2 969	2 901	2 939	2 744	2 702	2 792	2 747
Local government	1	1	1	1	1	1	1	1	1	1	1	1	1
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1	1	1	1	1	1	1	1	1	1	1	1	1
BGN	1	1	1	1	1	1	1	1	1	1	1	1	1
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

	12'1997	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
CLAIMS ON NONGOVERNMENT SECTOR													
NONFINANCIAL PUBLIC CORPORATIONS													
Credits	1 818 481	1 850 266	1 805 939	1 698 825	1 559 493	1 539 121	1 477 566	1 448 352	1 427 331	1 348 912	1 336 508	1 353 827	1 340 890
BGN	554 420	563 494	537 846	475 457	454 502	447 684	421 425	413 466	431 847	389 984	378 408	385 355	380 160
Foreign currencies	500 913	508 011	476 870	420 918	415 266	408 516	412 124	404 848	431 141	389 299	378 038	384 996	379 800
Securities other than shares	23 309	23 269	23 147	22 710	22 710	22 557	21 961	22 352	33 693	33 798	33 755	33 693	33 682
BGN	477 604	484 742	453 723	398 157	392 556	385 959	390 163	377 496	397 511	355 501	344 283	351 303	346 118
Foreign currencies	1 470	1 443	1 371	1 397	1 368	1 335	1 374	1 339	131	131	132	132	133
BGN	377	378	378	379	379	379	380	380	131	131	132	132	133
Foreign currencies	1 093	1 065	993	1 018	989	956	994	959	-	-	-	-	-
Shares and other equity	263	263	263	263	262	254	249	238	227	227	227	227	227
BGN	263	263	263	263	262	254	249	238	227	227	227	227	227
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	51 774	53 777	59 342	52 879	37 606	37 579	7 678	7 041	348	327	11	-	-
BGN	4 617	4 458	3 570	3 278	1 179	1 201	926	924	13	13	-	-	-
Foreign currencies	47 157	49 319	55 772	49 601	36 427	36 378	6 752	6 117	335	314	11	-	-
NONFINANCIAL PRIVATE CORPORATIONS													
Credits	1 181 015	1 202 520	1 186 784	1 156 972	1 042 928	1 030 350	994 688	974 833	965 375	930 705	931 891	941 458	934 088
BGN	50 106	49 833	49 310	41 378	35 911	35 536	35 364	36 020	37 122	58 396	65 703	112 346	69 339
Foreign currencies	882 129	896 111	859 662	847 553	819 334	810 585	825 239	806 486	814 108	763 993	759 969	720 601	756 182
Securities other than shares	95 730	97 512	88 343	89 126	87 609	86 964	88 379	86 835	88 119	82 506	81 778	84 438	83 192
BGN	1 696	1 699	1 699	1 702	1 705	1 702	1 708	1 711	1 964	1 717	1 720	1 585	1 585
Foreign currencies	94 034	95 813	86 644	87 424	85 964	85 262	86 671	85 124	86 155	80 789	80 058	82 715	81 607
Shares and other equity	10 697	10 712	10 726	23 493	23 476	23 458	23 460	23 450	23 482	23 382	23 372	23 396	23 383
BGN	10 697	10 712	10 726	23 493	23 476	23 458	23 460	23 450	23 482	23 382	23 372	23 396	23 383
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	142 353	148 352	178 743	155 422	76 538	73 807	22 246	21 442	2 544	2 428	1 069	677	1 992
BGN	16 434	16 489	15 920	10 022	3 275	3 079	2 639	2 591	260	262	238	59	1 359
Foreign currencies	125 919	131 863	162 823	145 400	73 263	70 728	19 607	18 851	2 284	2 166	831	618	633
HOUSEHOLDS													
Credits	2 184	2 202	2 172	2 229	2 167	2 024	967	910	771	736	713	710	600
BGN	1 690	1 696	1 668	1 748	1 699	1 646	966	909	771	736	713	710	600
Foreign currencies	167	167	164	157	138	121	118	110	117	116	115	112	109
BGN	1 523	1 529	1 504	1 591	1 561	1 525	848	799	654	620	598	598	491
Foreign currencies	494	506	504	481	468	378	1	1	-	-	-	-	-
Other	54	54	54	3	2	1	1	1	-	-	-	-	-
BGN	440	452	450	478	466	377	-	-	-	-	-	-	-
Foreign currencies	80 862	82 050	79 137	64 167	59 896	59 063	60 486	59 143	29 338	27 487	25 496	26 304	26 042
NONBANK FINANCIAL INSTITUTIONS													
Credits	51 339	52 137	49 073	45 187	44 298	43 917	45 119	44 103	14 210	13 298	11 511	11 882	11 698
BGN	438	438	438	438	427	427	427	427	427	427	427	427	428
Foreign currencies	50 901	51 699	48 635	44 749	43 871	43 490	44 692	43 676	13 783	12 871	11 084	11 455	11 270
Securities other than shares	14 709	14 968	15 054	15 164	14 878	14 755	14 975	14 649	14 830	13 891	13 687	14 124	14 046
BGN	652	652	652	652	652	652	652	652	652	652	652	652	792
Foreign currencies	14 057	14 316	14 402	14 512	14 226	14 103	14 323	13 997	14 178	13 239	13 035	13 472	13 254
Shares and other equity	320	320	320	320	320	320	320	320	298	298	298	298	298
BGN	320	320	320	320	320	320	320	320	298	298	298	298	298
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	14 494	14 625	14 690	3 496	400	71	72	71	-	-	-	-	-
BGN	9 219	9 219	9 219	166	30	30	30	30	-	-	-	-	-
Foreign currencies	5 275	5 406	5 471	3 330	370	41	42	41	-	-	-	-	-
FIXED ASSETS													
OTHER ASSETS	41 860	75 547	76 260	137 173	150 232	150 231	146 139	149 543	149 210	147 971	145 749	145 408	136 834
Claims on commercial banks	324 080	319 830	314 735	302 956	328 306	362 829	316 605	274 455	290 254	278 678	280 870	290 871	290 992
Deposits	119 456	120 611	118 353	95 227	120 343	123 141	127 551	127 807	129 452	122 516	125 709	134 050	136 635
BGN	76 650	77 200	74 731	76 447	97 758	100 640	104 593	105 358	107 950	101 962	104 951	113 012	115 612
Foreign currencies	9 779	8 713	8 203	9 899	12 917	12 628	11 687	12 404	13 494	12 902	15 688	18 298	21 238
Other	66 871	68 487	66 528	66 548	84 841	88 012	92 906	92 954	94 456	89 065	89 263	94 714	94 432

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	12'1997	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
	(thousand BGN)												
Credits	850	864	868	819	776	769	882	865	816	772	1 584	1 551	1 541
BGN	71	71	71	74	46	46	147	147	147	147	45	45	45
Foreign currencies	779	793	797	745	730	723	735	718	669	625	1 539	1 506	1 496
Securities other than shares	13 419	13 659	13 740	13 841	13 577	13 462	13 666	13 364	13 531	12 662	12 473	12 877	12 676
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	13 419	13 659	13 740	13 841	13 577	13 462	13 666	13 364	13 531	12 662	12 473	12 877	12 676
Shares and other equity	1 513	1 518	1 518	1 518	1 518	1 516	1 506	1 506	1 635	1 636	1 635	1 635	1 635
BGN	1 513	1 518	1 518	1 518	1 518	1 516	1 506	1 506	1 635	1 636	1 635	1 635	1 635
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	27 024	27 370	27 496	2 602	6 714	6 754	6 904	6 714	5 520	5 479	5 066	4 975	5 113
BGN	7 240	7 240	7 241	896	860	912	911	924	1 309	1 554	1 212	999	1 171
Foreign currencies	19 784	20 130	20 255	1 706	5 854	5 842	5 993	5 790	4 211	3 925	3 854	3 976	3 942
Other unclassified assets	204 624	199 219	196 382	207 729	207 963	239 688	189 054	146 648	160 802	156 162	155 161	156 821	154 357
BGN	66 985	65 814	66 269	78 561	79 841	112 681	60 225	63 854	63 367	64 398	64 213	64 018	63 718
Foreign currencies	137 639	133 405	130 113	129 168	128 122	127 007	128 829	82 794	97 435	91 764	90 948	92 803	90 639
LIABILITIES	2 459 156	2 515 394	2 467 082	2 405 199	2 274 349	2 283 880	2 178 343	2 105 674	2 107 461	2 003 757	1 979 383	2 006 840	1 942 507
LEV DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-	-
DEBT SECURITIES ISSUED	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

(thousand BGN)

	12'1997	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
CREDITS													
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS													
Central government (suspense accounts)													
BGN	221 539	204 944	201 007	173 560	163 569	163 038	165 959	159 731	161 209	157 756	154 048	155 630	153 193
Foreign currencies	612	612	612	611	611	610	610	612	615	615	615	615	615
Local government	612	612	612	611	611	610	610	612	615	615	615	615	615
Foreign currencies	774	779	781	808	801	798	803	796	796	775	772	781	777
Nonfinancial public corporations	450	450	450	471	471	471	471	471	462	462	462	462	462
Foreign currencies	324	329	331	337	330	327	332	325	334	313	310	319	315
Social security funds	92	92	92	92	92	92	92	92	92	92	92	92	92
Foreign currencies	92	92	92	92	92	92	92	92	92	92	92	92	92
LIABILITIES TO THE BNB													
Deposits	113 878	115 147	115 883	99 763	89 135	89 806	94 384	93 295	93 118	91 116	87 699	88 570	87 960
BGN	8 978	26 928	26 954	26 235	43 711	45 617	48 625	48 957	48 905	48 833	48 823	48 821	48 795
Foreign currencies	104 900	88 219	88 929	73 528	45 424	44 189	45 759	44 338	44 213	42 283	38 876	39 749	39 165
Nonfinancial private corporations	49 208	49 390	46 185	43 411	46 391	45 263	45 835	45 228	45 373	44 705	44 602	44 907	44 599
BGN	18 373	22 641	22 621	22 394	26 621	25 679	25 571	25 675	25 686	25 719	25 776	25 761	25 607
Foreign currencies	30 835	26 749	23 575	21 017	19 770	19 584	20 264	19 553	19 687	18 986	18 826	19 146	18 992
Households	41 188	23 115	21 555	12 850	11 060	11 102	8 822	4 580	5 925	5 970	5 960	5 979	5 567
BGN	6 805	7 850	7 850	5 776	4 069	4 133	3 443	4 150	5 433	5 438	5 432	5 441	4 090
Foreign currencies	34 383	15 265	13 705	7 074	6 991	6 969	5 379	430	492	532	528	538	477
Nonbank financial institutions	15 787	15 809	15 899	16 025	15 479	15 367	15 413	15 128	15 290	14 483	14 308	14 686	14 583
BGN	512	538	538	548	2 639	2 639	2 640	2 639	2 646	2 647	2 647	2 648	2 741
Foreign currencies	15 275	15 271	15 361	12 728	12 840	12 728	12 773	12 489	12 644	11 836	11 661	12 038	11 842
FOREIGN LIABILITIES													
Deposits	493 595	499 871	501 175	485 267	483 429	481 557	479 954	479 199	479 851	477 135	481 142	481 734	483 419
BGN	10 592	10 055	10 107	3 677	3 470	3 598	3 189	3 152	3 163	3 056	3 015	3 066	3 042
Foreign currencies	273	360	360	309	527	677	680	694	686	686	673	673	674
Credits	10 319	9 695	9 747	3 368	2 943	2 921	2 509	2 458	2 342	2 370	2 342	2 393	2 368
BGN	481 127	488 159	489 374	479 907	478 288	476 250	475 236	473 542	474 220	471 660	475 724	476 139	477 380
Foreign currencies	481 127	488 159	489 374	479 907	478 288	476 250	475 236	473 542	474 220	471 660	475 724	476 139	477 380
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other													
BGN	1 876	1 657	1 694	1 683	1 671	1 709	1 529	2 505	2 468	2 419	2 403	2 529	2 997
Foreign currencies	1 876	1 657	1 694	1 683	1 671	1 709	1 529	2 505	2 468	2 419	2 403	2 529	2 997
CENTRAL GOVERNMENT													
Deposits (excl. suspense accounts)	373 657	388 081	389 056	397 181	396 949	395 807	402 176	402 070	422 896	409 653	406 867	412 866	408 485
BGN	5 638	5 697	5 716	5 853	5 788	5 770	5 802	5 754	5 814	5 624	5 584	5 676	5 642
Foreign currencies	2 447	2 447	2 447	2 535	2 539	2 539	2 539	2 539	2 564	2 565	2 566	2 566	2 562
Other liabilities	3 191	3 250	3 269	3 318	3 249	3 231	3 263	3 215	3 250	3 059	3 018	3 110	3 075
BGN	368 019	382 384	383 340	391 328	391 161	390 037	396 374	396 316	417 082	404 029	401 283	407 190	402 843
Foreign currencies	101 688	190 972	197 845	229 177	232 085	232 525	235 525	215 172	193 459	222 065	221 795	222 392	220 695
LIABILITIES TO THE BNB	266 331	191 412	185 495	162 151	159 076	157 665	160 849	181 144	193 459	181 964	179 488	184 798	182 148
Deposits	283 717	288 339	278 257	275 062	273 780	266 783	266 355	268 655	272 273	267 075	266 986	269 684	269 684
BGN	136 801	137 859	138 267	138 493	137 590	137 161	134 345	137 463	138 192	135 209	136 393	137 508	136 872
Foreign currencies	80 483	80 624	80 554	80 693	80 693	80 693	77 272	81 331	81 468	81 537	83 391	83 087	83 155
Credits	78 977	57 376	57 713	57 869	56 897	56 468	57 073	56 132	56 724	53 672	53 002	54 421	53 717
BGN	58 385	59 335	51 848	47 765	46 907	40 244	39 997	39 243	39 646	37 573	37 124	38 077	37 198
Foreign currencies	6 746	6 746	6 746	6 876	9 756	6 873	6 873	6 873	6 873	6 862	6 859	6 855	6 741
Other	51 639	52 589	45 102	40 889	37 151	33 371	33 124	32 370	32 773	30 711	30 265	31 222	30 457

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

(thousand BGN)

	12'1997	01'1998	02'1998	03'1998	04'1998	05'1998	06'1998	07'1998	08'1998	09'1998	10'1998	11'1998	12'1998
Other	88 531	91 145	88 142	88 804	89 283	89 378	92 011	91 949	94 435	94 293	93 469	94 138	95 614
BGN	74 680	79 768	79 790	80 012	80 862	80 882	82 273	82 299	84 015	84 250	83 402	83 536	84 960
Foreign currencies	13 851	11 377	8 352	8 792	8 421	8 496	9 738	9 650	10 420	10 043	10 067	10 602	10 654
CAPITAL AND RESERVES	-488 580	-503 379	-510 173	-518 808	-529 161	-513 314	-914 600	-930 901	-1 052 698	-1 062 038	-1 064 367	-1 002 536	-975 025
Equity capital	81 996	81 991	81 991	80 399	79 399	79 399	79 399	79 399	79 399	79 399	79 399	79 399	79 399
Reserves	45 684	72 481	72 609	112 512	124 364	124 184	124 117	123 542	121 732	120 632	120 378	120 969	120 624
Financial result	-616 260	-657 851	-664 773	-711 719	-732 924	-716 897	-1 118 116	-1 133 842	-1 253 829	-1 262 069	-1 264 144	-1 202 904	-1 175 048
OTHER LIABILITIES	1 575 228	1 637 538	1 607 760	1 592 937	1 485 783	1 490 009	1 778 501	1 726 920	1 823 930	1 754 156	1 734 707	1 689 423	1 602 751
Liabilities to commercial banks	167 384	158 680	159 300	161 727	157 662	159 873	171 743	166 098	167 098	165 663	162 215	165 632	164 254
Deposits	85 634	85 898	86 264	88 481	88 153	90 624	94 813	90 548	90 672	90 019	87 016	90 658	90 485
BGN	22 471	67 956	68 227	70 309	77 790	80 338	84 230	80 326	80 322	80 331	77 472	77 438	77 463
Foreign currencies	63 163	17 942	18 037	18 172	10 363	10 286	10 583	10 222	10 350	9 688	9 544	13 220	13 022
Credits	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034
BGN	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	79 716	70 748	71 002	71 212	67 475	67 215	74 896	73 516	74 392	73 610	73 165	72 940	71 735
BGN	45 718	44 340	44 460	44 480	43 218	43 206	47 931	47 970	48 076	48 442	48 189	48 340	48 472
Foreign currencies	33 998	26 408	26 542	26 732	24 257	24 009	26 965	25 546	26 316	25 168	24 976	24 600	23 263
Other unclassified liabilities	1 407 844	1 478 858	1 448 460	1 431 210	1 328 121	1 330 136	1 606 758	1 560 822	1 656 832	1 588 493	1 572 492	1 523 791	1 438 497
BGN	1 383 712	1 454 441	1 433 960	1 424 858	1 321 782	1 323 012	1 600 435	1 554 654	1 650 624	1 582 666	1 566 749	1 517 872	1 432 619
Foreign currencies	24 132	24 417	14 500	6 352	6 339	7 124	6 323	6 168	6 208	5 827	5 743	5 919	5 878

Source: nonoperating banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Exchange rate: BGN/1 USD	1.71810	1.77512	1.82073	1.84565	1.87053	1.89372	1.82890	1.84983	1.83388	1.87107	1.93704	1.94687
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS												
FOREIGN ASSETS	2 062 262	2 076 101	1 956 515	1 943 990	1 955 023	1 944 422	1 857 775	1 853 065	1 830 292	1 791 108	1 828 323	1 824 384
Cash	161 955	170 116	174 014	155 502	160 241	132 698	118 344	119 938	117 914	118 938	122 856	122 026
Deposits	13 181	13 481	13 730	13 636	13 788	13 981	13 717	13 831	13 670	13 899	13 862	13 613
Credits	58 904	63 112	65 543	46 397	49 950	21 232	9 595	9 587	8 542	8 488	8 530	7 845
Securities other than shares	59 475	61 373	62 778	63 226	63 941	64 483	62 914	64 015	63 476	63 927	66 716	66 801
BGN	18 663	20 149	19 709	2 863	2 875	2 981	2 951	2 972	2 962	2 964	3 010	3 010
Foreign currencies	18 663	20 149	19 709	2 863	2 875	2 981	2 951	2 972	2 962	2 964	3 010	3 010
Shares and other equity	4 047	4 056	4 092	21 135	21 348	21 594	20 985	21 182	21 053	21 414	22 038	22 149
Other	7 685	7 945	8 162	8 245	8 339	8 427	8 182	8 351	8 211	8 246	8 600	8 608
BGN	7 685	7 945	8 162	8 245	8 339	8 427	8 182	8 351	8 211	8 246	8 600	8 608
Foreign currencies	5 731	5 687	5 337	4 990	5 002	4 804	5 268	5 665	5 258	5 249	5 133	5 131
RESERVES	1 347	1 498	1 158	841	853	1 309	1 773	1 600	1 193	1 178	1 067	1 063
Cash	4 384	4 189	4 179	4 149	4 149	3 495	3 495	4 065	4 065	4 071	4 066	4 068
Deposits	4 183	4 189	4 179	4 149	4 149	3 495	3 495	4 065	4 065	4 071	4 066	4 068
BGN	201	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT												
Central government	69 595	52 391	53 462	53 831	54 423	49 851	47 426	47 914	47 524	48 379	49 909	50 225
Government securities	69 594	52 390	53 461	53 830	54 422	49 851	47 426	47 914	47 524	48 379	49 909	50 225
BGN	64 419	47 131	48 127	48 455	49 007	44 398	42 060	42 513	42 169	42 963	44 385	44 596
Foreign currencies	7 570	7 695	7 678	7 454	7 452	2 329	1 388	1 388	1 388	1 381	1 381	1 381
Credits	56 849	39 436	40 449	41 001	41 555	42 069	40 672	41 125	40 781	41 582	43 004	43 215
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	5 175	5 259	5 334	5 375	5 415	5 453	5 366	5 401	5 355	5 416	5 524	5 629
BGN	2 357	2 348	2 348	2 348	2 347	2 347	2 367	2 367	2 347	2 347	2 347	2 436
Foreign currencies	2 818	2 911	2 986	3 027	3 068	3 106	2 999	3 034	3 008	3 069	3 177	3 193
Local government	1	1	1	1	1	1	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds												
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
CLAIMS ON NONGOVERNMENT SECTOR	1 388 637	1 389 956	1 261 398	1 264 062	1 268 226	1 262 024	1 233 025	1 231 139	1 223 011	1 171 246	1 196 115	1 192 299
NONFINANCIAL PUBLIC CORPORATIONS	373 574	349 255	305 773	297 979	300 428	324 080	317 278	319 374	313 081	305 779	311 221	312 445
Credits	372 067	347 748	304 266	296 472	298 921	322 704	315 867	317 950	311 643	304 328	309 763	310 761
BGN	338 791	34 234	36 227	32 166	32 118	72 530	72 439	72 238	69 251	69 268	69 268	69 302
Foreign currencies	338 276	313 514	268 039	264 306	266 803	250 174	243 428	245 712	242 392	235 060	240 495	241 459
Securities other than shares	133	133	133	133	133	-	-	-	-	-	-	-
BGN	133	133	133	133	133	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	1 372	1 372	1 372	1 372	1 372	1 363	1 363	1 363	1 365	1 365	1 356	1 356
BGN	1 372	1 372	1 372	1 372	1 372	1 363	1 363	1 363	1 365	1 365	1 356	1 356
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	2	2	2	2	2	13	48	61	73	86	102	328
BGN	1	1	1	1	1	1	1	1	1	1	1	1
Foreign currencies	1	1	1	1	1	12	47	60	72	85	101	328
NONFINANCIAL PRIVATE CORPORATIONS	987 227	1 012 135	926 354	935 443	936 724	906 529	885 281	880 862	879 209	833 261	851 532	846 387
Credits	853 043	875 235	847 440	864 083	865 032	855 534	834 545	830 478	828 822	786 222	804 527	798 351
BGN	146 685	146 879	180 090	192 175	193 034	196 163	204 016	214 347	220 691	62 937	62 277	54 511
Foreign currencies	706 358	728 356	667 350	671 908	671 998	659 371	630 529	615 931	608 131	723 285	742 250	743 840
Securities other than shares	85 129	87 847	29 890	22 603	22 854	2 113	2 071	1 644	1 642	678	78	78
BGN	1 588	1 588	1 581	1 581	1 581	678	678	678	678	678	678	678
Foreign currencies	83 541	86 259	28 309	21 022	21 273	1 435	1 393	966	964	44 992	45 441	45 446
Shares and other equity	47 986	48 012	47 891	47 544	47 555	47 368	47 337	47 299	47 292	44 992	45 441	45 446
BGN	47 986	48 012	47 891	47 544	47 555	47 368	47 337	47 299	47 292	44 992	45 441	45 446
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	1 069	1 041	1 133	1 213	1 283	1 514	1 328	1 441	1 453	1 369	1 486	2 512
BGN	77	86	104	116	132	304	123	138	153	167	174	742
Foreign currencies	992	955	1 029	1 097	1 151	1 210	1 205	1 303	1 300	1 202	1 312	1 770
HOUSEHOLDS	895	777	764	1 812	1 903	1 921	1 860	1 865	1 845	3 094	3 158	3 146
Credits	895	777	764	1 811	1 902	1 920	1 859	1 864	1 843	3 092	3 156	3 145
BGN	393	261	240	235	230	226	222	209	202	230	230	230
Foreign currencies	502	516	524	1 576	1 672	1 694	1 637	1 655	1 641	2 859	2 926	2 936
Other	-	-	-	1	1	1	1	1	1	2	2	1
BGN	-	-	-	1	1	1	1	1	1	2	2	1
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
NONBANK FINANCIAL INSTITUTIONS	26 941	27 789	28 507	28 828	29 171	29 494	28 606	29 038	28 876	29 112	30 204	30 321
Credits	11 985	12 370	12 682	20 781	21 038	21 281	21 021	21 348	21 223	21 410	22 242	22 332
BGN	428	428	428	568	568	568	568	568	568	568	572	572
Foreign currencies	11 557	11 942	12 254	20 213	20 470	20 713	20 453	20 780	20 655	20 842	21 670	21 760
Securities other than shares	14 362	14 825	15 231	7 452	7 538	7 618	6 990	7 095	7 058	7 107	7 367	7 394
BGN	792	792	792	652	652	652	652	652	652	652	652	652
Foreign currencies	13 570	14 033	14 439	6 800	6 886	6 966	6 338	6 443	6 406	6 455	6 715	6 742
Shares and other equity	594	594	594	595	595	595	595	595	595	595	595	595
BGN	594	594	594	595	595	595	595	595	595	595	595	595
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
FIXED ASSETS	159 551	159 073	149 055	147 912	144 573	141 712	139 473	138 705	138 282	137 887	137 695	135 891
OTHER ASSETS	276 793	298 878	313 249	317 693	322 558	353 333	314 239	309 704	298 303	309 409	316 615	318 812
Claims on commercial banks	142 526	163 747	177 658	180 811	182 475	204 364	175 173	173 100	167 675	162 002	165 483	166 557
Deposits	22 551	20 993	24 647	26 347	28 220	35 652	32 076	27 786	24 742	20 077	25 207	24 459
BGN	98 708	102 862	112 418	94 682	96 341	110 428	83 937	85 964	84 401	82 897	80 489	82 293
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Credits	1 555	1 575	1 591	20 340	20 348	20 450	20 448	20 615	20 609	20 647	20 702	20 710
BGN	45	45	45	18 785	18 785	18 880	18 899	19 059	19 059	19 059	19 059	19 059
Foreign currencies	1 510	1 530	1 546	1 555	1 563	1 570	1 549	1 556	1 550	1 588	1 643	1 651
Securities other than shares	12 991	13 409	13 743	13 926	14 109	14 279	13 803	13 957	13 840	14 113	14 596	14 668
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	12 991	13 409	13 743	13 926	14 109	14 279	13 803	13 957	13 840	14 113	14 596	14 668
Shares and other equity	1 705	1 705	1 513	1 502	1 502	1 502	1 502	1 502	1 502	1 502	1 502	1 481
BGN	1 705	1 705	1 513	1 502	1 502	1 502	1 502	1 502	1 502	1 502	1 502	1 481
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	5 036	23 203	23 746	24 014	21 955	22 053	23 407	23 276	22 581	22 766	22 987	22 946
BGN	1 012	2 591	19 466	19 437	17 578	17 627	18 197	17 949	17 525	17 343	17 330	17 256
Foreign currencies	4 024	20 612	4 280	4 577	4 377	4 426	5 210	5 327	5 056	5 423	5 657	5 690
Other unclassified assets	134 267	135 131	135 591	136 882	140 083	148 969	139 066	136 604	130 628	147 407	151 132	152 255
BGN	39 560	37 690	36 517	36 502	38 473	40 673	42 136	41 807	37 301	37 264	37 122	37 687
Foreign currencies	94 707	97 441	99 074	100 380	101 610	108 296	96 930	94 797	93 327	110 143	114 010	114 568
LIABILITIES	2 062 262	2 076 101	1 956 515	1 943 990	1 955 023	1 944 422	1 857 775	1 853 065	1 830 292	1 791 108	1 828 323	1 824 384
LEV DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
DEBT SECURITIES ISSUED	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
CREDITS												
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS												
Central government (suspense accounts)	180 002	170 679	167 448	168 161	171 583	163 886	159 427	156 937	155 694	156 415	151 408	151 042
BGN	614	614	1 082	968	968	970	957	949	925	922	918	907
Foreign currencies	614	614	1 082	968	968	970	957	949	925	922	918	907
Local government	785	796	769	806	810	822	794	764	720	726	736	727
BGN	462	462	430	462	462	475	460	425	385	383	381	370
Foreign currencies	323	334	339	344	348	347	334	339	335	343	355	357
Social security funds	92	92	92	97	97	97	97	97	97	97	97	97
BGN	92	92	92	97	97	97	97	97	97	97	97	97
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	98 027	97 827	98 230	97 158	100 273	92 294	89 455	86 869	86 135	86 463	87 108	86 769
BGN	57 683	56 585	56 321	54 895	55 075	59 498	59 073	56 265	55 970	55 833	55 564	55 510
Foreign currencies	40 344	41 242	41 909	42 263	45 198	32 796	30 382	30 604	30 165	30 630	31 544	31 259
Nonfinancial private corporations	50 731	48 659	46 996	48 737	48 880	49 007	47 831	47 713	47 677	47 846	41 754	41 724
BGN	29 612	27 391	26 031	27 632	27 607	27 867	27 524	27 414	27 414	27 382	20 787	20 707
Foreign currencies	21 119	21 268	20 965	21 105	21 273	21 140	20 172	20 189	20 263	20 464	20 967	21 017
Households	14 870	7 410	4 659	4 647	4 657	4 638	4 646	4 631	4 366	4 373	4 395	4 395
BGN	6 255	4 317	4 122	4 127	4 136	4 136	4 136	4 117	3 854	3 853	3 863	3 863
Foreign currencies	8 615	3 093	537	520	521	522	510	514	512	520	532	532
Nonbank financial institutions	14 883	15 281	15 620	15 748	15 898	16 038	15 647	15 914	15 774	15 988	16 440	16 463
BGN	2 760	2 748	2 749	2 750	2 751	2 755	2 752	2 751	2 743	2 743	2 735	2 690
Foreign currencies	12 123	12 533	12 871	12 998	13 147	13 283	12 895	13 163	13 031	13 245	13 705	13 773
FOREIGN LIABILITIES	505 296	458 018	439 950	441 220	444 671	443 587	441 736	445 113	445 987	450 974	458 154	459 341
Deposits	16 418	16 646	3 201	3 218	3 145	3 170	2 961	2 967	2 820	2 861	2 842	2 841
BGN	736	687	674	674	674	685	706	684	647	647	579	579
Foreign currencies	15 682	15 959	2 527	2 544	2 471	2 485	2 254	2 187	2 173	2 214	2 263	2 262
Credits	478 803	432 209	434 017	435 256	435 556	436 435	436 035	439 488	440 425	445 323	452 444	453 505
BGN	478 803	432 209	434 017	435 256	435 556	436 435	436 035	439 488	440 425	445 323	452 444	453 505
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	10 075	9 163	2 732	2 746	5 970	5 982	2 740	2 754	2 742	2 790	2 868	2 995
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	10 075	9 163	2 732	2 746	5 970	5 982	2 740	2 754	2 742	2 790	2 868	2 995
CENTRAL GOVERNMENT	391 819	442 868	448 645	451 549	453 988	422 911	405 894	406 260	387 791	355 264	360 303	349 502
Deposits (excl. suspense accounts)	5 714	5 811	5 447	6 032	6 072	6 102	5 982	6 009	5 972	6 036	5 689	5 682
BGN	2 568	2 569	2 133	2 676	2 676	2 667	2 664	2 653	2 645	2 645	2 175	2 150
Foreign currencies	3 146	3 242	3 314	3 356	3 396	3 435	3 318	3 356	3 327	3 394	3 514	3 532
Other liabilities	386 105	437 057	443 198	445 517	447 916	416 809	399 912	400 251	381 819	349 228	354 614	343 820
BGN	202 798	200 497	213 346	215 738	215 722	182 236	171 461	169 840	164 299	127 144	124 897	114 080
Foreign currencies	183 307	236 560	229 852	229 779	232 194	234 573	228 451	230 411	217 520	222 084	229 717	229 740
LIABILITIES TO THE BNB	272 577	275 802	278 569	280 144	281 721	283 074	274 795	276 095	275 470	268 885	272 308	272 996
Deposits	137 993	139 292	140 531	141 091	141 635	142 193	138 381	139 045	138 608	138 067	139 783	140 030
BGN	83 223	83 223	83 223	83 223	83 162	83 162	80 822	80 822	80 822	79 422	79 422	79 422
Foreign currencies	54 770	56 069	57 308	57 868	58 473	59 031	57 559	58 223	57 786	58 645	60 361	60 608
Credits	38 709	39 415	40 205	40 631	41 050	41 469	39 408	39 737	39 446	35 869	36 920	37 075
BGN	7 506	7 220	7 217	7 210	7 196	7 196	7 191	7 191	7 182	6 061	6 061	6 061
Foreign currencies	31 203	32 195	32 988	33 421	33 854	34 273	32 215	32 546	32 264	29 808	30 859	31 014

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

	01'1999	02'1999	03'1999	04'1999	05'1999	06'1999	07'1999	08'1999	09'1999	10'1999	11'1999	12'1999
Other	95 875	97 095	97 833	98 422	99 036	99 412	97 006	97 313	97 416	94 949	95 605	95 891
BGN	84 814	85 424	85 634	85 828	86 035	86 060	85 646	85 673	85 697	82 818	82 843	82 868
Foreign currencies	11 061	11 671	12 199	12 594	13 001	13 352	11 360	11 640	11 719	12 131	12 762	13 023
CAPITAL AND RESERVES	-984 364	-995 546	-980 239	-971 047	-935 620	-915 127	-936 039	-926 989	-936 867	-897 863	-878 631	-864 334
Equity capital	66 127	65 827	65 827	65 827	65 827	65 827	65 827	65 827	65 827	65 827	65 827	65 827
Reserves	121 388	122 000	122 488	122 696	123 854	124 889	124 188	124 482	124 293	124 737	125 451	125 966
Financial result	-1 171 879	-1 183 373	-1 168 554	-1 159 570	-1 125 301	-1 105 843	-1 126 054	-1 117 298	-1 126 987	-1 088 427	-1 069 909	-1 056 127
OTHER LIABILITIES	1 696 932	1 724 280	1 602 142	1 573 963	1 538 680	1 544 091	1 511 962	1 495 649	1 502 217	1 457 433	1 464 781	1 455 837
Liabilities to commercial banks	217 159	223 490	171 979	172 337	169 641	190 757	172 974	170 381	170 145	171 926	180 316	179 906
Deposits	120 622	122 338	92 461	92 660	92 819	93 050	93 010	93 124	91 931	92 897	93 400	92 934
BGN	77 997	78 223	78 317	78 351	78 331	78 396	78 732	78 739	77 674	78 396	78 364	77 834
Foreign currencies	42 625	44 115	14 144	14 309	14 488	14 654	14 278	14 385	14 257	14 501	15 036	15 100
Credits	2 044	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034
BGN	2 044	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	94 493	99 118	77 484	77 643	74 788	95 673	77 930	75 223	76 180	76 995	84 882	84 938
BGN	48 658	51 993	52 727	52 696	49 612	69 310	52 630	52 775	52 664	52 608	60 139	60 101
Foreign currencies	45 835	47 125	24 757	24 947	25 176	26 363	25 300	22 448	23 516	24 387	24 743	24 837
Other unclassified liabilities	1 479 773	1 500 790	1 430 163	1 401 626	1 369 039	1 353 334	1 338 988	1 325 268	1 332 072	1 285 507	1 284 465	1 275 931
BGN	1 473 092	1 493 847	1 422 612	1 396 480	1 363 895	1 351 294	1 336 924	1 323 129	1 325 632	1 283 324	1 282 220	1 273 499
Foreign currencies	6 681	6 943	7 551	5 146	5 144	2 040	2 064	2 139	6 440	2 183	2 245	2 432

Source: nonoperating banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Exchange rate: BGN/1 USD	1.99758	2.01341	2.04735	2.15281	2.10236	2.04670	2.11601	2.19608	2.23141	2.32367	2.25222	2.10191
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS												
FOREIGN ASSETS	1 854 213	1 895 208	1 914 550	1 924 246	1 887 357	1 839 957	1 236 398	1 268 998	1 213 778	1 242 589	1 214 887	1 099 197
Cash	124 781	126 499	127 945	133 285	130 417	124 113	127 213	131 353	69 601	67 332	66 251	63 417
Deposits	7 956	8 004	8 076	8 404	8 236	4 875	2 073	2 096	2 106	1 824	1 805	1 741
Credits	68 359	69 679	70 387	73 504	71 933	70 696	78 449	80 926	18 523	18 540	18 615	18 542
Securities other than shares	3 053	3 057	3 067	3 114	3 090	3 072	2 377	2 423	2 434	2 483	2 459	2 375
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3 053	3 057	3 067	3 114	3 090	3 072	2 377	2 423	2 434	2 483	2 459	2 375
Shares and other equity	22 654	22 784	23 129	24 148	23 592	23 043	22 398	23 137	23 463	24 314	23 655	22 267
Other	8 807	8 973	9 056	9 175	8 979	8 833	8 198	8 535	8 610	9 066	8 895	8 292
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	8 807	8 973	9 056	9 175	8 979	8 833	8 198	8 535	8 610	9 066	8 895	8 292
RESERVES	6 848	6 835	6 773	6 789	6 795	6 739	644	774	892	751	688	603
Cash	1 051	1 038	976	972	996	941	641	609	751	613	570	502
Deposits	5 797	5 797	5 797	5 817	5 799	5 798	3	165	141	138	118	101
BGN	5 797	5 797	5 797	5 817	5 799	5 798	3	165	141	138	118	101
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT												
Central government	50 627	50 886	51 662	54 069	52 917	51 646	2 423	2 427	2 427	2 362	2 193	1 589
Government securities	50 627	50 886	51 662	54 069	52 917	51 646	2 423	2 427	2 427	2 362	2 193	1 589
BGN	1 381	1 368	1 368	1 368	1 368	1 368	1 096	1 096	1 096	1 028	861	283
Foreign currencies	43 534	43 869	44 589	46 824	45 755	44 575	1 277	1 281	1 281	1 285	1 283	1 277
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	5 712	5 649	5 705	5 877	5 794	5 703	50	50	50	49	49	29
BGN	2 436	2 347	2 347	2 346	2 346	2 346	50	50	50	49	49	29
Foreign currencies	3 276	3 302	3 358	3 531	3 448	3 357	-	-	-	-	-	-
Local government												
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
CLAIMS ON NONGOVERNMENT SECTOR												
NONFINANCIAL PUBLIC CORPORATIONS												
Credits	1 216 530	1 262 177	1 276 477	1 277 553	1 233 315	1 209 263	872 137	891 714	900 158	891 729	877 377	785 514
BGN	315 473	328 454	331 998	343 008	337 850	329 846	232 555	237 983	240 265	250 003	245 637	235 312
Foreign currencies	313 755	326 694	330 208	341 146	335 962	327 934	230 643	236 013	238 256	247 907	243 490	233 190
Securities other than shares	244 475	245 948	249 444	260 361	255 177	247 149	177 996	182 910	185 168	195 950	191 533	181 488
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	1 356	1 356	1 356	1 376	1 376	1 376	1 331	1 331	1 331	1 331	1 331	1 330
BGN	1 356	1 356	1 356	1 376	1 376	1 376	1 331	1 331	1 331	1 331	1 331	1 330
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	362	404	434	486	512	536	581	639	678	765	816	792
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	362	404	434	486	512	536	581	639	678	765	816	792
NONFINANCIAL PRIVATE CORPORATIONS												
Credits	867 378	899 980	910 516	909 479	870 566	854 686	619 042	633 083	639 198	620 607	611 136	540 944
BGN	819 823	852 339	862 784	862 142	823 237	807 207	577 827	591 694	597 744	578 602	569 033	499 078
Foreign currencies	54 545	77 953	78 035	67 669	68 227	68 210	54 742	55 406	56 215	59 058	58 716	51 218
Securities other than shares	765 278	774 386	784 749	794 473	755 010	738 997	523 085	536 288	541 529	519 544	510 317	447 860
BGN	78	78	78	78	78	78	78	78	78	78	78	78
Foreign currencies	78	78	78	78	78	78	78	78	78	78	78	78
Shares and other equity	45 466	45 474	45 489	45 537	45 515	45 490	39 093	39 094	39 094	39 095	39 095	39 083
BGN	45 466	45 474	45 489	45 537	45 515	45 490	39 093	39 094	39 094	39 095	39 095	39 083
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	2 011	2 089	2 165	1 722	1 736	1 911	2 044	2 217	2 282	2 832	2 930	2 705
BGN	160	162	159	330	320	476	503	555	531	579	624	423
Foreign currencies	1 851	1 927	2 006	1 392	1 416	1 435	1 541	1 662	1 751	2 253	2 306	2 282
HOUSEHOLDS												
Credits	3 194	3 298	3 329	3 772	3 716	3 658	3 671	3 751	3 786	3 846	3 774	3 601
BGN	3 193	3 297	3 328	3 771	3 715	3 657	3 670	3 750	3 785	3 845	3 773	3 600
Foreign currencies	206	201	197	202	199	196	182	182	180	173	172	146
Securities other than shares	2 987	3 096	3 131	3 569	3 516	3 461	3 488	3 568	3 605	3 672	3 601	3 454
BGN	1	1	1	1	1	1	1	1	1	1	1	1
Foreign currencies	1	1	1	1	1	1	1	1	1	1	1	1
NONBANK FINANCIAL INSTITUTIONS												
Credits	30 485	30 445	30 634	21 294	21 183	21 073	16 869	16 897	16 909	17 273	16 830	5 657
BGN	22 320	22 198	22 298	15 521	15 499	15 480	15 501	15 529	15 541	15 905	15 461	4 288
Foreign currencies	572	572	572	411	411	411	408	410	410	294	222	69
Securities other than shares	21 748	21 626	21 726	15 110	15 088	15 069	15 093	15 119	15 131	15 611	15 239	4 219
BGN	7 570	7 652	7 741	4 383	4 296	4 199	-	-	-	-	-	-
Foreign currencies	652	652	652	652	652	652	-	-	-	-	-	-
Shares and other equity	6 918	7 000	7 089	3 731	3 644	3 547	-	-	-	-	-	-
BGN	595	595	595	595	595	601	575	575	575	575	575	575
Foreign currencies	595	595	595	595	595	601	575	575	575	575	575	575
Other	-	-	-	795	793	793	793	793	793	793	794	794
BGN	-	-	-	17	17	17	17	17	17	17	17	17
Foreign currencies	-	-	-	778	776	776	776	776	776	776	777	777
FIXED ASSETS												
OTHER ASSETS												
Claims on commercial banks	135 893	135 894	135 896	130 253	130 154	130 141	89 578	89 352	88 287	86 948	86 941	75 760
Deposits	319 534	312 917	315 797	322 297	333 759	318 055	144 403	153 378	152 413	193 467	181 437	172 314
BGN	169 254	170 653	171 895	160 327	174 374	163 574	43 975	56 751	57 670	62 624	52 368	49 822
Foreign currencies	108 822	110 070	111 007	103 571	118 064	107 956	39 136	51 855	52 802	54 813	44 628	42 354
BGN	24 378	24 051	23 743	20 231	34 741	26 771	9 853	9 352	9 851	9 970	10 531	13 930
Foreign currencies	84 444	86 019	87 264	83 340	83 323	81 185	29 283	42 503	42 951	44 843	34 097	28 424

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Credits												
BGN	20 754	20 768	20 796	20 501	20 457	20 411	1 580	1 587	1 591	1 600	1 593	1 578
Foreign currencies	19 059	19 059	19 059	18 370	18 370	18 370	147	147	147	147	147	147
Securities other than shares	1 695	1 709	1 737	2 131	2 087	2 041	1 433	1 440	1 444	1 453	1 446	1 431
BGN	15 050	15 156	15 405	16 178	15 808	15 400	-	-	-	-	-	-
Foreign currencies	15 050	15 156	15 405	16 178	15 808	15 400	-	-	-	-	-	-
Shares and other equity	1 481	1 481	1 481	1 491	1 491	1 485	1 173	1 173	1 173	1 173	1 173	1 133
BGN	1 481	1 481	1 481	1 491	1 491	1 485	1 173	1 173	1 173	1 173	1 173	1 133
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	23 147	23 178	23 206	18 586	18 554	18 503	2 086	2 136	2 104	5 038	4 974	4 757
BGN	17 307	17 274	17 240	17 243	17 240	17 223	764	766	713	3 599	3 577	3 450
Foreign currencies	5 840	5 904	5 966	1 343	1 314	1 280	1 322	1 370	1 391	1 439	1 397	1 307
Other unclassified assets	150 280	142 264	143 902	161 970	159 385	154 300	100 428	96 627	94 743	130 843	129 069	122 492
BGN	32 753	39 973	39 829	43 880	43 779	41 396	66	-7 104	-10 391	22 408	23 413	23 079
Foreign currencies	117 527	102 291	104 073	118 090	115 606	112 904	100 362	103 731	105 134	108 435	105 656	99 413
	1 854 213	1 895 208	1 914 550	1 924 246	1 887 357	1 839 957	1 236 398	1 268 998	1 213 778	1 242 589	1 214 887	1 099 197
LIABILITIES												
LEV DEPOSITS												
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS												
Demand	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-
DEBT SECURITIES ISSUED												
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
CREDITS												
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
RESTRICTED DEPOSITS												
Central government (suspense accounts)	151 929	152 458	153 430	133 567	132 064	118 069	93 431	95 659	96 341	96 967	86 906	83 312
BGN	907	907	907	907	907	903	809	809	809	777	777	777
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Local government	727	730	736	756	746	735	743	758	764	772	760	735
BGN	361	361	361	361	361	360	355	355	355	355	355	355
Foreign currencies	366	369	375	395	385	375	388	403	409	417	405	380
Social security funds	56	56	56	56	56	2	2	2	2	2	2	2
BGN	56	56	56	56	56	2	2	2	2	2	2	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	87 554	87 811	88 343	69 843	69 082	64 762	43 502	44 515	44 866	44 257	34 938	33 614
BGN	55 523	55 531	55 547	34 607	34 624	34 324	15 525	15 531	15 536	15 545	6 677	6 675
Foreign currencies	32 031	32 280	32 796	35 236	34 458	30 438	27 977	28 984	29 330	28 712	28 261	26 939
Nonfinancial private corporations	41 489	41 645	41 837	41 591	41 222	32 185	29 539	30 137	30 345	30 969	30 556	29 421
BGN	20 688	20 684	20 659	17 882	17 871	9 153	4 431	4 431	4 430	4 425	4 424	4 413
Foreign currencies	20 801	20 961	21 178	23 709	23 351	23 032	25 108	25 706	25 915	26 544	26 132	25 008
Households	4 382	4 384	4 390	4 438	4 426	4 397	3 509	3 521	3 503	3 518	3 507	3 480
BGN	3 863	3 863	3 863	3 879	3 878	3 860	2 953	2 951	2 928	2 927	2 928	2 928
Foreign currencies	519	521	527	559	548	537	556	570	575	579	579	552
Nonbank financial institutions	16 814	16 925	17 161	15 976	15 625	15 085	15 327	15 917	16 052	16 672	16 366	15 283
BGN	2 690	2 691	2 691	770	771	618	549	549	551	551	552	553
Foreign currencies	14 124	14 234	14 470	15 206	14 854	14 467	14 778	15 368	15 501	16 121	15 814	14 730
FOREIGN LIABILITIES	465 121	466 681	470 388	481 814	476 244	463 722	211 373	216 847	217 208	220 605	217 964	208 288
Deposits	2 899	2 912	2 946	2 854	2 803	2 624	1 874	1 925	1 942	1 979	1 948	1 855
BGN	579	579	578	360	360	251	148	148	148	148	148	148
Foreign currencies	2 320	2 333	2 368	2 494	2 443	2 373	1 726	1 777	1 794	1 831	1 800	1 707
Credits	459 164	460 687	464 351	475 733	470 288	458 026	207 863	213 262	213 604	216 941	214 346	204 797
BGN	459 164	460 687	464 351	475 733	470 288	458 026	207 863	213 262	213 604	216 941	214 346	204 797
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	3 058	3 082	3 091	3 227	3 153	3 072	1 636	1 660	1 662	1 685	1 670	1 636
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	3 058	3 082	3 091	3 227	3 153	3 072	1 636	1 660	1 662	1 685	1 670	1 636
CENTRAL GOVERNMENT	355 424	389 028	392 714	390 286	384 802	378 137	306 440	308 655	311 561	319 539	313 152	279 954
Deposits (excl. suspense accounts)	5 775	5 803	5 864	6 053	5 961	5 247	5 373	5 517	5 582	5 708	5 591	5 343
BGN	2 150	2 150	2 150	2 148	2 148	1 534	1 534	1 534	1 534	1 570	1 570	1 570
Foreign currencies	3 625	3 653	3 714	3 905	3 813	3 713	3 839	3 983	4 048	4 138	4 021	3 773
Other liabilities	349 649	383 225	386 850	384 233	378 841	372 890	301 067	303 138	305 979	313 831	307 561	274 611
BGN	114 080	145 634	145 634	131 739	131 739	131 739	60 248	55 864	55 864	55 484	55 484	51 020
Foreign currencies	235 569	237 591	241 216	252 494	247 102	241 151	240 819	247 274	250 115	258 347	252 077	223 591
LIABILITIES TO THE BNB	275 471	275 460	276 675	262 300	260 596	251 584	134 172	135 730	136 225	140 282	138 748	105 798
Deposits	141 334	141 347	142 000	132 495	131 492	127 341	74 936	76 385	76 793	78 857	77 571	62 721
BGN	79 422	79 422	79 422	67 876	67 876	66 046	26 081	26 081	26 081	26 081	26 081	26 081
Foreign currencies	61 912	61 925	62 578	64 619	63 616	62 295	48 855	50 304	50 712	52 776	51 490	36 640
Credits	37 883	38 060	38 554	34 377	33 763	32 742	7 008	7 008	7 008	7 117	7 032	488
BGN	6 061	6 076	6 076	5 524	5 524	5 180	4 353	4 353	4 353	4 353	4 353	488
Foreign currencies	31 822	31 984	32 478	28 853	28 239	27 562	2 655	2 655	2 655	2 764	2 679	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

	01'2000	02'2000	03'2000	04'2000	05'2000	06'2000	07'2000	08'2000	09'2000	10'2000	11'2000	12'2000
Other	96 254	96 053	96 121	95 428	95 341	91 501	52 228	52 337	52 424	54 308	54 145	54 589
BGN	82 893	82 893	82 902	82 011	82 019	78 279	40 170	40 171	40 217	42 321	42 506	40 437
Foreign currencies	13 361	13 160	13 219	13 417	13 322	13 222	12 058	12 166	12 207	11 987	11 639	2 152
CAPITAL AND RESERVES	-793 975	-802 137	-800 009	-714 011	-741 245	-708 888	-421 980	-416 017	-462 586	-418 452	-424 412	-433 699
Equity capital	65 827	65 827	65 827	71 879	71 879	71 077	59 368	59 368	59 368	59 368	59 368	58 868
Reserves	126 514	126 686	127 053	128 496	127 932	127 915	71 382	71 215	70 998	70 262	70 256	70 515
Financial result	-986 316	-994 650	-992 889	-914 386	-941 056	-907 880	-552 730	-546 600	-592 952	-548 082	-554 036	-563 082
OTHER LIABILITIES	1 400 243	1 413 718	1 421 352	1 370 290	1 374 896	1 337 333	912 962	928 124	915 029	883 648	882 529	855 544
Liabilities to commercial banks	181 001	181 288	181 933	185 024	198 877	177 353	69 027	69 493	69 673	70 194	69 929	52 650
Deposits	93 319	93 454	93 651	95 366	109 836	104 921	29 501	29 903	30 012	30 443	30 203	29 466
BGN	77 834	77 815	77 771	73 812	88 670	84 153	14 459	14 459	14 459	14 459	14 459	14 459
Foreign currencies	15 485	15 639	15 880	21 554	21 166	20 768	15 042	15 444	15 553	15 984	15 744	15 007
Credits	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	774
BGN	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	2 034	774
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-
Other	85 648	85 800	86 248	87 624	87 007	70 398	37 492	37 556	37 627	37 717	37 692	22 410
BGN	60 190	60 142	60 160	60 200	60 204	44 276	34 945	34 950	34 996	35 018	35 040	19 872
Foreign currencies	25 458	25 658	26 088	27 424	26 803	26 122	2 547	2 606	2 631	2 699	2 652	2 538
Other unclassified liabilities	1 219 242	1 232 430	1 239 419	1 185 266	1 176 019	1 159 980	843 935	858 631	845 356	813 454	812 600	802 894
BGN	1 216 940	1 230 121	1 237 072	1 180 759	1 171 574	1 155 589	840 526	839 458	841 904	809 961	809 138	799 497
Foreign currencies	2 302	2 309	2 347	4 507	4 445	4 391	3 409	19 173	3 452	3 493	3 462	3 397

Source: nonoperating banks.

1.5. SURVEY OF NONOPERATING BANKS

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Exchange rate: BGN/1 USD	2.10463	2.11487	2.21448	2.16761	2.30640	2.30640	2.23396	2.13565	2.14197	2.16305	2.19806	2.21926	2.26448	2.26081	2.20450
BGN/1 EUR	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	1 097 943	1 106 327	893 785	884 410	896 393	891 686	873 601	855 836	855 753	861 120	866 140	867 489	872 559	478 392	473 705
FOREIGN ASSETS	63 572	63 633	46 311	44 244	45 953	46 712	45 456	43 745	43 708	44 147	44 863	45 253	46 091	34 727	34 459
Cash	10 210	10 208	10 608	10 433	10 989	10 989	10 703	10 308	10 336	10 420	10 605	10 706	10 910	7	7
Deposits	1 750	1 754	1 365	1 349	1 398	1 403	1 380	1 345	1 336	1 350	1 368	1 379	1 401	982	975
Credits	18 562	18 479	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	2 386	2 391	2 432	1 164	1 228	1 234	1 201	1 155	1 141	1 159	1 182	1 192	1 216	1 215	1 204
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	2 386	2 391	2 432	1 164	1 228	1 234	1 201	1 155	1 141	1 159	1 182	1 192	1 216	1 215	1 204
Shares and other equity	22 293	22 387	23 307	22 874	23 456	24 155	23 486	22 579	22 637	22 832	23 155	23 351	23 768	23 734	23 560
Other	8 371	8 414	8 599	8 424	8 882	8 931	8 686	8 358	8 258	8 386	8 553	8 625	8 796	8 789	8 713
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	8 371	8 414	8 599	8 424	8 882	8 931	8 686	8 358	8 258	8 386	8 553	8 625	8 796	8 789	8 713
RESERVES	609	392	312	772	493	420	556	551	518	525	489	463	428	81	122
Cash	522	321	245	298	446	367	529	468	453	454	427	403	381	36	79
Deposits	87	71	67	474	47	53	27	83	65	71	62	60	47	45	43
BGN	87	71	67	474	47	53	27	83	65	71	62	60	47	45	43
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
CLAIMS ON GENERAL GOVERNMENT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central government	1 520	1 502	1 388	1 388	1 389	1 389	1 389	1 389	1 389	1 389	1 389	1 387	1 314	1 051	1 051
Government securities	1 491	1 473	1 380	1 380	1 380	1 380	1 380	1 380	1 380	1 380	1 380	1 380	1 307	1 044	1 044
BGN	283	264	264	264	264	264	264	264	264	264	264	264	264	1	1
Foreign currencies	1 208	1 209	1 116	1 116	1 116	1 116	1 116	1 116	1 116	1 116	1 116	1 116	1 043	1 043	1 043
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	29	29	8	8	9	9	9	9	9	9	9	9	7	7	7
BGN	29	29	8	8	9	9	9	9	9	9	9	9	7	7	7
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

(continued)

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
CLAIMS ON NONGOVERNMENT SECTOR															
NONFINANCIAL PUBLIC CORPORATIONS															
Credits	783 888	791 494	618 020	613 879	618 120	616 930	609 653	551 743	552 363	555 225	559 242	561 958	566 357	294 525	291 090
BGN	235 582	236 473	141 944	139 096	146 854	146 926	144 002	137 534	137 884	136 634	138 618	139 759	142 096	11 598	11 600
Foreign currencies	233 420	234 301	139 822	136 940	144 584	144 600	141 661	135 133	135 482	134 126	136 025	137 122	139 668	9 149	9 127
Securities other than shares	51 677	51 677	5 184	5 177	5 177	5 178	5 176	5 162	5 162	5 144	5 044	5 044	5 088	162	162
BGN	181 743	182 624	134 638	131 763	139 407	139 422	136 485	129 991	130 320	128 982	130 881	132 078	134 580	8 987	8 965
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NONFINANCIAL PRIVATE CORPORATIONS															
Credits	1 330	1 330	1 191	1 191	1 191	1 179	1 179	1 179	1 179	1 179	1 179	1 179	1 179	1 167	1 167
BGN	832	842	931	965	1 079	1 147	1 162	1 202	1 223	1 329	1 414	1 458	1 249	1 282	1 306
Foreign currencies	40	14	29	58	77	96	96	135	135	174	194	194	-	-	-
Securities other than shares	792	828	902	907	1 051	1 066	1 066	1 067	1 088	1 155	1 220	1 264	1 249	1 282	1 306
BGN	539 016	545 744	466 696	465 474	461 918	460 627	456 314	405 522	405 788	409 910	411 925	413 491	415 538	274 469	271 040
Foreign currencies	497 208	503 735	424 629	422 074	418 606	419 396	415 029	364 228	364 387	368 272	370 061	371 453	374 407	231 868	228 420
Securities other than shares	48 131	48 045	28 271	43 624	31 794	32 326	32 295	28 039	28 036	28 039	28 044	28 018	28 027	12 481	12 479
BGN	449 077	455 690	396 358	378 450	386 812	387 070	382 734	336 189	336 351	340 233	342 017	343 435	346 380	219 387	215 941
Foreign currencies	78	78	-	-	-	-	-	-	-	-	-	-	-	-	-
NONBANK FINANCIAL INSTITUTIONS															
Credits	39 083	39 083	38 990	40 234	39 812	37 569	37 568	37 568	37 567	37 568	37 568	37 568	37 569	39 743	39 742
BGN	39 083	39 083	38 990	40 234	39 812	37 569	37 568	37 568	37 567	37 568	37 568	37 568	37 569	39 743	39 742
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	2 647	2 848	3 077	3 166	3 500	3 662	3 717	3 726	3 834	4 070	4 296	4 470	3 562	2 858	2 878
BGN	308	330	317	339	362	385	407	430	453	476	499	522	543	566	588
Foreign currencies	2 339	2 518	2 760	2 827	3 138	3 277	3 310	3 296	3 381	3 594	3 797	3 948	3 019	2 292	2 290
HOUSEHOLDS															
Credits	3 601	3 616	3 695	3 639	3 657	3 660	3 644	3 027	3 009	3 016	3 016	3 016	3 022	2 758	2 756
BGN	145	145	129	124	124	120	120	90	90	89	88	86	86	81	80
Foreign currencies	3 456	3 471	3 566	3 514	3 532	3 537	3 523	2 934	2 918	2 918	2 923	2 926	2 934	2 675	2 674
Securities other than shares	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2
BGN	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
NONBANK FINANCIAL INSTITUTIONS															
Credits	5 658	5 660	5 684	5 669	5 691	5 717	5 693	5 662	5 664	5 672	5 685	5 692	5 701	5 700	5 694
BGN	4 289	4 292	4 325	4 310	4 331	4 356	4 332	4 299	4 301	4 308	4 320	4 327	4 342	4 341	4 335
Foreign currencies	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
Securities other than shares	4 220	4 223	4 256	4 241	4 262	4 287	4 263	4 220	4 232	4 239	4 251	4 258	4 273	4 272	4 266
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	575	575	566	566	566	566	566	566	566	566	566	566	566	566	566
BGN	575	575	566	566	566	566	566	566	566	566	566	566	566	566	566
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Securities other than shares	794	793	793	793	794	795	795	797	797	798	799	799	793	793	793
BGN	17	17	17	17	17	17	17	17	17	17	17	17	17	17	17
Foreign currencies	777	776	776	776	777	778	778	780	780	781	782	782	776	776	776
FIXED ASSETS															
Deposits	75 717	75 557	71 357	70 751	70 556	67 048	66 163	65 868	65 708	65 593	65 472	65 106	65 106	36 462	35 606
BGN	172 667	173 749	156 397	153 376	159 882	159 187	150 384	192 540	192 067	194 241	194 685	193 322	193 363	111 546	111 377
Foreign currencies	50 274	49 600	36 833	35 785	36 971	36 227	30 413	29 862	29 648	29 683	29 100	28 663	28 831	23 877	23 874
Securities other than shares	42 803	42 117	30 327	29 422	30 636	29 898	24 250	23 785	23 567	23 707	23 262	23 821	23 966	21 163	21 171
BGN	18 349	18 300	8 932	8 461	9 296	8 499	8 578	8 487	8 567	8 629	9 022	8 480	8 463	8 048	8 118
Foreign currencies	24 454	23 817	21 395	20 961	21 340	21 399	15 672	15 298	15 000	15 078	15 240	15 341	15 503	13 115	13 053

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Credits	1 579	1 580	656	652	665	665	658	649	649	556	560	562	566	413	413
BGN	147	147	138	138	138	138	138	138	138	43	43	43	43	109	109
Foreign currencies	1 432	1 433	518	514	527	527	520	511	511	513	517	519	523	304	304
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Shares and other equity	1 133	1 133	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	885	885
BGN	1 133	1 133	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	1 103	885	885
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	4 759	4 770	4 747	4 608	4 567	4 561	4 402	4 325	4 329	4 317	3 175	3 177	3 196	1 416	1 405
BGN	3 450	3 454	3 373	3 261	3 139	3 132	3 017	2 998	2 998	2 978	2 911	2 911	2 925	42	42
Foreign currencies	1 309	1 316	1 374	1 347	1 428	1 429	1 385	1 327	1 331	1 339	264	266	271	1 374	1 363
Other unclassified assets	122 393	124 149	119 564	117 591	122 911	122 960	119 971	162 678	162 419	164 558	165 585	164 659	164 432	87 669	87 503
BGN	22 742	23 166	21 844	21 576	22 001	22 004	21 587	25 884	25 337	25 036	24 723	22 663	19 810	24 069	24 139
Foreign currencies	99 651	100 983	97 720	96 015	100 910	100 956	98 384	136 794	137 082	139 522	140 862	141 996	144 622	63 600	63 364
LIABILITIES	1 097 943	1 106 327	893 785	884 410	896 393	891 686	873 601	855 836	855 753	861 120	866 140	867 489	872 559	478 392	473 705
LEV DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY DEPOSITS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Demand	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Time	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Local government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial public corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonfinancial private corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nonbank financial institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Savings deposits of households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
DEBT SECURITIES ISSUED	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS

	01/2001	02/2001	03/2001	04/2001	05/2001	06/2001	07/2001	08/2001	09/2001	10/2001	11/2001	12/2001	01/2002	02/2002	03/2002
CREDITS															
BGN															
Foreign currencies															
RESTRICTED DEPOSITS															
Central government (suspense accounts)	83 438	84 231	52 778	52 336	52 714	52 681	52 549	52 277	52 241	52 310	52 254	52 203	52 427	37 494	37 453
BGN	777	777	780	780	780	780	780	780	780	780	780	780	780	1	1
Foreign currencies															
Local government	736	737	766	758	781	781	769	752	753	757	763	767	775	5	5
BGN	355	355	354	354	354	354	354	354	354	354	354	354	354	5	5
Foreign currencies	381	382	412	404	427	427	415	398	399	403	409	413	421	-	-
Social security funds	2	2	1	1	1	1	1	1	1	1	1	1	1	-	-
BGN	2	2	1	1	1	1	1	1	1	1	1	1	1	-	-
Foreign currencies															
Nonfinancial public corporations	33 724	33 948	22 366	22 197	22 295	22 292	22 257	22 192	22 196	22 195	22 221	22 302	22 414	10 849	10 844
BGN	6 672	6 672	6 522	6 503	6 506	6 508	6 515	6 516	6 503	6 505	6 503	6 500	6 500	3 500	3 500
Foreign currencies	27 052	27 276	15 844	15 694	15 789	15 784	15 742	15 676	15 693	15 690	15 718	15 802	15 914	7 349	7 344
Nonfinancial private corporations	29 280	29 615	24 670	24 415	24 677	24 646	24 562	24 375	24 333	24 398	24 311	24 227	24 331	22 562	22 526
BGN	4 412	4 415	4 387	4 382	4 384	4 384	4 384	4 384	4 384	4 384	4 388	4 386	4 390	3 407	3 407
Foreign currencies	24 868	25 200	20 283	20 033	20 293	20 264	20 178	19 991	19 949	20 014	19 923	19 841	19 941	19 155	19 119
Households	3 476	3 479	3 327	3 319	3 314	3 314	3 313	3 310	3 311	3 311	3 310	3 256	3 256	3 252	3 252
BGN	2 926	2 926	2 928	2 924	2 919	2 919	2 918	2 915	2 916	2 916	2 915	2 916	2 916	2 912	2 912
Foreign currencies	550	553	399	395	395	395	395	395	395	395	395	340	340	340	340
Nonbank financial institutions	15 443	15 673	868	866	866	867	867	867	867	868	868	870	870	825	825
BGN	547	553	461	463	462	463	463	464	464	465	465	466	466	438	438
Foreign currencies	14 896	15 120	407	403	404	404	404	403	403	403	404	404	404	387	387
FOREIGN LIABILITIES	208 595	210 225	1 292	1 273	1 287	1 287	1 280	1 269	1 271	1 274	1 277	1 280	1 285	908	908
Deposits	1 864	1 875	736	725	739	739	732	721	722	721	728	731	736	362	362
BGN	148	148	147	147	147	147	147	147	147	147	147	147	147	86	86
Foreign currencies	1 716	1 727	589	578	592	592	585	574	575	578	581	584	589	276	276
Credits	205 093	206 709	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN															
Foreign currencies	205 093	206 709	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued															
BGN															
Foreign currencies															
Other	1 638	1 641	556	548	548	548	548	548	549	549	549	549	549	546	546
BGN															
Foreign currencies	1 638	1 641	556	548	548	548	548	548	549	549	549	549	549	546	546
CENTRAL GOVERNMENT	280 185	281 025	241 020	237 162	245 445	245 604	241 201	235 220	235 303	236 586	237 849	239 066	241 898	74 558	74 520
Deposits (excl. suspense accounts)	5 349	5 365	5 517	5 438	5 666	5 665	5 547	5 386	5 397	5 430	5 487	5 447	5 602	-	-
BGN	1 570	1 570	1 570	1 570	1 570	1 569	1 569	1 569	1 569	1 569	1 569	1 569	1 569	-	-
Foreign currencies	3 779	3 795	3 947	3 868	4 096	4 096	3 978	3 817	3 828	3 861	3 918	3 878	4 033	-	-
Other liabilities	274 836	275 660	235 503	231 724	239 779	239 939	235 654	229 834	229 906	231 156	232 362	233 619	236 296	74 558	74 520
BGN	51 020	51 020	51 021	51 021	51 021	51 021	51 022	51 022	50 722	50 722	49 856	49 857	49 857	17 577	17 577
Foreign currencies	223 816	224 640	184 482	180 703	188 758	188 918	184 632	178 812	179 184	180 434	182 506	183 762	186 439	56 981	56 943
LIABILITIES TO THE BNB	105 936	106 744	76 674	76 367	76 610	76 115	75 920	75 780	75 751	75 820	75 905	75 961	76 048	42 770	42 758
Deposits	62 887	63 454	33 293	33 014	33 131	33 109	32 946	32 861	32 836	32 869	32 909	32 930	32 975	23 820	23 801
BGN	26 081	26 081	19 258	19 258	19 258	19 258	19 123	19 123	19 123	19 123	19 123	19 123	19 123	9 971	9 971
Foreign currencies	36 806	37 373	14 035	13 756	13 873	13 851	13 823	13 738	13 713	13 746	13 786	13 807	13 852	13 849	13 830
Credits	488	488	488	488	488	488	488	488	488	488	488	488	488	488	488
BGN	488	488	488	488	488	488	488	488	488	488	488	488	488	488	488
Foreign currencies															

(continued)

1.5.3. ANALYTICAL REPORTING OF NONOPERATING BANKS
(continued)

(thousand BGN)

	01'2001	02'2001	03'2001	04'2001	05'2001	06'2001	07'2001	08'2001	09'2001	10'2001	11'2001	12'2001	01'2002	02'2002	03'2002
Other	42 561	42 802	42 893	42 865	42 991	42 995	42 963	42 896	42 904	42 940	42 985	43 020	43 062	18 939	18 946
BGN	40 450	40 633	40 647	40 659	40 673	40 685	40 699	40 712	40 724	40 739	40 752	40 765	40 765	18 135	18 149
Foreign currencies	2 111	2 169	2 246	2 206	2 318	2 310	2 264	2 184	2 180	2 201	2 233	2 255	2 297	804	797
CAPITAL AND RESERVES	-433 103	-429 646	-134 234	-137 150	-128 498	-129 734	-138 651	-148 651	-148 710	-144 752	-141 206	-140 130	-138 649	-101 629	-102 847
Equity capital	58 868	58 868	58 143	58 143	58 143	58 143	58 143	58 143	58 143	58 143	58 143	58 143	58 143	44 951	44 951
Reserves	70 506	70 484	51 282	51 146	50 919	50 917	38 178	37 792	37 762	37 333	37 233	37 035	37 034	18 030	17 756
Financial result	-562 477	-558 998	-245 659	-246 439	-237 560	-238 794	-234 972	-244 586	-244 615	-240 228	-236 582	-235 308	-233 826	-164 610	-165 554
OTHER LIABILITIES	852 892	853 748	656 255	654 422	648 835	645 733	641 302	639 953	639 897	639 882	640 061	639 109	639 550	424 291	420 913
Liabilities to commercial banks	52 560	52 891	47 339	47 216	47 389	47 491	47 421	47 322	47 303	47 282	47 548	47 602	47 671	47 581	47 574
Deposits	29 378	29 653	24 447	24 338	24 491	24 464	24 426	24 316	24 284	24 326	24 561	24 589	24 648	24 472	24 447
BGN	14 459	14 459	14 304	14 304	14 304	14 304	14 304	14 304	14 304	14 304	14 304	14 304	14 304	14 138	14 138
Foreign currencies	14 919	15 194	10 143	10 034	10 187	10 160	10 122	10 012	9 980	10 022	10 257	10 285	10 344	10 334	10 309
Credits	774	774	334	334	334	334	334	334	334	334	334	334	334	334	334
BGN	774	774	334	334	334	334	334	334	334	334	334	334	334	334	334
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt securities issued	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
BGN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Foreign currencies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	22 408	22 464	22 538	22 544	22 564	22 693	22 661	22 672	22 685	22 622	22 653	22 679	22 689	22 775	22 793
BGN	19 892	19 913	19 936	19 957	19 973	20 106	20 082	20 112	20 130	20 059	20 081	20 103	20 103	20 241	20 263
Foreign currencies	2 516	2 551	2 622	2 587	2 591	2 587	2 579	2 560	2 555	2 563	2 572	2 576	2 586	2 534	2 530
Other unclassified liabilities	800 332	800 857	608 916	607 206	601 446	598 242	593 881	592 631	592 594	592 600	592 513	591 507	591 879	376 710	373 339
BGN	796 899	797 453	601 072	599 381	593 630	590 426	586 069	584 807	584 788	584 793	584 703	583 695	584 067	368 997	365 627
Foreign currencies	3 433	3 404	7 844	7 825	7 816	7 816	7 812	7 824	7 806	7 807	7 810	7 812	7 822	7 713	7 712

Source: nonoperating banks.