



**31**

**2008**



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	.....	i
	” ” .....	ii
	” ” .....	1
	.....	3
	.....	4
	.....	5
	.....	6
1.	.....	8
2.1	.....	8
2.2	.....	9
2.3	， .....	10
2.4	.....	12
2.5	.....	22
3.	.....	27
4.	.....	28
5.	.....	28
6.	a/( ) ， .....	29
7.	， .....	29
8.	， .....	30
9.	， .....	31
10.	.....	31
11.	.....	31
12.	.....	32
13.	.....	33
14.	.....	34
15.	， .....	34
16.	， .....	35
17.	.....	37
18.	.....	38
19.	.....	39
20.	.....	40
21.	.....	42
22.	.....	42
23.	.....	43
24.	.....	45
25.	.....	45
26.	.....	45
27.	.....	47
28.	.....	47
29.	.....	48
30.	.....	48
31.	.....	49
32.	.....	50
32.1	.....	50
32.2	.....	55
33.	.....	67
34.	.....	71
35.	.....	72
36.	.....	73

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1000,  
. , N: 2,

” ”  
1766  
4,  
10, . 2

31 2008 .

1.

2008 . „ ” ( )  
 60 360 29.52% 2007 .  
 2008 . 8 307 . . ( )  
 ) 17.22 %  
 : 60.98% (55.19% 2007 .),  
 - 38.08% (29.71% 2007 .),  
 0.94% ( )  
 ) (15.1% 2007 .).  
 2008 . 6.14 %  
 - 42.02% 2007 .,  
 439.12% - 469 371 . . -  
 38 % - 386 517 . .

2.

2008 . 2007 . , :

	31.12.2007	31.12.2008
	14.46%	13.08%
	16.29%	22.29%

2009 .

2009 .

2009 .

31 2008 .

3.

2008 . „ ”

31.12.2008 . 205 601 . . .

69 721 . . . 126

506 . . . 9 374 . . .

197 251 . . . 8

350 . . . - 2008 .

“ ”

31.12.2008 . 1 631 926 . . .

(1 570 915 . . .)

31.12.2007 . 1 760 399 . . . 128 473 . . .

2008 .

146 412 . . .

” ” , ( ) .

	31.12.2007	31.12.2008
(%)	13.78%	15.58%
(%)	12.01%	13.03%

4. , , ” ”

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5. .33, .1, .7

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31 2008 .

2007 . – 2008 . ,

(2009 .)

70.5% (76.5% ” ” ) 2008 . ,  
60% 75%.

( 2008 ) ” ” 2009 7.5 . .

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2. ,

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” 2008 . ,”



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)									- 25 ;
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“	”	,	.	-	-				
KBC Group N.V., Belgium									
KBC Bank N.V., Belgium									
KBC Verzekeringen N.V, Belgium									
Kredyt Bank, Poland									
CSOB Bank, Czech Republic									
CSOB Bank, Slovak Republic									
K&H Bank, Hungary									
NLB Bank, Slovenia									
Warta TuiR, Poland									
Warta TunZ, Poland									
K&H Insurance, Hungary									
CSOB Poistovna, Slovak Republic									
CSOB Pojistovna, Czech Republic									
						/	/	“	”
“				”					
“	-			”					
KBC Banka, Serbia									
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ПРИВЛЕЧЕНИ СРЕДСТВА	12/31/2007	12/31/2008
	BGN (000)	
<b>Депозити на финансови институции</b>	280,860	393,831
<i>Безсрочни депозити от банки</i>	6,284	3,345
<i>Срочни депозити от банки</i>	138,884	140,316
<i>Депозити на други финансови институции</i>	135,692	250,170
<b>Депозити от НФИ и други клиенти</b>	1,437,974	1,177,084
<i>Безсрочни депозити</i>	298,254	245,916
<i>Срочни депозити</i>	1,056,300	864,131
<i>в т.ч. Евродепозити</i>	604,895	557,934
<i>в т.ч. депозит - "РЕНТА"</i>	99,803	100,106
<i>в т.ч. "Растящ депозит"</i>	28,769	29,136
<i>в т.ч. депозит - "ЮБИЛЕЙ"</i>	126	39
<i>Спестовни депозити</i>	83,420	67,037
<b>Задължения по споразумения за обратно изкупуване на ЦК</b>	8,015	3,300
<b>Краткосрочно привлечени средства</b>	0	0
<b>Дългосрочно привлечени средства</b>	3,963	3,991
<b>Подчинен срочен дълг</b>	19,626	39,231
<b>ОБЩО</b>	<b>1,750,438</b>	<b>1,617,437</b>

1 427 254

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46 387  
11,61

28 284

2008

2008

31 2008 .

“ ”. 637 624 . ,

79 690 . 12,50 - . ,

2007 7,76 ” 265 119 .

2008 ” -17,85 - 2008 .

4,91 - 9 889 . -

10,05 2007 ”

2008 .

- 2008 67 037 . .

83 420 . -12 006 .

-15,19 -19,64 2008

EUR 50

(56 ) , BGN 40 ( -

39

3,40 - . ,

3,58 ( ) .

31.12.2008 -0,71 ,

( -2,8 ) 281 281

3,30 2008 94

871 4,10 2008 2008 338

2008 , 75,81

2008 - 81 175.

2.

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	31.12.2007	31.12.2008
	0	0
	36,809	93,180
	594	1,091
	759,420	944,241
..	668,681	801,989
..	90,739	142,252
	143,322	243,274
	102,885	166,857
	12	93
	<b>1,043,042</b>	<b>1,448,736</b>

	31	2008	31	2008
1 448 736	405 694	38,89		
821	24.34	45.56	- 944 241	65,18
	85			184
243 274	16,79	99 952	1,70	
	17			
		41	43	
2007				166 857
	63 972	1,62	11,52	
128 700			101 926	
			26.27	
	2008		2008	91.85
		74.85		
		(	2007	) -
	24,54	2007	- 45 824	(36 794 . .)
	31,23		75,95	2008
	6 346	63.14	(	) 2008
7 843			2007	
	1,39	4.4	- 1 783	
		(7,69	2007	).
2007	575		2008	4 -



31 2008 .

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33 088 . 21 101 . 11 987

1 112 .

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2008 . 31 2008 . :

	2006	2007	2008
	183 563	78 837	80 762
<b>I. Ценни книжа в оборотен портфейл</b>	<b>156 015</b>	<b>68 077</b>	-
	58 051	61 690	-
	95 467	4 231	-
	-	978	-
	2 451	1 178	-
	46	-	-

2008 .

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65 541 . ;

8,000,000 BGN ( 3 000 000 . 2 000 000 ) ( - 7,945

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978 . 2012 . 500 . EUR

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2007 . . . - 363 . . . - 31

2008 . 2017

	2006	2007	2008
<b>2. Инвестиции на разположение за продажба</b>	<b>27 548</b>	<b>10 760</b>	<b>80 762</b>
	-	-	65 541
	438	424	424
	15 908	164	156
	11 202	5 054	6 064
	0	5118	8 577

31.12.2008

, 45 361 . . .

11 854 . . .

2007 . . . 13 720 . . .

15.74 . . .

7 707 . . .

9 592 . . .

2008 . . .

2 892 . . .

	2006	2007	2008
<b>1. Инвестиции в ДМА, в т.ч.: (по отчетна стойност)</b>	<b>48 607</b>	<b>40 630</b>	<b>45 361</b>
	2 764	117	326
	24 607	15 850	15 716
	5 603	7 707	9 592
	4 566	4 358	5 262
	9 973	11 854	13 720
	603	603	604
	491	141	141
<b>2. Инвестиции в ДНМА, в т.ч.: (по отчетна стойност)</b>	<b>1 265</b>	<b>2 892</b>	<b>3 833</b>

( + )	233 435	122 359	129 956
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	31	2008
2008	237 720	
- 69 721	- 134 769	- 39 117
	- 1 729	
	- 4 158	62 936
2007		
		15,58 %
12 %.		- (13,78 %
2007		
	31.12.2008	
	-	- 14,82 %,
	- 14,85 %.	- 13,03 %
	- 11,16 %,	-
12,11 %.		
25		
44 888		12

1. 15.01.2008 . 66 . . . 2757/1995 .
2. 03.04.2008 .
3. 10.05.2008 .
4. 05.08.2008 .

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 31.12.2008 . 1 551 334 - , 22.25  
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 31.12.2008 . - 10 , .  
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 02/93 99 218,  
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 31.12.2008 . 110.00 „ ” 110.50 01.01.2008 -

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31.12.2008 . 77.75

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95 - 95

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**Доклад на независимите одитори  
до акционерите на “СИБАНК” АД**

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”.

XXXXXXXXXXXXXXXXXXXXXXXXXXXX

31 2008 .

	2008 .	2007 .
	128,700 (68,340)	101,926 (55,324)
3	<b>60,360</b>	<b>46,602</b>
	39,793 (2,100)	26,561 (1,477)
4	<b>37,693</b>	<b>25,084</b>
5	14,224	2,745
6	(13,297)	10,007
7	3,452	22,826
	<b>102,432</b>	<b>107,264</b>
8	(21,659)	(12,312)
9	(57)	-
10	(4,637)	-
	<b>76,079</b>	<b>94,952</b>
11	(66,798)	(56,919)
	<b>9,281</b>	<b>38,033</b>
12	(974)	(2,746)
	<b>8,307</b>	<b>35,287</b>
13	1.19	5.06

/ / / / / /

26 2009 .

.8 .73

	<u>2008 .</u>	<u>2007 .</u>
14	213,063	254,730
15	106,888	576,259
16	-	68,077
17	1,403,848	1,017,331
18	80,762	10,760
	2,721	697
19	6,398	7,834
20	23,847	21,962
	<u><b>1,837,527</b></u>	<u><b>1,957,650</b></u>
21	143,661	145,168
22	3,300	8,015
25	11,860	-
23	1,427,254	1,573,666
24	2,484	9,898
26	43,222	23,589
9	57	-
12	88	63
	<u><b>1,631,926</b></u>	<u><b>1,760,399</b></u>
27	69,721	69,721
28	124,689	84,013
28	1,817	2,841
	9,374	40,676
	<u><b>205,601</b></u>	<u><b>197,251</b></u>
	<u><b>1,837,527</b></u>	<u><b>1,957,650</b></u>

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26 2009 .

.8 .73

		31	2008			
						-
		(.27)	(.28)	(.28)		
1	2008	69,721	2,841	84,013	40,676	197,251
		-	-	40,676	(40,676)	-
		-	-	-	8,307	8,307
		-	43	-	-	43
		-	(1,067)	-	1,067	-
31	2008	69,721	1,817	124,689	9,374	205,601
1	2007	69,721	8,230	53,441	30,572	161,964
		-	-	-	-	-
		-	-	30,572	(30,572)	-
		-	-	-	35,287	35,287
		-	(5,389)	-	5,389	-
31	2007	69,721	2,841	84,013	40,676	197,251

/ / / / / / /

26 2009

.8 .73

		31	2008 .	
				2007 .
			2008 .	2007 .
:			8,307	35,287
:			21,659	12,312
			11,747	(803)
			4,663	5,424
			4,637	-
( )			(11,670)	(6,168)
			(143)	(22,457)
( )/			(70)	(11,235)
			57	-
			<b>39,187</b>	<b>12,360</b>
			52,108	285,488
			(396,506)	(406,192)
			68,077	88,741
			-	2,220
			(769)	(304)
( )/			(1,507)	20,403
( )/			(146,412)	512,782
( )/			(4,715)	7,515
( )/			(7,389)	1,926
( )			113	(4)
		/( )	<u><b>(397,813)</b></u>	<u><b>524,935</b></u>
( .7)			<u><u><b>(397,813)</b></u></u>	<u><u><b>524,935</b></u></u>

26 2009 .

.8 .73

		31	2008 .	
			2008 .	2007 .
(	. 6)			
(	) :		(74,648)	(5,000)
			122	33,023
			181	176
(	)		(8,298)	(8,406)
			<u>1,893</u>	<u>34,303</u>
	, ( )/		<u>(80,750)</u>	<u>54,096</u>
	:		<u>19,633</u>	<u>19,626</u>
			-	(6,827)
			<u>19,633</u>	<u>12,799</u>
/ (	)		<u>(458,930)</u>	<u>591,830</u>
		1	<u>624,961</u>	<u>33,131</u>
		31	<u>166,031</u>	<u>624,961</u>
			2,979	7,906
			<u>2008 .</u>	<u>2007 .</u>
			59,184	53,473
			127,121	104,955
			27	9

26 2009 .

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2008 .

2.2

*Промени в счетоводните политики*

2008 .

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- 39 7 ( )

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2.2 ( )

*Рекласификации на сравнителната информация*

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1999 .,

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*Дата на признаване*

*Първоначално признаване на финансовите инструменти*

39

*Финансови активи, отчитани по справедлива стойност в печалбата или загубата*

/( )

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, 31 2008 .

2.4 ( )

( )

*Продажби и споразумения за обратно изкупуване на ценни книжа*

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*Инвестиции на разположение за продажба*

31 2008 . 31 2007 .,

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2008 .

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( )

*Деривативни финансови инструменти*

39,

(" " )

*Прихващане на финансови инструменти*

*Предоставени кредити и аванси на клиенти*

*Обезценка и несъбираемост на кредитите и аванси на клиенти*

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31

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( )

*Обезценка и несъбираемост на кредитите и аванси на клиенти (продължение)*

( )

( )

*Провизии по гаранции и други задбалансови кредитни ангажменти*

2.5

( )

*Депозити от банки, други финансови институции, нефинансови институции и други клиенти*

/ /

*Подчинен срочен дълг и издадени облигации*

*Отписване на финансови активи и пасиви*

*Финансови активи*

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*Отписване на финансови активи и пасиви (продължение)**Финансови пасиви*

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, 31 2008 .

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2008 .

2007 . :

	<u>2008 .</u>	<u>2007 .</u>
	4% (25 )	4% (25 )
—	25% (4 )	50% (2 )
—	30% (3.3 )	30% (3.3 )
, . . . :	25% (4 )	25% (4 )
	10% (10 )	10% (10 )
	15% (6.7 )	15% (6.7 )
	20% (5 )	50 % (2 )
	15% (6.7 )	15% (6.7 )

25%

15%

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2008 .

50 %

2007 .

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*Данък върху добавената стойност (ДДС)*

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15 2008 . ,  
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1 2009 . 18

2009 .

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	31	2008 .	
3.	/	31	2007 .
		<u>2008 .</u>	<u>2007 .</u>
		561	84
		5,785	17,131
		<u>6,346</u>	<u>17,215</u>
		50,021	31,249
		68,199	45,044
		<u>118,220</u>	<u>76,293</u>
		1,721	2,653
		62	5,190
		<u>1,783</u>	<u>7,843</u>
		2,338	575
		13	-
		<u>2,351</u>	<u>575</u>
		<u><b>128,700</b></u>	<u><b>101,926</b></u>
		(1,686)	(47)
		(2,687)	(4,322)
		<u>(4,373)</u>	<u>(4,369)</u>
		(17,847)	(9,111)
		(44,372)	(41,066)
		<u>(62,219)</u>	<u>(50,177)</u>
		(366)	(710)
		<u>(366)</u>	<u>(710)</u>
		(1,382)	(68)
		<u>(1,382)</u>	<u>(68)</u>
		<u><b>(68,340)</b></u>	<u><b>(55,324)</b></u>
		<u><b>60,360</b></u>	<u><b>46,602</b></u>

, 31 2008 .

4.

	31 2008 .	31 2007 .
:	<u>2008 .</u>	<u>2007 .</u>
:	787	714
	7,134	5,498
	2,702	1,320
	5,654	3,848
( .)	1,112	869
	3,262	2,492
	18,966	11,735
	176	85
	<u>39,793</u>	<u>26,561</u>
:		
	(76)	(110)
	(277)	(259)
	(47)	-
	(1,144)	(786)
	(268)	(246)
	(288)	(76)
	<u>(2,100)</u>	<u>(1,477)</u>
	<u><b>37,693</b></u>	<u><b>25,084</b></u>

5.

	31 2008 .	31 2007 .
:	<u>2008 .</u>	<u>2007 .</u>
	7,740	4,248
	<u>(5,746)</u>	<u>(2,332)</u>
	1,994	1,916
	12,230	829
	<u><b>14,224</b></u>	<u><b>2,745</b></u>

		31	2008 .	
			31	2007 .
6.	a/( )			
	:		2008 .	2007 .
	/( )		<u>2008 .</u>	<u>2007 .</u>
			143	158
			(1)	(1,121)
			2,322	4,274
			(4,070)	(6,780)
			(13)	(13)
			<u>(1,619)</u>	<u>(3,482)</u>
	/( )		(11,747)	2,254
	/		70	11,356
			-	988
			<u>(1)</u>	<u>(1,109)</u>
	/( )		<u>69</u>	<u>11,235</u>
			<u><b>(13,297)</b></u>	<u><b>10,007</b></u>
7.	/( ) / ,	31	2008 .	31
	:		<u>2008 .</u>	<u>2007 .</u>
			27	9
			143	22,458
			3,282	682
			-	(323)
			<u><b>3,452</b></u>	<u><b>22,826</b></u>
	31	2008 .	-	-
			”	”
	- 1,767			
	730			

	31	2008 .	2007 .	2007 .
8.				
	31	2008 . 31	2007 .	:
			<u>2008 .</u>	<u>2007 .</u>
			<u>(21,659)</u>	<u>(12,312)</u>
			<u><b>(21,659)</b></u>	<u><b>(12,312)</b></u>
				:
2006 .	31	<b>17,327</b>	-	<b>17,327</b>
		17,129	629	17,758
		(5,446)	-	(5,446)
		<u>(3,928)</u>	<u>-</u>	<u>(3,928)</u>
2007 .	31	<u><b>25,082</b></u>	<u><b>629</b></u>	<u><b>25,711</b></u>
		34,899	653	35,552
		(13,264)	(629)	(13,893)
		<u>(2,482)</u>	<u>-</u>	<u>(2,482)</u>
2008 .	31	<u><b>44,235</b></u>	<u><b>653</b></u>	<u><b>44,888</b></u>
21,659		2008 .	31	2008 .
2,482		99.20%		

		31	2008 .		
<b>9.</b>					
	31	2007 .	:	31	2008 .
				<u>2008 .</u>	<u>2007 .</u>
				57	-
				<u>57</u>	<u>-</u>
<b>10.</b>					
	31	2007 .	:	31	2008 .
				<u>2008 .</u>	<u>2007 .</u>
				(4,637)	-
				<u>(4,637)</u>	<u>-</u>
	31	2008 .		5,000 . .	7.25/100 BGN.
<b>11.</b>					
			:	31	2008 . 31
			:		2007 .
				<u>2008 .</u>	<u>2007 .</u>
				20,295	15,838
				5,118	3,583
				823	720
				<u>26,236</u>	<u>20,141</u>
				8,498	9,775
				4,663	5,424
				5,133	6,624
				2,411	2,085
				3	15
				4,438	3,632
				8,420	3,769
				5,410	4,547
				1,586	907
				<u>40,562</u>	<u>36,778</u>
				<u><b>66,798</b></u>	<u><b>56,919</b></u>

12.

		31	2008 .		
				10.00%	2007 .
			<u>2008 .</u>		<u>2007 .</u>
			(955)		(3,341)
			146		595
			<u>(165)</u>		<u>-</u>
			<u><b>(974)</b></u>		<u><b>(2,746)</b></u>
					:
			<u>2008 .</u>		<u>2007 .</u>
			9,281		38,033
(10% - 31	2008; 10% - 31	2007)	928		3,803
			52		45
	(	) ,	<u>(6)</u>		<u>(1,102)</u>
			<u><b>974</b></u>		<u><b>2,746</b></u>
			10.50%		7.22%
		1,102			2007 .
					:
31	2008 .	31			2007 .
					:

	31	2008 .	
12.	( )		
		<u>2008 .</u>	<u>2007 .</u>
	( ):	(49)	(49)
		-	(18)
	( )	(175)	(132)
	( )	(15)	-
	( . / )	(491)	(53)
		(6)	-
		<u>(160)</u>	<u>-</u>
	( )	<u><b>(896)</b></u>	<u><b>(252)</b></u>
		<b>2008 .</b>	<b>2007 .</b>
	:	197	315
		<u>627</u>	<u>-</u>
		<u>160</u>	<u>-</u>
		<u>984</u>	<u>315</u>
		<u><b>88</b></u>	<u><b>63</b></u>
		118 . . .	
2008 .			

13.		<u>2008 .</u>	<u>2007 .</u>
		8,307	35,287
		<u>6,972,056</u>	<u>6,972,056</u>
	( )	<b>1.19</b>	<b>5.06</b>
		31	2008 .
		-	
		-	
	2006 .	22	2006 .

, 31 2008 .

14.

31 2008 . 31 2007 .

2008 .	2007 .
30,860	27,218
21,258	19,235
52,118	46,453
5,433	1,316
1,592	933
7,025	2,249
36,570	39,782
117,350	166,246
153,920	206,028
<b>213,063</b>	<b>254,730</b>

15.

31 2008 . 31 2007 .

2008 .	2007 .
40	87
-	254
17,761	8,469
17,801	8,810
19,303	14,028
-	2,663
69,784	550,758
89,087	567,449
<b>106,888</b>	<b>576,259</b>

31 2008 .

15. ( )

68,946 31 2008 .

159,746

31 2007 .

137,956 . 22.

31 2007

289,690 . . 4% 4.75%.

31 2008 . 4.00% - 4.21%, 2.00% 1.50%

3 . 22.

16. 31 2008 . 31 2007 . :

	<u>2008 .</u>	<u>2007 .</u>
:	-	32,409
:	-	30,442
:	-	2
:	-	993
:	-	63,846
:	-	-
:	-	4,231
:	-	4,231
:	-	<u>68,077</u>

31 2008 . ,

31 2007 .

32,831 . . 29,415 . .

2.75% 7.50%.

31 2007 .

( ):

		31	2008 .
16.	( 97/94)	2	99.00%
			<u>2</u>
			<u>2</u>
	31 2007 .		
			, a
	6.00%	EURIBOR	2.75%,
			5 -
	31 2007 .		
		2,000,000	( -4,231 . . )
	31 2007 .		
		. 22.	
		7,621 . .	
		31	2008 .
	31 2007 .		31,745

, 31 2008 .

17.

	2008 .	2007 .
	315,523	199,468
	94,695	46,739
	410,218	246,207
:		
	286,282	244,268
	737,599	537,772
	1,023,881	782,040
	13,109	14,201
	437	-
	13,546	14,201
	982	482
	109	112
	1,091	594
	1,448,736	1,043,042
:		
	(44,235)	(25,082)
	(653)	(629)
	<b>1,403,848</b>	<b>1,017,331</b>

5,891 . . 31 2008 . . 26.

	2008 .	2007 .
	180,021	150,328
	42,449	13,497
	149,308	130,057
	15,300	3,483
	312,646	159,899
	190,418	150,755
	558,594	435,023
	1,448,736	1,043,042
	(44,888)	(25,711)
	<b>1,403,848</b>	<b>1,017,331</b>

, 31 2008 .

17. ( )

31 2008 . 410,218 . 31 2007 .  
246,207 . .

6.40%.

( EURIBOR )  
9.95% 18%.

18.

31 2008 . 31 2007 .

:

2008 .	2007 .
34,413	-
31,126	-
2	-
6,064	5,054
424	424
156	164
72,185	5,642

:

( )

8,577	5,118
8,577	5,118
80,762	10,760

31 2008 .

34,426 . 31,415 . .  
2.75% 7.50%.

31 2008 .

18. ( )

31 2008 . 31 2007 .

31 2008 . 89,24%. 2 31 2008 . 2 .

31 2008 .

) . (

31 2008 .

8,000,000 ( - 7,945 . )

- 363 . - 31 2008 . 5,000,000 ( . ) .

31 2008 .

. 22 .

3,287 . .

31 2008 .

18,398 . .

31 2007 . .

**19.**

2008 .	2007 .
3,542	3,977
453	287
442	903
1,699	2,290
262	196
-	181
<b>6,398</b>	<b>7,834</b>



			31		2008 .			
	,		,					
20.	( )						2007 .	
	-							
31 :								
2006 .	27,371	5,603	4,566	9,973	603	491	1,265	49,872
	667	2,979	111	2,746	-	272	1,631	8,406
	(12,071)	(875)	(319)	(865)	-	(622)	(4)	(14,756)
31								
2007 .	15,967	7,707	4,358	11,854	603	141	2,892	43,522
31 :								
2006 .	3,585	3,804	2,889	7,338	432	-	998	19,046
	992	1,582	485	1,793	89	-	483	5,424
	(1,199)	(881)	(169)	(656)	-	-	(5)	(2,910)
31								
2007 .	3,378	4,505	3,205	8,475	521	-	1,476	21,560
31								
2006 .	23,786	1,799	1,677	2,635	171	491	267	30,826
31								
2007 .	12,589	3,202	1,153	3,379	82	141	1,416	21,962

, 31 2008 .

21.

		<u>2008 .</u>	<u>2007 .</u>
:		3,034	1,215
		311	5,069
		<u>3,345</u>	<u>6,284</u>
:		22,914	-
		117,402	138,884
		<u>140,316</u>	<u>138,884</u>
		<b><u>143,661</u></b>	<b><u>145,168</u></b>
31	2008 . ,	140,250	
	4.17% - 6.00%	2.50% - 3.00%	
31	2007 . ,		5.10% - 5.384%.
	137,956 . .		
	159,746 . . 31		2007 .

22.

		<u>2008 .</u>	<u>2007 .</u>
31	2008 . 31	3,300	8,015
	:	<u>3,300</u>	<u>8,015</u>
31	2008 . ,		
	3,287 . . ( .16),		
	4.00%.		
31	2007 . ,		7,621 .
	. ( .16),		
	4.70 %.		



		31		2008 .	
23.	( )				
31	2008 .				
	:				
	( 1- 36- )			0.20%	3.50%
	” ”			0.00%	4.25%
	” ”			4.80%	8.00%
	” ”			5.25%	9.00%
	” ”			6.50%	22.50%
(12-	36- )			4.25%	12%
	(36- )			5.10%	8.80%
	- 16.01.2009 ( 1- 12- )			7.70%	9.50%
	” ”- 16.01.2009 - 6-			5.50%	6.50%
	” ”( 24- 15- )				
	:				
31	2008 .				
	:				
		1.20%	2.00%	1.50%	2.80%
		0.00%	2.75%	0.00%	3.25%
					0.50%
( 1-	36- )	2.75%	5.00%	4.10%	8.00%
	” ”	2.90%	7.00%	4.25%	8.00%
	” ”			5.25%	
36	( 12 )	4.50%	13.50%	16.50%	
	” ”				-
15-	( 24- )	2.95%	3.45%	3.25%	3.85%
	” ”			4.00%	
	(36- )	3.25%	8.00%	11.00%	
	-				-
16.01.2009 ( 1-	12-	2.90%	8.80%	4.60%	6.80%
	)				-
”- 16.01.2009 - 6-	”			5.70%	7.50%
					-









31 2008 .

31.

77.75%

<u>2008 .</u>	<u>2007 .</u>
86,117	290,090
2,735	224
<u>2008 .</u>	<u>2007 .</u>
156,726	24,158
3,109	70
<u>2008 .</u>	<u>2007 .</u>
1	-
196	-
<u>2008 .</u>	<u>2007 .</u>
194,929	90,732
7,928	276

1,231 31 2007 . 31 2008 . 999 .





	31	2008
32.	( )	
32.1	( )	
31	2008	
		%
<i>Стандартни рискови експозиции, подкатегория редовни експозиции</i>	<b>1,294,169</b>	<b>89%</b>
-	388,379	27%
-	904,808	62%
-	982	0%
<i>Стандартни рискови експозиции, подкатегория експозиции под наблюдение</i>	<b>70,000</b>	<b>5%</b>
-	4,369	0%
-	65,522	5%
-	109	0%
<i>Проблемни рискови експозиции, подкатегория нередовни експозиции</i>	<b>35,094</b>	<b>2%</b>
-	4,878	0%
-	30,216	2%
-		
<i>Проблемни рискови експозиции, подкатегория необслужвани</i>	<b>49,473</b>	<b>3%</b>
-	12,592	1%
-	36,881	3%
-		
	<b>1,448,736</b>	
	( )	

---

, 31 2008 .

32. ( )

32.1 ( )

100%.

	2008 .	2007 .
	6,043	4,608
	212,106	127,721
	145,329	92,636
	699,072	622,397
	129,269	85,914
	-	-
	<b>1,191,819</b>	<b>933,276</b>

	2008 .	2007 .
	433	425
	15,564	5,449
	13,279	6,101
	133,220	15,721
	9,854	1,362
	-	-
	<b>172,350</b>	<b>29,058</b>

31 2008 2007

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, 31 2008 .

32. ( )

32.1 ( )

31 2008 2007 ' 84,567 . . 80,712 . .

2008 .

30	60	60	90	90	
-	-	53	-	353	89
-	-	1,585	-	7,225	412
-	-	3,240	-	5,008	6,005
-	-	29,588	-	34,144	22,187
-	-	628	-	2,743	2,242
-	-	<b>35,094</b>	-	<b>49,473</b>	<b>30,935</b>

2007 .

30	60	60	90	90	
168	-	33	-	273	95
1,288	-	624	-	2,733	364
1,286	-	1,070	-	1,792	2,581
38,613	-	16,728	-	12,713	30,477
147	-	2,352	-	892	2,584
<b>41,502</b>	-	<b>20,807</b>	-	<b>18,403</b>	<b>36,101</b>

32. ( )  
 32.1 ( )

10- -

	31.12.2008		31.12.2007
52,807	41,608	39,108	39,150
41,072	41,206	29,337	28,826
40,000	40,089	31,293	24,636
39,117	35,848	23,500	23,518
31,293	31,839	26,404	20,481
53,213	27,901	39,117	19,568
26,404	23,024	19,108	17,219
25,426	22,576	15,647	15,615
22,101	21,712	15,725	15,475
24,421	18,202	18,189	14,757

2008 .	2007 .
46,667	43,125
628,531	411,666
773,538	588,251
(44,888)	(25,711)
<b>1,403,848</b>	<b>1,017,331</b>

32.2

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31

2008 .

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32.

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32.2

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, 31 2008 .  
 32. ( )  
 32.2 ( )  
 ( )  
 -  
 31 2008 ., 31 2007 .:

	%		%	
	2008 .	2008 .	2007 .	2007 .
	+10%	-1,399	+10%	-2,465
	-10%	+1,399	-10%	+2,465
	+10%	51	+10%	+ 129
	-10%	-51	-10%	- 129
	+10%	44	+10%	+29
	-10%	-44	-10%	-29

	31	2008			
32.	(	)			
32.2	(	)			
31	2008	:			
<b>Активи</b>					
	72,863	135,339	4,196	665	213,063
	19,342	42,536	43,192	1,818	106,888
	-	-	-	-	-
	593,400	794,101	16,347	-	1,403,848
	79,763	997	2	-	80,762
	9,004	44	71	-	9,119
	23,847	-	-	-	23,847
	<b>798,219</b>	<b>973,017</b>	<b>63,808</b>	<b>2,483</b>	<b>1,837,527</b>
<b>Пасиви</b>					
	25,948	117,655	58	-	143,661
	3,300	-	-	-	3,300
	-	-	11,860	-	11,860
	567,309	624,156	234,270	1,519	1,427,254
	2,457	23	4	-	2,484
	-	43,222	-	-	43,222
	15	42	-	-	57
	88	-	-	-	88
	<b>599,117</b>	<b>785,098</b>	<b>246,192</b>	<b>1,519</b>	<b>1,631,926</b>
	<b>199,102</b>	<b>187,919</b>	<b>(182,384)</b>	<b>964</b>	<b>205,601</b>

32. ( )  
 32.2 ( )  
 ( )

31 2007 .:

*Активи*

68,316	180,587	4,778	1,049	254,730
14,115	313,440	245,010	3,694	576,259
62,851	5,224	2	-	68,077
448,385	551,096	17,850	-	1,017,331
10,757	3	-	-	10,760
8,304	125	98	4	8,531
21,962	-	-	-	21,962
<b>634,690</b>	<b>1,050,475</b>	<b>267,738</b>	<b>4,747</b>	<b>1,957,650</b>
<i>Пасиви</i>				
1,215	143,937	16	-	145,168
8,015	-	-	-	8,015
532,211	766,401	272,959	2,095	1,573,666
9,830	51	17	-	9,898
-	23,589	-	-	23,589
63	-	-	-	63
<b>551,334</b>	<b>933,978</b>	<b>272,992</b>	<b>2,095</b>	<b>1,760,399</b>
<b>83,356</b>	<b>116,497</b>	<b>(5,254)</b>	<b>2,652</b>	<b>197,251</b>

( )

SOFIBOR,

LIBOR

, 31 2008 .

32. ( )

32.2 ( )

( )

31 2008 .:

*Активи*

-	-	213,063	213,063
88,246	18,414	228	106,888
-	-	-	-
69,659	8,971	2,132	80,762
267,711	1,131,581	4,556	1,403,848
-	-	9,119	9,119
-	-	23,847	23,847
<b>425,616</b>	<b>1,158,966</b>	<b>252,945</b>	<b>1,837,527</b>

*Пасиви*

143,595	-	66	143,661
3,300	-	-	3,300
1,399,897	-	27,357	1,427,254
-	-	2,484	2,484
-	-	11,860	11,860
-	43,028	194	43,222
-	-	57	57
-	-	88	88
<b>1,546,792</b>	<b>43,028</b>	<b>42,106</b>	<b>1,631,926</b>
<b>(1,121,176)</b>	<b>1,115,938</b>	<b>210,839</b>	<b>205,601</b>

	,	<b>31</b>	<b>2008</b>	.
	,			
<b>32.</b>		(		)
<b>32.2</b>	(			)
	(			)
	-			
31	2007	..:		

**Активи**

	,	-	-	254,730	254,730
	,	566,091	6,228	3,940	576,259
	,	61,689	979	5,409	68,077
	,	5,000	5,000	760	10,760
	,	544,950	469,207	3,174	1,017,331
	,	-	-	8,531	8,531
	,	-	-	21,962	21,962
	,	<b>1,177,730</b>	<b>481,414</b>	<b>298,506</b>	<b>1,957,650</b>
<b>Пасиви</b>					
	,	144,238	-	930	145,168
	,	8,000	-	15	8,015
	,	1,540,951	-	32,715	1,573,666
	,	-	-	9,898	9,898
	,	-	23,470	119	23,589
	,	-	-	63	63
	,	<b>1,693,189</b>	<b>23,470</b>	<b>43,740</b>	<b>1,760,399</b>
	,	<b>(515,459)</b>	<b>457,944</b>	<b>254,766</b>	<b>197,251</b>

31 2008 .

32. ( )

32.2 ( )

( )

2008 . 2007 . :

	<u>2008 .</u>	<u>2007 .</u>
	%	%
	0.00	0.00
	4.87	4.73
	1.40	4.25
-	8.63	8.58
-	9.38	6.73
	3.05	5.03
-	6.75	4.89
-	3.16	1.85
-	5.63	5.04
	6.31	6.13

31 2008 .

	0	6 .	1 .	5 .	5 .	<i>Общо</i>
	6 .	1 .	5 .	5 .	5 .	<i>Общо</i>
+100	<b>4,564</b>	-	(45)	(27)	-	<b>(72)</b>
+100	<b>5,618</b>	-	-	(9)	-	<b>(9)</b>
+100	<b>241</b>	-	-	-	-	-
+100	<b>8</b>	-	-	-	-	-

	0	6 .	1 .	5 .	5 .	<i>Общо</i>
	6 .	1 .	5 .	5 .	5 .	<i>Общо</i>
-100	-	-	-	-	-	-
-100	<b>(387)</b>	-	-	-	-	-
-100	-	-	-	-	-	-
-100	-	-	-	-	-	-

31 2008 .

32. ( )

32.2 ( )

( )

31 2007 .

	06	06	01	5	Общо
+100	1,798	-	-	45	45
+100	2,509	-	-	-	-
+100	9	-	-	-	-
+100	16	-	-	-	-

	06	06	01	5	Общо
-100	-	-	-	-	-
-100	(211)	-	-	-	-
-100	-	-	-	-	-
-100	-	-	-	-	-



	31		2008		31		
32.							
32.2							
2007							
	<i>1</i>	<i>1</i> <i>3</i>	<i>3</i> <i>6</i>	<i>6</i> <i>12</i>	<i>1</i>		<b>Общо</b>
	6,287	47,141	92,764	-	-	-	<b>146,192</b>
	-	-	-	-	-	-	-
	-	-	-	-	-	27,449	<b>27,449</b>
	322,961	102,283	20,892	222,951	232,286	749,594	<b>1,650,967</b>

“ ”, “ 1 ”, “ ”, -

	31				2008 .			
32.	( )				( )			
32.2	( )				( )			
					31		2008 .:	
	<u>1</u>	<u>1</u>	<u>3</u>	<u>6</u>	<u>1</u>	<u>3</u>	<u>5</u>	
	<u>. 412</u>	<u>. 3,089</u>	<u>. 5,619</u>	<u>. 29,779</u>	<u>3 . 33,728</u>	<u>5 . 16,571</u>	<u>. 51,336</u>	<u>140,534</u>
	<u>9,339</u>	<u>722</u>	<u>862</u>	<u>8,960</u>	<u>10,479</u>	<u>1,395</u>	<u>1,331</u>	<u>33,088</u>
	<u><b>9,751</b></u>	<u><b>3,811</b></u>	<u><b>6,481</b></u>	<u><b>38,739</b></u>	<u><b>44,207</b></u>	<u><b>17,966</b></u>	<u><b>52,667</b></u>	<u><b>173,622</b></u>
					31		2007 .:	
	<u>1</u>	<u>1</u>	<u>3</u>	<u>6</u>	<u>1</u>	<u>3</u>	<u>5</u>	
	<u>. 1,069</u>	<u>. 2,188</u>	<u>. 2,056</u>	<u>. 12,248</u>	<u>3 . 12,804</u>	<u>. 2,077</u>	<u>. 657</u>	<u>33,099</u>
	<u>9,171</u>	<u>830</u>	<u>4,458</u>	<u>1,826</u>	<u>8,639</u>	<u>139</u>	<u>1,680</u>	<u>26,743</u>
	<u><b>10,240</b></u>	<u><b>3,018</b></u>	<u><b>6,514</b></u>	<u><b>14,074</b></u>	<u><b>21,443</b></u>	<u><b>2,216</b></u>	<u><b>2,337</b></u>	<u><b>59,842</b></u>
-							2008 . 2007 .	
:								
:								
-							2008 . 2007 .	
-							1.415 1.371	
-							1.478 1.397	
-							1.385 1.333	

33. , 31 2008 .

31 2008 .  
:

1 1 3 6 1 3 5 5

*Активи*

213,063	-	-	-	-	-	-	-	-	213,063
106,888	-	-	-	-	-	-	-	-	106,888
-	-	-	-	-	-	-	-	-	-
5,637	-	502	7,001	25,639	23,505	17,899	579	80,762	
37,013	11,153	73,962	109,828	296,045	258,931	616,916	-	1,403,848	
9,119	-	-	-	-	-	-	-	9,119	
-	-	-	-	-	-	-	-	23,847	23,847
<b>371,720</b>	<b>11,153</b>	<b>74,464</b>	<b>116,829</b>	<b>321,684</b>	<b>282,436</b>	<b>634,815</b>	<b>24,426</b>	<b>1,837,527</b>	

			31		2008				
33.									( )
					6				
	1	1	3	6	1	3	3	5	5
	3								
<i>Пасиви</i>	50,582	93,079	-	-	-	-	-	-	143,661
	3,300	-	-	-	-	-	-	-	3,300
	283,604	253,910	271,160	288,787	294,793	35,000	-	-	1,427,254
	2,484	-	-	-	-	-	-	-	2,484
	11,860	-	-	-	-	-	-	-	11,860
	-	-	-	3,991	-	-	39,231	-	43,222
	57	-	-	-	-	-	-	-	57
	-	-	-	-	-	-	-	88	88
	<b>351,887</b>	<b>346,989</b>	<b>271,160</b>	<b>292,778</b>	<b>294,793</b>	<b>35,000</b>	<b>39,231</b>	<b>88</b>	<b>1,631,926</b>
	<b>19,833</b>	<b>(335,836)</b>	<b>(196,696)</b>	<b>(175,949)</b>	<b>26,891</b>	<b>247,436</b>	<b>595,584</b>	<b>24,338</b>	<b>205,601</b>



	31				2008 .			
33.								
	1	3	6	1	3	5		
<i>Пасиви</i>								
	52,422	92,746	-	-	-	-	-	145,168
	8,015	-	-	-	-	-	-	8,015
	525,199	235,557	255,405	267,572	289,933	-	-	1,573,666
	9,898	-	-	-	-	-	-	9,898
	-	-	-	-	3,963	-	19,626	23,589
	-	-	-	-	-	-	-	63
	<b>595,534</b>	<b>328,303</b>	<b>255,405</b>	<b>267,572</b>	<b>293,896</b>	<b>-</b>	<b>19,626</b>	<b>63</b>
	<b>154,668</b>	<b>(209,240)</b>	<b>(192,443)</b>	<b>(204,833)</b>	<b>42,941</b>	<b>222,171</b>	<b>361,500</b>	<b>22,487</b>
								<b>197,251</b>

34.

	2008 .	2007 .	2008 .	2007 .
213,063	254,730	213,063	254,730	
106,888	576,259	106,871	576,306	
-	68,077	-	68,077	
1,403,848	1,017,331	1,398,436	1,008,567	
80,762	10,760	80,762	10,760	
143,661	145,168	143,667	144,427	
11,860	-	11,860	-	
1,427,254	1,573,666	1,426,203	1,573,518	
43,222	23,589	43,222	23,589	



31

2008 .

36.

		28	2009 .
			%
<i>Стандартни рискови експозиции, подкатегория редовни експозиции</i>	<b>1,206,356</b>		<b>83%</b>
-	386,605		27%
-	818,784		56%
-	967		0%
<i>Стандартни рискови експозиции, подкатегория експозиции под наблюдение</i>	<b>117,171</b>		<b>8%</b>
-	7,880		1%
-	109,181		8%
-	110		0%
<i>Проблемни рискови експозиции, подкатегория нередовни експозиции</i>	<b>58,111</b>		<b>4%</b>
-	3,479		0%
-	54,632		4%
-	-		
<i>Проблемни рискови експозиции, подкатегория необслужвани</i>	<b>71,981</b>		<b>5%</b>
-	17,663		1%
-	54,318		4%
-	-		
	<b>1,453,619</b>		