



BULGARIAN  
NATIONAL BANK

## **INTEREST RATE STATISTICS**

**August 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 INDICES<sup>1</sup>

|      |      | BIR <sup>2</sup> | Leonia | Eonia <sup>3</sup> | Sofibid        |              |            |             |             |             |              | Sofibor        |              |            |             |             |             |              | Euribor <sup>3</sup> |            |             |             |              |      |      |
|------|------|------------------|--------|--------------------|----------------|--------------|------------|-------------|-------------|-------------|--------------|----------------|--------------|------------|-------------|-------------|-------------|--------------|----------------------|------------|-------------|-------------|--------------|------|------|
|      |      |                  |        |                    | over-<br>night | spot<br>week | 1<br>month | 2<br>months | 3<br>months | 6<br>months | 12<br>months | over-<br>night | spot<br>week | 1<br>month | 2<br>months | 3<br>months | 6<br>months | 12<br>months |                      | 1<br>month | 3<br>months | 6<br>months | 12<br>months |      |      |
| 2008 | 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 |
|      | IV   | 3.53             | 2.27   | 0.84               |                | 2.05         | 2.43       | 3.62        | 4.22        | 4.56        | 5.78         | 7.19           |              | 2.56       | 3.40        | 4.97        | 5.60        | 6.05         | 7.47                 | 9.64       |             | 1.01        | 1.42         | 1.61 | 1.77 |
|      | V    | 2.27             | 2.35   | 0.78               |                | 2.04         | 2.34       | 3.51        | 3.99        | 4.44        | 5.67         | 7.16           |              | 2.49       | 3.15        | 4.80        | 5.44        | 5.98         | 7.40                 | 9.71       |             | 0.88        | 1.28         | 1.48 | 1.64 |
|      | VI   | 2.35             | 2.24   | 0.70               |                | 2.00         | 2.28       | 3.51        | 4.01        | 4.42        | 5.58         | 7.21           |              | 2.43       | 3.01        | 4.75        | 5.39        | 5.94         | 7.32                 | 9.74       |             | 0.91        | 1.23         | 1.44 | 1.61 |
|      | VII  | 2.24             | 1.71   | 0.36               |                | 1.49         | 1.82       | 3.06        | 3.64        | 4.11        | 5.43         | 7.19           |              | 1.96       | 2.67        | 4.40        | 5.12        | 5.69         | 7.23                 | 9.71       |             | 0.61        | 0.98         | 1.21 | 1.41 |
|      | VIII | 1.71             | 1.57   | 0.35               |                | 1.33         | 1.60       | 2.67        | 3.22        | 3.73        | 4.89         | 6.97           |              | 1.78       | 2.39        | 4.08        | 4.67        | 5.30         | 6.64                 | 9.39       |             | 0.51        | 0.86         | 1.12 | 1.33 |

<sup>1</sup> Monthly values are calculated as a simple average of daily values.

<sup>2</sup> 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).

<sup>3</sup> Source: ECB.

## YIELD ON GOVERNMENT SECURITIES

|                        |      | Yield on BGN-denominated interest-bearing government securities on the primary market <sup>1</sup> |         |         |                      |          | Yield on BGN-denominated interest-bearing government securities on the secondary market <sup>2</sup> |         |         |                      |          | Long-term interest rate <sup>4</sup> |
|------------------------|------|----------------------------------------------------------------------------------------------------|---------|---------|----------------------|----------|------------------------------------------------------------------------------------------------------|---------|---------|----------------------|----------|--------------------------------------|
|                        |      | 2 years                                                                                            | 3 years | 5 years | 7 years <sup>3</sup> | 10 years | 2 years                                                                                              | 3 years | 5 years | 7 years <sup>3</sup> | 10 years |                                      |
| annual effective yield |      |                                                                                                    |         |         |                      |          |                                                                                                      |         |         |                      |          |                                      |
| 2008                   | 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                                 |
|                        | IV   | -                                                                                                  | -       | -       | -                    | 7.11     | -                                                                                                    | -       | 4.45    | -                    | 7.06     | 7.24                                 |
|                        | V    | -                                                                                                  | -       | 5.74    | -                    | 7.47     | -                                                                                                    | -       | 5.88    | 4.74                 | 7.07     | 7.08                                 |
|                        | VI   | -                                                                                                  | -       | 6.87    | -                    | -        | -                                                                                                    | -       | 5.44    | -                    | 7.48     | 7.30                                 |
|                        | VII  | -                                                                                                  | -       | 6.23    | -                    | 7.99     | -                                                                                                    | -       | 5.07    | -                    | 4.28     | 7.56                                 |
|                        | VIII | -                                                                                                  | -       | -       | -                    | -        | -                                                                                                    | -       | 5.33    | 5.71                 | 7.50     | 7.77                                 |

<sup>1</sup> Source: Fiscal services department, BNB.

<sup>2</sup> 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.

<sup>3</sup> Government securities with maturity of seven years also include issues of seven years and three months.

<sup>4</sup> 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                           | 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 | -     |
|                                | IV                       | 10.82                      | 11.34        | 8.37                     | 10.41              | 9.85         | -                        | 8.30                | 8.68         | 10.05                    | 12.22              | 11.87 | 8.04  | 14.93 | -     |
|                                | V                        | 9.90                       | 11.25        | 8.51                     | 8.78               | 9.29         | -                        | 8.30                | 8.66         | 10.01                    | 13.12              | 10.93 | 7.89  | 14.01 | -     |
|                                | VI                       | 10.87                      | 11.02        | 8.19                     | 9.60               | 11.31        | -                        | 8.30                | 8.70         | 9.76                     | 11.03              | 12.54 | 8.37  | 9.38  | -     |
|                                | VII                      | 10.44                      | 10.89        | 7.96                     | 9.80               | 10.31        | -                        | 8.30                | 9.26         | 10.49                    | 11.84              | 11.07 | 8.75  | 9.94  | 8.27  |
|                                | VIII                     | 10.25                      | 11.07        | 9.29                     | 8.38               | 8.95         | -                        | -                   | 9.48         | 9.94                     | 10.80              | 9.27  | 8.82  | 16.08 | 12.68 |
| volumes in million BGN         |                          |                            |              |                          |                    |              |                          |                     |              |                          |                    |       |       |       |       |
| 2008                           | 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  | -     |
|                                | IV                       | 99.0                       | 68.4         | 2.0                      | 0.5                | 26.1         | -                        | 2.0                 | 632.7        | 177.7                    | 2.6                | 4.3   | 445.5 | 2.7   | -     |
|                                | V                        | 147.8                      | 48.1         | 1.5                      | 0.3                | 96.0         | -                        | 2.0                 | 658.2        | 124.4                    | 2.9                | 1.1   | 493.3 | 36.5  | -     |
|                                | VI                       | 117.6                      | 85.4         | 4.5                      | 0.6                | 23.1         | -                        | 4.0                 | 671.0        | 149.4                    | 1.6                | 1.5   | 516.6 | 2.0   | -     |
|                                | VII                      | 202.1                      | 98.8         | 12.4                     | 1.3                | 89.4         | -                        | 0.2                 | 514.3        | 142.5                    | 5.0                | 2.2   | 340.6 | 4.7   | 19.3  |
|                                | VIII                     | 154.0                      | 94.8         | 1.6                      | 1.7                | 55.9         | -                        | -                   | 411.9        | 128.2                    | 0.7                | 0.7   | 263.7 | 16.5  | 2.2   |

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

|                                |      | Overdraft <sup>1</sup> |        | Loans other than overdraft |              |                             |              |         |              |                             |              |
|--------------------------------|------|------------------------|--------|----------------------------|--------------|-----------------------------|--------------|---------|--------------|-----------------------------|--------------|
|                                |      | in BGN                 | in EUR | in BGN                     |              |                             | in EUR       |         |              |                             |              |
|                                |      |                        |        |                            | up to 1 year | over 1 and<br>up to 5 years | over 5 years |         | up to 1 year | over 1 and<br>up to 5 years | over 5 years |
| annual effective interest rate |      |                        |        |                            |              |                             |              |         |              |                             |              |
| 2008                           | 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         |
|                                | IV   | 9.59                   | 6.15   | 11.02                      | 10.64        | 10.84                       | 11.26        | 7.41    | 7.51         | 7.61                        | 7.19         |
|                                | V    | 9.60                   | 6.29   | 10.90                      | 10.72        | 10.73                       | 11.07        | 7.52    | 7.91         | 7.70                        | 7.30         |
|                                | VI   | 9.71                   | 6.31   | 10.96                      | 11.13        | 10.77                       | 11.07        | 7.66    | 8.49         | 7.88                        | 7.36         |
|                                | VII  | 9.66                   | 6.33   | 10.84                      | 10.41        | 10.83                       | 10.95        | 7.69    | 8.75         | 7.93                        | 7.36         |
|                                | VIII | 9.67                   | 6.52   | 10.79                      | 10.47        | 10.76                       | 10.87        | 7.85    | 9.09         | 8.15                        | 7.46         |
| volumes in million BGN         |      |                        |        |                            |              |                             |              |         |              |                             |              |
| 2008                           | 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       |
|                                | IV   | 3716.4                 | 5527.0 | 4140.5                     | 445.7        | 1641.5                      | 2053.4       | 15316.0 | 884.3        | 7247.7                      | 7184.0       |
|                                | V    | 3666.1                 | 5478.9 | 4096.8                     | 437.2        | 1590.7                      | 2068.9       | 15209.2 | 807.1        | 7117.1                      | 7284.9       |
|                                | VI   | 3638.8                 | 5388.7 | 3989.3                     | 408.2        | 1554.8                      | 2026.3       | 15159.2 | 740.2        | 7019.8                      | 7399.2       |
|                                | VII  | 3500.4                 | 5433.2 | 4008.5                     | 437.8        | 1536.9                      | 2033.9       | 15126.0 | 732.8        | 6953.2                      | 7439.9       |
|                                | VIII | 3458.9                 | 5430.8 | 3977.2                     | 439.7        | 1523.3                      | 2014.2       | 15079.3 | 683.4        | 6938.4                      | 7457.6       |

<sup>1</sup> 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*<sup>1</sup> 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                           | 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         |
|                                | IV   | 12.92          | 12.94        | 12.56                    | 9.31         | 11.80  | 11.56        | 14.78                    | 14.08        | 9.81                      | 9.83         | -                        | 8.84                      | 6.70          | 8.21   | 8.10         | -                        | 16.65                     | 12.82         |
|                                | V    | 13.96          | 13.98        | 11.23                    | 8.52         | 11.90  | 11.90        | -                        | 11.61        | 10.39                     | 10.39        | -                        | -                         | -             | 8.16   | 8.14         | -                        | 14.36                     | 14.82         |
|                                | VI   | 14.22          | 14.23        | 11.21                    | 11.01        | 11.64  | 11.64        | 10.43                    | 14.00        | 10.39                     | 10.42        | -                        | -                         | 7.31          | 8.51   | 8.51         | 6.70                     | 6.70                      | 14.82         |
|                                | VII  | 14.15          | 14.16        | 14.02                    | 11.35        | 11.72  | 11.65        | 11.69                    | 14.52        | 10.52                     | 10.52        | -                        | -                         | -             | 8.74   | 8.72         | 10.59                    | 7.85                      | 11.43         |
|                                | VIII | 13.96          | 13.96        | 13.32                    | 10.88        | 11.65  | 11.63        | 10.47                    | 14.21        | 10.13                     | 10.14        | -                        | -                         | 7.23          | 9.04   | 9.04         | 9.49                     | -                         | 10.36         |
| volumes in million BGN         |      |                |              |                          |              |        |              |                          |              |                           |              |                          |                           |               |        |              |                          |                           |               |
| 2008                           | 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           |
|                                | IV   | 138.5          | 137.8        | 0.3                      | 0.4          | 26.3   | 24.1         | 1.4                      | 0.8          | 33.1                      | 32.5         | -                        | 0.5                       | 0.1           | 68.0   | 66.8         | -                        | 0.5                       | 0.7           |
|                                | V    | 115.7          | 115.1        | 0.3                      | 0.3          | 22.2   | 22.0         | -                        | 0.2          | 22.9                      | 22.9         | -                        | -                         | -             | 49.4   | 49.3         | -                        | 0.1                       | 0.0           |
|                                | VI   | 145.6          | 145.1        | 0.3                      | 0.2          | 31.0   | 30.7         | 0.1                      | 0.2          | 32.4                      | 32.1         | -                        | -                         | 0.3           | 74.1   | 73.8         | 0.2                      | 0.1                       | 0.1           |
|                                | VII  | 138.3          | 137.7        | 0.3                      | 0.2          | 28.7   | 27.6         | 0.3                      | 0.7          | 35.8                      | 35.8         | -                        | -                         | -             | 73.8   | 73.0         | 0.2                      | 0.1                       | 0.4           |
|                                | VIII | 107.6          | 107.1        | 0.3                      | 0.2          | 25.0   | 24.6         | 0.2                      | 0.3          | 30.0                      | 30.0         | -                        | -                         | 0.1           | 49.8   | 49.4         | 0.4                      | -                         | 0.1           |

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

(continue)

(continued)

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

|                                |      | Other loans |                 |                             |                 |        |                 |                             |                 |
|--------------------------------|------|-------------|-----------------|-----------------------------|-----------------|--------|-----------------|-----------------------------|-----------------|
|                                |      | in BGN      |                 |                             |                 | in EUR |                 |                             |                 |
|                                |      |             | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |        | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |
| annual effective interest rate |      |             |                 |                             |                 |        |                 |                             |                 |
| 2008                           | 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           | -                           | -               |
|                                | IV   | 13.55       | 13.57           | 8.30                        | -               | 11.28  | 11.28           | -                           | -               |
|                                | V    | 12.98       | 12.99           | -                           | 11.02           | 12.08  | 12.08           | -                           | -               |
|                                | VI   | 12.51       | 12.61           | 7.76                        | 12.68           | 8.45   | 8.45            | -                           | -               |
|                                | VII  | 11.90       | 11.98           | 7.76                        | -               | 10.85  | 10.86           | 8.03                        | -               |
|                                | VIII | 12.33       | 12.39           | 7.89                        | 6.70            | 12.24  | 12.28           | 9.25                        | -               |
| volumes in million BGN         |      |             |                 |                             |                 |        |                 |                             |                 |
| 2008                           | 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            | -                           | -               |
|                                | IV   | 15.5        | 15.5            | 0.0                         | -               | 9.0    | 9.0             | -                           | -               |
|                                | V    | 13.8        | 13.8            | -                           | 0.0             | 9.3    | 9.3             | -                           | -               |
|                                | VI   | 16.0        | 15.6            | 0.3                         | 0.0             | 19.6   | 19.6            | -                           | -               |
|                                | VII  | 25.8        | 25.3            | 0.5                         | -               | 13.4   | 13.4            | 0.0                         | -               |
|                                | VIII | 26.8        | 26.5            | 0.2                         | 0.1             | 16.0   | 15.8            | 0.2                         | -               |

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

**APRC<sup>1</sup> ON NEW BUSINESS ON LOANS TO *HOUSEHOLDS* SECTOR**

|                                |      | APRC <sup>1</sup> |        |                     |        |
|--------------------------------|------|-------------------|--------|---------------------|--------|
|                                |      | Consumer loans    |        | For house purchases |        |
|                                |      | in BGN            | in EUR | in BGN              | in EUR |
| annual effective interest rate |      |                   |        |                     |        |
| 2008                           | 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   |
|                                | IV   | 14.02             | 12.60  | 10.51               | 8.90   |
|                                | V    | 15.01             | 12.73  | 11.01               | 8.95   |
|                                | VI   | 15.31             | 12.42  | 11.24               | 9.26   |
|                                | VII  | 15.20             | 12.45  | 11.43               | 9.46   |
|                                | VIII | 15.25             | 12.40  | 10.96               | 9.79   |

<sup>1</sup> 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*<sup>1</sup> SECTOR

|                                |      | Overdraft <sup>2</sup> |        | Consumer loans |              |                             |              |       |              |                             |              |
|--------------------------------|------|------------------------|--------|----------------|--------------|-----------------------------|--------------|-------|--------------|-----------------------------|--------------|
|                                |      | in BGN                 | in EUR | in BGN         |              |                             | in EUR       |       |              |                             |              |
|                                |      |                        |        |                | up to 1 year | over 1 and<br>up to 5 years | over 5 years |       | up to 1 year | over 1 and<br>up to 5 years | over 5 years |
| annual effective interest rate |      |                        |        |                |              |                             |              |       |              |                             |              |
| 2008                           | 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        |
|                                | IV   | 14.62                  | 9.97   | 12.24          | 14.47        | 13.19                       | 11.99        | 10.28 | 8.52         | 10.96                       | 10.22        |
|                                | V    | 14.77                  | 10.12  | 12.22          | 14.58        | 13.15                       | 11.98        | 10.32 | 9.33         | 11.15                       | 10.23        |
|                                | VI   | 14.88                  | 10.15  | 12.31          | 14.42        | 13.24                       | 12.07        | 10.45 | 8.30         | 11.25                       | 10.37        |
|                                | VII  | 15.38                  | 10.14  | 12.31          | 14.63        | 13.26                       | 12.07        | 10.42 | 9.40         | 11.11                       | 10.35        |
|                                | VIII | 15.38                  | 10.24  | 12.31          | 15.30        | 13.25                       | 12.07        | 10.48 | 9.75         | 11.27                       | 10.39        |
| volumes in million BGN         |      |                        |        |                |              |                             |              |       |              |                             |              |
| 2008                           | 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        |
|                                | IV   | 1686.1                 | 256.9  | 5873.7         | 14.1         | 1204.9                      | 4654.8       | 901.2 | 6.4          | 94.5                        | 800.3        |
|                                | V    | 1707.5                 | 256.3  | 5817.7         | 13.1         | 1176.7                      | 4627.9       | 907.0 | 6.1          | 93.9                        | 807.0        |
|                                | VI   | 1724.5                 | 254.1  | 5750.7         | 13.6         | 1150.5                      | 4586.6       | 914.3 | 6.8          | 94.3                        | 813.1        |
|                                | VII  | 1676.9                 | 245.3  | 5706.4         | 13.3         | 1128.9                      | 4564.3       | 919.7 | 4.9          | 95.6                        | 819.1        |
|                                | VIII | 1670.3                 | 242.4  | 5637.1         | 12.2         | 1098.9                      | 4526.0       | 922.7 | 5.1          | 96.8                        | 820.8        |

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

<sup>2</sup> 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*<sup>1</sup> SECTOR

|                                |      | Loans for house purchases |                 |                             |                 |        |                 |                             |                 | Other loans |                 |                             |                 |        |                 |                             |                 |
|--------------------------------|------|---------------------------|-----------------|-----------------------------|-----------------|--------|-----------------|-----------------------------|-----------------|-------------|-----------------|-----------------------------|-----------------|--------|-----------------|-----------------------------|-----------------|
|                                |      | in BGN                    |                 |                             |                 | in EUR |                 |                             |                 | in BGN      |                 |                             |                 | in EUR |                 |                             |                 |
|                                |      |                           | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |        | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |             | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |        | up to 1<br>year | over 1 and<br>up to 5 years | over 5<br>years |
| annual effective interest rate |      |                           |                 |                             |                 |        |                 |                             |                 |             |                 |                             |                 |        |                 |                             |                 |
| 2008                           | 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            |
|                                | IV   | 9.63                      | 11.16           | 11.27                       | 9.61            | 8.11   | 13.78           | 8.87                        | 8.10            | 13.02       | 12.12           | 14.17                       | 11.88           | 9.86   | 7.26            | 10.75                       | 9.44            |
|                                | V    | 9.57                      | 10.55           | 11.21                       | 9.55            | 8.11   | 13.87           | 9.02                        | 8.10            | 12.88       | 12.89           | 13.98                       | 11.59           | 9.77   | 7.28            | 10.56                       | 9.41            |
|                                | VI   | 9.66                      | 11.77           | 11.29                       | 9.64            | 8.22   | 13.88           | 8.84                        | 8.21            | 12.78       | 12.78           | 13.74                       | 11.65           | 10.10  | 9.94            | 10.55                       | 9.73            |
|                                | VII  | 9.63                      | 12.02           | 11.28                       | 9.61            | 8.19   | 13.04           | 8.88                        | 8.18            | 12.74       | 12.68           | 13.68                       | 11.66           | 10.17  | 10.85           | 10.54                       | 9.76            |
|                                | VIII | 9.60                      | 12.24           | 11.26                       | 9.58            | 8.19   | 13.06           | 8.89                        | 8.18            | 12.58       | 12.03           | 13.64                       | 11.63           | 10.06  | 10.11           | 10.52                       | 9.71            |
| volumes in million BGN         |      |                           |                 |                             |                 |        |                 |                             |                 |             |                 |                             |                 |        |                 |                             |                 |
| 2008                           | 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           |
|                                | IV   | 3986.8                    | 0.4             | 48.8                        | 3937.6          | 3646.6 | 2.3             | 50.2                        | 3594.0          | 628.6       | 72.4            | 303.5                       | 252.7           | 326.5  | 21.6            | 140.1                       | 164.8           |
|                                | V    | 3950.6                    | 0.4             | 46.9                        | 3903.3          | 3644.2 | 2.2             | 49.2                        | 3592.8          | 612.7       | 70.5            | 292.6                       | 249.5           | 319.2  | 19.5            | 136.9                       | 162.9           |
|                                | VI   | 3888.8                    | 0.5             | 44.6                        | 3843.8          | 3670.4 | 2.2             | 48.7                        | 3619.5          | 589.2       | 66.5            | 282.5                       | 240.2           | 324.0  | 17.7            | 143.1                       | 163.2           |
|                                | VII  | 3850.9                    | 0.6             | 42.6                        | 3807.7          | 3669.0 | 2.2             | 45.0                        | 3621.7          | 581.5       | 69.8            | 274.3                       | 237.4           | 323.3  | 20.2            | 140.0                       | 163.0           |
|                                | VIII | 3799.1                    | 0.8             | 41.4                        | 3756.9          | 3655.2 | 2.2             | 43.3                        | 3609.7          | 578.6       | 68.2            | 261.6                       | 248.8           | 308.8  | 18.1            | 124.1                       | 166.5           |

<sup>1</sup> 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<br>to 1 month   | over 1 up<br>to 3 months | over 3 up<br>to 6 months | over 6 up<br>to 12 months | over 1 up<br>to 2 years | over<br>2 years |      | over 1 day up<br>to 1 month | over 1 up<br>to 3 months | over 3 up<br>to 6 months | over 6 up<br>to 12 months | over 1 up<br>to 2 years | over<br>2 years |      |
| annual effective interest rate |      |                               |                          |                          |                           |                         |                 |      |                             |                          |                          |                           |                         |                 |      |
| 2008                           | 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                      | 9.69                    | 9.90            | 2.59 | 4.13                        | 3.41                     | 5.80                     | 5.26                      | 6.00                    | 2.98            | 0.61 |
|                                | IV   | 5.79                          | 4.96                     | 6.64                     | 7.19                      | 8.95                    | 9.77            | 5.50 | 4.28                        | 4.12                     | 4.70                     | 6.05                      | 5.90                    | 2.60            | 0.12 |
|                                | V    | 5.69                          | 5.05                     | 7.31                     | 7.01                      | 9.46                    | 9.96            | 1.32 | 4.83                        | 4.23                     | 5.80                     | 5.77                      | 5.97                    | 3.93            | 5.69 |
|                                | VI   | 6.69                          | 5.94                     | 8.39                     | 7.74                      | 8.34                    | 10.09           | 7.62 | 4.39                        | 3.91                     | 5.68                     | 5.10                      | 6.15                    | 6.16            | 2.24 |
|                                | VII  | 6.36                          | 5.62                     | 8.14                     | 6.95                      | 8.96                    | 10.05           | 0.82 | 4.40                        | 3.73                     | 5.61                     | 4.99                      | 6.57                    | 6.39            | 1.84 |
|                                | VIII | 6.58                          | 6.17                     | 7.17                     | 7.13                      | 9.34                    | 9.97            | 6.34 | 4.24                        | 3.61                     | 5.33                     | 5.73                      | 6.41                    | -               | 4.71 |
| volumes in million BGN         |      |                               |                          |                          |                           |                         |                 |      |                             |                          |                          |                           |                         |                 |      |
| 2008                           | 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                      | 38.8                    | 32.7            | 3.6  | 794.3                       | 531.4                    | 181.0                    | 51.5                      | 23.9                    | 0.6             | 5.9  |
|                                | IV   | 1087.8                        | 704.3                    | 231.2                    | 40.8                      | 70.6                    | 29.2            | 11.7 | 979.5                       | 681.3                    | 220.3                    | 33.8                      | 24.5                    | 1.0             | 18.6 |
|                                | V    | 917.8                         | 692.9                    | 149.1                    | 24.4                      | 38.0                    | 10.0            | 3.5  | 952.3                       | 597.1                    | 217.2                    | 33.5                      | 93.5                    | 1.7             | 9.3  |
|                                | VI   | 1278.6                        | 862.4                    | 215.1                    | 88.3                      | 66.0                    | 14.4            | 32.4 | 920.7                       | 641.4                    | 190.5                    | 59.0                      | 22.1                    | 0.4             | 7.4  |
|                                | VII  | 1155.0                        | 800.1                    | 252.2                    | 44.7                      | 46.5                    | 6.3             | 5.2  | 1583.2                      | 984.3                    | 390.9                    | 147.8                     | 51.4                    | 0.1             | 8.8  |
|                                | VIII | 891.6                         | 620.8                    | 174.2                    | 37.4                      | 41.9                    | 6.2             | 11.1 | 1148.1                      | 753.4                    | 288.9                    | 68.9                      | 28.0                    | -               | 8.8  |

**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 <sup>1</sup> |        | Deposits with agreed maturity |                          |                       |                       |                        |                      |              |        |                          |                       |                       |                        |                      | Deposits redeemable at notice <sup>1</sup> |      |                |               |      |                |
|--------------------------------|------|---------------------------------|--------|-------------------------------|--------------------------|-----------------------|-----------------------|------------------------|----------------------|--------------|--------|--------------------------|-----------------------|-----------------------|------------------------|----------------------|--------------------------------------------|------|----------------|---------------|------|----------------|
|                                |      | 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 |
| annual effective interest rate |      |                                 |        |                               |                          |                       |                       |                        |                      |              |        |                          |                       |                       |                        |                      |                                            |      |                |               |      |                |
| 2008                           | 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                  | 8.22                   | 6.43                 | 2.72         | 5.05   | 3.54                     | 6.02                  | 5.79                  | 6.40                   | 5.23                 | 4.25                                       | 4.11 | 4.11           | -             | 1.95 | 1.95           |
|                                | IV   | 0.55                            | 0.48   | 5.76                          | 4.43                     | 6.55                  | 6.95                  | 8.24                   | 6.36                 | 2.86         | 5.02   | 3.97                     | 5.55                  | 6.01                  | 6.39                   | 5.15                 | 3.57                                       | 4.08 | 4.08           | -             | 2.15 | 2.15           |
|                                | V    | 0.55                            | 0.47   | 5.82                          | 4.56                     | 6.52                  | 7.21                  | 8.29                   | 5.88                 | 3.02         | 5.08   | 4.09                     | 5.43                  | 5.89                  | 6.28                   | 5.17                 | 3.86                                       | 4.12 | 4.12           | -             | 1.84 | 1.84           |
|                                | VI   | 0.55                            | 0.44   | 6.05                          | 4.81                     | 6.59                  | 7.52                  | 8.38                   | 6.58                 | 4.60         | 5.01   | 4.01                     | 5.45                  | 5.42                  | 6.51                   | 5.15                 | 3.87                                       | 4.01 | 4.01           | -             | 1.83 | 1.83           |
|                                | VII  | 0.56                            | 0.47   | 6.00                          | 4.72                     | 6.57                  | 7.45                  | 8.28                   | 6.61                 | 4.64         | 5.10   | 4.14                     | 5.52                  | 5.29                  | 6.55                   | 5.13                 | 3.90                                       | 4.06 | 4.06           | -             | 1.77 | 1.77           |
|                                | VIII | 0.54                            | 0.47   | 6.17                          | 4.57                     | 6.65                  | 7.60                  | 8.31                   | 9.22                 | 4.88         | 5.17   | 4.13                     | 5.43                  | 5.44                  | 6.56                   | 6.17                 | 4.06                                       | 3.89 | 3.89           | -             | 1.76 | 1.76           |
| volumes in million BGN         |      |                                 |        |                               |                          |                       |                       |                        |                      |              |        |                          |                       |                       |                        |                      |                                            |      |                |               |      |                |
| 2008                           | 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                 | 349.2                  | 83.8                 | 80.0         | 2558.8 | 969.6                    | 596.9                 | 209.9                 | 618.3                  | 24.7                 | 139.3                                      | 46.9 | 46.9           | -             | 19.3 | 19.3           |
|                                | IV   | 3978.7                          | 1612.8 | 2742.6                        | 1255.9                   | 582.3                 | 362.1                 | 379.7                  | 85.2                 | 77.2         | 2784.5 | 1110.0                   | 655.3                 | 220.3                 | 609.8                  | 24.8                 | 164.4                                      | 39.3 | 39.3           | -             | 29.0 | 29.0           |
|                                | V    | 4033.7                          | 1627.1 | 2640.4                        | 1226.7                   | 578.4                 | 299.7                 | 383.4                  | 74.5                 | 77.6         | 2782.8 | 1092.5                   | 659.2                 | 245.5                 | 652.3                  | 24.2                 | 109.2                                      | 46.7 | 46.7           | -             | 25.9 | 25.9           |
|                                | VI   | 4164.2                          | 1719.9 | 2542.2                        | 1152.7                   | 586.9                 | 254.5                 | 359.2                  | 89.2                 | 99.7         | 2895.1 | 1197.1                   | 661.3                 | 269.1                 | 629.3                  | 23.6                 | 114.7                                      | 38.5 | 38.5           | -             | 37.8 | 37.8           |
|                                | VII  | 3943.1                          | 1724.3 | 2563.8                        | 1154.7                   | 585.8                 | 279.2                 | 356.8                  | 89.2                 | 98.2         | 3019.9 | 1202.3                   | 660.5                 | 357.0                 | 661.0                  | 22.9                 | 116.2                                      | 39.1 | 39.1           | -             | 45.5 | 45.5           |
|                                | VIII | 4085.4                          | 1687.2 | 2409.6                        | 962.8                    | 637.6                 | 292.7                 | 354.2                  | 63.6                 | 98.7         | 3013.4 | 1069.2                   | 737.6                 | 396.0                 | 676.6                  | 16.1                 | 117.9                                      | 33.1 | 33.1           | -             | 31.7 | 31.7           |

<sup>1</sup> 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*<sup>1</sup> SECTOR

|                                |      | Deposits with agreed maturity |                          |                          |                           |                         |                 |                             |                          |                          |                           |                         |                 |      |      |
|--------------------------------|------|-------------------------------|--------------------------|--------------------------|---------------------------|-------------------------|-----------------|-----------------------------|--------------------------|--------------------------|---------------------------|-------------------------|-----------------|------|------|
|                                |      | in BGN                        |                          |                          |                           |                         |                 | in EUR                      |                          |                          |                           |                         |                 |      |      |
|                                |      | over 1 day up<br>to 1 month   | over 1 up<br>to 3 months | over 3 up<br>to 6 months | over 6 up<br>to 12 months | over 1 up<br>to 2 years | over<br>2 years | over 1 day up<br>to 1 month | over 1 up<br>to 3 months | over 3 up<br>to 6 months | over 6 up<br>to 12 months | over 1 up<br>to 2 years | over<br>2 years |      |      |
| annual effective interest rate |      |                               |                          |                          |                           |                         |                 |                             |                          |                          |                           |                         |                 |      |      |
| 2008                           | 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                        | 6.07                     | 4.68                     | 6.34                      | 6.97                    | 6.68            | 4.45 | 5.62 |
|                                | IV   | 8.11                          | 6.19                     | 8.39                     | 8.77                      | 8.87                    | 7.29            | 8.04                        | 6.42                     | 4.88                     | 6.73                      | 6.98                    | 7.20            | 4.73 | 4.99 |
|                                | V    | 8.23                          | 6.22                     | 8.84                     | 8.75                      | 8.75                    | 7.54            | 7.93                        | 6.73                     | 4.91                     | 7.35                      | 6.87                    | 7.22            | 6.29 | 5.81 |
|                                | VI   | 8.15                          | 6.50                     | 8.66                     | 8.68                      | 8.39                    | 7.65            | 8.57                        | 6.52                     | 5.00                     | 7.07                      | 6.96                    | 6.47            | 6.38 | 5.12 |
|                                | VII  | 7.99                          | 6.43                     | 8.56                     | 8.61                      | 7.93                    | 8.60            | 8.49                        | 6.34                     | 4.92                     | 6.84                      | 6.76                    | 6.44            | 5.99 | 4.12 |
|                                | VIII | 8.20                          | 6.70                     | 8.64                     | 8.86                      | 7.91                    | 8.14            | 8.39                        | 6.63                     | 4.84                     | 7.16                      | 6.90                    | 6.52            | 5.94 | 4.80 |
| volumes in million BGN         |      |                               |                          |                          |                           |                         |                 |                             |                          |                          |                           |                         |                 |      |      |
| 2008                           | 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  |
|                                | IV   | 995.2                         | 196.0                    | 367.6                    | 295.5                     | 117.1                   | 15.0            | 3.9                         | 1420.5                   | 311.6                    | 595.7                     | 354.3                   | 148.4           | 5.2  | 5.3  |
|                                | V    | 832.5                         | 178.5                    | 315.9                    | 238.7                     | 93.5                    | 1.3             | 4.6                         | 1236.7                   | 242.2                    | 547.4                     | 306.7                   | 134.0           | 1.0  | 5.5  |
|                                | VI   | 913.1                         | 197.6                    | 333.8                    | 230.1                     | 145.7                   | 2.6             | 3.3                         | 1422.1                   | 298.0                    | 613.2                     | 293.3                   | 211.0           | 3.2  | 3.4  |
|                                | VII  | 895.2                         | 192.8                    | 341.4                    | 182.0                     | 173.4                   | 1.2             | 4.3                         | 1430.3                   | 290.2                    | 599.3                     | 241.2                   | 293.1           | 1.8  | 4.9  |
|                                | VIII | 959.1                         | 176.9                    | 363.9                    | 229.5                     | 182.5                   | 2.9             | 3.3                         | 1383.0                   | 211.9                    | 678.8                     | 224.1                   | 264.0           | 1.7  | 2.5  |

<sup>1</sup> 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  
HOUSEHOLDS<sup>1</sup> SECTOR**

|                                |      | Overnight deposits <sup>2</sup> |        | Deposits with agreed maturity |                       |                       |                        |                      |              |                          |                       |                       |                        |                      |              |                | Deposits redeemable at notice <sup>2</sup> |                |               |   |        |        |
|--------------------------------|------|---------------------------------|--------|-------------------------------|-----------------------|-----------------------|------------------------|----------------------|--------------|--------------------------|-----------------------|-----------------------|------------------------|----------------------|--------------|----------------|--------------------------------------------|----------------|---------------|---|--------|--------|
|                                |      | 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                           | 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   |
|                                | IV   | 1.08                            | 0.58   | 6.89                          | 4.67                  | 7.43                  | 8.06                   | 6.85                 | 7.59         | 7.07                     | 5.52                  | 3.86                  | 5.73                   | 6.29                 | 5.91         | 5.37           | 5.76                                       | 3.73           | 3.73          | - | 3.42   | 3.42   |
|                                | V    | 1.06                            | 0.57   | 6.99                          | 4.65                  | 7.58                  | 8.04                   | 7.07                 | 7.45         | 7.08                     | 5.67                  | 3.91                  | 6.01                   | 6.34                 | 6.03         | 5.36           | 5.77                                       | 3.76           | 3.76          | - | 3.43   | 3.43   |
|                                | VI   | 1.06                            | 0.56   | 7.09                          | 4.78                  | 7.67                  | 8.03                   | 7.23                 | 7.40         | 7.13                     | 5.79                  | 4.02                  | 6.21                   | 6.36                 | 6.09         | 5.47           | 5.79                                       | 3.70           | 3.70          | - | 3.42   | 3.42   |
|                                | VII  | 0.96                            | 0.48   | 7.17                          | 4.88                  | 7.74                  | 8.07                   | 7.32                 | 7.22         | 7.15                     | 5.87                  | 4.04                  | 6.30                   | 6.42                 | 6.17         | 5.42           | 5.80                                       | 3.67           | 3.67          | - | 3.42   | 3.42   |
|                                | VIII | 0.97                            | 0.50   | 7.24                          | 4.99                  | 7.70                  | 8.17                   | 7.41                 | 7.07         | 7.15                     | 5.92                  | 4.04                  | 6.24                   | 6.51                 | 6.25         | 5.46           | 5.82                                       | 3.67           | 3.67          | - | 3.43   | 3.43   |
| volumes in million BGN         |      |                                 |        |                               |                       |                       |                        |                      |              |                          |                       |                       |                        |                      |              |                |                                            |                |               |   |        |        |
| 2008                           | 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 |
|                                | IV   | 2466.4                          | 503.2  | 5493.8                        | 1057.1                | 1517.1                | 1222.5                 | 1341.7               | 116.0        | 239.4                    | 8179.3                | 1565.1                | 2503.8                 | 1590.4               | 1871.9       | 172.9          | 475.3                                      | 1937.1         | 1937.1        | - | 1761.8 | 1761.8 |
|                                | V    | 2341.1                          | 497.0  | 5481.9                        | 1026.3                | 1471.1                | 1279.5                 | 1360.2               | 110.5        | 234.4                    | 8307.1                | 1525.0                | 2564.4                 | 1697.4               | 1884.4       | 167.2          | 468.6                                      | 1899.4         | 1899.4        | - | 1750.6 | 1750.6 |
|                                | VI   | 2335.5                          | 499.6  | 5568.2                        | 1016.8                | 1466.6                | 1343.8                 | 1415.2               | 100.4        | 225.4                    | 8437.5                | 1507.9                | 2590.7                 | 1776.6               | 1946.4       | 159.8          | 456.1                                      | 1858.3         | 1858.3        | - | 1722.9 | 1722.9 |
|                                | VII  | 2357.1                          | 483.2  | 5646.9                        | 1002.9                | 1498.3                | 1352.6                 | 1484.0               | 88.8         | 220.3                    | 8665.0                | 1481.7                | 2700.4                 | 1806.2               | 2083.3       | 148.6          | 444.8                                      | 1830.3         | 1830.3        | - | 1695.6 | 1695.6 |
|                                | VIII | 2328.1                          | 469.2  | 5751.0                        | 982.7                 | 1566.9                | 1352.6                 | 1556.9               | 77.0         | 214.8                    | 8809.7                | 1369.9                | 2853.0                 | 1813.3               | 2205.9       | 131.9          | 435.7                                      | 1823.7         | 1823.7        | - | 1666.6 | 1666.6 |

<sup>1</sup> The *Households* sector also includes the *NPISHs* sector.

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