



BULGARIAN
NATIONAL BANK

INTEREST RATE STATISTICS

March 2009

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Used conventions

n – preliminary data

0 – zero or negligible

co – statistically processed data

p – revised data

- – nil

⌵ – time series break

Methodological notes to the interest rate statistics and detailed database are available under "Interest Rate Statistics" in the "Statistics" section of the BNB's website.

TABLES

INTERBANK MARKET INDICES¹

		BIR ²	Leonia	Eonia ³	Sofibid							Sofibor								Euribor ³						
					over- night	spot week	1 month	2 months	3 months	6 months	12 months	over- night	spot week	1 month	2 months	3 months	6 months	12 months		1 month	3 months	6 months	12 months			
2008	III	4.83	4.85	4.09		4.66	4.76	5.23	5.36	5.56	5.79	6.26		4.98	5.30	6.38	6.49	6.68	6.92	7.58		4.30	4.60	4.59	4.59	
	IV	4.85	4.93	3.99		4.67	4.79	5.25	5.43	5.59	5.84	6.35		5.00	5.33	6.42	6.56	6.77	6.98	7.68		4.37	4.78	4.80	4.82	
	V	4.93	4.96	4.01		4.73	4.83	5.32	5.48	5.68	6.00	6.49		5.06	5.33	6.52	6.67	6.88	7.14	8.08		4.39	4.86	4.90	4.99	
	VI	4.96	5.06	4.01		4.86	4.95	5.41	5.59	5.82	6.11	6.68		5.16	5.53	6.60	6.77	7.02	7.30	8.33		4.47	4.94	5.09	5.36	
	VII	5.06	5.25	4.19		4.97	5.16	5.51	5.67	5.92	6.25	6.84		5.32	5.84	6.75	6.92	7.19	7.53	8.51		4.47	4.96	5.15	5.39	
	VIII	5.25	5.23	4.30		5.04	5.26	5.67	5.83	6.06	6.33	6.91		5.35	5.92	6.80	7.00	7.31	7.60	8.65		4.49	4.97	5.16	5.32	
	IX	5.23	5.38	4.27		5.15	5.35	5.72	5.86	6.09	6.35	6.95		5.49	6.01	6.80	7.02	7.32	7.65	8.67		4.66	5.02	5.22	5.38	
	X	5.38	5.72	3.82		5.32	5.58	6.18	6.30	6.40	6.62	7.16		5.89	6.48	7.22	7.44	7.69	8.05	8.94		4.83	5.11	5.18	5.25	
	XI	5.72	5.77	3.15		5.34	5.57	6.24	6.43	6.55	6.81	7.23		5.86	6.39	7.36	7.63	7.89	8.31	9.16		3.84	4.24	4.29	4.35	
	XII	5.77	5.17	2.49		4.96	5.27	5.99	6.20	6.34	6.65	7.28		5.41	6.07	7.07	7.47	7.74	8.25	9.24		2.99	3.29	3.37	3.45	
	2009	I	5.17	3.92	1.81		3.60	3.98	4.96	5.35	5.67	6.34	7.21		4.19	4.93	6.21	6.64	7.03	7.92	9.31		2.14	2.46	2.54	2.62
		II	3.92	3.49	1.26		3.13	3.43	4.35	4.79	5.22	6.06	7.12		3.70	4.32	5.63	6.06	6.61	7.74	9.31		1.63	1.94	2.03	2.14
III		3.49	3.53	1.06		3.24	3.46	4.27	4.76	5.15	6.07	7.21		3.80	4.29	5.64	6.11	6.58	7.86	9.53		1.27	1.64	1.77	1.91	

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

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

³ Source: ECB.

YIELD ON GOVERNMENT SECURITIES

		Yield on BGN-denominated interest-bearing government securities on the primary market ¹					Yield on BGN-denominated interest-bearing government securities on the secondary market ²					Long-term interest rate ⁴	
		2 years	3 years	5 years	7 years ³	10 years	2 years	3 years	5 years	7 years ³	10 years		
annual effective yield													
2008	III	-	-	-	-	4.78	-	3.37	4.77	4.52	4.85	4.85	
	IV	-	-	-	-	-	-	-	4.73	-	4.82	4.80	
	V	-	-	-	-	5.18	-	-	4.81	4.52	5.08	4.95	
	VI	-	-	5.59	-	-	-	5.01	5.37	5.10	5.58	5.17	
	VII	-	-	-	-	-	-	-	6.08	-	5.87	5.17	
	VIII	-	-	-	-	-	-	5.48	5.59	6.07	5.40	5.17	
	IX	-	-	-	-	-	-	-	-	-	5.87	5.17	
	X	-	-	6.88	-	6.12	-	5.11	6.62	-	6.44	5.17	
	XI	-	-	-	-	7.19	-	-	-	-	7.94	6.00	
	XII	-	-	-	-	7.36	-	3.38	4.09	-	7.68	7.76	
	2009	I	-	-	-	-	7.21	-	-	4.40	6.17	7.23	7.14
		II	-	-	6.35	-	-	-	-	6.17	4.67	7.19	7.09
III		-	-	-	-	-	-	-	4.45	4.70	6.73	7.73	

¹ Source: Fiscal services department, BNB.

² The average weighted effective yield achieved on the secondary market during the reporting period. The yield is calculated using the ISMA formula at ACT/365 day count convention.

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

⁴ LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance (*Central Government* sector) and denominated in national currency. The ISMA formula at ACT/365 day count convention is used.

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

		Loans other than overdraft														
		in BGN							in EUR							
		up to 1 million EUR			over 1 million EUR			up to 1 million EUR			over 1 million EUR					
up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years					
annual effective interest rate																
2008	III	9.98	10.38	11.78	8.79	9.40	8.56	-	8.46	8.59	7.64	8.06	8.27	11.52	10.70	
	IV	10.00	10.67	10.96	9.24	8.64	-	-	8.18	8.80	10.06	9.26	7.82	11.79	7.39	
	V	9.97	10.71	9.41	8.37	9.31	-	-	8.87	8.74	9.92	8.23	8.66	14.17	8.04	
	VI	10.48	10.78	8.50	8.79	9.74	-	-	8.50	8.75	9.15	8.05	8.25	14.24	8.19	
	VII	10.32	10.94	10.68	8.91	9.28	-	-	9.10	8.91	9.75	8.56	9.18	-	9.35	
	VIII	11.15	11.00	10.59	8.81	11.33	-	-	8.58	8.89	10.80	8.73	8.30	12.43	7.81	
	IX	10.14	11.27	10.27	9.10	8.80	-	-	8.68	9.00	11.88	12.03	8.39	12.68	-	
	X	10.90	11.38	10.95	9.57	10.48	9.92	-	9.25	9.62	11.46	10.08	9.09	7.76	8.19	
	XI	10.94	11.65	10.75	10.17	10.25	-	-	9.34	9.31	12.08	9.96	9.22	12.44	12.39	
	XII	11.18	11.83	10.35	9.88	10.93	-	-	8.31	9.41	10.68	9.69	7.56	-	10.15	
	2009	I	10.48	12.06	9.84	8.30	9.82	-	-	8.32	9.50	11.59	9.00	8.02	-	-
		II	10.17	11.60	10.25	11.08	8.34	-	-	9.00	9.33	13.95	9.85	8.89	-	8.84
III		10.97	11.39	9.86	9.79	10.98	10.28	8.30	8.97	9.01	12.69	11.61	8.82	12.52	-	
volumes in million BGN																
2008	III	249.2	157.5	0.5	6.8	77.1	7.4	-	985.5	251.3	0.7	14.6	683.2	20.5	15.1	
	IV	243.8	161.8	0.6	3.2	78.1	-	-	1131.6	290.5	7.8	10.2	795.8	22.2	5.1	
	V	270.4	129.5	1.2	4.0	135.7	-	-	808.8	314.0	4.1	10.8	447.7	27.3	4.9	
	VI	227.4	167.1	1.0	2.5	56.8	-	-	1173.3	332.5	3.0	9.7	805.5	20.2	2.3	
	VII	234.5	147.0	0.5	2.2	84.8	-	-	975.4	291.8	1.9	10.0	665.0	-	6.7	
	VIII	215.8	105.1	0.4	1.8	108.5	-	-	871.7	255.6	4.7	10.1	576.0	18.4	6.8	
	IX	210.1	112.9	0.7	1.1	95.3	-	-	765.4	299.7	2.4	3.8	455.8	3.8	-	
	X	228.0	109.4	1.9	1.4	111.3	4.0	-	771.3	223.8	2.2	6.2	532.7	3.5	2.9	
	XI	149.8	73.6	1.1	0.6	74.6	-	-	376.1	139.1	1.2	3.9	223.1	6.8	2.2	
	XII	205.7	58.1	0.9	0.8	145.9	-	-	505.2	173.8	2.2	3.0	308.7	-	17.5	
	2009	I	99.3	30.0	0.1	0.5	68.7	-	-	584.0	108.7	2.7	2.0	470.5	-	-
		II	92.3	50.9	1.5	0.1	39.7	-	-	785.2	173.5	1.9	1.3	594.9	-	13.7
III		160.8	63.7	3.0	2.3	79.2	6.7	6.0	878.6	284.7	4.5	1.5	572.3	15.6	-	

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

		Overdraft ¹		Loans other than overdraft								
		in BGN	in EUR	in BGN			in EUR					
					up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years	
annual effective interest rate												
2008	III	9.43	7.23	10.05	9.61	10.40	9.88	8.43	8.42	8.52	8.34	
	IV	9.48	7.37	10.23	10.06	10.48	10.06	8.53	8.62	8.57	8.46	
	V	9.54	7.37	10.27	9.79	10.49	10.26	8.57	8.48	8.65	8.50	
	VI	9.59	7.40	10.36	10.03	10.55	10.31	8.63	8.47	8.75	8.53	
	VII	9.72	7.48	10.46	10.23	10.63	10.38	8.63	8.63	8.71	8.54	
	VIII	9.82	7.47	10.60	10.28	10.76	10.57	8.66	8.72	8.75	8.54	
	IX	9.84	7.82	10.60	10.32	10.73	10.61	8.80	8.74	8.91	8.69	
	X	10.24	7.63	11.01	10.78	11.02	11.09	8.82	8.71	8.94	8.72	
	XI	10.36	6.96	11.49	11.01	11.35	11.80	8.35	8.25	8.48	8.24	
	XII	10.36	6.57	11.58	11.09	11.43	11.88	7.86	7.72	7.95	7.78	
	2009	I	10.53	5.99	11.29	10.69	11.14	11.59	7.40	7.25	7.51	7.31
		II	9.95	5.98	11.05	10.63	10.91	11.28	7.30	7.07	7.48	7.15
III		9.76	6.01	11.10	10.72	10.92	11.33	7.39	7.35	7.61	7.16	
volumes in million BGN												
2008	III	3046.0	4289.2	4263.0	739.6	1747.9	1775.5	12174.7	1077.8	5638.3	5458.5	
	IV	3096.6	4496.4	4307.2	726.6	1743.2	1837.4	12764.0	1168.0	5900.9	5695.1	
	V	3186.4	4687.2	4447.1	738.6	1800.5	1908.1	13190.5	1246.9	6139.9	5803.7	
	VI	3422.7	4972.7	4511.6	732.4	1812.9	1966.3	13839.8	1335.8	6410.0	6094.0	
	VII	3454.0	5133.6	4608.4	749.2	1851.7	2007.5	14357.4	1350.1	6667.3	6340.0	
	VIII	3332.9	5328.5	4607.3	743.6	1853.8	2009.9	14645.9	1299.7	6879.3	6466.8	
	IX	3576.2	5447.7	4707.0	828.0	1855.1	2023.9	14619.5	1214.7	7010.2	6394.6	
	X	3607.6	5474.3	4611.9	786.5	1812.2	2013.1	14900.8	1173.7	7080.4	6646.7	
	XI	3676.0	5412.7	4572.2	744.3	1818.0	2009.9	15091.7	1181.6	7091.0	6819.1	
	XII	3580.8	5512.6	4467.0	668.7	1797.5	2000.7	15174.3	1162.1	7134.8	6877.4	
	2009	I	3664.9	5548.7	4371.3	592.6	1754.5	2024.2	15197.5	1158.4	7103.8	6935.3
		II	3653.0	5517.3	4303.9	566.3	1707.0	2030.7	15088.7	1020.3	7142.8	6925.7
III		3589.8	5526.3	4226.6	478.8	1689.7	2058.1	15194.7	953.4	7182.8	7058.5	

¹ For overdrafts, interest rates and volumes on new business and on outstanding amounts coincide.

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

		Consumer loans								Loans for house purchases										
		in BGN				in EUR				in BGN					in EUR					
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	
annual effective interest rate																				
2008	III	10.14	10.14	10.02	10.22	9.12	9.14	7.86	9.57	8.32	8.33	5.75	-	8.52	7.30	7.27	9.39	-	10.36	
	IV	10.63	10.63	10.94	10.16	8.75	8.74	8.74	9.61	8.63	8.63	7.93	-	7.68	7.39	7.39	7.65	10.36	10.36	
	V	10.77	10.78	10.09	9.35	8.75	8.74	8.46	10.38	8.81	8.82	-	-	7.70	7.59	7.60	5.83	-	10.80	
	VI	10.80	10.81	10.21	9.66	9.02	9.01	8.80	9.97	8.81	8.81	6.04	-	9.94	7.52	7.50	7.42	7.73	10.36	
	VII	11.15	11.16	10.80	9.72	9.25	9.22	10.01	10.51	9.07	9.07	9.38	10.36	8.95	7.81	7.80	7.39	-	10.21	
	VIII	11.66	11.67	10.47	9.37	9.66	9.64	10.48	10.47	9.53	9.55	6.81	-	9.91	7.94	7.94	7.42	10.36	10.00	
	IX	11.59	11.60	11.04	10.88	9.78	9.74	10.88	11.15	9.45	9.46	7.20	-	10.51	8.00	7.99	8.40	-	10.66	
	X	12.07	12.08	11.03	10.58	10.12	10.11	10.83	10.39	9.49	9.51	6.81	-	6.80	8.33	8.32	11.11	-	7.61	
	XI	12.41	12.42	10.49	10.40	10.66	10.67	10.66	10.43	10.48	10.48	-	-	9.08	8.91	8.90	8.42	12.00	9.30	
	XII	12.41	12.45	11.38	8.33	11.03	10.95	12.01	14.09	10.23	10.23	-	-	-	8.59	8.55	9.84	14.21	14.28	
	2009	I	12.42	12.43	12.28	10.08	11.30	11.31	10.47	12.39	10.49	10.49	-	-	-	8.60	8.55	5.54	-	14.20
		II	12.50	12.51	13.51	9.23	11.39	11.32	15.83	14.27	9.95	9.95	-	-	-	8.23	8.08	11.03	-	14.82
III		12.27	12.28	12.58	9.59	11.46	11.44	10.71	12.95	9.65	9.65	-	-	-	9.08	9.08	5.54	-	11.67	
volumes in million BGN																				
2008	III	521.4	518.8	0.8	1.8	47.6	44.7	1.4	1.5	147.1	145.7	0.6	-	0.9	176.3	173.1	3.2	-	0.1	
	IV	460.7	455.6	1.6	3.5	121.0	118.4	2.0	0.6	130.9	130.4	0.2	-	0.3	243.1	241.6	1.3	0.0	0.2	
	V	380.3	377.4	1.3	1.6	124.6	119.0	4.1	1.4	98.6	98.0	-	-	0.6	208.8	205.7	2.3	-	0.8	
	VI	415.8	413.1	1.1	1.7	100.5	94.9	3.4	2.2	104.5	103.7	0.4	-	0.3	230.0	227.1	1.1	0.3	1.4	
	VII	416.1	413.5	0.9	1.8	84.5	81.9	1.3	1.4	95.3	94.6	0.1	0.0	0.6	220.7	217.9	1.5	-	1.3	
	VIII	336.0	333.8	0.9	1.3	78.6	77.1	0.4	1.1	76.4	75.7	0.4	-	0.3	196.4	194.2	1.4	0.0	0.8	
	IX	319.2	316.6	1.0	1.6	78.7	76.3	0.6	1.8	71.8	71.3	0.4	-	0.1	187.8	186.2	1.0	-	0.6	
	X	264.0	262.2	0.7	1.1	75.5	73.9	0.4	1.1	63.6	63.1	0.3	-	0.2	176.9	175.6	0.6	-	0.7	
	XI	117.6	116.8	0.4	0.3	41.5	40.0	0.3	1.1	40.9	40.9	-	-	0.1	126.4	125.2	0.5	0.1	0.6	
	XII	75.8	74.9	0.3	0.6	45.1	43.4	0.7	1.0	34.3	34.3	-	-	-	124.7	123.1	0.8	0.1	0.7	
	2009	I	64.0	63.6	0.1	0.3	49.0	47.7	1.0	0.2	15.6	15.6	-	-	-	51.0	50.4	0.1	-	0.5
		II	87.0	86.4	0.3	0.3	27.0	26.5	0.2	0.4	15.9	15.9	-	-	-	51.0	49.5	0.7	-	0.9
III		129.4	128.6	0.3	0.4	27.0	26.6	0.0	0.4	30.8	30.8	-	-	-	139.3	138.7	0.1	-	0.5	

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

(continue)

(continued)

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

		Other loans								
		in BGN				in EUR				
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years	
annual effective interest rate										
2008	III	12.35	12.35	15.36	17.45	9.72	9.72	10.02	-	
	IV	12.59	12.59	10.32	14.22	10.17	10.18	7.66	-	
	V	12.85	12.86	9.80	10.36	9.72	9.72	7.18	14.34	
	VI	12.45	12.45	7.76	12.14	9.42	9.42	-	-	
	VII	12.61	12.62	13.80	9.44	9.66	9.66	-	-	
	VIII	12.92	12.92	9.39	-	9.78	9.78	-	-	
	IX	12.52	12.52	11.70	9.95	10.33	10.33	-	9.38	
	X	12.61	12.62	10.48	-	10.90	10.91	7.23	-	
	XI	13.22	13.23	9.10	-	10.04	10.04	-	-	
	XII	12.32	12.35	10.42	-	10.52	10.52	-	-	
	2009	I	13.32	13.35	9.92	-	11.96	11.96	13.24	-
		II	13.84	13.94	9.79	-	12.10	12.10	-	-
III		12.74	13.29	9.63	8.30	12.03	12.03	-	-	
volumes in million BGN										
2008	III	62.6	62.6	0.0	0.0	17.9	17.9	0.0	-	
	IV	48.9	48.8	0.1	0.0	27.3	27.2	0.1	-	
	V	42.3	42.2	0.1	0.1	21.8	21.3	0.3	0.2	
	VI	53.8	53.7	0.0	0.0	36.4	36.4	-	-	
	VII	43.0	43.0	0.0	0.1	30.7	30.7	-	-	
	VIII	32.0	32.0	0.0	-	43.0	43.0	-	-	
	IX	39.4	39.4	0.0	0.0	28.1	28.1	-	0.0	
	X	32.8	32.7	0.1	-	36.3	36.1	0.1	-	
	XI	13.3	13.3	0.0	-	19.9	19.9	-	-	
	XII	11.7	11.6	0.1	-	17.8	17.8	-	-	
	2009	I	7.1	7.0	0.1	-	10.5	10.5	0.0	-
		II	12.5	12.2	0.3	-	14.0	14.0	-	-
III		19.2	17.0	0.2	2.0	20.6	20.6	-	-	

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

APRC¹ ON NEW BUSINESS ON LOANS TO *HOUSEHOLDS* SECTOR

		APRC ¹				
		Consumer loans		For house purchases		
		in BGN	in EUR	in BGN	in EUR	
annual effective interest rate						
2008	III	11.22	10.15	9.12	8.17	
	IV	11.66	9.34	9.30	7.98	
	V	12.03	9.43	9.24	8.60	
	VI	11.96	9.65	9.72	8.49	
	VII	12.26	10.01	9.91	8.80	
	VIII	12.74	10.35	10.35	8.83	
	IX	12.37	10.46	10.24	8.88	
	X	12.84	10.86	10.36	9.09	
	XI	13.31	11.52	11.13	9.54	
	XII	13.56	11.96	10.74	9.24	
	2009	I	13.61	12.37	11.25	9.27
		II	13.72	12.32	10.63	8.98
III		13.44	12.20	10.38	9.84	

¹ APRC-Annual Percentage Rate of Charge. Detailed maturity breakdown for this indicator is available on the BNB's website ([www.bnb.bg/Statistics/Interest rate statistics/](http://www.bnb.bg/Statistics/Interest%20rate%20statistics/) Annual percentage rate of charge on new business on loans to *Households* sector by original maturity).

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *HOUSEHOLDS*¹ SECTOR

		Overdraft ²		Consumer loans								
		in BGN		in EUR		in BGN			in EUR			
						up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate												
2008	III	13.69	9.73	10.64	11.52	12.08	10.15	9.25	7.92	9.15	9.31	
	IV	13.73	9.82	11.07	11.61	12.36	10.65	9.21	7.88	9.25	9.24	
	V	13.76	9.83	11.06	11.77	12.30	10.66	9.10	9.00	9.17	9.09	
	VI	13.78	9.82	11.03	12.22	12.29	10.62	9.08	8.92	9.16	9.07	
	VII	13.08	9.74	11.06	12.35	12.28	10.67	9.12	8.51	9.30	9.11	
	VIII	13.21	9.72	11.17	12.41	12.39	10.79	9.21	8.40	9.48	9.19	
	IX	13.01	9.83	11.21	12.82	12.38	10.85	9.27	8.48	9.51	9.25	
	X	13.37	9.93	11.94	13.45	12.90	11.65	9.93	8.45	10.25	9.91	
	XI	13.58	9.73	12.31	14.01	13.29	12.02	10.12	8.35	10.52	10.09	
	XII	13.64	9.51	12.38	14.34	13.43	12.08	10.06	8.06	10.68	10.01	
	2009	I	13.71	9.33	12.34	14.51	13.36	12.04	10.04	7.80	10.58	9.99
		II	13.70	9.53	12.18	14.47	13.14	11.91	10.07	7.74	10.71	10.01
III		14.00	9.85	12.15	14.32	13.11	11.89	10.19	8.28	10.83	10.13	
volumes in million BGN												
2008	III	1274.7	142.2	5585.5	21.6	1388.5	4175.4	282.0	8.5	32.3	241.3	
	IV	1303.6	152.0	5770.5	22.3	1406.7	4341.4	388.0	9.0	42.2	336.8	
	V	1353.7	158.1	5875.9	21.9	1417.2	4436.8	486.7	5.2	53.4	428.0	
	VI	1395.6	174.5	5923.7	21.7	1419.5	4482.6	571.3	5.0	59.9	506.4	
	VII	1441.0	204.5	6089.2	23.0	1435.9	4630.3	640.6	3.8	66.3	570.5	
	VIII	1486.8	217.0	6037.1	23.2	1413.4	4600.6	683.8	3.6	72.3	607.9	
	IX	1556.1	234.8	6119.9	22.6	1398.9	4698.4	748.0	4.7	75.8	667.5	
	X	1600.8	246.3	6161.9	22.7	1391.1	4748.1	804.3	5.6	81.9	716.8	
	XI	1622.8	258.9	6124.3	20.6	1364.1	4739.6	826.3	6.0	87.7	732.6	
	XII	1638.0	262.9	6036.2	18.9	1320.8	4696.5	849.4	6.0	88.7	754.7	
	2009	I	1659.0	264.0	5944.9	17.4	1281.6	4646.0	866.2	6.0	89.4	770.8
		II	1652.7	252.9	5881.5	15.9	1247.0	4618.6	870.6	5.7	90.4	774.5
III		1689.6	257.5	5907.6	14.8	1227.5	4665.3	889.4	6.2	91.6	791.6	

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

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

(continue)

(continued)

INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *HOUSEHOLDS*¹ SECTOR

		Loans for house purchases								Other loans							
		in BGN				in EUR				in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate																	
2008	III	8.83	10.29	10.43	8.80	7.78	11.97	8.69	7.75	12.29	10.91	13.41	11.16	9.65	9.87	9.86	9.34
	IV	8.85	10.26	10.44	8.82	7.77	11.90	8.73	7.74	12.48	11.56	13.44	11.36	9.83	10.30	10.02	9.50
	V	8.93	10.31	10.53	8.90	7.77	10.53	8.65	7.75	12.52	11.49	13.50	11.46	9.82	10.18	9.97	9.56
	VI	8.94	10.39	10.57	8.91	7.76	11.03	8.73	7.74	12.56	11.50	13.54	11.54	9.87	10.00	10.06	9.60
	VII	8.98	11.11	10.65	8.95	7.78	10.41	8.79	7.75	12.60	11.59	13.54	11.64	9.80	9.90	9.88	9.68
	VIII	9.02	11.24	10.73	8.99	7.78	10.52	8.76	7.76	12.59	11.57	13.55	11.64	9.94	10.10	9.94	9.90
	IX	9.02	11.35	10.76	8.99	7.80	10.39	8.73	7.78	12.58	11.72	13.53	11.60	9.95	9.95	10.04	9.86
	X	9.18	11.40	10.92	9.15	7.99	10.10	8.91	7.97	12.77	11.88	13.70	11.82	10.23	9.77	10.38	10.16
	XI	9.74	11.80	11.27	9.72	8.18	9.79	9.11	8.17	12.90	11.96	13.78	12.10	9.97	9.04	10.22	9.92
	XII	9.84	11.95	11.35	9.81	8.10	10.46	8.95	8.08	12.98	11.88	13.91	12.15	9.69	8.26	10.25	9.46
2009	I	9.78	11.77	11.28	9.76	7.96	10.45	8.84	7.94	12.88	11.36	13.93	12.03	9.47	7.59	10.16	9.17
	II	9.61	11.36	11.18	9.59	7.74	10.44	8.79	7.72	12.88	11.56	13.99	11.89	9.71	7.84	10.39	9.42
	III	9.62	11.08	11.24	9.60	7.88	13.58	8.72	7.87	12.94	11.88	14.09	11.86	9.78	7.26	10.68	9.36
volumes in million BGN																	
2008	III	3646.9	1.5	61.5	3584.0	2180.6	4.3	53.0	2123.3	768.0	120.7	398.5	248.8	216.0	13.5	114.6	87.8
	IV	3715.5	1.5	61.4	3652.7	2364.7	4.4	52.2	2308.1	769.7	114.5	402.1	253.0	229.1	19.2	115.0	95.0
	V	3771.0	1.7	62.0	3707.3	2562.1	6.8	53.2	2502.1	771.8	111.6	400.9	259.3	239.5	20.6	120.5	98.3
	VI	3814.8	1.7	60.9	3752.3	2760.8	6.8	54.4	2699.5	782.6	114.2	403.9	264.6	254.7	23.9	127.8	102.9
	VII	3851.1	1.7	61.1	3788.3	2953.8	4.6	56.8	2892.3	787.1	114.8	402.2	270.1	274.7	25.7	136.9	112.1
	VIII	3864.0	1.7	59.9	3802.4	3099.7	4.1	58.4	3037.2	778.3	117.5	393.7	267.1	299.6	27.5	145.2	126.8
	IX	3879.2	1.4	58.4	3819.4	3263.9	3.5	59.3	3201.0	772.1	113.5	386.8	271.8	299.7	25.1	138.6	135.9
	X	3880.7	1.2	57.1	3822.4	3395.0	4.0	58.7	3332.2	754.3	107.8	375.6	270.9	317.2	25.8	140.9	150.5
	XI	3878.6	1.2	54.2	3823.1	3487.7	3.4	58.9	3425.4	739.7	105.5	364.2	270.0	326.1	28.0	141.4	156.7
	XII	3854.6	1.0	52.8	3800.8	3582.9	3.6	58.2	3521.0	709.2	95.4	350.4	263.3	331.2	29.4	142.5	159.3
2009	I	3812.6	0.7	50.6	3761.3	3595.0	3.6	56.3	3535.1	682.5	87.8	335.0	259.7	326.9	27.0	143.3	156.6
	II	3783.7	0.6	48.4	3734.7	3594.5	3.5	55.5	3535.5	657.1	83.6	321.7	251.8	332.5	26.6	142.5	163.3
	III	4017.5	0.5	50.3	3966.7	3635.8	2.8	52.4	3580.5	641.0	76.1	311.0	253.9	328.4	23.4	142.7	162.3

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

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

		Deposits with agreed maturity													
		in BGN							in EUR						
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	
annual effective interest rate															
2008	III	4.60	4.34	5.36	4.67	6.46	3.43	2.39	3.70	3.20	4.88	4.77	4.99	5.16	0.69
	IV	4.92	4.79	5.75	4.63	6.54	0.00	0.50	3.67	3.37	4.48	3.90	5.70	4.79	0.97
	V	5.10	5.03	5.87	5.13	6.31	6.82	0.40	4.33	3.71	4.33	3.36	9.65	3.55	3.19
	VI	5.20	5.07	5.49	6.11	5.90	5.37	1.56	3.85	3.61	3.64	5.92	4.88	3.31	1.11
	VII	5.49	5.13	6.42	6.51	7.18	5.84	1.58	4.18	3.53	5.85	4.66	5.44	4.82	0.16
	VIII	5.44	5.25	6.30	7.04	6.79	5.76	3.41	4.10	3.76	4.46	5.23	6.08	4.89	4.80
	IX	5.76	5.71	6.47	6.19	7.21	6.05	4.64	4.23	4.03	5.10	4.68	6.72	6.13	3.30
	X	5.71	5.54	6.83	6.44	7.24	8.00	5.09	5.07	4.74	5.45	5.79	7.46	5.27	8.84
	XI	6.25	6.02	6.93	7.54	8.34	8.32	4.64	5.24	4.92	5.57	7.15	6.24	6.39	3.15
	XII	6.63	6.50	7.42	7.57	8.68	8.71	0.39	4.77	4.48	5.07	4.21	6.06	5.84	2.37
2009	I	6.59	6.24	7.83	6.34	9.28	9.78	3.31	5.10	4.70	5.79	5.80	5.91	3.26	3.32
	II	5.80	5.69	5.84	6.04	8.23	9.60	1.15	4.59	4.23	5.89	3.36	6.80	6.66	0.80
	III	6.00	5.36	5.99	8.04	9.73	9.90	6.98	4.13	3.41	5.80	5.26	6.00	2.98	0.61
volumes in million BGN															
2008	III	1337.5	1032.3	229.0	19.4	52.4	0.2	4.2	719.0	501.8	138.5	11.0	59.3	6.6	1.7
	IV	1413.6	1232.5	120.9	13.9	43.6	0.2	2.5	784.3	592.7	88.7	47.1	51.7	0.8	3.3
	V	2193.0	1947.1	147.8	23.4	30.1	30.3	14.3	737.8	509.2	117.8	37.8	67.2	1.0	4.7
	VI	1419.0	1106.4	186.9	70.8	51.3	0.6	3.0	802.3	564.1	124.5	56.6	52.7	0.1	4.3
	VII	1509.1	1122.1	254.3	45.9	81.7	1.1	4.1	827.4	481.8	115.1	106.8	106.5	0.6	16.6
	VIII	1649.5	1398.0	154.7	49.4	42.9	1.4	3.0	596.2	433.1	85.0	21.7	42.3	0.5	13.7
	IX	1788.7	1502.9	109.3	67.6	35.7	3.2	70.1	851.3	673.5	64.0	59.1	24.5	7.1	23.1
	X	2087.4	1709.7	253.9	27.4	12.1	7.2	77.1	935.9	696.8	136.7	42.0	37.5	7.1	15.8
	XI	1743.3	1371.5	105.9	61.8	131.1	3.2	69.7	907.7	661.7	129.6	58.8	42.7	12.7	2.2
	XII	2253.5	1804.5	231.6	91.7	83.4	6.0	36.2	1137.3	685.8	258.3	37.1	136.6	3.1	16.3
2009	I	1686.8	1339.2	235.0	24.2	74.3	5.6	8.5	1315.1	808.8	333.6	31.8	125.6	2.1	13.3
	II	1299.5	871.9	314.4	78.1	24.5	6.0	4.7	1011.8	720.7	233.1	37.9	13.9	0.0	6.3
	III	1068.7	657.1	254.2	82.4	32.5	32.7	9.9	794.3	531.4	181.0	51.5	23.9	0.6	5.9

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

		Overnight deposits ¹		Deposits with agreed maturity													Deposits redeemable at notice ¹						
		in BGN	in EUR	in BGN						in EUR						in BGN			in EUR				
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	up to 3 months	over 3 months	up to 3 months	over 3 months				
annual effective interest rate																							
2008	III	0.66	0.61	4.33	3.58	5.20	5.08	5.95	3.74	3.98	4.26	3.39	4.47	4.79	5.48	4.78	4.26	3.28	3.28	-	2.76	2.76	
	IV	0.66	0.61	4.36	3.84	5.24	4.78	6.03	3.72	2.91	4.26	3.43	4.53	4.65	5.56	4.79	4.22	3.73	3.73	-	2.77	2.77	
	V	0.72	0.58	4.56	4.06	5.38	5.11	6.09	4.51	2.56	4.36	3.35	4.48	3.85	6.07	4.77	4.19	2.84	2.84	-	3.24	3.24	
	VI	0.70	0.58	4.73	4.30	5.47	5.37	6.12	4.47	2.56	4.34	3.39	4.08	4.37	5.98	4.85	4.29	2.99	2.99	-	3.36	3.36	
	VII	0.85	0.57	4.85	4.28	5.74	5.10	6.49	4.31	2.64	4.44	3.37	4.64	4.21	5.90	4.98	3.71	2.76	2.76	-	3.30	3.30	
	VIII	0.77	0.70	5.13	4.64	5.91	5.04	6.62	4.41	2.48	4.62	3.53	4.88	4.73	5.92	4.97	3.82	3.09	3.09	-	3.24	3.24	
	IX	0.79	0.85	5.27	4.83	6.11	5.49	6.69	4.43	3.69	4.62	3.69	4.66	4.71	5.92	5.39	3.95	3.08	3.08	-	3.43	3.43	
	X	0.78	0.64	5.39	4.87	6.35	5.76	6.74	4.81	3.99	4.95	4.22	4.97	4.92	6.00	5.49	4.45	3.87	3.87	-	3.14	3.14	
	XI	0.85	0.63	5.66	5.03	6.43	6.49	7.25	4.34	3.89	5.08	4.30	5.22	5.21	6.12	5.89	4.45	4.01	4.01	-	2.94	2.94	
	XII	0.72	0.60	5.98	5.42	6.86	6.87	7.62	4.61	1.90	5.03	4.10	5.18	5.37	6.16	5.86	4.08	4.02	4.02	-	2.79	2.79	
	2009	I	0.55	0.52	5.95	4.73	7.50	6.87	7.89	4.73	2.76	5.09	4.09	5.46	5.51	6.22	5.30	4.30	4.24	4.24	-	2.36	2.36
		II	0.58	0.52	5.83	4.56	7.49	6.80	7.95	4.76	2.63	4.96	3.83	5.67	5.16	6.38	5.15	4.17	4.16	4.16	-	1.87	1.87
III		0.53	0.55	5.91	4.65	6.98	6.97	8.19	6.43	3.21	5.05	3.54	6.02	5.79	6.40	5.23	4.25	4.11	4.11	-	1.95	1.95	
volumes in million BGN																							
2008	III	4763.8	2584.8	2449.3	1269.3	530.5	271.6	221.3	54.9	101.6	2215.0	967.6	330.7	251.4	520.0	17.9	127.4	25.7	25.7	-	8.4	8.4	
	IV	4505.9	2670.9	2452.0	1384.1	447.4	288.2	203.9	54.4	74.1	2241.8	1015.5	322.0	246.4	509.0	18.7	130.1	19.7	19.7	-	12.7	12.7	
	V	4597.6	2893.2	2404.9	1327.2	446.7	265.1	209.6	70.9	85.4	2108.3	892.3	304.3	187.1	564.8	19.9	139.9	6.6	6.6	-	34.1	34.1	
	VI	4649.7	2748.3	2597.0	1491.3	502.9	220.3	227.8	68.1	86.5	2266.2	968.1	293.6	231.1	608.7	19.2	145.5	5.9	5.9	-	25.7	25.7	
	VII	4983.6	2680.9	2567.5	1406.9	575.1	161.5	275.6	68.8	79.6	2365.7	842.6	320.3	334.5	699.6	18.1	150.6	23.8	23.8	-	22.9	22.9	
	VIII	4899.1	2565.1	2598.3	1395.2	617.9	159.3	291.9	69.0	64.9	2384.1	868.9	336.1	294.9	718.7	18.6	146.8	2.9	2.9	-	20.6	20.6	
	IX	4870.0	2334.2	2645.6	1429.8	510.1	200.1	304.1	69.8	131.7	2314.8	895.3	240.3	311.5	687.6	23.6	156.6	3.7	3.7	-	28.1	28.1	
	X	4404.1	2276.5	2634.4	1406.7	518.6	206.7	291.8	73.1	137.5	2304.3	891.0	289.8	289.8	674.8	22.5	136.5	33.9	33.9	-	74.8	74.8	
	XI	4315.7	2113.2	2465.1	1240.1	445.8	232.8	350.9	55.6	139.9	2390.9	922.6	333.6	317.8	656.5	32.4	127.9	30.9	30.9	-	33.1	33.1	
	XII	4963.6	2014.4	2814.9	1487.0	537.2	256.2	376.0	57.5	101.0	2683.3	990.4	483.3	285.3	752.8	34.7	136.6	39.3	39.3	-	10.1	10.1	
	2009	I	4552.5	1871.7	2535.8	1205.2	521.0	262.6	398.8	57.5	90.7	2797.5	1040.7	650.6	198.0	732.6	35.6	140.0	42.6	42.6	-	15.9	15.9
		II	4178.1	1809.3	2738.3	1354.5	566.4	312.9	366.1	56.8	81.7	2784.6	1122.2	653.1	218.1	612.2	34.8	144.1	48.4	48.4	-	17.5	17.5
III		4195.4	1816.5	2706.7	1258.6	589.7	345.4	342.9	83.8	86.3	2558.8	969.6	596.9	209.9	618.3	24.7	139.3	46.9	46.9	-	19.3	19.3	

¹ For overnight deposits and deposits redeemable at notice, interest rates and volumes on new business and on outstanding amounts coincide.

INTEREST RATES AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *HOUSEHOLDS*¹ SECTOR

		Deposits with agreed maturity													
		in BGN							in EUR						
		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	
annual effective interest rate															
2008	III	4.91	3.99	6.15	5.61	6.20	5.82	6.62	3.99	2.74	4.74	4.64	5.58	3.91	4.93
	IV	5.24	3.97	6.75	5.69	6.20	6.20	6.54	4.14	2.91	5.36	4.21	5.43	4.86	4.96
	V	5.13	4.06	6.39	5.22	6.31	6.41	6.54	3.98	3.05	4.80	4.30	5.13	5.04	5.03
	VI	5.33	4.16	6.39	5.72	6.45	6.19	6.53	4.26	3.22	5.03	4.74	5.25	4.79	4.63
	VII	5.80	3.92	6.89	5.73	6.72	6.10	6.35	4.43	3.04	5.05	4.65	5.85	4.75	5.25
	VIII	5.89	3.98	6.85	5.87	6.88	6.55	6.60	4.54	3.13	5.00	4.97	6.20	5.14	5.26
	IX	5.98	4.18	6.90	6.49	7.17	6.84	6.56	4.56	3.15	5.04	4.81	6.19	5.15	4.32
	X	6.28	4.49	6.88	7.74	7.21	5.85	6.66	4.90	3.48	5.32	5.65	6.43	6.34	6.22
	XI	7.09	5.30	7.63	8.62	7.36	7.68	7.12	5.53	4.14	5.82	6.75	6.64	5.33	4.95
	XII	8.03	7.18	8.47	8.75	7.88	8.42	7.16	6.10	4.62	6.60	6.98	6.88	5.49	3.57
2009	I	8.14	6.45	8.73	8.55	8.35	6.90	7.54	6.30	4.60	6.97	6.42	6.69	4.88	5.65
	II	7.71	5.83	8.27	8.46	8.17	6.24	7.59	5.91	4.53	6.25	6.53	6.87	4.55	5.74
	III	7.81	5.65	8.19	8.81	8.45	7.22	8.36	6.06	4.68	6.34	6.91	6.68	4.45	5.62
volumes in million BGN															
2008	III	511.4	287.3	101.1	37.7	65.0	4.9	15.6	878.2	383.7	193.2	101.6	151.8	17.5	30.4
	IV	553.1	268.9	151.6	39.2	66.0	9.6	18.0	989.0	458.9	275.7	66.3	137.0	15.4	35.7
	V	503.3	258.4	132.9	23.5	65.5	7.8	15.1	942.3	451.3	266.6	66.2	114.9	14.7	28.6
	VI	477.4	222.4	114.0	27.5	98.2	6.8	8.5	859.0	363.8	282.7	61.9	126.1	8.4	16.1
	VII	569.2	185.4	183.1	28.8	157.4	5.2	9.4	932.9	338.7	348.4	64.6	159.0	6.1	16.0
	VIII	520.2	166.1	150.1	27.2	167.8	2.8	6.2	854.6	312.6	295.9	68.3	155.5	7.5	14.8
	IX	552.5	192.6	177.8	39.9	131.9	4.6	5.7	889.6	309.5	297.0	95.0	165.1	10.3	12.6
	X	626.3	212.7	190.0	123.5	92.2	1.8	6.1	1115.4	399.9	343.7	182.5	165.2	8.9	15.2
	XI	641.3	214.2	185.3	171.2	61.2	2.8	6.7	992.3	341.5	319.0	209.2	112.4	4.2	6.0
	XII	1050.7	351.5	417.6	184.1	83.7	5.4	8.4	1300.2	363.1	593.9	206.8	118.7	4.3	13.5
2009	I	954.7	210.1	518.0	116.8	92.5	12.5	4.8	1163.5	273.4	625.4	139.5	109.9	6.7	8.7
	II	758.4	162.4	399.0	94.3	83.9	15.2	3.5	970.0	237.5	508.8	110.7	100.4	9.0	3.6
	III	911.4	193.1	382.2	220.2	91.3	18.7	5.8	1340.0	316.7	658.8	245.5	103.5	8.5	7.0

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

**INTEREST RATES AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF
HOUSEHOLDS¹ SECTOR**

		Overnight deposits ²		Deposits with agreed maturity												Deposits redeemable at notice ²								
				in BGN							in EUR							in BGN			in EUR			
					over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		up to 3 months	over 3 months		up to 3 months	over 3 months	
annual effective interest rate																								
2008	III	0.94	0.52	4.73	3.61	4.91	4.79	5.40	6.24	6.70	3.80	2.67	3.80	4.10	4.43	4.89	5.47	3.06	3.06	2.50	2.50	2.50	2.40	
	IV	0.92	0.55	4.81	3.63	5.14	4.87	5.41	6.25	6.83	3.88	2.72	3.97	4.12	4.52	4.89	5.53	3.21	3.21	2.50	2.66	2.66	2.40	
	V	0.89	0.45	4.89	3.72	5.32	4.88	5.41	6.32	6.87	3.94	2.84	4.03	4.13	4.56	4.93	5.52	3.26	3.26	2.50	2.67	2.67	2.40	
	VI	0.92	0.49	5.00	3.72	5.41	4.94	5.67	6.29	6.86	4.02	2.89	4.18	4.15	4.64	4.92	5.51	3.33	3.33	2.50	2.75	2.75	2.40	
	VII	0.90	0.47	5.16	3.73	5.40	4.94	6.01	6.24	6.85	4.09	2.89	4.11	4.19	4.79	4.90	5.48	3.40	3.40	-	2.80	2.80	-	
	VIII	0.89	0.49	5.30	3.74	5.47	4.93	6.30	6.27	6.84	4.16	2.94	4.12	4.16	4.94	4.93	5.49	3.49	3.49	-	2.88	2.88	-	
	IX	0.89	0.54	5.37	3.76	5.59	5.06	6.32	6.31	6.87	4.22	2.99	4.11	4.18	5.08	4.96	5.50	3.49	3.49	-	2.90	2.90	-	
	X	0.89	0.50	5.37	3.75	5.60	5.68	6.14	6.32	6.85	4.40	3.11	4.28	4.46	5.21	5.06	5.64	3.63	3.63	-	3.08	3.08	-	
	XI	0.91	0.47	5.60	3.95	5.85	6.43	6.20	6.30	6.90	4.63	3.39	4.51	4.91	5.33	5.08	5.69	3.78	3.78	-	3.26	3.26	-	
	XII	0.91	0.49	6.03	4.79	6.53	7.02	6.03	6.45	6.88	4.91	3.64	5.00	5.33	5.47	5.11	5.65	3.70	3.70	-	3.34	3.34	-	
	2009	I	0.99	0.57	6.39	4.50	7.41	7.30	6.20	6.67	6.96	5.19	3.70	5.63	5.53	5.59	5.15	5.73	3.77	3.77	-	3.40	3.40	-
		II	1.01	0.59	6.54	4.33	7.59	7.49	6.34	6.97	6.97	5.27	3.59	5.74	5.69	5.71	5.23	5.72	3.72	3.72	-	3.37	3.37	-
III		1.05	0.59	6.76	4.45	7.63	7.86	6.55	7.46	7.02	5.40	3.74	5.77	6.03	5.79	5.32	5.74	3.78	3.78	-	3.40	3.40	-	
volumes in million BGN																								
2008	III	2567.9	947.9	4056.1	1414.8	673.3	463.5	1167.2	76.9	260.5	6641.3	2088.0	1254.3	1013.7	1619.5	170.9	494.9	1815.1	1815.1	0.0	1656.4	1656.2	0.3	
	IV	2642.5	928.5	4110.6	1386.6	716.1	469.8	1183.4	83.7	270.8	6824.9	2142.5	1294.6	1010.8	1676.7	179.3	521.0	1873.9	1873.9	0.0	1721.4	1721.1	0.3	
	V	2562.6	885.6	4114.1	1367.9	733.6	458.4	1188.1	84.3	281.9	6909.9	2173.0	1304.0	995.6	1707.4	182.0	548.0	1915.1	1915.0	0.0	1817.2	1816.9	0.3	
	VI	2599.3	909.9	4173.8	1357.2	753.2	459.1	1233.3	87.6	283.4	7085.0	2155.6	1419.6	1002.9	1768.6	183.5	554.9	1973.8	1973.8	0.0	1893.2	1892.9	0.3	
	VII	2632.9	884.5	4274.9	1274.9	840.9	445.6	1338.5	89.4	285.5	7229.2	1981.1	1657.4	987.3	1851.5	186.0	565.8	2045.5	2045.5	-	2001.6	2001.6	-	
	VIII	2676.7	878.9	4385.6	1256.9	875.4	434.0	1445.5	88.9	284.9	7361.0	1967.6	1747.8	945.1	1937.9	190.5	572.1	2116.1	2116.1	-	2032.5	2032.5	-	
	IX	2624.3	845.1	4501.5	1246.8	934.2	445.6	1504.5	88.6	281.9	7419.0	1906.4	1796.1	941.6	2011.9	193.5	569.5	2133.6	2133.6	-	2066.4	2066.4	-	
	X	2514.7	756.3	4457.4	1220.8	921.5	507.2	1445.4	87.2	275.3	7175.9	1756.6	1716.3	993.5	1983.3	181.8	544.4	2118.1	2118.1	-	2017.1	2017.1	-	
	XI	2518.2	675.4	4537.9	1207.4	948.4	636.1	1386.6	87.1	272.3	7220.0	1723.6	1710.7	1109.4	1966.3	176.4	533.6	2113.6	2113.6	-	1986.4	1986.4	-	
	XII	2655.7	630.7	4925.2	1283.6	1201.4	769.2	1327.2	83.9	259.9	7575.1	1703.5	2030.7	1197.4	1947.4	169.0	527.0	2088.5	2088.5	-	1946.4	1946.4	-	
	2009	I	2472.8	575.2	5208.1	1189.8	1507.5	846.2	1318.6	90.6	255.4	7839.3	1668.6	2313.6	1253.4	1918.0	167.9	517.8	2021.1	2021.1	-	1840.4	1840.4	-
		II	2497.2	544.7	5359.6	1136.1	1674.0	884.5	1314.3	100.0	250.7	7932.3	1634.2	2476.2	1271.8	1892.4	169.9	487.8	1986.6	1986.6	-	1809.4	1809.4	-
III		2392.1	536.0	5441.3	1072.0	1663.9	1038.1	1310.9	112.9	243.6	8069.9	1602.6	2546.3	1401.9	1862.9	172.5	483.7	1935.2	1935.2	-	1794.8	1794.8	-	

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

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