



**UNITED
BULGARIAN
BANK**

A Member of NBG Group

MARKET STATISTICAL DATA

September 2007

BULGARIAN COMMERCIAL BANKS' MARKET POSITIONS

UNITED BULGARIAN BANK

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I. Structural Indicators

1. Total Earning Assets / Total Assets (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	86,97	87,40	86,63	86,98	88,00	83,89
2	UniCredit Bulbank	88,39	90,40	87,30	91,52	89,19	84,56
3	United Bulgarian Bank	81,64	82,70	78,69	76,99	88,48	86,48
4	Bulgarian Post Bank	86,24	88,74	89,86	90,25	91,21	88,56
5	First Investment Bank	88,50	87,02	86,36	85,51	86,73	84,71
6	Raiffeisenbank, Bulgaria	90,81	90,89	87,22	88,98	91,25	87,83
7	DZI Bank	84,92	86,87	87,05	88,41	86,38	82,87
8	S.G. Expressbank	86,39	85,97	86,47	86,39	86,31	82,00
9	BNP - Paribas, Sofia Branch	87,84	88,54	92,90	92,28	93,93	93,40
10	Bulgarian-American Credit Bank, Sofia	94,57	91,80	90,94	90,99	93,44	92,00
11	Piraeus Bank Bulgaria	85,73	85,60	89,63	92,46	91,30	89,04
12	Corporate Commercial Bank	84,22	77,92	85,60	71,87	89,06	85,03
13	Minicipal Bank	86,11	84,00	85,76	86,80	90,71	86,58
14	Economic and Investment Bank	84,74	87,16	86,99	86,70	87,66	83,62
15	Allianz Bulgaria Bank	87,69	74,49	72,99	81,60	79,58	79,40
16	Central and Cooperative Bank	77,74	65,34	84,30	85,08	82,11	76,11
17	Unionbank	92,76	90,71	91,20	88,60	79,19	87,38
18	D Commerce Bank	87,63	90,21	91,43	92,06	90,99	87,90
19	Investbank	88,91	81,44	84,20	78,05	77,06	84,96
20	Encouragement Bank	92,47	92,21	90,48	90,58	85,95	89,50
21	ProCredit Bank	84,72	87,04	86,28	85,77	85,01	83,28
22	International Asset Bank (Unibank)	82,16	82,16	82,32	84,26	85,84	82,64
23	Emporiki Bank, Bulgaria	85,49	87,23	86,41	83,72	82,27	77,81
24	Tokuda Bank	88,95	84,66	87,84	89,20	89,20	85,70
25	PEB Teximbank	70,53	75,06	74,13	73,85	70,75	69,25
26	Bank West - East	88,18	92,33	91,30	86,79	92,97	90,69
27	Alpha Bank, Sofia Branch	88,18	84,74	64,52	63,16	89,58	84,38
28	ING Bank N. V. - Sofia Branch	89,87	93,03	91,46	93,55	92,28	90,38
29	Citibank NA - Sofia Branch	93,40	90,20	94,21	94,55	95,72	93,27
30	T. C. Ziraat Bankasi - Sofia Branch	94,38	94,98	95,07	95,09	95,21	94,00
Banking System:		86,88	86,69	86,29	86,41	88,35	85,41

Source: BNB, Calculations: UBB

2. Total Loans / Total Assets (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	64,68	56,59	56,23	57,75	63,18	69,56
2	UniCredit Bulbank	46,48	46,01	46,44	51,21	60,46	60,74
3	United Bulgarian Bank	62,97	65,06	68,35	68,96	82,07	80,82
4	Bulgarian Post Bank	68,21	51,11	54,98	64,23	66,81	62,84
5	First Investment Bank	53,01	56,86	54,18	60,92	65,62	74,36
6	Raiffeisenbank, Bulgaria	48,55	48,22	39,78	52,47	55,46	51,34
7	DZI Bank	40,69	43,62	42,42	41,15	39,61	35,79
8	S.G. Expressbank	61,83	64,52	69,86	69,57	73,00	71,59
9	BNP - Paribas, Sofia Branch	41,55	38,51	34,16	28,07	22,26	25,89
10	Bulgarian-American Credit Bank, Sofia	75,00	75,43	75,83	83,65	80,92	82,27
11	Piraeus Bank Bulgaria	54,16	59,69	66,43	72,63	76,38	73,88
12	Corporate Commercial Bank	50,09	35,87	37,80	43,18	45,47	49,03
13	Minicipal Bank	33,89	30,26	31,51	28,90	26,48	28,30
14	Economic and Investment Bank	25,18	38,08	43,09	45,36	52,37	53,81
15	Allianz Bulgaria Bank	31,19	41,30	43,00	47,49	48,96	49,10
16	Central and Cooperative Bank	43,70	47,52	47,79	46,79	49,18	44,28
17	Unionbank	58,19	54,00	58,49	57,48	63,17	73,10
18	D Commerce Bank	41,00	37,34	18,55	28,98	37,76	39,58
19	Investbank	50,04	36,26	34,69	42,64	37,60	39,17
20	Encouragement Bank	73,46	59,54	61,61	72,53	70,92	65,76
21	ProCredit Bank	72,51	65,65	67,66	73,92	76,82	79,50
22	International Asset Bank (Unibank)	63,92	60,65	58,91	63,76	66,55	67,22
23	Emporiki Bank, Bulgaria	75,49	80,34	75,74	82,44	73,38	74,19
24	Tokuda Bank	47,16	49,36	50,25	47,00	52,12	47,95
25	PEB Teximbank	42,60	53,09	45,96	46,68	49,29	54,94
26	Bank West - East	70,99	67,91	66,68	73,15	73,77	76,54
27	Alpha Bank, Sofia Branch	83,40	70,75	57,57	58,95	85,08	80,87
28	ING Bank N. V. - Sofia Branch	43,08	37,14	22,96	30,56	20,28	36,22
29	Citibank NA - Sofia Branch	33,22	14,47	43,43	41,80	50,62	42,06
30	T. C. Ziraat Bankasi - Sofia Branch	1,18	1,24	1,91	1,95	2,30	2,81
Banking System:		53,99	51,95	52,38	56,97	61,70	62,82

Source: BNB, Calculations: UBB

3. BGN Loans / Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	86,79	83,09	81,22	81,35	81,04	81,59
2	UniCredit Bulbank	46,31	54,88	53,05	51,76	51,81	52,51
3	United Bulgarian Bank	57,88	61,07	60,59	61,21	59,91	59,01
4	Bulgarian Post Bank	50,90	51,81	52,29	53,50	50,53	48,16
5	First Investment Bank	36,87	39,46	38,65	38,89	39,55	37,84
6	Raiffeisenbank, Bulgaria	35,63	36,18	38,99	35,12	31,94	36,43
7	DZI Bank	52,72	64,46	66,63	65,87	65,57	66,17
8	S.G. Expressbank	62,43	71,86	66,96	66,62	62,96	62,76
9	BNP - Paribas, Sofia Branch	25,59	28,24	34,64	24,38	21,62	16,71
10	Bulgarian-American Credit Bank, Sofia	0,24	0,20	0,11	0,28	0,35	0,47
11	Piraeus Bank Bulgaria	55,59	31,27	36,68	26,17	26,09	27,45
12	Corporate Commercial Bank	51,54	61,23	59,94	57,88	59,97	51,08
13	Minicipal Bank	63,12	74,96	78,54	82,91	80,41	77,24
14	Economic and Investment Bank	40,94	42,04	42,59	44,39	42,83	41,56
15	Allianz Bulgaria Bank	53,91	48,55	47,54	46,14	45,08	46,28
16	Central and Cooperative Bank	66,87	67,57	68,76	70,70	73,22	75,79
17	Unionbank	22,84	18,46	18,07	17,53	18,22	25,87
18	D Commerce Bank	28,15	36,10	37,14	33,02	31,85	30,01
19	Investbank	72,67	66,88	61,87	55,45	55,28	49,30
20	Encouragement Bank	49,32	57,23	63,73	64,63	67,29	65,64
21	ProCredit Bank	53,87	70,08	72,36	73,47	75,09	75,37
22	International Asset Bank (Unibank)	59,13	61,29	57,70	55,97	54,32	49,84
23	Emporiki Bank, Bulgaria	3,12	4,77	5,65	6,11	9,10	9,79
24	Tokuda Bank	62,18	74,28	75,07	71,43	68,72	65,25
25	PEB Teximbank	37,28	53,26	58,69	64,50	65,50	67,64
26	Bank West - East	31,93	35,32	30,58	32,13	28,02	25,78
27	Alpha Bank, Sofia Branch	9,25	15,75	15,70	11,48	7,20	6,49
28	ING Bank N. V. - Sofia Branch	85,23	78,29	78,49	79,81	77,72	76,69
29	Citibank NA - Sofia Branch	48,16	51,17	59,38	57,77	49,49	49,01
30	T. C. Ziraat Bankasi - Sofia Branch	69,90	82,24	74,74	45,31	41,52	53,27
	Banking System:	52,62	54,70	54,66	52,68	51,43	51,43

Source: BNB, Calculations: UBB

4. EURO Loans / Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	12,40	16,75	18,62	18,49	18,85	18,32
2	UniCredit Bulbank	49,88	42,99	44,05	45,49	46,02	45,78
3	United Bulgarian Bank	40,51	37,95	38,62	37,77	39,28	40,58
4	Bulgarian Post Bank	46,57	46,04	45,99	44,99	47,88	50,27
5	First Investment Bank	52,56	57,66	59,39	59,40	58,69	58,71
6	Raiffeisenbank, Bulgaria	60,39	62,31	59,84	63,95	67,44	62,99
7	DZI Bank	31,70	27,78	26,61	27,72	30,05	29,65
8	S.G. Expressbank	33,83	25,47	31,48	32,38	35,45	36,12
9	BNP - Paribas, Sofia Branch	72,11	71,02	64,66	75,17	77,53	82,37
10	Bulgarian-American Credit Bank, Sofia	91,30	94,96	95,65	96,63	97,08	97,48
11	Piraeus Bank Bulgaria	39,68	66,46	62,75	73,43	73,62	72,24
12	Corporate Commercial Bank	38,02	32,15	32,45	32,90	31,87	43,07
13	Minicipal Bank	31,94	23,34	19,78	15,26	17,92	21,17
14	Economic and Investment Bank	41,50	52,12	52,92	51,81	54,15	56,03
15	Allianz Bulgaria Bank	43,44	49,02	50,35	52,91	53,55	52,75
16	Central and Cooperative Bank	23,44	25,37	25,01	23,49	21,31	19,38
17	Unionbank	71,08	77,40	78,86	80,01	79,57	72,86
18	D Commerce Bank	50,11	42,02	46,03	52,97	64,84	67,23
19	Investbank	19,14	27,69	33,59	41,38	42,40	49,74
20	Encouragement Bank	50,68	42,77	36,27	35,37	32,71	34,36
21	ProCredit Bank	45,53	29,52	27,34	26,29	24,72	24,48
22	International Asset Bank (Unibank)	34,52	34,50	38,53	41,20	42,97	48,18
23	Emporiki Bank, Bulgaria	96,88	95,23	94,35	93,89	90,90	90,21
24	Tokuda Bank	34,89	22,81	22,36	27,82	30,84	34,43
25	PEB Teximbank	47,01	43,66	38,42	33,35	22,20	25,74
26	Bank West - East	63,03	59,19	65,21	63,91	68,14	70,72
27	Alpha Bank, Sofia Branch	83,44	80,00	81,24	86,79	92,80	93,51
28	ING Bank N. V. - Sofia Branch	9,20	17,07	21,51	18,46	22,17	23,20
29	Citibank NA - Sofia Branch	49,85	42,65	36,09	37,22	39,74	40,43
30	T. C. Ziraat Bankasi - Sofia Branch	12,00	5,19	14,92	45,71	37,52	13,80
	Banking System:	43,12	42,94	43,34	45,47	47,02	47,20

Source: BNB, Calculations: UBB

5. USD Loans / Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	0,80	0,16	0,16	0,16	0,11	0,09
2	UniCredit Bulbank	3,81	2,13	2,90	2,75	2,17	1,71
3	United Bulgarian Bank	1,61	0,98	0,79	1,02	0,81	0,41
4	Bulgarian Post Bank	2,53	2,15	1,72	1,51	1,59	1,56
5	First Investment Bank	10,57	2,88	1,96	1,71	1,76	3,45
6	Raiffeisenbank, Bulgaria	3,98	1,51	1,17	0,93	0,62	0,58
7	DZI Bank	15,58	7,75	6,76	6,41	4,38	4,17
8	S.G. Expressbank	3,74	2,67	1,56	1,00	1,59	1,11
9	BNP - Paribas, Sofia Branch	2,31	0,74	0,70	0,46	0,86	0,92
10	Bulgarian-American Credit Bank, Sofia	8,46	4,85	4,24	3,09	2,57	2,05
11	Piraeus Bank Bulgaria	4,73	2,26	0,56	0,40	0,29	0,30
12	Corporate Commercial Bank	10,43	6,62	7,61	9,22	8,15	5,84
13	Minicipal Bank	4,94	1,70	1,68	1,82	1,67	1,59
14	Economic and Investment Bank	17,57	5,84	4,50	3,80	3,03	2,41
15	Allianz Bulgaria Bank	2,66	2,43	2,11	0,95	1,37	0,98
16	Central and Cooperative Bank	9,69	7,06	6,24	5,80	5,47	4,83
17	Unionbank	6,08	4,14	3,07	2,46	2,20	1,27
18	D Commerce Bank	21,74	21,88	16,83	14,02	3,31	2,77
19	Investbank	8,19	5,43	4,54	3,17	2,32	0,96
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,61	0,41	0,31	0,24	0,19	0,15
22	International Asset Bank (Unibank)	6,34	4,21	3,77	2,83	2,71	1,98
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	2,93	2,90	2,57	0,75	0,44	0,32
25	PEB Teximbank	15,70	3,08	2,89	2,15	12,30	6,63
26	Bank West - East	5,04	5,49	4,21	3,96	3,84	3,49
27	Alpha Bank, Sofia Branch	7,31	4,25	3,06	1,74	0,00	0,00
28	ING Bank N. V. - Sofia Branch	5,57	4,64	0,00	1,73	0,10	0,11
29	Citibank NA - Sofia Branch	1,99	6,18	4,53	5,01	10,77	10,56
30	T. C. Ziraat Bankasi - Sofia Branch	18,10	12,56	10,34	8,98	20,96	32,93
	Banking System:	4,26	2,36	2,00	1,85	1,55	1,36

Source: BNB, Calculations: UBB

6. Total Corporate Loans / Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	21,52	26,58	29,09	28,14	29,37	28,13
2	UniCredit Bulbank	80,36	74,32	72,69	70,92	64,94	64,99
3	United Bulgarian Bank	55,07	50,28	50,02	50,55	51,09	51,28
4	Bulgarian Post Bank	59,33	63,10	60,86	59,93	58,65	65,28
5	First Investment Bank	79,49	74,06	74,24	72,82	73,49	74,54
6	Raiffeisenbank, Bulgaria	74,15	77,96	77,61	81,53	85,14	83,83
7	DZI Bank	75,01	71,48	69,68	67,53	63,72	57,81
8	S.G. Expressbank	59,37	50,70	55,87	59,06	59,44	60,12
9	BNP - Paribas, Sofia Branch	99,57	99,66	99,66	99,69	99,65	99,69
10	Bulgarian-American Credit Bank, Sofia	96,41	96,55	96,74	89,76	90,42	91,42
11	Piraeus Bank Bulgaria	80,21	79,31	75,61	80,00	78,98	78,05
12	Corporate Commercial Bank	98,56	98,75	98,41	98,05	98,16	98,93
13	Minicipal Bank	87,33	85,63	85,90	84,81	84,64	84,41
14	Economic and Investment Bank	93,60	89,45	85,49	82,52	79,39	76,23
15	Allianz Bulgaria Bank	56,95	53,43	51,27	52,12	51,48	50,97
16	Central and Cooperative Bank	69,69	71,63	69,84	69,21	65,57	63,95
17	Unionbank	92,80	87,80	84,92	82,99	82,80	84,17
18	D Commerce Bank	96,99	95,95	95,93	96,49	96,28	95,20
19	Investbank	90,94	83,47	79,18	80,99	73,95	74,82
20	Encouragement Bank	99,67	99,44	99,43	99,48	99,58	99,64
21	ProCredit Bank	90,95	88,20	87,97	87,82	87,94	87,43
22	International Asset Bank (Unibank)	96,12	95,30	97,18	94,86	93,92	93,51
23	Emporiki Bank, Bulgaria	95,50	93,39	90,75	90,46	88,00	87,14
24	Tokuda Bank	82,24	80,71	81,55	82,45	83,83	82,84
25	PEB Teximbank	90,64	92,67	91,79	90,15	90,19	91,14
26	Bank West - East	99,05	99,20	98,28	98,30	98,55	98,40
27	Alpha Bank, Sofia Branch	97,61	92,94	89,96	89,27	89,23	86,91
28	ING Bank N. V. - Sofia Branch	93,79	94,14	92,88	93,28	100,00	100,00
29	Citibank NA - Sofia Branch	99,92	99,99	100,00	100,00	100,00	100,00
30	T. C. Ziraat Bankasi - Sofia Branch	46,67	60,30	70,94	78,91	74,17	53,51
	Banking System:	66,35	64,44	64,12	64,70	64,87	64,72

Source: BNB, Calculations: UBB

7. Corporate Loans BGN/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	12,82	15,40	16,36	15,60	16,10	14,91
2	UniCredit Bulbank	29,97	33,67	31,04	28,52	26,85	27,94
3	United Bulgarian Bank	14,41	13,38	12,77	14,02	13,58	13,43
4	Bulgarian Post Bank	18,72	22,77	22,75	22,83	20,64	21,96
5	First Investment Bank	20,92	19,01	18,57	17,82	18,94	17,93
6	Raiffeisenbank, Bulgaria	14,91	19,23	22,01	21,46	21,31	25,41
7	DZI Bank	31,83	40,06	40,75	38,35	34,98	31,42
8	S.G. Expressbank	22,28	24,30	24,98	28,02	25,36	26,28
9	BNP - Paribas, Sofia Branch	25,17	27,92	34,31	24,08	21,27	16,41
10	Bulgarian-American Credit Bank, Sofia	0,24	0,20	0,11	0,28	0,35	0,42
11	Piraeus Bank Bulgaria	38,55	21,73	26,33	18,20	17,93	18,88
12	Corporate Commercial Bank	50,99	60,63	59,44	56,90	59,55	50,73
13	Minicipal Bank	51,42	61,47	65,91	69,39	66,79	63,25
14	Economic and Investment Bank	36,00	33,75	30,77	29,96	25,66	22,17
15	Allianz Bulgaria Bank	36,59	29,82	27,80	26,25	24,07	25,07
16	Central and Cooperative Bank	40,75	43,25	42,47	43,59	42,81	43,88
17	Unionbank	21,67	16,60	15,81	14,95	15,32	22,99
18	D Commerce Bank	26,12	33,86	34,87	30,98	29,42	26,43
19	Investbank	65,58	56,70	48,85	44,67	38,82	34,63
20	Encouragement Bank	48,99	56,67	63,17	64,12	66,87	65,28
21	ProCredit Bank	49,02	63,74	66,01	67,07	68,21	67,86
22	International Asset Bank (Unibank)	56,32	58,42	56,54	52,79	50,85	45,87
23	Emporiki Bank, Bulgaria	2,46	2,43	2,26	2,68	4,72	4,97
24	Tokuda Bank	47,54	58,14	59,23	56,35	54,55	50,49
25	PEB Teximbank	35,61	52,20	57,12	62,14	63,06	65,00
26	Bank West - East	31,69	35,12	30,38	31,92	27,91	25,66
27	Alpha Bank, Sofia Branch	9,16	15,43	15,40	11,29	7,04	6,27
28	ING Bank N. V. - Sofia Branch	79,02	72,43	71,37	73,10	77,72	76,69
29	Citibank NA - Sofia Branch	48,08	51,16	59,38	57,77	49,49	49,01
30	T. C. Ziraat Bankasi - Sofia Branch	43,43	60,30	59,42	36,23	29,73	39,55
	Banking System:	23,45	24,96	25,26	24,14	23,36	23,19

Source: BNB, Calculations: UBB

8. Corporate Loans EURO/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	7,99	11,10	12,64	12,45	13,20	13,17
2	UniCredit Bulbank	46,73	38,64	38,86	39,76	37,00	36,34
3	United Bulgarian Bank	39,06	35,93	36,46	35,51	36,70	37,44
4	Bulgarian Post Bank	38,16	38,24	36,44	35,64	36,44	41,89
5	First Investment Bank	48,10	52,30	53,83	53,40	52,88	53,22
6	Raiffeisenbank, Bulgaria	55,34	57,26	54,46	59,16	63,23	57,86
7	DZI Bank	28,05	24,00	22,44	23,05	24,56	22,76
8	S.G. Expressbank	33,51	24,04	29,62	30,30	32,73	32,99
9	BNP - Paribas, Sofia Branch	72,10	71,02	64,66	75,16	77,52	82,36
10	Bulgarian-American Credit Bank, Sofia	88,65	92,05	92,80	87,18	88,15	89,45
11	Piraeus Bank Bulgaria	36,95	55,34	48,73	61,41	60,78	58,87
12	Corporate Commercial Bank	37,17	31,52	31,38	31,94	30,46	42,36
13	Minicipal Bank	30,98	22,46	18,31	13,65	16,21	19,60
14	Economic and Investment Bank	40,11	49,90	50,26	48,81	50,74	51,68
15	Allianz Bulgaria Bank	17,92	21,36	21,54	25,08	26,20	25,06
16	Central and Cooperative Bank	19,32	21,36	21,17	19,85	17,32	15,29
17	Unionbank	65,25	67,17	66,13	65,87	65,44	60,02
18	D Commerce Bank	49,22	40,36	44,36	51,58	63,64	66,07
19	Investbank	17,63	21,78	26,13	33,56	33,03	39,36
20	Encouragement Bank	50,68	42,77	36,27	35,37	32,71	34,36
21	ProCredit Bank	41,34	24,06	21,66	20,51	19,55	19,43
22	International Asset Bank (Unibank)	33,45	32,72	36,90	39,26	40,36	45,65
23	Emporiki Bank, Bulgaria	93,03	90,96	88,49	87,77	83,28	82,17
24	Tokuda Bank	31,90	19,79	19,85	25,43	28,90	32,11
25	PEB Teximbank	39,87	37,51	31,92	25,95	14,86	19,53
26	Bank West - East	62,32	58,58	63,69	62,41	66,80	69,24
27	Alpha Bank, Sofia Branch	81,17	73,27	71,51	76,25	82,20	80,64
28	ING Bank N. V. - Sofia Branch	9,20	17,07	21,51	18,45	22,17	23,20
29	Citibank NA - Sofia Branch	49,85	42,65	36,09	37,22	39,74	40,43
30	T. C. Ziraat Bankasi - Sofia Branch	3,24	0,00	11,52	42,68	35,19	2,63
	Banking System:	38,77	37,37	37,13	38,98	40,19	40,37

Source: BNB, Calculations: UBB

9. Corporate Loans USD/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	0,70	0,08	0,09	0,10	0,06	0,05
2	UniCredit Bulbank	3,66	2,01	2,79	2,64	1,09	0,71
3	United Bulgarian Bank	1,60	0,97	0,79	1,02	0,81	0,40
4	Bulgarian Post Bank	2,45	2,08	1,67	1,47	1,57	1,43
5	First Investment Bank	10,46	2,75	1,84	1,60	1,67	3,38
6	Raiffeisenbank, Bulgaria	3,90	1,47	1,14	0,91	0,60	0,56
7	DZI Bank	15,13	7,42	6,49	6,13	4,18	3,64
8	S.G. Expressbank	3,58	2,36	1,27	0,74	1,34	0,85
9	BNP - Paribas, Sofia Branch	2,30	0,73	0,69	0,45	0,86	0,92
10	Bulgarian-American Credit Bank, Sofia	7,52	4,31	3,83	2,29	1,92	1,56
11	Piraeus Bank Bulgaria	4,71	2,24	0,55	0,38	0,27	0,29
12	Corporate Commercial Bank	10,40	6,60	7,59	9,21	8,14	5,84
13	Minicipal Bank	4,93	1,70	1,68	1,78	1,63	1,56
14	Economic and Investment Bank	17,49	5,81	4,47	3,75	2,99	2,38
15	Allianz Bulgaria Bank	2,44	2,26	1,93	0,79	1,21	0,84
16	Central and Cooperative Bank	9,62	7,02	6,20	5,77	5,44	4,78
17	Unionbank	5,89	4,03	2,98	2,16	2,05	1,16
18	D Commerce Bank	21,65	21,73	16,70	13,92	3,22	2,70
19	Investbank	7,74	4,98	4,20	2,76	2,10	0,83
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,59	0,39	0,30	0,24	0,18	0,14
22	International Asset Bank (Unibank)	6,34	4,16	3,75	2,82	2,71	1,98
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	2,81	2,78	2,47	0,67	0,38	0,24
25	PEB Teximbank	15,15	2,96	2,75	2,05	12,27	6,60
26	Bank West - East	5,04	5,49	4,21	3,96	3,84	3,49
27	Alpha Bank, Sofia Branch	7,28	4,24	3,05	1,73	0,00	0,00
28	ING Bank N. V. - Sofia Branch	5,57	4,64	0,00	1,73	0,10	0,11
29	Citibank NA - Sofia Branch	1,99	6,18	4,53	5,01	10,77	10,56
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	9,26	11,32
Banking System:		4,13	2,11	1,73	1,59	1,32	1,16

Source: BNB, Calculations: UBB

10. Total Loans to Individuals / Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	78,48	73,42	70,91	71,86	70,63	71,87
2	UniCredit Bulbank	19,64	25,68	27,31	29,08	35,06	35,01
3	United Bulgarian Bank	44,93	49,72	49,98	49,45	48,91	48,72
4	Bulgarian Post Bank	40,67	36,90	39,14	40,07	41,35	34,72
5	First Investment Bank	20,51	25,94	25,76	27,18	26,51	25,46
6	Raiffeisenbank, Bulgaria	25,85	22,04	22,39	18,47	14,86	16,17
7	DZI Bank	24,99	28,52	30,32	32,47	36,28	42,19
8	S.G. Expressbank	40,63	49,30	44,13	40,94	40,56	39,88
9	BNP - Paribas, Sofia Branch	0,43	0,34	0,34	0,31	0,35	0,31
10	Bulgarian-American Credit Bank, Sofia	3,59	3,45	3,26	10,24	9,58	8,58
11	Piraeus Bank Bulgaria	19,79	20,69	24,39	20,00	21,02	21,95
12	Corporate Commercial Bank	1,44	1,25	1,59	1,95	1,84	1,07
13	Minicipal Bank	12,67	14,37	14,10	15,19	15,36	15,59
14	Economic and Investment Bank	6,40	10,55	14,51	17,48	20,61	23,77
15	Allianz Bulgaria Bank	43,05	46,57	48,73	47,88	48,52	49,03
16	Central and Cooperative Bank	30,31	28,37	30,16	30,79	34,43	36,05
17	Unionbank	7,20	12,20	15,08	17,01	17,20	15,83
18	D Commerce Bank	3,01	4,05	4,07	3,51	3,72	4,80
19	Investbank	9,06	16,53	20,82	19,01	26,05	25,18
20	Encouragement Bank	0,33	0,56	0,57	0,52	0,42	0,36
21	ProCredit Bank	9,05	11,80	12,03	12,18	12,06	12,57
22	International Asset Bank (Unibank)	3,88	4,70	2,82	5,14	6,08	6,49
23	Emporiki Bank, Bulgaria	4,50	6,61	9,25	9,54	12,00	12,86
24	Tokuda Bank	17,76	19,29	18,45	17,55	16,17	17,16
25	PEB Teximbank	9,36	7,33	8,21	9,85	9,81	8,86
26	Bank West - East	0,95	0,80	1,72	1,70	1,45	1,60
27	Alpha Bank, Sofia Branch	2,39	7,06	10,04	10,73	10,77	13,09
28	ING Bank N. V. - Sofia Branch	6,21	5,86	7,12	6,72	0,00	0,00
29	Citibank NA - Sofia Branch	0,08	0,01	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	53,33	39,70	29,06	21,09	25,83	46,49
	Banking System:	33,65	35,56	35,88	35,30	35,13	35,28

Source: BNB, Calculations: UBB

11. Loans to Individuals BGN/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	73,98	67,69	64,86	65,75	64,94	66,69
2	UniCredit Bulbank	16,34	21,21	22,02	23,25	24,96	24,57
3	United Bulgarian Bank	43,47	47,69	47,82	47,19	46,33	45,58
4	Bulgarian Post Bank	32,17	29,04	29,54	30,68	29,89	26,20
5	First Investment Bank	15,94	20,46	20,09	21,07	20,61	19,91
6	Raiffeisenbank, Bulgaria	20,71	16,94	16,98	13,66	10,64	11,02
7	DZI Bank	20,89	24,40	25,88	27,52	30,59	34,76
8	S.G. Expressbank	40,15	47,56	41,99	38,60	37,60	36,49
9	BNP - Paribas, Sofia Branch	0,42	0,33	0,33	0,30	0,34	0,30
10	Bulgarian-American Credit Bank, Sofia	0,00	0,00	0,00	0,00	0,00	0,06
11	Piraeus Bank Bulgaria	17,04	9,55	10,35	7,97	8,17	8,57
12	Corporate Commercial Bank	0,56	0,60	0,51	0,97	0,42	0,35
13	Minicipal Bank	11,70	13,49	12,62	13,53	13,62	13,99
14	Economic and Investment Bank	4,94	8,28	11,82	14,43	17,17	19,38
15	Allianz Bulgaria Bank	17,31	18,74	19,74	19,90	21,01	21,21
16	Central and Cooperative Bank	26,12	24,32	26,29	27,11	30,41	31,91
17	Unionbank	1,17	1,86	2,26	2,57	2,91	2,88
18	D Commerce Bank	2,03	2,24	2,27	2,03	2,43	3,57
19	Investbank	7,09	10,18	13,02	10,78	16,46	14,67
20	Encouragement Bank	0,33	0,56	0,57	0,52	0,42	0,36
21	ProCredit Bank	4,85	6,34	6,35	6,40	6,89	7,52
22	International Asset Bank (Unibank)	2,81	2,88	1,17	3,18	3,47	3,97
23	Emporiki Bank, Bulgaria	0,66	2,34	3,38	3,43	4,38	4,82
24	Tokuda Bank	14,64	16,14	15,84	15,08	14,18	14,77
25	PEB Teximbank	1,67	1,06	1,57	2,35	2,44	2,63
26	Bank West - East	0,25	0,20	0,20	0,21	0,12	0,12
27	Alpha Bank, Sofia Branch	0,09	0,31	0,29	0,19	0,16	0,22
28	ING Bank N. V. - Sofia Branch	6,21	5,86	7,12	6,71	0,00	0,00
29	Citibank NA - Sofia Branch	0,08	0,01	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	26,48	21,94	15,31	9,08	11,79	13,72
Banking System:		29,17	29,75	29,40	28,54	28,08	28,24

Source: BNB, Calculations: UBB

12. Loans to Individuals EURO/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	4,41	5,65	5,98	6,04	5,65	5,16
2	UniCredit Bulbank	3,15	4,35	5,19	5,73	9,02	9,44
3	United Bulgarian Bank	1,45	2,02	2,16	2,26	2,58	3,14
4	Bulgarian Post Bank	8,42	7,80	9,55	9,35	11,43	8,38
5	First Investment Bank	4,46	5,36	5,56	6,00	5,81	5,48
6	Raiffeisenbank, Bulgaria	5,05	5,06	5,37	4,79	4,21	5,13
7	DZI Bank	3,65	3,78	4,16	4,68	5,49	6,89
8	S.G. Expressbank	0,32	1,43	1,86	2,08	2,71	3,13
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,01	0,00	0,01	0,01
10	Bulgarian-American Credit Bank, Sofia	2,65	2,91	2,85	9,45	8,94	8,03
11	Piraeus Bank Bulgaria	2,73	11,12	14,02	12,02	12,84	13,37
12	Corporate Commercial Bank	0,85	0,62	1,07	0,96	1,41	0,71
13	Minicipal Bank	0,96	0,88	1,47	1,62	1,71	1,58
14	Economic and Investment Bank	1,39	2,22	2,66	3,00	3,40	4,35
15	Allianz Bulgaria Bank	25,51	27,67	28,81	27,83	27,35	27,69
16	Central and Cooperative Bank	4,13	4,01	3,83	3,64	3,99	4,10
17	Unionbank	5,83	10,23	12,72	14,14	14,14	12,84
18	D Commerce Bank	0,89	1,65	1,67	1,38	1,20	1,16
19	Investbank	1,52	5,90	7,45	7,82	9,37	10,38
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	4,18	5,45	5,67	5,77	5,17	5,05
22	International Asset Bank (Unibank)	1,07	1,78	1,63	1,94	2,61	2,52
23	Emporiki Bank, Bulgaria	3,84	4,27	5,87	6,12	7,62	8,03
24	Tokuda Bank	2,99	3,03	2,51	2,39	1,93	2,32
25	PEB Teximbank	7,14	6,15	6,50	7,40	7,34	6,20
26	Bank West - East	0,70	0,60	1,52	1,50	1,33	1,48
27	Alpha Bank, Sofia Branch	2,28	6,74	9,73	10,54	10,61	12,87
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	8,76	5,19	3,40	3,03	2,34	11,16
Banking System:		4,34	5,57	6,21	6,49	6,83	6,83

Source: BNB, Calculations: UBB

13. Loans to Individuals USD/ Total Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	0,10	0,08	0,07	0,06	0,05	0,03
2	UniCredit Bulbank	0,14	0,12	0,11	0,10	1,08	1,00
3	United Bulgarian Bank	0,01	0,01	0,01	0,01	0,00	0,00
4	Bulgarian Post Bank	0,08	0,07	0,05	0,04	0,03	0,14
5	First Investment Bank	0,11	0,13	0,12	0,11	0,09	0,07
6	Raiffeisenbank, Bulgaria	0,09	0,04	0,03	0,02	0,02	0,01
7	DZI Bank	0,45	0,34	0,27	0,28	0,21	0,53
8	S.G. Expressbank	0,16	0,31	0,29	0,26	0,25	0,26
9	BNP - Paribas, Sofia Branch	0,01	0,01	0,01	0,01	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	0,94	0,54	0,42	0,79	0,64	0,49
11	Piraeus Bank Bulgaria	0,01	0,02	0,02	0,01	0,01	0,01
12	Corporate Commercial Bank	0,03	0,02	0,01	0,01	0,01	0,01
13	Minicipal Bank	0,01	0,00	0,00	0,04	0,04	0,03
14	Economic and Investment Bank	0,07	0,04	0,03	0,05	0,04	0,04
15	Allianz Bulgaria Bank	0,22	0,17	0,17	0,16	0,16	0,13
16	Central and Cooperative Bank	0,07	0,04	0,04	0,04	0,03	0,04
17	Unionbank	0,19	0,11	0,09	0,30	0,15	0,11
18	D Commerce Bank	0,08	0,15	0,13	0,09	0,09	0,06
19	Investbank	0,45	0,45	0,34	0,41	0,22	0,13
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,02	0,01	0,01	0,01	0,00	0,00
22	International Asset Bank (Unibank)	0,00	0,04	0,02	0,02	0,00	0,00
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	0,13	0,12	0,10	0,08	0,06	0,07
25	PEB Teximbank	0,55	0,12	0,14	0,10	0,03	0,03
26	Bank West - East	0,00	0,00	0,00	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,02	0,01	0,01	0,01	0,00	0,00
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	18,10	12,56	10,34	8,98	11,70	21,61
Banking System:		0,14	0,25	0,27	0,26	0,23	0,20

Source: BNB, Calculations: UBB

14. Total Deposits in BGN / Total Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	75,69	75,80	73,61	73,83	73,60	72,17
2	UniCredit Bulbank	34,60	36,05	40,34	37,74	44,46	44,91
3	United Bulgarian Bank	53,47	54,00	52,82	52,13	52,16	53,71
4	Bulgarian Post Bank	50,57	36,12	34,22	46,15	49,53	49,28
5	First Investment Bank	27,13	30,09	31,52	31,83	33,24	34,22
6	Raiffeisenbank, Bulgaria	41,08	41,74	43,56	43,48	42,04	44,35
7	DZI Bank	46,97	47,53	48,85	47,54	46,91	49,08
8	S.G. Expressbank	54,63	53,00	53,25	52,71	53,16	55,68
9	BNP - Paribas, Sofia Branch	41,53	50,99	60,66	50,94	30,40	37,43
10	Bulgarian-American Credit Bank, Sofia	15,93	8,64	12,24	5,48	7,44	14,72
11	Piraeus Bank Bulgaria	47,17	49,35	50,97	45,31	45,84	49,34
12	Corporate Commercial Bank	48,08	46,65	49,30	48,83	47,66	36,90
13	Minicipal Bank	80,74	81,13	82,49	82,07	83,03	83,62
14	Economic and Investment Bank	28,18	28,56	28,38	27,14	27,79	25,48
15	Allianz Bulgaria Bank	45,05	47,10	45,12	46,98	47,72	51,55
16	Central and Cooperative Bank	59,93	61,01	58,64	59,38	59,88	57,57
17	Unionbank	41,12	31,30	33,26	28,01	29,07	31,59
18	D Commerce Bank	22,13	26,82	73,39	78,49	71,97	65,64
19	Investbank	61,24	54,89	54,99	54,81	56,61	52,25
20	Encouragement Bank	87,07	72,32	77,32	51,49	45,34	30,93
21	ProCredit Bank	61,57	64,82	63,12	64,93	62,67	62,91
22	International Asset Bank (Unibank)	51,53	47,01	48,52	48,30	48,74	50,68
23	Emporiki Bank, Bulgaria	27,40	28,18	27,58	31,31	22,67	22,74
24	Tokuda Bank	47,20	46,91	41,55	39,50	38,07	37,63
25	PEB Teximbank	63,06	48,29	44,28	48,62	45,97	59,21
26	Bank West - East	31,38	51,59	49,85	66,32	53,60	47,34
27	Alpha Bank, Sofia Branch	43,64	13,38	21,38	18,99	15,18	17,98
28	ING Bank N. V. - Sofia Branch	38,39	50,06	38,37	46,70	48,13	58,85
29	Citibank NA - Sofia Branch	60,18	18,57	51,18	51,54	58,50	55,09
30	T. C. Ziraat Bankasi - Sofia Branch	12,85	12,67	29,85	42,85	19,46	23,20
	Banking System:	49,64	47,81	49,14	49,60	49,30	49,69

Source: BNB, Calculations: UBB

15. FX Deposits / Total Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	24,31	24,20	26,39	26,17	26,40	27,83
2	UniCredit Bulbank	65,40	63,95	59,66	62,26	55,54	55,09
3	United Bulgarian Bank	46,53	46,00	47,18	47,87	47,84	46,29
4	Bulgarian Post Bank	49,43	63,88	65,78	53,85	50,47	50,72
5	First Investment Bank	72,87	69,91	68,48	68,17	66,76	65,78
6	Raiffeisenbank, Bulgaria	58,92	58,26	56,44	56,52	57,96	55,65
7	DZI Bank	53,03	52,47	51,15	52,46	53,09	50,92
8	S.G. Expressbank	45,37	47,00	46,75	47,29	46,84	44,32
9	BNP - Paribas, Sofia Branch	58,47	49,01	39,34	49,06	69,60	62,57
10	Bulgarian-American Credit Bank, Sofia	84,07	91,36	87,76	94,52	92,56	85,28
11	Piraeus Bank Bulgaria	52,83	50,65	49,03	54,69	54,16	50,66
12	Corporate Commercial Bank	51,92	53,35	50,70	51,17	52,34	63,10
13	Minicipal Bank	19,26	18,87	17,51	17,93	16,97	16,38
14	Economic and Investment Bank	71,82	71,44	71,62	72,86	72,21	74,52
15	Allianz Bulgaria Bank	54,95	52,90	54,88	53,02	52,28	48,45
16	Central and Cooperative Bank	40,07	38,99	41,36	40,62	40,12	42,43
17	Unionbank	58,88	68,70	66,74	71,99	70,93	68,41
18	D Commerce Bank	77,87	73,18	26,61	21,51	28,03	34,36
19	Investbank	38,76	45,11	45,01	45,19	43,39	47,75
20	Encouragement Bank	12,93	27,68	22,68	48,51	54,66	69,07
21	ProCredit Bank	38,43	35,18	36,88	35,07	37,33	37,09
22	International Asset Bank (Unibank)	48,47	52,99	51,48	51,70	51,26	49,32
23	Emporiki Bank, Bulgaria	72,60	71,82	72,42	68,69	77,33	77,26
24	Tokuda Bank	52,80	53,09	58,45	60,50	61,93	62,37
25	PEB Teximbank	36,94	51,71	55,72	51,38	54,03	40,79
26	Bank West - East	68,62	48,41	50,15	33,68	46,40	52,66
27	Alpha Bank, Sofia Branch	56,36	86,62	78,62	81,01	84,82	82,02
28	ING Bank N. V. - Sofia Branch	61,61	49,94	61,63	53,30	51,87	41,15
29	Citibank NA - Sofia Branch	39,82	81,43	48,82	48,46	41,50	44,91
30	T. C. Ziraat Bankasi - Sofia Branch	87,15	87,33	70,15	57,15	80,54	76,80
	Banking System:	50,36	52,19	50,86	50,40	50,70	50,31

Source: BNB, Calculations: UBB

16. EURO Deposits / Total Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	17,40	18,82	21,57	21,56	22,10	23,91
2	UniCredit Bulbank	39,72	44,24	42,32	44,17	41,59	42,61
3	United Bulgarian Bank	29,55	32,72	35,10	36,60	37,20	36,59
4	Bulgarian Post Bank	32,86	53,79	50,52	42,73	40,42	41,92
5	First Investment Bank	55,89	56,77	57,62	57,39	55,74	54,62
6	Raiffeisenbank, Bulgaria	46,90	42,02	44,82	43,79	48,03	47,05
7	DZI Bank	26,69	29,11	29,62	31,00	30,95	31,02
8	S.G. Expressbank	22,09	26,40	28,84	30,60	29,92	30,73
9	BNP - Paribas, Sofia Branch	33,58	40,59	27,90	35,94	53,50	50,10
10	Bulgarian-American Credit Bank, Sofia	59,62	63,95	61,66	88,28	87,93	81,12
11	Piraeus Bank Bulgaria	24,89	37,69	39,39	45,97	46,15	43,64
12	Corporate Commercial Bank	36,36	37,84	34,28	35,05	40,14	51,69
13	Minicipal Bank	10,95	12,51	12,42	13,51	13,61	13,08
14	Economic and Investment Bank	38,52	43,23	44,88	46,92	47,45	48,49
15	Allianz Bulgaria Bank	38,98	43,30	44,79	43,98	45,43	41,66
16	Central and Cooperative Bank	28,62	27,67	30,52	29,49	31,22	29,85
17	Unionbank	37,86	55,86	53,95	61,43	60,84	58,39
18	D Commerce Bank	29,78	12,82	8,92	11,51	14,86	21,79
19	Investbank	27,32	33,80	36,49	37,65	38,45	43,37
20	Encouragement Bank	9,99	24,67	21,52	47,50	54,57	68,82
21	ProCredit Bank	30,34	27,72	31,31	29,78	31,95	32,20
22	International Asset Bank (Unibank)	33,29	39,98	41,47	42,11	42,18	41,42
23	Emporiki Bank, Bulgaria	64,49	68,24	70,22	66,75	76,22	76,13
24	Tokuda Bank	25,70	40,33	42,96	53,23	56,08	57,27
25	PEB Teximbank	15,08	25,83	30,61	36,68	36,47	24,73
26	Bank West - East	60,42	45,55	47,59	30,99	43,28	49,57
27	Alpha Bank, Sofia Branch	44,75	82,53	74,44	77,22	81,87	78,68
28	ING Bank N. V. - Sofia Branch	35,30	36,49	23,37	26,92	24,09	28,48
29	Citibank NA - Sofia Branch	32,62	76,98	37,16	36,57	29,66	30,63
30	T. C. Ziraat Bankasi - Sofia Branch	46,58	63,89	38,31	39,47	56,10	48,22
	Banking System:	33,22	38,53	37,98	38,45	39,91	40,40

Source: BNB, Calculations: UBB

17. USD Deposits / Total Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	6,91	5,38	4,81	4,61	4,29	3,92
2	UniCredit Bulbank	25,67	19,70	17,34	18,09	13,95	12,48
3	United Bulgarian Bank	16,98	13,28	12,08	11,27	10,63	9,71
4	Bulgarian Post Bank	16,58	10,09	15,26	11,12	10,05	8,80
5	First Investment Bank	16,99	13,13	10,86	10,77	11,02	11,15
6	Raiffeisenbank, Bulgaria	12,02	16,24	11,62	12,73	9,92	8,60
7	DZI Bank	26,34	23,37	21,53	21,45	22,14	19,90
8	S.G. Expressbank	23,29	20,60	17,92	16,69	16,92	13,59
9	BNP - Paribas, Sofia Branch	24,89	8,42	11,43	13,12	16,09	12,48
10	Bulgarian-American Credit Bank, Sofia	24,45	27,41	26,11	6,23	4,63	4,15
11	Piraeus Bank Bulgaria	27,95	12,95	9,64	8,72	8,02	7,02
12	Corporate Commercial Bank	15,56	15,51	16,42	16,13	12,20	11,41
13	Minicipal Bank	8,31	6,36	5,10	4,41	3,36	3,30
14	Economic and Investment Bank	33,30	28,21	26,73	25,94	24,77	26,03
15	Allianz Bulgaria Bank	15,97	9,60	10,09	9,04	6,85	6,79
16	Central and Cooperative Bank	11,45	11,31	10,85	11,13	8,89	12,58
17	Unionbank	21,03	12,84	12,79	10,56	10,09	10,02
18	D Commerce Bank	48,10	60,35	17,69	10,00	13,18	12,57
19	Investbank	11,43	11,31	8,53	7,54	4,94	4,38
20	Encouragement Bank	2,95	3,01	1,15	1,00	0,09	0,25
21	ProCredit Bank	8,08	7,46	5,57	5,28	5,38	4,89
22	International Asset Bank (Unibank)	15,18	13,01	10,01	9,59	9,07	7,90
23	Emporiki Bank, Bulgaria	8,11	3,58	2,20	1,94	1,12	1,13
24	Tokuda Bank	27,10	12,76	15,49	7,27	5,85	5,10
25	PEB Teximbank	21,85	25,88	25,10	14,70	17,56	16,06
26	Bank West - East	8,20	2,86	2,56	2,70	3,12	3,09
27	Alpha Bank, Sofia Branch	11,61	4,09	4,18	3,78	2,95	3,34
28	ING Bank N. V. - Sofia Branch	26,31	13,46	38,26	26,38	27,78	12,67
29	Citibank NA - Sofia Branch	7,21	4,45	11,66	11,88	11,84	14,29
30	T. C. Ziraat Bankasi - Sofia Branch	40,57	23,44	31,84	17,68	24,44	28,57
Banking System:		17,13	13,66	12,88	11,95	10,78	9,91

Source: BNB, Calculations: UBB

18. Loans / Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	88,99	87,36	86,69	87,22	94,21	102,49
2	UniCredit Bulbank	63,24	62,54	61,30	67,46	83,28	82,44
3	United Bulgarian Bank	93,76	95,85	98,24	107,91	121,72	132,07
4	Bulgarian Post Bank	118,18	68,88	71,98	100,78	107,24	102,06
5	First Investment Bank	69,70	75,80	70,48	76,24	82,92	95,20
6	Raiffeisenbank, Bulgaria	88,34	73,95	68,02	86,71	91,57	83,90
7	DZI Bank	50,14	53,02	48,54	45,72	44,74	39,69
8	S.G. Expressbank	86,54	82,25	93,97	103,29	110,52	111,43
9	BNP - Paribas, Sofia Branch	69,81	57,82	59,59	46,12	34,03	42,86
10	Bulgarian-American Credit Bank, Sofia	465,81	263,96	348,48	199,57	168,45	182,18
11	Piraeus Bank Bulgaria	73,32	151,23	137,62	195,82	217,00	199,75
12	Corporate Commercial Bank	55,21	38,70	41,25	46,69	51,99	55,28
13	Minicipal Bank	50,40	46,61	42,99	35,14	31,98	34,49
14	Economic and Investment Bank	40,12	49,01	57,00	57,06	64,20	70,36
15	Allianz Bulgaria Bank	43,21	50,65	52,94	56,41	57,81	57,73
16	Central and Cooperative Bank	55,14	57,66	59,77	54,77	55,14	49,11
17	Unionbank	88,67	70,35	72,62	67,51	76,48	90,70
18	D Commerce Bank	57,53	56,17	20,95	33,89	50,42	50,81
19	Investbank	64,43	46,46	46,82	54,26	45,55	47,83
20	Encouragement Bank	2626,35	1401,27	1142,52	581,73	323,10	443,98
21	ProCredit Bank	145,47	109,94	101,43	104,07	106,33	107,13
22	International Asset Bank (Unibank)	94,17	104,25	89,48	96,07	105,98	105,65
23	Emporiki Bank, Bulgaria	139,96	162,17	137,53	145,90	119,98	110,07
24	Tokuda Bank	90,40	78,40	71,10	60,78	64,48	57,42
25	PEB Teximbank	90,54	136,69	117,33	78,23	87,65	105,74
26	Bank West - East	269,44	204,84	215,59	177,69	191,11	201,93
27	Alpha Bank, Sofia Branch	198,44	89,21	119,74	177,12	206,57	268,85
28	ING Bank N. V. - Sofia Branch	57,41	49,52	30,70	44,90	37,00	66,33
29	Citibank NA - Sofia Branch	35,55	15,48	46,76	44,62	54,88	45,36
30	T. C. Ziraat Bankasi - Sofia Branch	3,96	3,34	6,36	4,96	7,37	9,08
	Banking System:	83,69	76,53	76,88	84,62	89,79	92,79

Source: BNB, Calculations: UBB

19. Loans BGN/ Deposits BGN (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	102,05	95,77	95,65	96,11	103,73	115,88
2	UniCredit Bulbank	84,64	95,21	80,61	92,54	97,05	96,38
3	United Bulgarian Bank	101,48	108,41	112,68	126,70	139,81	145,12
4	Bulgarian Post Bank	118,95	98,81	109,99	116,84	109,41	99,75
5	First Investment Bank	94,72	99,41	86,44	93,14	98,65	105,27
6	Raiffeisenbank, Bulgaria	76,62	64,10	60,89	70,02	69,57	68,92
7	DZI Bank	56,27	71,91	66,20	63,34	62,53	53,51
8	S.G. Expressbank	98,91	111,52	118,18	130,56	130,88	125,62
9	BNP - Paribas, Sofia Branch	43,01	32,03	34,03	22,07	24,20	19,14
10	Bulgarian-American Credit Bank, Sofia	7,02	5,98	3,08	10,30	7,88	5,82
11	Piraeus Bank Bulgaria	86,42	95,83	99,05	113,12	123,54	111,16
12	Corporate Commercial Bank	59,19	50,80	50,16	55,34	65,43	76,54
13	Minicipal Bank	39,40	43,06	40,93	35,50	30,97	31,85
14	Economic and Investment Bank	58,28	72,13	85,52	93,32	98,95	114,73
15	Allianz Bulgaria Bank	51,70	52,21	55,78	55,41	54,61	51,82
16	Central and Cooperative Bank	61,52	63,86	70,08	65,22	67,41	64,65
17	Unionbank	49,26	41,48	39,47	42,24	47,95	74,27
18	D Commerce Bank	73,21	75,60	10,60	14,25	22,31	23,23
19	Investbank	76,45	56,61	52,68	54,89	44,48	45,13
20	Encouragement Bank	1487,77	1108,98	941,72	730,13	479,58	942,41
21	ProCredit Bank	127,26	118,85	116,28	117,75	127,41	128,35
22	International Asset Bank (Unibank)	108,05	135,93	106,41	111,31	118,10	103,90
23	Emporiki Bank, Bulgaria	15,96	27,43	28,16	28,46	48,18	47,40
24	Tokuda Bank	119,09	124,17	128,48	109,91	116,42	99,56
25	PEB Teximbank	53,53	150,77	155,49	103,77	124,89	120,79
26	Bank West - East	274,19	140,25	132,24	86,09	99,93	109,99
27	Alpha Bank, Sofia Branch	42,07	105,02	87,91	107,01	97,93	96,96
28	ING Bank N. V. - Sofia Branch	127,46	77,45	62,80	76,74	59,75	86,44
29	Citibank NA - Sofia Branch	28,45	42,66	54,26	50,01	46,43	40,36
30	T. C. Ziraat Bankasi - Sofia Branch	21,54	21,65	15,92	5,25	15,73	20,84
Banking System:		88,70	87,56	85,51	89,88	93,66	96,04

Source: BNB, Calculations: UBB

20. Loans EURO/ Deposits EURO (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	63,43	77,75	74,83	74,79	80,34	78,54
2	UniCredit Bulbank	79,41	60,77	63,81	69,48	92,15	88,57
3	United Bulgarian Bank	128,54	111,16	108,10	111,35	128,50	146,49
4	Bulgarian Post Bank	167,52	58,96	65,54	106,10	127,03	122,39
5	First Investment Bank	65,55	76,98	72,65	78,91	87,30	102,32
6	Raiffeisenbank, Bulgaria	113,75	109,66	90,82	126,64	128,56	112,33
7	DZI Bank	59,55	50,61	43,60	40,88	43,44	37,95
8	S.G. Expressbank	132,56	79,36	102,56	109,29	130,93	130,97
9	BNP - Paribas, Sofia Branch	149,90	101,16	138,10	96,46	49,31	70,48
10	Bulgarian-American Credit Bank, Sofia	713,36	391,97	540,58	218,43	185,98	218,91
11	Piraeus Bank Bulgaria	116,91	266,63	219,25	312,78	346,17	330,66
12	Corporate Commercial Bank	57,73	32,87	39,05	43,83	41,28	46,07
13	Minicipal Bank	147,00	86,98	68,51	39,69	42,12	55,84
14	Economic and Investment Bank	43,22	59,10	67,20	63,00	73,27	81,30
15	Allianz Bulgaria Bank	48,15	57,34	59,52	67,86	68,14	73,09
16	Central and Cooperative Bank	45,16	52,86	48,97	43,63	37,63	31,89
17	Unionbank	166,49	97,48	106,14	87,93	100,03	113,18
18	D Commerce Bank	96,82	184,07	108,06	155,94	220,04	156,73
19	Investbank	45,14	38,06	43,09	59,63	50,22	54,84
20	Encouragement Bank	13328,47	2428,96	1925,11	433,14	193,66	221,64
21	ProCredit Bank	218,27	117,06	88,55	91,85	82,27	81,44
22	International Asset Bank (Unibank)	97,66	89,95	83,12	93,99	107,97	122,89
23	Emporiki Bank, Bulgaria	210,25	226,33	184,79	205,23	143,09	130,41
24	Tokuda Bank	122,73	44,35	37,01	31,77	35,46	34,52
25	PEB Teximbank	282,17	230,99	147,27	71,13	53,35	110,04
26	Bank West - East	281,08	266,16	295,39	366,50	300,87	288,10
27	Alpha Bank, Sofia Branch	369,98	86,48	130,68	199,06	234,15	319,53
28	ING Bank N. V. - Sofia Branch	14,96	23,17	28,26	30,78	34,05	54,03
29	Citibank NA - Sofia Branch	54,33	8,58	45,42	45,41	73,53	59,88
30	T. C. Ziraat Bankasi - Sofia Branch	1,02	0,27	2,48	5,75	4,93	2,60
Banking System:		108,62	85,29	87,73	100,06	105,78	108,41

Source: BNB, Calculations: UBB

21. Loans USD/ Deposits USD (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	10,33	2,53	2,87	3,06	2,42	2,23
2	UniCredit Bulbank	9,38	6,76	10,25	10,24	12,97	11,28
3	United Bulgarian Bank	8,91	7,08	6,45	9,81	9,28	5,51
4	Bulgarian Post Bank	18,03	14,67	8,10	13,67	17,00	18,15
5	First Investment Bank	43,39	16,62	12,72	12,10	13,27	29,47
6	Raiffeisenbank, Bulgaria	29,28	6,88	6,85	6,36	5,68	5,63
7	DZI Bank	29,65	17,59	15,25	13,66	8,86	8,33
8	S.G. Expressbank	13,89	10,66	8,18	6,20	10,41	9,14
9	BNP - Paribas, Sofia Branch	6,47	5,07	3,63	1,60	1,81	3,16
10	Bulgarian-American Credit Bank, Sofia	161,18	46,68	56,64	98,80	93,35	89,90
11	Piraeus Bank Bulgaria	12,41	26,44	8,03	8,91	7,74	8,57
12	Corporate Commercial Bank	37,02	16,51	19,11	26,69	34,76	28,30
13	Minicipal Bank	29,97	12,48	14,16	14,52	15,86	16,61
14	Economic and Investment Bank	21,16	10,15	9,59	8,37	7,85	6,53
15	Allianz Bulgaria Bank	7,20	12,80	11,05	5,93	11,56	8,30
16	Central and Cooperative Bank	46,64	35,98	34,37	28,55	33,91	18,84
17	Unionbank	25,64	22,71	17,43	15,73	16,68	11,47
18	D Commerce Bank	26,00	20,36	19,93	47,50	12,67	11,19
19	Investbank	46,17	22,30	24,95	22,82	21,39	10,48
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	10,91	5,99	5,61	4,78	3,66	3,22
22	International Asset Bank (Unibank)	39,37	33,74	33,70	28,38	31,62	26,48
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	9,79	17,84	11,78	6,27	4,86	3,58
25	PEB Teximbank	65,07	16,28	13,50	11,46	61,38	43,62
26	Bank West - East	165,55	393,38	355,34	260,87	234,84	228,15
27	Alpha Bank, Sofia Branch	124,88	92,68	87,71	81,34	0,31	0,23
28	ING Bank N. V. - Sofia Branch	12,15	17,06	0,00	2,95	0,14	0,58
29	Citibank NA - Sofia Branch	9,83	21,49	18,16	18,82	49,90	33,53
30	T. C. Ziraat Bankasi - Sofia Branch	1,77	1,79	2,07	2,52	6,32	10,46
Banking System:		20,83	13,21	11,95	13,11	12,87	12,78

Source: BNB, Calculations: UBB

II. Efficiency Ratios

1. ROE (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	24,10	15,04	25,78	4,81	10,30	15,24
2	UniCredit Bulbank	15,56	8,05	12,37	4,77	10,95	18,73
3	United Bulgarian Bank	22,24	16,79	25,29	5,61	11,98	18,45
4	Bulgarian Post Bank	8,28	7,73	13,88	3,60	6,56	12,03
5	First Investment Bank	16,21	6,60	17,08	5,68	6,57	11,09
6	Raiffeisenbank, Bulgaria	23,49	21,68	27,20	6,99	12,56	14,12
7	DZI Bank	10,01	4,46	2,81	-4,33	2,18	11,94
8	S.G. Expressbank	17,75	17,15	20,57	3,51	5,81	9,49
9	BNP - Paribas, Sofia Branch	-	-	-	-	-	-
10	Bulgarian-American Credit Bank, Sofia	30,99	23,79	30,27	8,84	18,79	26,48
11	Piraeus Bank Bulgaria	10,19	14,92	18,57	5,70	11,53	11,23
12	Corporate Commercial Bank	10,46	7,93	8,82	6,53	7,71	12,33
13	Minicipal Bank	9,36	3,28	8,33	2,65	4,44	13,12
14	Economic and Investment Bank	28,61	16,95	18,49	7,06	9,45	12,25
15	Allianz Bulgaria Bank	17,12	11,39	14,70	4,19	8,28	14,36
16	Central and Cooperative Bank	8,55	9,31	10,22	5,07	7,49	13,66
17	Unionbank	21,53	5,42	5,32	2,82	4,06	8,27
18	D Commerce Bank	4,02	3,22	3,12	-0,29	-6,19	1,38
19	Investbank	4,11	5,22	4,78	7,10	11,63	10,48
20	Encouragement Bank	8,78	8,40	11,25	1,29	5,19	11,45
21	ProCredit Bank	15,81	10,53	9,43	6,95	11,03	16,91
22	International Asset Bank (Unibank)	13,85	15,46	20,36	4,91	12,06	20,34
23	Emporiki Bank, Bulgaria	7,96	-0,75	0,12	0,97	2,31	2,38
24	Tokuda Bank	8,03	-0,91	4,07	2,93	6,43	6,06
25	PEB Teximbank	6,20	3,70	4,67	0,65	4,96	5,68
26	Bank West - East	14,35	15,63	16,36	3,36	9,79	12,38
27	Alpha Bank, Sofia Branch	-	-	-	-	-	-
28	ING Bank N. V. - Sofia Branch	-	-	-	-	-	-
29	Citibank NA - Sofia Branch	-	-	-	-	-	-
30	T. C. Ziraat Bankasi - Sofia Branch	-	-	-	-	-	-
Banking System:		16,95	13,15	18,40	5,27	9,87	15,27

Source:BNB, Calculations: UBB

2. ROA (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	2,74	1,69	3,08	0,58	1,29	1,89
2	UniCredit Bulbank	2,77	1,18	1,84	0,75	1,46	2,67
3	United Bulgarian Bank	2,96	2,30	3,60	0,75	1,73	2,43
4	Bulgarian Post Bank	0,84	0,91	1,50	0,43	0,68	1,22
5	First Investment Bank	0,83	0,35	0,91	0,33	0,56	0,93
6	Raiffeisenbank, Bulgaria	1,62	1,55	1,73	0,42	0,94	1,36
7	DZI Bank	0,60	0,26	0,17	-0,22	0,12	0,54
8	S.G. Expressbank	2,40	2,65	3,24	0,49	0,78	1,20
9	BNP - Paribas, Sofia Branch	1,10	0,83	1,52	0,47	0,81	1,34
10	Bulgarian-American Credit Bank, Sofia	6,32	5,43	7,34	2,20	4,05	5,64
11	Piraeus Bank Bulgaria	1,15	0,92	1,22	0,28	0,55	0,90
12	Corporate Commercial Bank	0,86	0,53	0,66	0,47	0,94	1,35
13	Minicipal Bank	0,84	0,23	0,54	0,15	0,22	0,68
14	Economic and Investment Bank	2,86	2,08	2,17	0,86	1,16	1,43
15	Allianz Bulgaria Bank	1,01	0,72	0,98	0,27	0,58	0,94
16	Central and Cooperative Bank	0,86	0,78	1,05	0,49	0,77	1,31
17	Unionbank	2,79	0,59	0,57	0,27	0,39	0,73
18	D Commerce Bank	0,91	0,80	0,31	-0,04	-0,64	0,14
19	Investbank	0,28	0,29	0,32	0,48	0,55	0,82
20	Encouragement Bank	3,46	3,24	4,11	0,47	1,59	3,67
21	ProCredit Bank	1,42	0,86	0,71	0,55	0,87	1,28
22	International Asset Bank (Unibank)	1,69	1,71	2,20	0,53	1,30	2,17
23	Emporiki Bank, Bulgaria	2,30	-0,15	0,02	0,19	0,47	0,50
24	Tokuda Bank	2,99	-0,23	0,89	0,50	1,03	0,84
25	PEB Teximbank	1,95	1,21	1,54	0,20	1,71	1,98
26	Bank West - East	2,25	2,51	2,16	0,45	1,14	1,49
27	Alpha Bank, Sofia Branch	1,06	0,61	0,23	0,07	0,01	0,11
28	ING Bank N. V. - Sofia Branch	1,19	0,82	1,09	0,46	0,88	2,30
29	Citibank NA - Sofia Branch	0,79	0,51	1,21	0,28	0,41	1,10
30	T. C. Ziraat Bankasi - Sofia Branch	1,20	0,95	1,46	0,42	1,11	1,54
	Banking System:	1,78	1,37	1,91	0,54	1,04	1,65

Souce:BNB, Calculations: UBB

3. Cost/Income Ratio (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	51,46	53,81	41,72	48,69	47,14	46,49
2	UniCredit Bulbank	44,21	67,82	60,93	38,92	45,93	40,83
3	United Bulgarian Bank	48,95	45,75	41,42	47,16	44,91	42,54
4	Bulgarian Post Bank	81,17	70,85	63,67	67,11	69,43	63,36
5	First Investment Bank	72,75	84,43	72,19	67,03	69,81	66,84
6	Raiffeisenbank, Bulgaria	53,62	49,10	51,30	56,09	51,79	51,45
7	DZI Bank	84,68	90,05	95,25	145,09	94,15	83,79
8	S.G. Expressbank	55,01	47,56	49,05	62,73	66,76	63,78
9	BNP - Paribas, Sofia Branch	67,99	66,26	56,34	48,40	49,23	47,71
10	Bulgarian-American Credit Bank, Sofia	26,06	21,49	21,38	18,06	17,10	17,22
11	Piraeus Bank Bulgaria	73,67	56,47	62,61	62,12	62,65	57,90
12	Corporate Commercial Bank	77,23	75,40	74,65	46,96	46,19	44,04
13	Minicipal Bank	83,73	92,32	86,66	83,17	85,63	74,31
14	Economic and Investment Bank	47,03	50,25	57,76	50,73	60,40	62,85
15	Allianz Bulgaria Bank	67,21	69,31	68,79	67,17	66,02	61,69
16	Central and Cooperative Bank	82,73	78,02	78,35	67,24	73,84	68,97
17	Unionbank	57,29	78,48	84,86	71,89	78,57	73,61
18	D Commerce Bank	86,31	83,25	87,02	104,53	168,27	93,66
19	Investbank	90,80	87,22	87,14	57,55	60,26	58,48
20	Encouragement Bank	47,26	38,57	36,73	57,76	46,28	31,04
21	ProCredit Bank	72,83	79,57	86,06	70,94	76,52	77,49
22	International Asset Bank (Unibank)	68,84	57,31	58,37	54,51	48,34	43,87
23	Emporiki Bank, Bulgaria	63,97	101,03	97,12	87,08	86,34	90,83
24	Tokuda Bank	60,71	107,26	81,27	58,19	55,37	67,15
25	PEB Teximbank	77,35	82,63	83,63	90,54	67,93	73,85
26	Bank West - East	57,38	48,28	54,40	61,83	52,96	58,59
27	Alpha Bank, Sofia Branch	66,07	78,06	90,94	86,84	98,61	90,22
28	ING Bank N. V. - Sofia Branch	73,63	73,83	69,74	62,77	60,99	59,20
29	Citibank NA - Sofia Branch	76,82	57,38	69,39	66,89	72,47	58,89
30	T. C. Ziraat Bankasi - Sofia Branch	65,36	59,96	62,71	54,56	52,71	54,52
	Banking System:	61,40	59,69	57,61	54,24	55,36	52,33

Source:BNB, Calculations: UBB

4. Net Interest Margin (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	6,97	4,40	5,45	1,31	2,62	3,99
2	UniCredit Bulbank	5,30	3,49	4,65	1,21	2,66	4,22
3	United Bulgarian Bank	6,96	4,90	6,54	1,60	3,02	4,29
4	Bulgarian Post Bank	5,17	3,10	3,61	1,64	2,86	4,24
5	First Investment Bank	2,88	2,60	3,09	1,04	1,94	3,06
6	Raiffeisenbank, Bulgaria	3,83	3,38	4,14	1,00	1,99	2,96
7	DZI Bank	2,72	2,54	3,49	0,72	1,69	2,40
8	S.G. Expressbank	5,21	4,30	5,32	1,22	2,36	3,40
9	BNP - Paribas, Sofia Branch	2,77	1,99	2,35	0,61	1,09	1,83
10	Bulgarian-American Credit Bank, Sofia	10,24	8,05	11,28	3,09	5,42	7,82
11	Piraeus Bank Bulgaria	3,71	2,21	3,59	0,87	1,87	2,74
12	Corporate Commercial Bank	3,19	1,81	1,97	0,85	1,47	2,19
13	Minicipal Bank	5,11	3,03	3,70	1,03	1,77	2,79
14	Economic and Investment Bank	1,58	1,41	1,93	0,65	1,59	2,37
15	Allianz Bulgaria Bank	2,60	2,68	3,67	1,01	1,92	2,73
16	Central and Cooperative Bank	4,70	3,77	4,07	1,19	2,56	3,67
17	Unionbank	4,91	2,93	3,88	1,02	2,33	3,18
18	D Commerce Bank	4,49	4,02	2,11	0,76	1,67	2,82
19	Investbank	2,17	1,78	1,85	0,73	1,10	1,59
20	Encouragement Bank	8,84	6,52	7,91	1,62	2,94	3,99
21	ProCredit Bank	6,80	4,66	6,12	2,10	4,48	6,93
22	International Asset Bank (Unibank)	5,39	3,81	4,87	1,29	2,50	3,66
23	Emporiki Bank, Bulgaria	5,55	3,58	5,07	1,43	2,92	4,67
24	Tokuda Bank	6,55	3,76	4,09	0,81	1,68	2,39
25	PEB Teximbank	5,76	4,91	7,03	1,48	2,69	4,30
26	Bank West - East	6,63	5,30	5,99	1,61	2,74	4,35
27	Alpha Bank, Sofia Branch	3,25	2,87	3,25	0,66	0,68	1,06
28	ING Bank N. V. - Sofia Branch	3,24	2,31	2,57	0,90	1,69	3,32
29	Citibank NA - Sofia Branch	1,78	0,64	2,24	0,63	1,31	2,18
30	T. C. Ziraat Bankasi - Sofia Branch	3,74	2,60	4,27	0,96	2,24	3,38
Banking System:		4,76	3,43	4,38	1,19	2,36	3,53

Souce:BNB, Calculations: UBB

5. Net Fee and Commission Margin (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	0,52	1,09	1,65
2	UniCredit Bulbank	0,38	0,98	1,62
3	United Bulgarian Bank	0,53	0,97	1,30
4	Bulgarian Post Bank	0,13	0,26	0,37
5	First Investment Bank	0,41	0,74	1,10
6	Raiffeisenbank, Bulgaria	0,23	0,45	0,67
7	DZI Bank	0,40	0,55	0,84
8	S.G. Expressbank	0,51	0,98	1,44
9	BNP - Paribas, Sofia Branch	0,25	0,44	0,71
10	Bulgarian-American Credit Bank, Sofia	0,22	0,50	0,80
11	Piraeus Bank Bulgaria	0,19	0,39	0,54
12	Corporate Commercial Bank	0,20	0,28	0,38
13	Minicipal Bank	0,26	0,41	0,64
14	Economic and Investment Bank	0,43	0,94	1,54
15	Allianz Bulgaria Bank	0,32	0,58	0,80
16	Central and Cooperative Bank	0,49	1,10	1,66
17	Unionbank	0,24	0,57	0,74
18	D Commerce Bank	0,21	0,41	0,93
19	Investbank	0,39	0,57	0,74
20	Encouragement Bank	0,07	0,12	0,14
21	ProCredit Bank	0,61	0,91	1,38
22	International Asset Bank (Unibank)	0,58	1,11	1,57
23	Emporiki Bank, Bulgaria	0,27	0,47	0,81
24	Tokuda Bank	0,23	0,42	0,63
25	PEB Teximbank	0,93	1,84	2,84
26	Bank West - East	0,15	0,25	0,42
27	Alpha Bank, Sofia Branch	0,32	0,45	0,57
28	ING Bank N. V. - Sofia Branch	0,39	0,73	1,30
29	Citibank NA - Sofia Branch	0,16	0,30	0,47
30	T. C. Ziraat Bankasi - Sofia Branch	0,10	0,25	0,36
Banking System:		0,38	0,74	1,10

Source:BNB, Calculations: UBB

6. Return of Loans (%)

№	Bank	30.9.07
1	DSK Bank	6,10
2	UniCredit Bulbank	5,84
3	United Bulgarian Bank	5,93
4	Bulgarian Post Bank	7,42
5	First Investment Bank	6,36
6	Raiffeisenbank, Bulgaria	6,25
7	DZI Bank	7,69
8	S.G. Expressbank	5,35
9	BNP - Paribas, Sofia Branch	0,42
10	Bulgarian-American Credit Bank, Sofia	10,72
11	Piraeus Bank Bulgaria	5,23
12	Corporate Commercial Bank	5,83
13	Minicipal Bank	7,07
14	Economic and Investment Bank	5,73
15	Allianz Bulgaria Bank	5,72
16	Central and Cooperative Bank	7,47
17	Unionbank	5,63
18	D Commerce Bank	5,42
19	Investbank	5,92
20	Encouragement Bank	6,60
21	ProCredit Bank	9,87
22	International Asset Bank (Unibank)	6,67
23	Emporiki Bank, Bulgaria	6,59
24	Tokuda Bank	6,69
25	PEB Teximbank	6,95
26	Bank West - East	7,28
27	Alpha Bank, Sofia Branch	2,81
28	ING Bank N. V. - Sofia Branch	4,13
29	Citibank NA - Sofia Branch	4,04
30	T. C. Ziraat Bankasi - Sofia Branch	6,78
	Banking System:	6,12

Source:BNB, Calculations: UBB

7. Return of Corporate Loans (%)

№	Bank	30.9.07
1	DSK Bank	5,08
2	UniCredit Bulbank	5,92
3	United Bulgarian Bank	5,31
4	Bulgarian Post Bank	6,41
5	First Investment Bank	6,69
6	Raiffeisenbank, Bulgaria	5,88
7	DZI Bank	8,94
8	S.G. Expressbank	3,72
9	BNP - Paribas, Sofia Branch	0,42
10	Bulgarian-American Credit Bank, Sofia	10,53
11	Piraeus Bank Bulgaria	5,20
12	Corporate Commercial Bank	5,81
13	Minicipal Bank	6,89
14	Economic and Investment Bank	6,32
15	Allianz Bulgaria Bank	5,93
16	Central and Cooperative Bank	7,79
17	Unionbank	5,62
18	D Commerce Bank	5,49
19	Investbank	6,04
20	Encouragement Bank	6,60
21	ProCredit Bank	10,04
22	International Asset Bank (Unibank)	6,71
23	Emporiki Bank, Bulgaria	6,63
24	Tokuda Bank	6,72
25	PEB Teximbank	6,76
26	Bank West - East	7,30
27	Alpha Bank, Sofia Branch	2,94
28	ING Bank N. V. - Sofia Branch	4,13
29	Citibank NA - Sofia Branch	4,04
30	T. C. Ziraat Bankasi - Sofia Branch	9,09
	Banking System:	5,91

Source:BNB, Calculations: UBB

8. Return of Loans to Individuals (%)

№	Bank	30.9.07
1	DSK Bank	6,50
2	UniCredit Bulbank	5,70
3	United Bulgarian Bank	6,58
4	Bulgarian Post Bank	9,32
5	First Investment Bank	5,39
6	Raiffeisenbank, Bulgaria	8,19
7	DZI Bank	5,97
8	S.G. Expressbank	7,82
9	BNP - Paribas, Sofia Branch	0,00
10	Bulgarian-American Credit Bank, Sofia	12,68
11	Piraeus Bank Bulgaria	5,32
12	Corporate Commercial Bank	7,53
13	Minicipal Bank	8,02
14	Economic and Investment Bank	3,83
15	Allianz Bulgaria Bank	5,50
16	Central and Cooperative Bank	6,91
17	Unionbank	5,69
18	D Commerce Bank	4,05
19	Investbank	5,57
20	Encouragement Bank	5,56
21	ProCredit Bank	8,72
22	International Asset Bank (Unibank)	6,12
23	Emporiki Bank, Bulgaria	6,33
24	Tokuda Bank	6,55
25	PEB Teximbank	8,90
26	Bank West - East	6,21
27	Alpha Bank, Sofia Branch	1,96
28	ING Bank N. V. - Sofia Branch	0,00
29	Citibank NA - Sofia Branch	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	4,12
	Banking System:	6,50

Source:BNB, Calculations: UBB

9. Return of Mortgages (%)

№	Bank	30.9.07
1	DSK Bank	5,18
2	UniCredit Bulbank	5,56
3	United Bulgarian Bank	5,23
4	Bulgarian Post Bank	5,89
5	First Investment Bank	5,92
6	Raiffeisenbank, Bulgaria	4,66
7	DZI Bank	6,35
8	S.G. Expressbank	3,97
9	BNP - Paribas, Sofia Branch	0,00
10	Bulgarian-American Credit Bank, Sofia	12,86
11	Piraeus Bank Bulgaria	4,81
12	Corporate Commercial Bank	6,49
13	Minicipal Bank	7,72
14	Economic and Investment Bank	2,97
15	Allianz Bulgaria Bank	5,36
16	Central and Cooperative Bank	5,91
17	Unionbank	5,02
18	D Commerce Bank	0,00
19	Investbank	5,62
20	Encouragement Bank	8,79
21	ProCredit Bank	6,57
22	International Asset Bank (Unibank)	7,46
23	Emporiki Bank, Bulgaria	4,63
24	Tokuda Bank	4,92
25	PEB Teximbank	6,23
26	Bank West - East	2,13
27	Alpha Bank, Sofia Branch	1,92
28	ING Bank N. V. - Sofia Branch	0,00
29	Citibank NA - Sofia Branch	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	1,37
	Banking System:	5,31

Source:BNB, Calculations: UBB

10. Return of Consumer Loans (%)

№	Bank	30.9.07
1	DSK Bank	7,41
2	UniCredit Bulbank	5,82
3	United Bulgarian Bank	7,61
4	Bulgarian Post Bank	11,71
5	First Investment Bank	4,77
6	Raiffeisenbank, Bulgaria	9,81
7	DZI Bank	5,50
8	S.G. Expressbank	8,39
9	BNP - Paribas, Sofia Branch	0,00
10	Bulgarian-American Credit Bank, Sofia	6,06
11	Piraeus Bank Bulgaria	6,94
12	Corporate Commercial Bank	8,94
13	Minicipal Bank	8,11
14	Economic and Investment Bank	4,39
15	Allianz Bulgaria Bank	6,09
16	Central and Cooperative Bank	7,35
17	Unionbank	6,74
18	D Commerce Bank	4,05
19	Investbank	5,54
20	Encouragement Bank	4,64
21	ProCredit Bank	12,82
22	International Asset Bank (Unibank)	5,63
23	Emporiki Bank, Bulgaria	9,13
24	Tokuda Bank	6,68
25	PEB Teximbank	10,66
26	Bank West - East	7,70
27	Alpha Bank, Sofia Branch	2,84
28	ING Bank N. V. - Sofia Branch	0,00
29	Citibank NA - Sofia Branch	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	6,87
Banking System:		7,47

Source:BNB, Calculations: UBB

11. Average Cost of Deposits (%)

№	Bank	30.9.07
1	DSK Bank	1,68
2	UniCredit Bulbank	1,05
3	United Bulgarian Bank	1,46
4	Bulgarian Post Bank	1,60
5	First Investment Bank	2,63
6	Raiffeisenbank, Bulgaria	1,50
7	DZI Bank	2,57
8	S.G. Expressbank	1,59
9	BNP - Paribas, Sofia Branch	0,12
10	Bulgarian-American Credit Bank, Sofia	2,54
11	Piraeus Bank Bulgaria	1,50
12	Corporate Commercial Bank	2,49
13	Minicipal Bank	1,15
14	Economic and Investment Bank	3,02
15	Allianz Bulgaria Bank	1,87
16	Central and Cooperative Bank	1,82
17	Unionbank	2,38
18	D Commerce Bank	2,04
19	Investbank	2,00
20	Encouragement Bank	1,37
21	ProCredit Bank	2,15
22	International Asset Bank (Unibank)	1,98
23	Emporiki Bank, Bulgaria	1,66
24	Tokuda Bank	2,55
25	PEB Teximbank	2,80
26	Bank West - East	1,75
27	Alpha Bank, Sofia Branch	0,96
28	ING Bank N. V. - Sofia Branch	1,36
29	Citibank NA - Sofia Branch	1,43
30	T. C. Ziraat Bankasi - Sofia Branch	1,28
	Banking System:	1,72

Source:BNB, Calculations: UBB

12. Average Cost of Corporate Deposits (%)

№	Bank	30.9.07
1	DSK Bank	1,76
2	UniCredit Bulbank	0,89
3	United Bulgarian Bank	1,33
4	Bulgarian Post Bank	1,60
5	First Investment Bank	2,98
6	Raiffeisenbank, Bulgaria	1,52
7	DZI Bank	2,57
8	S.G. Expressbank	1,08
9	BNP - Paribas, Sofia Branch	0,12
10	Bulgarian-American Credit Bank, Sofia	2,81
11	Piraeus Bank Bulgaria	1,43
12	Corporate Commercial Bank	1,69
13	Minicipal Bank	0,90
14	Economic and Investment Bank	1,75
15	Allianz Bulgaria Bank	1,60
16	Central and Cooperative Bank	1,19
17	Unionbank	2,36
18	D Commerce Bank	2,07
19	Investbank	1,25
20	Encouragement Bank	1,34
21	ProCredit Bank	2,07
22	International Asset Bank (Unibank)	2,01
23	Emporiki Bank, Bulgaria	1,75
24	Tokuda Bank	2,09
25	PEB Teximbank	2,73
26	Bank West - East	1,86
27	Alpha Bank, Sofia Branch	1,02
28	ING Bank N. V. - Sofia Branch	1,36
29	Citibank NA - Sofia Branch	1,42
30	T. C. Ziraat Bankasi - Sofia Branch	1,31
Banking System:		1,56

Source:BNB, Calculations: UBB

13. Average Cost of Households Deposits (%)

№	Bank	30.9.07
1	DSK Bank	1,65
2	UniCredit Bulbank	1,24
3	United Bulgarian Bank	1,55
4	Bulgarian Post Bank	1,60
5	First Investment Bank	2,15
6	Raiffeisenbank, Bulgaria	1,44
7	DZI Bank	2,57
8	S.G. Expressbank	1,88
9	BNP - Paribas, Sofia Branch	0,14
10	Bulgarian-American Credit Bank, Sofia	1,17
11	Piraeus Bank Bulgaria	1,57
12	Corporate Commercial Bank	4,11
13	Minicipal Bank	1,92
14	Economic and Investment Bank	3,60
15	Allianz Bulgaria Bank	2,22
16	Central and Cooperative Bank	2,49
17	Unionbank	2,42
18	D Commerce Bank	1,57
19	Investbank	3,63
20	Encouragement Bank	3,18
21	ProCredit Bank	2,17
22	International Asset Bank (Unibank)	1,92
23	Emporiki Bank, Bulgaria	1,54
24	Tokuda Bank	2,93
25	PEB Teximbank	2,85
26	Bank West - East	0,54
27	Alpha Bank, Sofia Branch	0,83
28	ING Bank N. V. - Sofia Branch	0,00
29	Citibank NA - Sofia Branch	2,03
30	T. C. Ziraat Bankasi - Sofia Branch	1,22
Banking System:		1,89

Source:BNB, Calculations: UBB

III. Market Shares

1. Assets (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	13,60	14,33	14,36	14,30	13,68	13,36
2	UniCredit Bulbank	10,37	10,38	9,98	9,36	16,27	15,13
3	United Bulgarian Bank	9,67	9,51	9,39	10,00	9,40	10,13
4	Bulgarian Post Bank	5,17	6,36	6,80	6,06	6,74	6,74
5	First Investment Bank	7,68	6,77	7,48	6,88	7,35	7,14
6	Raiffeisenbank, Bulgaria	8,54	8,36	9,26	9,05	9,79	10,19
7	DZI Bank	3,10	2,74	2,46	2,33	2,14	2,03
8	S.G. Expressbank	3,30	2,95	2,96	3,26	3,30	3,31
9	BNP - Paribas, Sofia Branch	1,10	1,10	1,11	1,13	1,22	1,05
10	Bulgarian-American Credit Bank, Sofia	1,16	1,15	1,09	1,11	1,24	1,26
11	Piraeus Bank Bulgaria	1,64	4,24	3,73	5,00	5,08	5,43
12	Corporate Commercial Bank	1,59	2,14	2,38	2,50	2,50	2,67
13	Minicipal Bank	1,41	1,48	1,53	1,62	1,79	1,71
14	Economic and Investment Bank	3,59	3,33	3,27	3,22	3,09	3,05
15	Allianz Bulgaria Bank	2,16	2,21	2,24	2,29	2,46	2,56
16	Central and Cooperative Bank	2,46	2,81	2,68	2,85	2,58	2,73
17	Unionbank	1,44	1,53	1,43	1,49	1,44	1,49
18	D Commerce Bank	0,26	0,20	0,47	0,36	0,38	0,37
19	Investbank	0,97	1,04	1,26	1,27	1,87	1,97
20	Encouragement Bank	0,29	0,27	0,27	0,24	0,29	0,33
21	ProCredit Bank	1,71	1,55	1,55	1,48	1,48	1,37
22	International Asset Bank (Unibank)	0,83	0,92	0,92	0,91	0,94	0,95
23	Emporiki Bank, Bulgaria	0,27	0,31	0,28	0,28	0,26	0,23
24	Tokuda Bank	0,25	0,31	0,35	0,44	0,45	0,47
25	PEB Teximbank	0,14	0,11	0,11	0,10	0,11	0,10
26	Bank West - East	0,33	0,31	0,35	0,33	0,37	0,33
27	Alpha Bank, Sofia Branch	0,49	0,67	0,98	1,52	1,76	2,15
28	ING Bank N. V. - Sofia Branch	1,19	1,15	1,32	0,98	1,03	0,79
29	Citibank NA - Sofia Branch	1,00	2,23	0,83	0,89	0,90	0,87
30	T. C. Ziraat Bankasi - Sofia Branch	0,14	0,12	0,09	0,11	0,09	0,09

Source: BNB, Calculations: UBB

2. Earning Assets (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	13,62	14,45	14,42	14,39	13,63	13,12
2	UniCredit Bulbank	10,55	10,82	10,09	9,91	16,43	14,98
3	United Bulgarian Bank	9,08	9,07	8,56	8,91	9,42	10,26
4	Bulgarian Post Bank	5,13	6,51	7,08	6,32	6,96	6,99
5	First Investment Bank	7,82	6,80	7,48	6,81	7,21	7,08
6	Raiffeisenbank, Bulgaria	8,93	8,77	9,36	9,32	10,11	10,48
7	DZI Bank	3,03	2,75	2,48	2,38	2,09	1,97
8	S.G. Expressbank	3,28	2,93	2,97	3,26	3,22	3,18
9	BNP - Paribas, Sofia Branch	1,11	1,12	1,20	1,21	1,29	1,15
10	Bulgarian-American Credit Bank, Sofia	1,26	1,22	1,15	1,16	1,31	1,35
11	Piraeus Bank Bulgaria	1,62	4,18	3,87	5,35	5,25	5,66
12	Corporate Commercial Bank	1,55	1,93	2,36	2,08	2,52	2,66
13	Minicipal Bank	1,40	1,43	1,52	1,63	1,84	1,73
14	Economic and Investment Bank	3,50	3,35	3,29	3,23	3,07	2,99
15	Allianz Bulgaria Bank	2,18	1,90	1,90	2,16	2,22	2,38
16	Central and Cooperative Bank	2,20	2,12	2,62	2,81	2,40	2,43
17	Unionbank	1,54	1,60	1,51	1,52	1,29	1,52
18	D Commerce Bank	0,26	0,21	0,50	0,38	0,39	0,38
19	Investbank	1,00	0,98	1,23	1,14	1,63	1,96
20	Encouragement Bank	0,31	0,28	0,28	0,26	0,28	0,35
21	ProCredit Bank	1,67	1,56	1,55	1,47	1,43	1,34
22	International Asset Bank (Unibank)	0,79	0,87	0,88	0,89	0,91	0,92
23	Emporiki Bank, Bulgaria	0,27	0,31	0,28	0,27	0,24	0,21
24	Tokuda Bank	0,26	0,30	0,35	0,45	0,45	0,47
25	PEB Teximbank	0,12	0,10	0,09	0,09	0,09	0,08
26	Bank West - East	0,33	0,33	0,37	0,33	0,39	0,35
27	Alpha Bank, Sofia Branch	0,49	0,66	0,73	1,11	1,78	2,12
28	ING Bank N. V. - Sofia Branch	1,24	1,23	1,40	1,06	1,08	0,83
29	Citibank NA - Sofia Branch	1,07	2,32	0,90	0,98	0,97	0,95
30	T. C. Ziraat Bankasi - Sofia Branch	0,15	0,14	0,10	0,13	0,10	0,09

Source: BNB, Calculations: UBB

3. Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	16,30	15,61	15,42	14,49	14,01	14,79
2	UniCredit Bulbank	8,93	9,19	8,85	8,41	15,95	14,63
3	United Bulgarian Bank	11,27	11,91	12,25	12,11	12,51	13,04
4	Bulgarian Post Bank	6,53	6,26	7,14	6,83	7,29	6,74
5	First Investment Bank	7,54	7,42	7,74	7,36	7,81	8,45
6	Raiffeisenbank, Bulgaria	7,68	7,76	7,03	8,33	8,80	8,33
7	DZI Bank	2,33	2,30	1,99	1,68	1,37	1,16
8	S.G. Expressbank	3,78	3,67	3,95	3,99	3,90	3,77
9	BNP - Paribas, Sofia Branch	0,85	0,82	0,73	0,56	0,44	0,43
10	Bulgarian-American Credit Bank, Sofia	1,61	1,67	1,57	1,62	1,62	1,65
11	Piraeus Bank Bulgaria	1,65	4,87	4,73	6,38	6,29	6,39
12	Corporate Commercial Bank	1,48	1,48	1,72	1,89	1,84	2,09
13	Minicipal Bank	0,89	0,86	0,92	0,82	0,77	0,77
14	Economic and Investment Bank	1,68	2,44	2,69	2,56	2,63	2,61
15	Allianz Bulgaria Bank	1,25	1,76	1,84	1,91	1,96	2,00
16	Central and Cooperative Bank	1,99	2,57	2,45	2,34	2,06	1,92
17	Unionbank	1,56	1,59	1,60	1,50	1,48	1,73
18	D Commerce Bank	0,20	0,15	0,17	0,18	0,23	0,23
19	Investbank	0,90	0,73	0,83	0,95	1,14	1,23
20	Encouragement Bank	0,39	0,31	0,31	0,31	0,33	0,35
21	ProCredit Bank	2,30	1,96	2,00	1,92	1,84	1,74
22	International Asset Bank (Unibank)	0,98	1,08	1,03	1,02	1,01	1,02
23	Emporiki Bank, Bulgaria	0,38	0,48	0,40	0,41	0,31	0,27
24	Tokuda Bank	0,22	0,30	0,33	0,36	0,38	0,36
25	PEB Teximbank	0,11	0,12	0,09	0,08	0,08	0,08
26	Bank West - East	0,43	0,40	0,44	0,42	0,44	0,40
27	Alpha Bank, Sofia Branch	0,75	0,92	1,08	1,57	2,43	2,77
28	ING Bank N. V. - Sofia Branch	0,95	0,82	0,58	0,52	0,34	0,45
29	Citibank NA - Sofia Branch	0,61	0,62	0,68	0,66	0,73	0,58
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

4. Loans BGN (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	27,05	23,82	22,95	22,38	22,07	23,47
2	UniCredit Bulbank	7,78	9,19	8,52	8,26	16,06	14,94
3	United Bulgarian Bank	12,33	13,20	13,57	14,06	14,57	14,96
4	Bulgarian Post Bank	6,15	5,83	6,81	6,93	7,17	6,32
5	First Investment Bank	5,29	5,36	5,46	5,43	6,01	6,22
6	Raiffeisenbank, Bulgaria	5,26	5,20	5,05	5,55	5,46	5,90
7	DZI Bank	2,36	2,73	2,43	2,10	1,75	1,49
8	S.G. Expressbank	4,58	4,84	4,85	5,04	4,78	4,60
9	BNP - Paribas, Sofia Branch	0,41	0,42	0,46	0,26	0,18	0,14
10	Bulgarian-American Credit Bank, Sofia	0,01	0,00	0,00	0,01	0,01	0,02
11	Piraeus Bank Bulgaria	1,72	2,74	3,11	3,17	3,19	3,41
12	Corporate Commercial Bank	1,47	1,67	1,91	2,08	2,15	2,07
13	Minicipal Bank	1,09	1,22	1,36	1,30	1,20	1,15
14	Economic and Investment Bank	1,26	1,85	2,08	2,16	2,19	2,11
15	Allianz Bulgaria Bank	1,28	1,56	1,60	1,67	1,71	1,80
16	Central and Cooperative Bank	2,55	3,19	3,10	3,15	2,93	2,83
17	Unionbank	0,68	0,54	0,53	0,50	0,52	0,87
18	D Commerce Bank	0,11	0,10	0,11	0,11	0,14	0,14
19	Investbank	1,25	0,89	0,94	1,00	1,23	1,18
20	Encouragement Bank	0,38	0,32	0,37	0,38	0,43	0,45
21	ProCredit Bank	2,37	2,53	2,65	2,68	2,69	2,55
22	International Asset Bank (Unibank)	1,11	1,21	1,10	1,08	1,07	0,98
23	Emporiki Bank, Bulgaria	0,02	0,04	0,04	0,05	0,06	0,05
24	Tokuda Bank	0,26	0,41	0,46	0,49	0,51	0,46
25	PEB Teximbank	0,08	0,12	0,10	0,10	0,11	0,11
26	Bank West - East	0,26	0,26	0,24	0,26	0,24	0,20
27	Alpha Bank, Sofia Branch	0,13	0,27	0,31	0,34	0,34	0,35
28	ING Bank N. V. - Sofia Branch	1,55	1,18	0,84	0,79	0,51	0,68
29	Citibank NA - Sofia Branch	0,58	0,59	0,76	0,72	0,71	0,56
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

5. Loans EURO (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	4,68	6,16	6,70	5,89	5,62	5,74
2	UniCredit Bulbank	10,37	9,23	9,06	8,41	15,61	14,19
3	United Bulgarian Bank	10,67	10,66	10,93	10,06	10,45	11,21
4	Bulgarian Post Bank	7,19	6,80	7,59	6,76	7,43	7,18
5	First Investment Bank	9,21	9,95	10,60	9,61	9,75	10,51
6	Raiffeisenbank, Bulgaria	10,65	11,13	9,65	11,72	12,61	11,11
7	DZI Bank	1,70	1,48	1,22	1,03	0,88	0,73
8	S.G. Expressbank	2,98	2,18	2,87	2,84	2,94	2,89
9	BNP - Paribas, Sofia Branch	1,40	1,34	1,08	0,92	0,72	0,76
10	Bulgarian-American Credit Bank, Sofia	3,39	3,69	3,46	3,45	3,35	3,40
11	Piraeus Bank Bulgaria	1,54	7,53	6,89	10,30	9,85	9,77
12	Corporate Commercial Bank	1,28	1,10	1,26	1,37	1,25	1,90
13	Minicipal Bank	0,62	0,42	0,37	0,28	0,29	0,34
14	Economic and Investment Bank	1,65	2,97	3,28	2,92	3,02	3,10
15	Allianz Bulgaria Bank	1,25	1,99	2,14	2,22	2,23	2,23
16	Central and Cooperative Bank	1,08	1,51	1,42	1,21	0,93	0,79
17	Unionbank	2,54	2,84	2,89	2,64	2,50	2,67
18	D Commerce Bank	0,23	0,14	0,18	0,21	0,32	0,33
19	Investbank	0,40	0,47	0,65	0,86	1,03	1,29
20	Encouragement Bank	0,45	0,31	0,26	0,24	0,23	0,25
21	ProCredit Bank	2,41	1,35	1,26	1,11	0,97	0,90
22	International Asset Bank (Unibank)	0,79	0,86	0,92	0,92	0,92	1,04
23	Emporiki Bank, Bulgaria	0,84	1,04	0,86	0,84	0,60	0,52
24	Tokuda Bank	0,18	0,16	0,17	0,22	0,25	0,26
25	PEB Teximbank	0,12	0,12	0,09	0,06	0,04	0,05
26	Bank West - East	0,63	0,56	0,67	0,59	0,64	0,61
27	Alpha Bank, Sofia Branch	1,43	1,69	2,00	3,00	4,79	5,48
28	ING Bank N. V. - Sofia Branch	0,20	0,32	0,29	0,21	0,16	0,22
29	Citibank NA - Sofia Branch	0,68	0,61	0,56	0,54	0,62	0,50
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

6. Loans USD (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	3,25	1,05	1,28	1,26	1,00	0,93
2	UniCredit Bulbank	8,20	8,39	13,18	12,47	22,41	18,30
3	United Bulgarian Bank	4,36	5,18	4,98	6,70	6,56	3,87
4	Bulgarian Post Bank	4,18	6,04	6,39	5,56	7,52	7,73
5	First Investment Bank	18,35	7,77	7,00	6,79	8,92	21,38
6	Raiffeisenbank, Bulgaria	6,94	4,56	3,69	4,20	3,50	3,52
7	DZI Bank	8,75	7,68	6,79	5,83	3,90	3,54
8	S.G. Expressbank	2,20	4,27	3,15	2,16	4,02	3,08
9	BNP - Paribas, Sofia Branch	0,47	0,25	0,25	0,14	0,24	0,29
10	Bulgarian-American Credit Bank, Sofia	3,07	2,89	3,02	2,71	2,69	2,47
11	Piraeus Bank Bulgaria	1,87	4,73	1,37	1,37	1,16	1,41
12	Corporate Commercial Bank	3,74	4,22	6,66	9,42	9,71	8,94
13	Minicipal Bank	1,19	0,70	0,84	0,81	0,83	0,90
14	Economic and Investment Bank	7,18	6,35	6,24	5,26	5,14	4,62
15	Allianz Bulgaria Bank	0,82	1,85	1,98	0,98	1,73	1,43
16	Central and Cooperative Bank	4,63	7,72	7,36	7,35	7,28	6,80
17	Unionbank	2,27	2,80	2,47	1,99	2,11	1,61
18	D Commerce Bank	1,03	1,37	1,42	1,38	0,49	0,47
19	Investbank	1,84	1,74	1,95	1,62	1,71	0,86
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,34	0,35	0,32	0,25	0,22	0,19
22	International Asset Bank (Unibank)	1,47	1,86	1,74	1,56	1,77	1,47
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	0,15	0,36	0,44	0,15	0,11	0,08
25	PEB Teximbank	0,40	0,06	0,06	0,10	0,68	0,41
26	Bank West - East	0,54	0,90	0,90	0,90	1,09	1,03
27	Alpha Bank, Sofia Branch	1,33	1,68	1,67	1,48	0,01	0,01
28	ING Bank N. V. - Sofia Branch	1,30	1,63	0,00	0,49	0,02	0,04
29	Citibank NA - Sofia Branch	0,28	1,53	1,44	1,77	5,12	4,52
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,02	0,02	0,02	0,05	0,09

Source: BNB, Calculations: UBB

7. Corporate Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	5,28	6,52	7,05	6,30	6,34	6,43
2	UniCredit Bulbank	10,81	10,58	10,07	9,22	15,96	14,69
3	United Bulgarian Bank	9,29	9,27	9,42	9,46	9,85	10,33
4	Bulgarian Post Bank	5,88	6,20	6,78	6,32	6,60	6,80
5	First Investment Bank	8,93	8,52	8,92	8,28	8,85	9,73
6	Raiffeisenbank, Bulgaria	8,55	9,36	8,55	10,50	11,54	10,79
7	DZI Bank	2,58	2,52	2,14	1,76	1,35	1,04
8	S.G. Expressbank	3,40	2,85	3,39	3,64	3,58	3,50
9	BNP - Paribas, Sofia Branch	1,24	1,23	1,11	0,86	0,67	0,67
10	Bulgarian-American Credit Bank, Sofia	2,43	2,59	2,47	2,25	2,26	2,32
11	Piraeus Bank Bulgaria	1,99	5,92	5,56	7,88	7,66	7,70
12	Corporate Commercial Bank	2,14	2,19	2,58	2,87	2,79	3,19
13	Minicipal Bank	1,26	1,22	1,29	1,08	1,00	1,00
14	Economic and Investment Bank	2,78	3,43	3,58	3,27	3,21	3,08
15	Allianz Bulgaria Bank	1,06	1,43	1,45	1,53	1,55	1,57
16	Central and Cooperative Bank	2,04	2,79	2,65	2,51	2,08	1,90
17	Unionbank	2,13	2,13	2,08	1,92	1,89	2,25
18	D Commerce Bank	0,28	0,21	0,25	0,27	0,34	0,34
19	Investbank	1,22	0,93	1,02	1,19	1,30	1,42
20	Encouragement Bank	0,62	0,51	0,51	0,48	0,50	0,54
21	ProCredit Bank	3,11	2,67	2,74	2,61	2,50	2,35
22	International Asset Bank (Unibank)	1,40	1,56	1,55	1,49	1,46	1,47
23	Emporiki Bank, Bulgaria	0,56	0,71	0,58	0,57	0,42	0,37
24	Tokuda Bank	0,27	0,37	0,42	0,46	0,49	0,46
25	PEB Teximbank	0,15	0,17	0,14	0,12	0,12	0,12
26	Bank West - East	0,64	0,62	0,69	0,64	0,67	0,61
27	Alpha Bank, Sofia Branch	1,07	1,28	1,47	2,17	3,34	3,72
28	ING Bank N. V. - Sofia Branch	1,31	1,15	0,82	0,75	0,52	0,70
29	Citibank NA - Sofia Branch	0,92	0,95	1,05	1,01	1,13	0,90
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

8. Corporate Loans BGN (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	8,89	9,76	10,06	9,36	9,66	9,51
2	UniCredit Bulbank	11,41	12,38	10,92	9,93	18,33	17,63
3	United Bulgarian Bank	6,88	6,37	6,10	7,03	7,27	7,55
4	Bulgarian Post Bank	5,25	5,77	6,44	6,45	6,45	6,39
5	First Investment Bank	6,65	5,65	5,66	5,43	6,34	6,54
6	Raiffeisenbank, Bulgaria	4,87	5,96	6,16	7,41	8,02	9,12
7	DZI Bank	3,10	3,64	3,18	2,67	2,06	1,57
8	S.G. Expressbank	3,61	3,52	3,85	4,63	4,24	4,28
9	BNP - Paribas, Sofia Branch	0,89	0,89	0,97	0,56	0,40	0,31
10	Bulgarian-American Credit Bank, Sofia	0,02	0,01	0,01	0,02	0,02	0,03
11	Piraeus Bank Bulgaria	2,71	4,19	4,92	4,81	4,83	5,20
12	Corporate Commercial Bank	3,14	3,48	3,96	4,46	4,69	4,57
13	Minicipal Bank	2,10	2,27	2,51	2,37	2,20	2,10
14	Economic and Investment Bank	3,02	3,34	3,27	3,18	2,89	2,50
15	Allianz Bulgaria Bank	1,92	2,05	1,99	2,07	2,01	2,16
16	Central and Cooperative Bank	3,38	4,35	4,09	4,23	3,77	3,64
17	Unionbank	1,40	1,04	0,98	0,93	0,97	1,72
18	D Commerce Bank	0,21	0,19	0,23	0,23	0,29	0,27
19	Investbank	2,49	1,64	1,60	1,75	1,90	1,83
20	Encouragement Bank	0,86	0,74	0,83	0,83	0,94	0,98
21	ProCredit Bank	4,74	4,97	5,22	5,34	5,39	5,09
22	International Asset Bank (Unibank)	2,32	2,47	2,29	2,23	2,20	2,01
23	Emporiki Bank, Bulgaria	0,04	0,05	0,04	0,05	0,06	0,06
24	Tokuda Bank	0,45	0,69	0,78	0,84	0,89	0,78
25	PEB Teximbank	0,17	0,24	0,22	0,22	0,23	0,24
26	Bank West - East	0,58	0,57	0,54	0,56	0,53	0,45
27	Alpha Bank, Sofia Branch	0,28	0,55	0,64	0,74	0,73	0,75
28	ING Bank N. V. - Sofia Branch	3,13	2,29	1,59	1,58	1,13	1,50
29	Citibank NA - Sofia Branch	1,25	1,25	1,59	1,57	1,56	1,23
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,01	0,01	0,01	0,00	0,01

Source: BNB, Calculations: UBB

9. Corporate Loans EURO (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	3,35	4,70	5,29	4,63	4,60	4,82
2	UniCredit Bulbank	10,76	9,48	9,30	8,58	14,68	13,17
3	United Bulgarian Bank	11,28	11,42	11,85	11,03	11,42	12,09
4	Bulgarian Post Bank	6,47	6,48	7,02	6,24	6,61	7,00
5	First Investment Bank	9,25	10,38	11,17	10,08	10,28	11,14
6	Raiffeisenbank, Bulgaria	10,92	11,86	10,36	12,65	13,84	11,93
7	DZI Bank	1,65	1,46	1,19	1,00	0,84	0,65
8	S.G. Expressbank	3,28	2,33	3,11	3,10	3,18	3,08
9	BNP - Paribas, Sofia Branch	1,54	1,51	1,24	1,07	0,85	0,88
10	Bulgarian-American Credit Bank, Sofia	3,82	4,25	4,10	3,63	3,55	3,65
11	Piraeus Bank Bulgaria	1,57	7,13	6,19	10,05	9,51	9,31
12	Corporate Commercial Bank	1,38	1,21	1,42	1,55	1,40	2,19
13	Minicipal Bank	0,77	0,55	0,47	0,29	0,31	0,37
14	Economic and Investment Bank	2,04	3,29	3,63	3,21	3,32	3,35
15	Allianz Bulgaria Bank	0,57	0,98	1,05	1,23	1,27	1,24
16	Central and Cooperative Bank	0,97	1,44	1,39	1,19	0,89	0,73
17	Unionbank	2,56	2,80	2,80	2,53	2,41	2,58
18	D Commerce Bank	0,24	0,15	0,20	0,24	0,36	0,38
19	Investbank	0,40	0,42	0,58	0,82	0,94	1,20
20	Encouragement Bank	0,54	0,38	0,32	0,28	0,27	0,30
21	ProCredit Bank	2,42	1,25	1,17	1,01	0,90	0,84
22	International Asset Bank (Unibank)	0,84	0,92	1,01	1,03	1,01	1,15
23	Emporiki Bank, Bulgaria	0,93	1,19	0,97	0,92	0,65	0,56
24	Tokuda Bank	0,18	0,16	0,18	0,23	0,27	0,29
25	PEB Teximbank	0,11	0,12	0,08	0,06	0,03	0,04
26	Bank West - East	0,69	0,63	0,77	0,68	0,73	0,69
27	Alpha Bank, Sofia Branch	1,52	1,74	2,01	3,08	4,96	5,53
28	ING Bank N. V. - Sofia Branch	0,22	0,36	0,33	0,25	0,19	0,26
29	Citibank NA - Sofia Branch	0,79	0,70	0,66	0,63	0,73	0,58
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

10. Corporate Loans USD (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	2,78	0,59	0,83	0,92	0,63	0,67
2	UniCredit Bulbank	7,92	8,75	14,30	14,02	13,17	8,91
3	United Bulgarian Bank	4,34	5,49	5,47	7,78	7,64	4,51
4	Bulgarian Post Bank	3,89	6,25	6,88	6,31	8,66	8,28
5	First Investment Bank	18,89	9,68	8,19	7,42	9,90	24,58
6	Raiffeisenbank, Bulgaria	7,22	5,41	4,63	4,79	3,99	4,03
7	DZI Bank	8,36	7,98	7,38	6,51	4,35	3,63
8	S.G. Expressbank	3,29	4,05	2,85	1,87	3,98	2,76
9	BNP - Paribas, Sofia Branch	0,46	0,28	0,28	0,16	0,28	0,34
10	Bulgarian-American Credit Bank, Sofia	3,04	3,53	3,62	2,35	2,36	2,20
11	Piraeus Bank Bulgaria	1,88	5,11	1,48	1,55	1,31	1,61
12	Corporate Commercial Bank	3,63	4,48	7,36	10,98	11,35	10,48
13	Minicipal Bank	1,15	0,74	0,93	0,93	0,95	1,03
14	Economic and Investment Bank	8,35	6,79	6,91	6,06	5,94	5,35
15	Allianz Bulgaria Bank	0,73	1,84	2,02	0,95	1,80	1,45
16	Central and Cooperative Bank	4,53	8,37	8,70	8,52	8,47	7,91
17	Unionbank	2,17	2,98	2,69	2,04	2,29	1,72
18	D Commerce Bank	1,01	1,47	1,58	1,60	0,56	0,54
19	Investbank	1,67	1,70	2,00	1,65	1,81	0,88
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,32	0,36	0,35	0,29	0,25	0,22
22	International Asset Bank (Unibank)	1,49	2,08	2,21	1,81	2,07	1,73
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	0,15	0,39	0,47	0,15	0,11	0,08
25	PEB Teximbank	0,41	0,16	0,15	0,11	0,79	0,48
26	Bank West - East	0,52	1,05	1,10	1,05	1,28	1,21
27	Alpha Bank, Sofia Branch	1,28	1,78	1,84	1,72	0,00	0,00
28	ING Bank N. V. - Sofia Branch	1,25	1,74	0,00	0,57	0,03	0,04
29	Citibank NA - Sofia Branch	0,30	1,79	1,76	2,07	5,99	5,30
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,02	0,04

Source: BNB, Calculations: UBB

11. Loans to Individuals (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	37,96	32,65	30,69	29,50	28,17	30,14
2	UniCredit Bulbank	5,21	6,62	6,76	6,93	15,91	14,52
3	United Bulgarian Bank	14,95	16,61	16,82	16,96	17,42	18,01
4	Bulgarian Post Bank	7,94	6,57	7,80	7,75	8,58	6,64
5	First Investment Bank	4,55	5,41	5,53	5,66	5,90	6,10
6	Raiffeisenbank, Bulgaria	5,88	4,80	4,41	4,36	3,72	3,82
7	DZI Bank	1,69	1,82	1,67	1,55	1,42	1,39
8	S.G. Expressbank	4,58	5,02	4,79	4,62	4,51	4,27
9	BNP - Paribas, Sofia Branch	0,01	0,01	0,01	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	0,18	0,17	0,15	0,47	0,44	0,40
11	Piraeus Bank Bulgaria	0,97	2,80	3,21	3,61	3,76	3,97
12	Corporate Commercial Bank	0,06	0,05	0,07	0,10	0,10	0,06
13	Minicipal Bank	0,36	0,37	0,38	0,35	0,34	0,34
14	Economic and Investment Bank	0,37	0,73	1,09	1,27	1,54	1,76
15	Allianz Bulgaria Bank	1,57	2,25	2,46	2,58	2,70	2,78
16	Central and Cooperative Bank	1,75	2,00	2,05	2,05	2,02	1,97
17	Unionbank	0,33	0,54	0,66	0,72	0,72	0,78
18	D Commerce Bank	0,02	0,02	0,02	0,02	0,02	0,03
19	Investbank	0,24	0,33	0,48	0,51	0,85	0,88
20	Encouragement Bank	0,00	0,01	0,01	0,00	0,00	0,00
21	ProCredit Bank	0,61	0,65	0,67	0,66	0,63	0,62
22	International Asset Bank (Unibank)	0,11	0,14	0,08	0,15	0,17	0,19
23	Emporiki Bank, Bulgaria	0,05	0,09	0,11	0,11	0,11	0,10
24	Tokuda Bank	0,12	0,16	0,17	0,18	0,18	0,18
25	PEB Teximbank	0,03	0,02	0,02	0,02	0,02	0,02
26	Bank West - East	0,01	0,01	0,02	0,02	0,02	0,02
27	Alpha Bank, Sofia Branch	0,05	0,18	0,29	0,48	0,74	1,03
28	ING Bank N. V. - Sofia Branch	0,17	0,13	0,11	0,10	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,01

Source: BNB, Calculations: UBB

12. Loans to Individuals BGN (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	41,27	35,99	34,26	33,39	32,40	34,93
2	UniCredit Bulbank	5,00	6,54	6,65	6,85	14,18	12,73
3	United Bulgarian Bank	16,69	19,05	19,63	20,02	20,64	21,04
4	Bulgarian Post Bank	7,25	6,18	7,18	7,34	7,76	6,26
5	First Investment Bank	4,08	5,10	5,26	5,43	5,73	5,96
6	Raiffeisenbank, Bulgaria	5,44	4,41	4,08	3,99	3,33	3,25
7	DZI Bank	1,63	1,86	1,74	1,62	1,50	1,43
8	S.G. Expressbank	5,23	5,79	5,56	5,39	5,23	4,87
9	BNP - Paribas, Sofia Branch	0,01	0,01	0,01	0,01	0,01	0,00
10	Bulgarian-American Credit Bank, Sofia	0,00	0,00	0,00	0,00	0,00	0,00
11	Piraeus Bank Bulgaria	0,96	1,54	1,66	1,78	1,83	1,94
12	Corporate Commercial Bank	0,03	0,03	0,03	0,06	0,03	0,03
13	Minicipal Bank	0,38	0,42	0,41	0,39	0,37	0,38
14	Economic and Investment Bank	0,33	0,69	1,08	1,29	1,61	1,79
15	Allianz Bulgaria Bank	0,73	1,08	1,21	1,33	1,46	1,50
16	Central and Cooperative Bank	1,74	2,05	2,18	2,23	2,23	2,17
17	Unionbank	0,06	0,10	0,12	0,14	0,15	0,18
18	D Commerce Bank	0,01	0,01	0,01	0,01	0,02	0,03
19	Investbank	0,22	0,25	0,37	0,36	0,67	0,64
20	Encouragement Bank	0,00	0,01	0,01	0,01	0,00	0,00
21	ProCredit Bank	0,38	0,41	0,43	0,43	0,45	0,46
22	International Asset Bank (Unibank)	0,09	0,10	0,04	0,11	0,12	0,14
23	Emporiki Bank, Bulgaria	0,01	0,04	0,05	0,05	0,05	0,05
24	Tokuda Bank	0,11	0,16	0,18	0,19	0,19	0,19
25	PEB Teximbank	0,01	0,00	0,01	0,01	0,01	0,01
26	Bank West - East	0,00	0,00	0,00	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,00	0,01	0,01	0,01	0,01	0,02
28	ING Bank N. V. - Sofia Branch	0,20	0,16	0,14	0,12	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

13. Loans to Individuals EURO (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	16,52	16,06	14,96	13,49	11,58	11,17
2	UniCredit Bulbank	6,48	7,18	7,42	7,42	21,05	20,23
3	United Bulgarian Bank	3,74	4,30	4,20	4,21	4,73	5,99
4	Bulgarian Post Bank	12,73	8,87	11,00	9,84	12,21	8,27
5	First Investment Bank	7,65	7,14	6,90	6,80	6,65	6,78
6	Raiffeisenbank, Bulgaria	8,90	7,03	6,11	6,16	5,42	6,26
7	DZI Bank	1,92	1,54	1,32	1,21	1,10	1,17
8	S.G. Expressbank	0,28	0,93	1,16	1,28	1,55	1,73
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	1,02	0,90	0,75	2,37	2,12	1,94
11	Piraeus Bank Bulgaria	1,04	9,61	10,65	11,81	11,82	12,50
12	Corporate Commercial Bank	0,28	0,16	0,29	0,28	0,38	0,22
13	Minicipal Bank	0,21	0,15	0,23	0,21	0,19	0,18
14	Economic and Investment Bank	0,63	0,99	1,15	1,18	1,31	1,66
15	Allianz Bulgaria Bank	7,22	8,54	8,39	8,17	7,83	8,10
16	Central and Cooperative Bank	1,85	1,81	1,50	1,32	1,20	1,15
17	Unionbank	2,04	2,87	3,22	3,27	3,06	3,26
18	D Commerce Bank	0,04	0,04	0,04	0,04	0,04	0,04
19	Investbank	0,31	0,76	0,99	1,14	1,57	1,86
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	2,18	1,91	1,83	1,71	1,40	1,29
22	International Asset Bank (Unibank)	0,24	0,34	0,27	0,30	0,39	0,38
23	Emporiki Bank, Bulgaria	0,34	0,37	0,39	0,38	0,35	0,32
24	Tokuda Bank	0,15	0,16	0,13	0,13	0,11	0,12
25	PEB Teximbank	0,18	0,13	0,10	0,10	0,09	0,08
26	Bank West - East	0,07	0,04	0,11	0,10	0,09	0,09
27	Alpha Bank, Sofia Branch	0,38	1,07	1,64	2,56	3,77	5,21
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,00	0,00	0,00	0,00	0,01

Source: BNB, Calculations: UBB

14. Loans to Individuals USD (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	11,59	4,89	3,89	3,34	3,13	2,41
2	UniCredit Bulbank	9,51	4,30	3,58	3,20	76,50	72,21
3	United Bulgarian Bank	0,94	0,36	0,27	0,24	0,23	0,17
4	Bulgarian Post Bank	4,02	1,70	1,30	1,06	0,87	4,59
5	First Investment Bank	6,24	3,78	3,36	3,06	3,19	2,99
6	Raiffeisenbank, Bulgaria	4,85	1,17	0,88	0,68	0,63	0,57
7	DZI Bank	7,47	3,07	2,02	1,77	1,26	3,05
8	S.G. Expressbank	4,44	4,47	4,23	3,87	4,31	4,92
9	BNP - Paribas, Sofia Branch	0,05	0,03	0,01	0,01	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	11,59	3,72	2,56	4,86	4,62	4,00
11	Piraeus Bank Bulgaria	0,18	0,46	0,30	0,29	0,31	0,28
12	Corporate Commercial Bank	0,36	0,12	0,09	0,09	0,09	0,07
13	Minicipal Bank	0,07	0,00	0,00	0,13	0,12	0,11
14	Economic and Investment Bank	1,05	0,38	0,31	0,50	0,48	0,48
15	Allianz Bulgaria Bank	2,01	1,16	1,17	1,13	1,37	1,32
16	Central and Cooperative Bank	0,96	0,38	0,34	0,33	0,30	0,42
17	Unionbank	2,16	0,70	0,55	1,68	1,01	0,94
18	D Commerce Bank	0,12	0,09	0,08	0,06	0,09	0,07
19	Investbank	2,95	1,29	1,06	1,46	1,12	0,78
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,27	0,09	0,05	0,04	0,03	0,02
22	International Asset Bank (Unibank)	0,00	0,19	0,07	0,06	0,01	0,00
23	Emporiki Bank, Bulgaria	0,00	0,00	0,00	0,00	0,00	0,00
24	Tokuda Bank	0,20	0,14	0,12	0,10	0,10	0,13
25	PEB Teximbank	0,45	0,06	0,05	0,03	0,01	0,01
26	Bank West - East	0,00	0,00	0,00	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,12	0,05	0,04	0,04	0,03	0,03
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,38	0,14	0,13	0,13	0,18	0,41

Source: BNB, Calculations: UBB

15. Consumer Loans (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	42,15	34,76	32,19	30,90	29,35	32,32
2	UniCredit Bulbank	1,98	2,56	2,60	3,07	16,31	13,88
3	United Bulgarian Bank	13,35	16,30	17,01	17,31	18,08	18,61
4	Bulgarian Post Bank	7,17	6,44	7,33	7,98	8,41	7,10
5	First Investment Bank	3,47	4,53	4,67	4,76	4,92	5,14
6	Raiffeisenbank, Bulgaria	6,82	5,82	5,54	5,34	4,80	4,75
7	DZI Bank	0,82	1,13	1,15	1,09	1,06	1,15
8	S.G. Expressbank	6,43	7,68	7,68	7,47	7,26	6,75
9	BNP - Paribas, Sofia Branch	0,01	0,00	0,00	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	0,01	0,03	0,02	0,02	0,02	0,02
11	Piraeus Bank Bulgaria	1,18	1,40	1,31	1,32	1,53	1,71
12	Corporate Commercial Bank	0,07	0,06	0,07	0,12	0,05	0,05
13	Minicipal Bank	0,41	0,49	0,50	0,48	0,47	0,48
14	Economic and Investment Bank	0,44	0,73	1,15	1,35	1,71	1,94
15	Allianz Bulgaria Bank	0,49	0,75	0,81	0,88	0,95	0,99
16	Central and Cooperative Bank	1,66	2,15	2,41	2,50	2,54	2,48
17	Unionbank	0,22	0,38	0,45	0,52	0,51	0,55
18	D Commerce Bank	0,03	0,03	0,03	0,03	0,04	0,06
19	Investbank	0,34	0,23	0,33	0,35	0,86	0,89
20	Encouragement Bank	0,01	0,00	0,00	0,00	0,00	0,01
21	ProCredit Bank	0,39	0,43	0,44	0,47	0,42	0,39
22	International Asset Bank (Unibank)	0,13	0,14	0,04	0,16	0,22	0,25
23	Emporiki Bank (Bulgaria)	0,01	0,05	0,08	0,08	0,08	0,07
24	Tokuda Bank	0,15	0,24	0,27	0,29	0,29	0,29
25	PEB Teximbank	0,04	0,03	0,02	0,03	0,02	0,02
26	West-East Bank	0,01	0,01	0,03	0,03	0,03	0,02
27	Alpha Bank, Sofia Branch	0,00	0,01	0,03	0,03	0,05	0,08
28	ING Bank N. V. - Sofia Branch	0,04	0,04	0,03	0,03	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,01	0,00	0,00	0,00	0,00

Source: BNB, Calculations: UBB

16. Consumer Loans BGN (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	32,91	31,33	34,45
2	UniCredit Bulbank	3,10	13,92	11,83
3	United Bulgarian Bank	18,52	19,37	19,88
4	Bulgarian Post Bank	8,39	8,77	7,37
5	First Investment Bank	4,05	4,20	4,46
6	Raiffeisenbank, Bulgaria	5,29	4,60	4,43
7	DZI Bank	1,13	1,10	1,17
8	S.G. Expressbank	7,88	7,65	7,09
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	0,00	0,00	0,00
11	Piraeus Bank Bulgaria	1,33	1,45	1,54
12	Corporate Commercial Bank	0,10	0,04	0,04
13	Minicipal Bank	0,49	0,48	0,49
14	Economic and Investment Bank	1,40	1,78	2,03
15	Allianz Bulgaria Bank	0,67	0,68	0,68
16	Central and Cooperative Bank	2,62	2,65	2,58
17	Unionbank	0,19	0,21	0,22
18	D Commerce Bank	0,02	0,03	0,05
19	Investbank	0,27	0,75	0,71
20	Encouragement Bank	0,01	0,01	0,01
21	ProCredit Bank	0,48	0,43	0,40
22	International Asset Bank (Unibank)	0,15	0,17	0,20
23	Emporiki Bank (Bulgaria)	0,08	0,08	0,07
24	Tokuda Bank	0,27	0,28	0,28
25	PEB Teximbank	0,01	0,01	0,01
26	West-East Bank	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,01	0,01	0,03
28	ING Bank N. V. - Sofia Branch	0,03	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00

Source: BNB, Calculations: UBB

17. Consumer Loans EUR (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	3,30	2,39	1,93
2	UniCredit Bulbank	2,37	44,88	39,11
3	United Bulgarian Bank	0,56	0,44	0,36
4	Bulgarian Post Bank	2,50	3,83	3,64
5	First Investment Bank	16,19	15,97	15,95
6	Raiffeisenbank, Bulgaria	6,79	8,33	10,24
7	DZI Bank	0,56	0,58	1,00
8	S.G. Expressbank	1,68	1,80	1,84
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	0,35	0,32	0,32
11	Piraeus Bank Bulgaria	1,42	2,98	4,50
12	Corporate Commercial Bank	0,40	0,22	0,23
13	Minicipal Bank	0,26	0,37	0,36
14	Economic and Investment Bank	0,66	0,75	0,71
15	Allianz Bulgaria Bank	4,14	5,09	5,84
16	Central and Cooperative Bank	0,94	1,08	0,96
17	Unionbank	5,51	5,12	5,64
18	D Commerce Bank	0,22	0,23	0,24
19	Investbank	1,38	2,47	3,66
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	0,40	0,25	0,29
22	International Asset Bank (Unibank)	0,35	0,98	1,11
23	Emporiki Bank (Bulgaria)	0,20	0,15	0,01
24	Tokuda Bank	0,64	0,51	0,60
25	PEB Teximbank	0,25	0,20	0,21
26	West-East Bank	0,49	0,43	0,38
27	Alpha Bank, Sofia Branch	0,43	0,61	0,87
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,01	0,01

Source: BNB, Calculations: UBB

18. Consumer Loans USD (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	0,67	0,66	0,66
2	UniCredit Bulbank	5,08	86,74	86,73
3	United Bulgarian Bank	0,06	0,07	0,08
4	Bulgarian Post Bank	0,23	0,14	0,13
5	First Investment Bank	2,59	3,20	3,41
6	Raiffeisenbank, Bulgaria	0,04	0,00	0,07
7	DZI Bank	0,10	0,17	0,23
8	S.G. Expressbank	2,36	2,74	3,00
9	BNP - Paribas, Sofia Branch	0,02	0,01	0,01
10	Bulgarian-American Credit Bank, Sofia	0,00	0,00	0,00
11	Piraeus Bank Bulgaria	0,10	0,15	0,15
12	Corporate Commercial Bank	0,09	0,09	0,08
13	Minicipal Bank	0,23	0,21	0,20
14	Economic and Investment Bank	0,68	0,66	0,70
15	Allianz Bulgaria Bank	1,42	1,35	1,20
16	Central and Cooperative Bank	0,31	0,26	0,33
17	Unionbank	2,08	0,96	0,95
18	D Commerce Bank	0,11	0,16	0,13
19	Investbank	2,49	1,91	1,42
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	0,01	0,01	0,01
22	International Asset Bank (Unibank)	0,11	0,02	0,01
23	Emporiki Bank (Bulgaria)	0,00	0,00	0,00
24	Tokuda Bank	0,17	0,17	0,24
25	PEB Teximbank	0,00	0,00	0,00
26	West-East Bank	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,00	0,00	0,00
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,23	0,31	0,27

Source: BNB, Calculations: UBB

19. Mortgages (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	29,36	29,42	28,70	27,73	26,72	27,47
2	UniCredit Bulbank	11,84	12,87	12,27	11,84	15,42	15,31
3	United Bulgarian Bank	18,22	17,08	16,56	16,51	16,60	17,27
4	Bulgarian Post Bank	9,53	6,77	8,42	7,46	8,80	6,07
5	First Investment Bank	6,74	6,77	6,67	6,82	7,10	7,28
6	Raiffeisenbank, Bulgaria	3,96	3,21	2,91	3,12	2,40	2,68
7	DZI Bank	3,48	2,88	2,35	2,13	1,86	1,67
8	S.G. Expressbank	0,80	0,92	0,97	1,00	1,13	1,22
9	BNP - Paribas, Sofia Branch	0,02	0,01	0,01	0,01	0,01	0,01
10	Bulgarian-American Credit Bank, Sofia	0,53	0,38	0,32	1,04	0,96	0,87
11	Piraeus Bank Bulgaria	0,54	4,96	5,71	6,53	6,50	6,74
12	Corporate Commercial Bank	0,05	0,03	0,08	0,09	0,15	0,08
13	Minicipal Bank	0,26	0,20	0,22	0,20	0,17	0,17
14	Economic and Investment Bank	0,25	0,73	1,00	1,16	1,34	1,54
15	Allianz Bulgaria Bank	3,80	4,56	4,64	4,75	4,84	4,97
16	Central and Cooperative Bank	1,93	1,78	1,57	1,47	1,38	1,34
17	Unionbank	0,55	0,78	0,94	0,98	0,98	1,05
18	D Commerce Bank	0,00	0,00	0,00	0,00	0,00	0,00
19	Investbank	0,04	0,49	0,68	0,71	0,82	0,86
20	Encouragement Bank	0,00	0,01	0,01	0,00	0,00	0,00
21	ProCredit Bank	1,06	0,98	0,97	0,91	0,90	0,90
22	International Asset Bank (Unibank)	0,08	0,15	0,14	0,13	0,12	0,11
23	Emporiki Bank (Bulgaria)	0,14	0,15	0,14	0,15	0,14	0,14
24	Tokuda Bank	0,05	0,04	0,03	0,03	0,03	0,03
25	PEB Teximbank	0,02	0,02	0,02	0,02	0,02	0,02
26	West-East Bank	0,02	0,01	0,01	0,01	0,01	0,01
27	Alpha Bank, Sofia Branch	0,15	0,43	0,65	1,05	1,59	2,19
28	ING Bank N. V. - Sofia Branch	0,44	0,27	0,22	0,19	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00	0,00	0,00	0,01

Source: BNB, Calculations: UBB

20. Mortgages BGN (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	34,26	34,34	35,79
2	UniCredit Bulbank	13,70	14,63	14,34
3	United Bulgarian Bank	22,73	22,92	23,12
4	Bulgarian Post Bank	5,41	5,96	4,26
5	First Investment Bank	7,95	8,48	8,64
6	Raiffeisenbank, Bulgaria	1,61	1,06	1,13
7	DZI Bank	2,52	2,21	1,89
8	S.G. Expressbank	0,85	0,87	0,89
9	BNP - Paribas, Sofia Branch	0,01	0,01	0,01
10	Bulgarian-American Credit Bank, Sofia	0,00	0,00	0,01
11	Piraeus Bank Bulgaria	2,61	2,51	2,65
12	Corporate Commercial Bank	0,00	0,01	0,01
13	Minicipal Bank	0,20	0,19	0,18
14	Economic and Investment Bank	1,10	1,30	1,37
15	Allianz Bulgaria Bank	2,53	2,87	2,97
16	Central and Cooperative Bank	1,52	1,47	1,43
17	Unionbank	0,03	0,05	0,09
18	D Commerce Bank	0,00	0,00	0,00
19	Investbank	0,53	0,52	0,51
20	Encouragement Bank	0,01	0,00	0,00
21	ProCredit Bank	0,35	0,49	0,58
22	International Asset Bank (Unibank)	0,05	0,05	0,05
23	Emporiki Bank (Bulgaria)	0,00	0,00	0,00
24	Tokuda Bank	0,04	0,04	0,03
25	PEB Teximbank	0,00	0,00	0,00
26	West-East Bank	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,01	0,01	0,01
28	ING Bank N. V. - Sofia Branch	0,29	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,00

Source: BNB, Calculations: UBB

21. Mortgages EUR (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	15,75	13,51	13,04
2	UniCredit Bulbank	8,53	16,06	16,40
3	United Bulgarian Bank	5,01	5,62	7,13
4	Bulgarian Post Bank	11,46	13,97	9,21
5	First Investment Bank	4,73	4,69	4,92
6	Raiffeisenbank, Bulgaria	6,02	4,81	5,45
7	DZI Bank	1,36	1,21	1,20
8	S.G. Expressbank	1,19	1,50	1,71
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	2,81	2,50	2,26
11	Piraeus Bank Bulgaria	14,10	13,67	14,12
12	Corporate Commercial Bank	0,25	0,42	0,21
13	Minicipal Bank	0,19	0,16	0,14
14	Economic and Investment Bank	1,30	1,42	1,86
15	Allianz Bulgaria Bank	9,06	8,41	8,56
16	Central and Cooperative Bank	1,40	1,23	1,19
17	Unionbank	2,77	2,63	2,77
18	D Commerce Bank	0,00	0,00	0,00
19	Investbank	1,09	1,38	1,50
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	2,00	1,64	1,49
22	International Asset Bank (Unibank)	0,30	0,26	0,23
23	Emporiki Bank (Bulgaria)	0,43	0,39	0,38
24	Tokuda Bank	0,02	0,02	0,03
25	PEB Teximbank	0,06	0,07	0,05
26	West-East Bank	0,01	0,01	0,03
27	Alpha Bank, Sofia Branch	3,03	4,43	6,09
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,01

Source: BNB, Calculations: UBB

22. Mortgages USD (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	7,15	6,62	4,57
2	UniCredit Bulbank	0,52	62,00	54,41
3	United Bulgarian Bank	0,48	0,47	0,28
4	Bulgarian Post Bank	2,24	1,90	10,05
5	First Investment Bank	3,74	3,16	2,46
6	Raiffeisenbank, Bulgaria	1,60	1,51	1,19
7	DZI Bank	4,16	2,80	6,51
8	S.G. Expressbank	6,02	6,53	7,28
9	BNP - Paribas, Sofia Branch	0,00	0,00	0,00
10	Bulgarian-American Credit Bank, Sofia	11,80	11,16	8,91
11	Piraeus Bank Bulgaria	0,55	0,53	0,45
12	Corporate Commercial Bank	0,09	0,08	0,06
13	Minicipal Bank	0,00	0,00	0,00
14	Economic and Investment Bank	0,24	0,23	0,20
15	Allianz Bulgaria Bank	0,70	1,39	1,47
16	Central and Cooperative Bank	0,37	0,35	0,52
17	Unionbank	1,12	1,09	0,92
18	D Commerce Bank	0,00	0,00	0,00
19	Investbank	0,00	0,00	0,00
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	0,08	0,06	0,04
22	International Asset Bank (Unibank)	0,00	0,00	0,00
23	Emporiki Bank (Bulgaria)	0,00	0,00	0,00
24	Tokuda Bank	0,00	0,00	0,00
25	PEB Teximbank	0,08	0,03	0,02
26	West-East Bank	0,00	0,00	0,00
27	Alpha Bank, Sofia Branch	0,09	0,08	0,07
28	ING Bank N. V. - Sofia Branch	0,00	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,00	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,00	0,00	0,58

Source: BNB, Calculations: UBB

23. Total Clients' Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	15,30	13,85	13,77	14,06	13,35	13,39
2	UniCredit Bulbank	11,82	11,22	11,14	10,55	17,19	16,47
3	United Bulgarian Bank	9,99	9,48	9,45	9,49	9,23	9,16
4	Bulgarian Post Bank	4,65	7,03	7,63	5,73	6,11	6,13
5	First Investment Bank	8,95	7,49	8,40	8,16	8,46	8,24
6	Raiffeisenbank, Bulgaria	7,25	8,01	7,98	8,13	8,62	9,21
7	DZI Bank	3,81	3,28	3,13	3,12	2,76	2,71
8	S.G. Expressbank	3,67	3,37	3,19	3,27	3,17	3,14
9	BNP - Paribas, Sofia Branch	0,99	1,05	0,92	1,02	1,16	0,94
10	Bulgarian-American Credit Bank, Sofia	0,30	0,50	0,36	0,69	0,86	0,84
11	Piraeus Bank Bulgaria	1,88	2,44	2,63	2,76	2,60	2,97
12	Corporate Commercial Bank	2,19	2,83	3,13	3,43	3,18	3,50
13	Minicipal Bank	1,59	1,51	1,72	1,98	2,16	2,07
14	Economic and Investment Bank	4,11	3,85	3,62	3,80	3,67	3,45
15	Allianz Bulgaria Bank	2,38	2,60	2,63	2,86	3,04	3,21
16	Central and Cooperative Bank	2,95	3,33	3,13	3,62	3,35	3,63
17	Unionbank	1,44	1,70	1,66	1,88	1,74	1,77
18	D Commerce Bank	0,28	0,19	0,60	0,46	0,41	0,43
19	Investbank	1,16	1,19	1,35	1,48	2,25	2,38
20	Encouragement Bank	0,01	0,02	0,02	0,05	0,09	0,07
21	ProCredit Bank	1,30	1,36	1,51	1,56	1,56	1,51
22	International Asset Bank (Unibank)	0,86	0,77	0,88	0,90	0,86	0,89
23	Emporiki Bank, Bulgaria	0,23	0,23	0,23	0,24	0,23	0,23
24	Tokuda Bank	0,20	0,29	0,36	0,50	0,53	0,58
25	PEB Teximbank	0,10	0,07	0,06	0,09	0,09	0,07
26	Bank West - East	0,13	0,15	0,16	0,20	0,21	0,19
27	Alpha Bank, Sofia Branch	0,31	0,76	0,67	0,75	1,05	0,96
28	ING Bank N. V. - Sofia Branch	1,35	1,22	1,41	0,99	0,82	0,63
29	Citibank NA - Sofia Branch	1,44	3,02	1,11	1,24	1,20	1,19
30	T. C. Ziraat Bankasi - Sofia Branch	0,06	0,07	0,04	0,07	0,04	0,04

Source: BNB, Calculations: UBB

24. BGN Clients' Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	23,33	21,96	20,63	20,93	19,93	19,45
2	UniCredit Bulbank	8,24	8,46	9,15	8,03	15,50	14,88
3	United Bulgarian Bank	10,76	10,71	10,15	9,98	9,76	9,90
4	Bulgarian Post Bank	4,74	5,31	5,32	5,33	6,14	6,08
5	First Investment Bank	4,89	4,71	5,39	5,24	5,70	5,67
6	Raiffeisenbank, Bulgaria	6,00	6,99	7,08	7,13	7,35	8,22
7	DZI Bank	3,60	3,26	3,11	2,99	2,62	2,68
8	S.G. Expressbank	4,04	3,73	3,45	3,47	3,42	3,52
9	BNP - Paribas, Sofia Branch	0,83	1,12	1,14	1,05	0,71	0,71
10	Bulgarian-American Credit Bank, Sofia	0,10	0,09	0,09	0,08	0,13	0,25
11	Piraeus Bank Bulgaria	1,79	2,51	2,73	2,52	2,42	2,95
12	Corporate Commercial Bank	2,12	2,76	3,14	3,38	3,07	2,60
13	Minicipal Bank	2,59	2,57	2,89	3,28	3,64	3,48
14	Economic and Investment Bank	2,33	2,30	2,09	2,08	2,07	1,77
15	Allianz Bulgaria Bank	2,16	2,56	2,41	2,71	2,94	3,33
16	Central and Cooperative Bank	3,56	4,26	3,74	4,34	4,07	4,21
17	Unionbank	1,19	1,11	1,13	1,06	1,02	1,13
18	D Commerce Bank	0,12	0,11	0,90	0,72	0,60	0,56
19	Investbank	1,43	1,36	1,52	1,63	2,58	2,50
20	Encouragement Bank	0,02	0,03	0,03	0,05	0,08	0,05
21	ProCredit Bank	1,62	1,84	1,95	2,05	1,98	1,91
22	International Asset Bank (Unibank)	0,89	0,76	0,87	0,87	0,85	0,91
23	Emporiki Bank, Bulgaria	0,13	0,14	0,13	0,15	0,11	0,11
24	Tokuda Bank	0,19	0,28	0,30	0,40	0,41	0,44
25	PEB Teximbank	0,13	0,07	0,06	0,09	0,08	0,09
26	Bank West - East	0,08	0,16	0,16	0,27	0,22	0,18
27	Alpha Bank, Sofia Branch	0,27	0,21	0,29	0,29	0,32	0,35
28	ING Bank N. V. - Sofia Branch	1,05	1,28	1,10	0,93	0,80	0,75
29	Citibank NA - Sofia Branch	1,75	1,17	1,16	1,29	1,43	1,32
30	T. C. Ziraat Bankasi - Sofia Branch	0,02	0,02	0,02	0,06	0,02	0,02

Source: BNB, Calculations: UBB

25. FX Clients' Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	7,39	6,42	7,15	7,30	6,95	7,41
2	UniCredit Bulbank	15,35	13,75	13,07	13,03	18,84	18,03
3	United Bulgarian Bank	9,23	8,36	8,76	9,02	8,71	8,43
4	Bulgarian Post Bank	4,57	8,61	9,87	6,12	6,08	6,18
5	First Investment Bank	12,95	10,03	11,32	11,04	11,14	10,77
6	Raiffeisenbank, Bulgaria	8,48	8,94	8,86	9,12	9,86	10,19
7	DZI Bank	4,01	3,30	3,14	3,24	2,89	2,74
8	S.G. Expressbank	3,31	3,03	2,93	3,06	2,93	2,77
9	BNP - Paribas, Sofia Branch	1,15	0,99	0,71	0,99	1,59	1,17
10	Bulgarian-American Credit Bank, Sofia	0,50	0,88	0,62	1,29	1,58	1,42
11	Piraeus Bank Bulgaria	1,98	2,36	2,54	2,99	2,78	2,99
12	Corporate Commercial Bank	2,25	2,89	3,12	3,48	3,28	4,40
13	Minicipal Bank	0,61	0,55	0,59	0,71	0,72	0,67
14	Economic and Investment Bank	5,86	5,27	5,10	5,49	5,23	5,11
15	Allianz Bulgaria Bank	2,60	2,63	2,84	3,01	3,13	3,09
16	Central and Cooperative Bank	2,35	2,49	2,55	2,92	2,65	3,06
17	Unionbank	1,68	2,23	2,18	2,68	2,43	2,41
18	D Commerce Bank	0,43	0,27	0,31	0,19	0,23	0,29
19	Investbank	0,89	1,03	1,20	1,33	1,93	2,26
20	Encouragement Bank	0,00	0,01	0,01	0,04	0,10	0,10
21	ProCredit Bank	1,00	0,91	1,10	1,09	1,15	1,11
22	International Asset Bank (Unibank)	0,83	0,79	0,89	0,92	0,86	0,87
23	Emporiki Bank, Bulgaria	0,33	0,32	0,33	0,32	0,36	0,35
24	Tokuda Bank	0,21	0,29	0,41	0,60	0,65	0,72
25	PEB Teximbank	0,08	0,06	0,07	0,09	0,09	0,06
26	Bank West - East	0,18	0,14	0,16	0,13	0,19	0,19
27	Alpha Bank, Sofia Branch	0,34	1,26	1,04	1,21	1,76	1,56
28	ING Bank N. V. - Sofia Branch	1,66	1,17	1,71	1,04	0,84	0,52
29	Citibank NA - Sofia Branch	1,14	4,71	1,07	1,19	0,98	1,07
30	T. C. Ziraat Bankasi - Sofia Branch	0,10	0,11	0,06	0,08	0,07	0,06

Source: BNB, Calculations: UBB

26. EURO Clients' Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	8,02	6,77	7,82	7,88	7,39	7,93
2	UniCredit Bulbank	14,13	12,89	12,42	12,12	17,92	17,37
3	United Bulgarian Bank	8,89	8,05	8,73	9,04	8,60	8,29
4	Bulgarian Post Bank	4,60	9,82	10,15	6,37	6,18	6,36
5	First Investment Bank	15,06	11,03	12,75	12,19	11,82	11,14
6	Raiffeisenbank, Bulgaria	10,24	8,74	9,42	9,26	10,38	10,72
7	DZI Bank	3,06	2,48	2,44	2,51	2,14	2,08
8	S.G. Expressbank	2,44	2,31	2,42	2,60	2,38	2,39
9	BNP - Paribas, Sofia Branch	1,00	1,11	0,68	0,96	1,55	1,16
10	Bulgarian-American Credit Bank, Sofia	0,54	0,83	0,59	1,58	1,90	1,68
11	Piraeus Bank Bulgaria	1,41	2,38	2,73	3,29	3,01	3,20
12	Corporate Commercial Bank	2,39	2,78	2,83	3,13	3,20	4,48
13	Minicipal Bank	0,53	0,49	0,56	0,70	0,74	0,67
14	Economic and Investment Bank	4,77	4,32	4,28	4,63	4,37	4,14
15	Allianz Bulgaria Bank	2,80	2,92	3,10	3,27	3,46	3,31
16	Central and Cooperative Bank	2,54	2,40	2,52	2,78	2,62	2,68
17	Unionbank	1,64	2,46	2,36	3,00	2,65	2,56
18	D Commerce Bank	0,25	0,06	0,14	0,14	0,15	0,23
19	Investbank	0,95	1,04	1,30	1,45	2,17	2,55
20	Encouragement Bank	0,00	0,01	0,01	0,06	0,12	0,12
21	ProCredit Bank	1,19	0,98	1,25	1,21	1,25	1,20
22	International Asset Bank (Unibank)	0,86	0,80	0,96	0,98	0,90	0,91
23	Emporiki Bank, Bulgaria	0,45	0,41	0,42	0,41	0,45	0,43
24	Tokuda Bank	0,16	0,30	0,40	0,69	0,74	0,83
25	PEB Teximbank	0,05	0,04	0,05	0,09	0,08	0,05
26	Bank West - East	0,24	0,18	0,20	0,16	0,22	0,23
27	Alpha Bank, Sofia Branch	0,41	1,63	1,32	1,51	2,16	1,86
28	ING Bank N. V. - Sofia Branch	1,44	1,16	0,87	0,69	0,50	0,45
29	Citibank NA - Sofia Branch	1,41	6,04	1,09	1,18	0,89	0,90
30	T. C. Ziraat Bankasi - Sofia Branch	0,08	0,11	0,04	0,07	0,06	0,05

Source: BNB, Calculations: UBB

27. USD Clients' Deposits (%)

№	Bank	12.31.05	9.30.06	12.31.06	3.31.07	6.30.07	9.30.07
1	DSK Bank	6,17	5,45	5,15	5,42	5,31	5,30
2	UniCredit Bulbank	17,71	16,19	15,00	15,97	22,24	20,73
3	United Bulgarian Bank	9,90	9,22	8,86	8,95	9,10	8,97
4	Bulgarian Post Bank	4,50	5,19	9,04	5,33	5,69	5,44
5	First Investment Bank	8,88	7,20	7,09	7,36	8,65	9,27
6	Raiffeisenbank, Bulgaria	5,09	9,52	7,20	8,66	7,94	7,99
7	DZI Bank	5,85	5,60	5,22	5,59	5,66	5,44
8	S.G. Expressbank	4,99	5,08	4,43	4,56	4,98	4,31
9	BNP - Paribas, Sofia Branch	1,44	0,65	0,82	1,12	1,73	1,18
10	Bulgarian-American Credit Bank, Sofia	0,43	1,00	0,73	0,36	0,37	0,35
11	Piraeus Bank Bulgaria	3,07	2,31	1,97	2,01	1,93	2,10
12	Corporate Commercial Bank	1,99	3,21	3,99	4,63	3,60	4,04
13	Minicipal Bank	0,77	0,70	0,68	0,73	0,67	0,69
14	Economic and Investment Bank	7,99	7,95	7,51	8,24	8,44	9,05
15	Allianz Bulgaria Bank	2,22	1,82	2,06	2,16	1,93	2,20
16	Central and Cooperative Bank	1,97	2,76	2,64	3,37	2,76	4,61
17	Unionbank	1,76	1,59	1,65	1,66	1,63	1,79
18	D Commerce Bank	0,79	0,86	0,83	0,38	0,50	0,54
19	Investbank	0,77	0,98	0,90	0,93	1,03	1,05
20	Encouragement Bank	0,00	0,00	0,00	0,00	0,00	0,00
21	ProCredit Bank	0,62	0,74	0,66	0,69	0,78	0,74
22	International Asset Bank (Unibank)	0,76	0,74	0,68	0,72	0,72	0,71
23	Emporiki Bank, Bulgaria	0,11	0,06	0,04	0,04	0,02	0,03
24	Tokuda Bank	0,32	0,27	0,43	0,30	0,29	0,30
25	PEB Teximbank	0,13	0,12	0,12	0,11	0,14	0,12
26	Bank West - East	0,06	0,03	0,03	0,05	0,06	0,06
27	Alpha Bank, Sofia Branch	0,21	0,23	0,22	0,24	0,29	0,32
28	ING Bank N. V. - Sofia Branch	2,08	1,20	4,19	2,18	2,12	0,81
29	Citibank NA - Sofia Branch	0,61	0,98	1,00	1,24	1,32	1,72
30	T. C. Ziraat Bankasi - Sofia Branch	0,14	0,11	0,10	0,10	0,10	0,11

Source: BNB, Calculations: UBB

28. Corporate Deposits (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	6,99	6,07	6,62
2	UniCredit Bulbank	12,17	18,75	17,84
3	United Bulgarian Bank	8,12	7,52	7,61
4	Bulgarian Post Bank	3,78	4,43	4,28
5	First Investment Bank	9,27	9,86	9,37
6	Raiffeisenbank, Bulgaria	10,89	11,34	12,25
7	DZI Bank	2,74	2,02	2,09
8	S.G. Expressbank	2,23	2,13	2,25
9	BNP - Paribas, Sofia Branch	1,89	2,13	1,67
10	Bulgarian-American Credit Bank, Sofia	1,17	1,48	1,38
11	Piraeus Bank Bulgaria	3,02	2,70	3,12
12	Corporate Commercial Bank	4,82	4,18	4,61
13	Minicipal Bank	2,97	3,28	3,06
14	Economic and Investment Bank	2,33	2,25	2,13
15	Allianz Bulgaria Bank	3,21	3,38	3,58
16	Central and Cooperative Bank	3,86	3,25	3,66
17	Unionbank	2,58	2,29	2,30
18	D Commerce Bank	0,87	0,75	0,78
19	Investbank	1,74	3,07	3,21
20	Encouragement Bank	0,09	0,18	0,14
21	ProCredit Bank	1,09	0,98	0,81
22	International Asset Bank (Unibank)	1,23	1,12	1,20
23	Emporiki Bank, Bulgaria	0,33	0,27	0,25
24	Tokuda Bank	0,53	0,49	0,52
25	PEB Teximbank	0,09	0,09	0,06
26	Bank West - East	0,39	0,38	0,33
27	Alpha Bank, Sofia Branch	1,09	1,55	1,25
28	ING Bank N. V. - Sofia Branch	1,59	1,63	1,25
29	Citibank NA - Sofia Branch	2,49	2,35	2,33
30	T. C. Ziraat Bankasi - Sofia Branch	0,10	0,05	0,05

Source: BNB, Calculations: UBB

29. Corporate Deposits BGN (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	10,44	9,27	9,35
2	UniCredit Bulbank	10,56	18,44	17,57
3	United Bulgarian Bank	10,21	9,46	9,57
4	Bulgarian Post Bank	3,55	4,75	4,58
5	First Investment Bank	3,69	4,97	4,98
6	Raiffeisenbank, Bulgaria	9,24	9,47	10,72
7	DZI Bank	3,60	2,89	3,04
8	S.G. Expressbank	2,98	2,81	3,13
9	BNP - Paribas, Sofia Branch	1,86	1,23	1,20
10	Bulgarian-American Credit Bank, Sofia	0,09	0,18	0,28
11	Piraeus Bank Bulgaria	2,99	2,79	3,62
12	Corporate Commercial Bank	4,29	3,78	2,93
13	Minicipal Bank	4,91	5,46	5,12
14	Economic and Investment Bank	2,12	2,03	1,52
15	Allianz Bulgaria Bank	3,46	3,71	4,31
16	Central and Cooperative Bank	4,90	4,42	4,50
17	Unionbank	1,43	1,36	1,52
18	D Commerce Bank	1,27	1,02	0,95
19	Investbank	2,25	3,74	3,53
20	Encouragement Bank	0,08	0,14	0,08
21	ProCredit Bank	1,66	1,41	1,16
22	International Asset Bank (Unibank)	1,23	1,17	1,25
23	Emporiki Bank, Bulgaria	0,24	0,16	0,14
24	Tokuda Bank	0,46	0,40	0,40
25	PEB Teximbank	0,10	0,09	0,10
26	Bank West - East	0,48	0,40	0,31
27	Alpha Bank, Sofia Branch	0,43	0,48	0,49
28	ING Bank N. V. - Sofia Branch	1,35	1,43	1,32
29	Citibank NA - Sofia Branch	2,33	2,53	2,32
30	T. C. Ziraat Bankasi - Sofia Branch	0,10	0,03	0,03

Source: BNB, Calculations: UBB

30. Corporate Deposits EUR (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	2,87	2,40	3,57
2	UniCredit Bulbank	14,27	19,45	18,88
3	United Bulgarian Bank	5,82	5,33	5,28
4	Bulgarian Post Bank	4,44	4,26	4,21
5	First Investment Bank	18,85	16,86	15,42
6	Raiffeisenbank, Bulgaria	11,71	13,20	13,96
7	DZI Bank	1,23	0,52	0,53
8	S.G. Expressbank	1,34	1,11	1,20
9	BNP - Paribas, Sofia Branch	1,74	2,95	2,16
10	Bulgarian-American Credit Bank, Sofia	2,99	3,55	3,16
11	Piraeus Bank Bulgaria	3,51	2,92	2,81
12	Corporate Commercial Bank	4,19	4,06	6,38
13	Minicipal Bank	0,48	0,64	0,48
14	Economic and Investment Bank	2,37	2,19	2,10
15	Allianz Bulgaria Bank	2,73	3,06	2,57
16	Central and Cooperative Bank	1,91	1,53	1,53
17	Unionbank	4,32	3,59	3,45
18	D Commerce Bank	0,22	0,25	0,42
19	Investbank	1,10	2,44	3,10
20	Encouragement Bank	0,12	0,26	0,26
21	ProCredit Bank	0,40	0,45	0,37
22	International Asset Bank (Unibank)	1,32	1,13	1,21
23	Emporiki Bank, Bulgaria	0,54	0,48	0,45
24	Tokuda Bank	0,64	0,63	0,69
25	PEB Teximbank	0,09	0,08	0,01
26	Bank West - East	0,32	0,41	0,40
27	Alpha Bank, Sofia Branch	2,29	3,35	2,54
28	ING Bank N. V. - Sofia Branch	1,07	1,03	0,94
29	Citibank NA - Sofia Branch	2,44	1,78	1,85
30	T. C. Ziraat Bankasi - Sofia Branch	0,10	0,08	0,06

Source: BNB, Calculations: UBB

31. Corporate Deposits USD (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	1,34	0,80	1,05
2	UniCredit Bulbank	13,94	17,31	14,15
3	United Bulgarian Bank	3,83	4,15	4,41
4	Bulgarian Post Bank	2,32	2,80	2,12
5	First Investment Bank	4,29	10,14	11,64
6	Raiffeisenbank, Bulgaria	19,00	16,06	15,40
7	DZI Bank	3,60	3,35	3,11
8	S.G. Expressbank	0,99	2,39	0,83
9	BNP - Paribas, Sofia Branch	2,85	4,76	2,92
10	Bulgarian-American Credit Bank, Sofia	0,40	0,40	0,42
11	Piraeus Bank Bulgaria	0,91	0,77	0,69
12	Corporate Commercial Bank	11,79	8,04	8,78
13	Minicipal Bank	0,64	0,41	0,47
14	Economic and Investment Bank	3,67	4,42	7,43
15	Allianz Bulgaria Bank	3,59	2,50	3,20
16	Central and Cooperative Bank	5,66	3,51	8,86
17	Unionbank	2,64	2,48	2,28
18	D Commerce Bank	1,07	1,38	1,44
19	Investbank	1,13	1,18	1,10
20	Encouragement Bank	0,01	0,00	0,00
21	ProCredit Bank	0,19	0,52	0,33
22	International Asset Bank (Unibank)	0,73	0,69	0,70
23	Emporiki Bank, Bulgaria	0,01	0,02	0,03
24	Tokuda Bank	0,53	0,46	0,45
25	PEB Teximbank	0,06	0,15	0,08
26	Bank West - East	0,13	0,18	0,16
27	Alpha Bank, Sofia Branch	0,12	0,20	0,22
28	ING Bank N. V. - Sofia Branch	5,79	6,69	2,42
29	Citibank NA - Sofia Branch	3,93	4,12	5,14
30	T. C. Ziraat Bankasi - Sofia Branch	0,12	0,12	0,17

Source: BNB, Calculations: UBB

32. Households Deposits (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	20,89	20,77	20,40
2	UniCredit Bulbank	8,98	15,61	15,05
3	United Bulgarian Bank	10,82	10,96	10,77
4	Bulgarian Post Bank	7,62	7,81	8,05
5	First Investment Bank	7,09	7,04	7,07
6	Raiffeisenbank, Bulgaria	5,47	5,86	6,06
7	DZI Bank	3,48	3,51	3,35
8	S.G. Expressbank	4,27	4,23	4,06
9	BNP - Paribas, Sofia Branch	0,18	0,17	0,18
10	Bulgarian-American Credit Bank, Sofia	0,22	0,23	0,28
11	Piraeus Bank Bulgaria	2,50	2,50	2,81
12	Corporate Commercial Bank	2,08	2,16	2,35
13	Minicipal Bank	1,03	1,03	1,04
14	Economic and Investment Bank	5,22	5,12	4,81
15	Allianz Bulgaria Bank	2,52	2,69	2,84
16	Central and Cooperative Bank	3,39	3,45	3,61
17	Unionbank	1,20	1,18	1,22
18	D Commerce Bank	0,05	0,06	0,06
19	Investbank	1,22	1,42	1,52
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	2,02	2,15	2,23
22	International Asset Bank (Unibank)	0,58	0,58	0,57
23	Emporiki Bank, Bulgaria	0,14	0,19	0,21
24	Tokuda Bank	0,47	0,57	0,65
25	PEB Teximbank	0,09	0,09	0,08
26	Bank West - East	0,01	0,03	0,03
27	Alpha Bank, Sofia Branch	0,43	0,55	0,65
28	ING Bank N. V. - Sofia Branch	0,41	0,00	0,00
29	Citibank NA - Sofia Branch	0,04	0,03	0,02
30	T. C. Ziraat Bankasi - Sofia Branch	0,03	0,03	0,03

Source: BNB, Calculations: UBB

33. Households Deposits BGN (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	33,94	33,69	32,80
2	UniCredit Bulbank	4,88	11,71	11,33
3	United Bulgarian Bank	9,69	10,15	10,34
4	Bulgarian Post Bank	7,55	7,92	8,07
5	First Investment Bank	7,16	6,65	6,59
6	Raiffeisenbank, Bulgaria	4,51	4,62	4,91
7	DZI Bank	2,22	2,28	2,20
8	S.G. Expressbank	4,08	4,21	4,03
9	BNP - Paribas, Sofia Branch	0,05	0,05	0,06
10	Bulgarian-American Credit Bank, Sofia	0,06	0,06	0,21
11	Piraeus Bank Bulgaria	1,93	1,94	2,06
12	Corporate Commercial Bank	2,24	2,16	2,17
13	Minicipal Bank	1,26	1,30	1,31
14	Economic and Investment Bank	2,02	2,13	2,09
15	Allianz Bulgaria Bank	1,77	1,95	2,05
16	Central and Cooperative Bank	3,64	3,62	3,83
17	Unionbank	0,60	0,59	0,61
18	D Commerce Bank	0,04	0,05	0,06
19	Investbank	0,87	1,09	1,15
20	Encouragement Bank	0,01	0,01	0,00
21	ProCredit Bank	2,53	2,72	2,89
22	International Asset Bank (Unibank)	0,43	0,43	0,46
23	Emporiki Bank, Bulgaria	0,03	0,04	0,06
24	Tokuda Bank	0,33	0,43	0,49
25	PEB Teximbank	0,08	0,07	0,08
26	Bank West - East	0,00	0,01	0,01
27	Alpha Bank, Sofia Branch	0,11	0,13	0,15
28	ING Bank N. V. - Sofia Branch	0,40	0,00	0,00
29	Citibank NA - Sofia Branch	0,00	0,01	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,01	0,00	0,00

Source: BNB, Calculations: UBB

34. Households Deposits EUR (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	12,28	12,05	11,89
2	UniCredit Bulbank	10,23	16,48	16,00
3	United Bulgarian Bank	11,86	11,64	11,04
4	Bulgarian Post Bank	8,06	7,98	8,32
5	First Investment Bank	6,35	7,12	7,23
6	Raiffeisenbank, Bulgaria	7,11	7,75	7,78
7	DZI Bank	3,63	3,65	3,49
8	S.G. Expressbank	3,70	3,55	3,47
9	BNP - Paribas, Sofia Branch	0,27	0,26	0,26
10	Bulgarian-American Credit Bank, Sofia	0,35	0,36	0,34
11	Piraeus Bank Bulgaria	3,10	3,09	3,57
12	Corporate Commercial Bank	2,20	2,39	2,76
13	Minicipal Bank	0,89	0,82	0,84
14	Economic and Investment Bank	6,62	6,39	5,99
15	Allianz Bulgaria Bank	3,74	3,82	3,99
16	Central and Cooperative Bank	3,54	3,63	3,74
17	Unionbank	1,85	1,77	1,75
18	D Commerce Bank	0,06	0,06	0,06
19	Investbank	1,76	1,92	2,06
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	1,92	1,99	1,95
22	International Asset Bank (Unibank)	0,69	0,69	0,65
23	Emporiki Bank, Bulgaria	0,30	0,41	0,42
24	Tokuda Bank	0,74	0,85	0,95
25	PEB Teximbank	0,08	0,08	0,08
26	Bank West - East	0,03	0,06	0,07
27	Alpha Bank, Sofia Branch	0,83	1,06	1,24
28	ING Bank N. V. - Sofia Branch	0,36	0,00	0,00
29	Citibank NA - Sofia Branch	0,08	0,07	0,05
30	T. C. Ziraat Bankasi - Sofia Branch	0,04	0,04	0,03

Source: BNB, Calculations: UBB

35. Households Deposits USD (%)

№	Bank	3.31.07	6.30.07	9.30.07
1	DSK Bank	7,26	7,42	7,43
2	UniCredit Bulbank	16,89	24,54	24,04
3	United Bulgarian Bank	11,27	11,40	11,26
4	Bulgarian Post Bank	6,70	7,04	7,11
5	First Investment Bank	8,75	7,95	8,08
6	Raiffeisenbank, Bulgaria	3,98	4,15	4,28
7	DZI Bank	6,49	6,74	6,61
8	S.G. Expressbank	6,17	6,18	6,06
9	BNP - Paribas, Sofia Branch	0,34	0,32	0,31
10	Bulgarian-American Credit Bank, Sofia	0,34	0,36	0,32
11	Piraeus Bank Bulgaria	2,51	2,48	2,81
12	Corporate Commercial Bank	1,38	1,53	1,65
13	Minicipal Bank	0,77	0,80	0,80
14	Economic and Investment Bank	10,31	10,31	9,87
15	Allianz Bulgaria Bank	1,52	1,66	1,70
16	Central and Cooperative Bank	2,34	2,41	2,48
17	Unionbank	1,22	1,23	1,55
18	D Commerce Bank	0,07	0,09	0,09
19	Investbank	0,84	0,96	1,03
20	Encouragement Bank	0,00	0,00	0,00
21	ProCredit Bank	0,92	0,90	0,95
22	International Asset Bank (Unibank)	0,72	0,74	0,72
23	Emporiki Bank, Bulgaria	0,05	0,03	0,03
24	Tokuda Bank	0,20	0,21	0,23
25	PEB Teximbank	0,14	0,14	0,14
26	Bank West - East	0,01	0,00	0,01
27	Alpha Bank, Sofia Branch	0,29	0,33	0,37
28	ING Bank N. V. - Sofia Branch	0,54	0,00	0,00
29	Citibank NA - Sofia Branch	0,01	0,02	0,00
30	T. C. Ziraat Bankasi - Sofia Branch	0,09	0,08	0,08

Source: BNB, Calculations: UBB

IV. Calculations:

Index:	Code from Form 40 of BNB (Loans and Attracted Funds)
Loans	Corporates + Retail (40B1.4. + 40B1.5.)
Corporate loans	Corpotares (40B1.4.)
Loans to individuals	Retail Exposures (40B1.5.)
Deposits	From Institutions other than Credit institutions + from Households and Individuals (40C1.2. + 40C1.3.)
Corporate deposits	From Institutions other than Credit institutions (40C1.2.)
Households deposits	From Individuals and Households (40C1.3.)

Index:	Code from Balance sheets and Income statements:
Earning Assets	1.1.2+1.1.3+1.1.4+1.1.5+1.1.6+1.1.11
ROE (%)	1.3.7 / 1.3
ROA (%)	1.3.7 / 1.1
Cost/Income Ratio	(2.2+2.3) / (2.1-2.4-2.5+2.6+2.7+2.8)
Net Interest Margin	(2.1.1-2.1.2-2.1.3+2.1.4) / (Earning Assets)
Net Fee and Commission Margin	(2.1.5-2.1.6) / (Earning Assets)

Code:	Name
1.1.2	Financial assets held for trading
1.1.3	Financial assets designated at fair value through profit or loss
1.1.4	Available-for-sale financial assets
1.1.5	Loans and receivables (including finance leases)
1.1.6	Held-to-maturity investments
1.1.11	Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)
1.1	Total Assets
1.3.7	Income from current year
1.3	Total Equity
2.1	Financial & operating income and expenses
2.1.1	Interest income
2.1.2	Interest expenses
2.1.3	Expenses on share capital repayable on demand
2.1.4	Dividend income
2.1.5	Fee and commission income
2.1.6	Fee and commission expenses
2.2	Administration costs
2.3	Depreciation
2.4	Provisions
2.5	Impairment
2.6	Negative goodwill immediately recognized in profit or loss
2.7	Share of the profit or loss of associates and joint ventures accounted for using the equity method
2.8	Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations

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