

ните задължения на страната, държавния и държавно гарантиран дълг, както и негарантирания дълг по видове кредитори.

Подраздели „Застраховане“ и „Инвестиционни посредници и дружества“ са разработени въз основа на данните, събирани от Националния статистически институт. Обект на изследване са лицензираните застрахователни предприятия, инвестиционни посредници и инвестиционни дружества.

Подраздел „Сдружения и фондации“ е разработен въз основа на данните, събирани от Националния статистически институт. Обект на наблюдение са: бизнесорганизации и организации

на работодатели, професионални и творчески съюзи, сдружения на кооперативни организации, синдикални и други нетърговски организации.

Източници на информация за ежегодно провежданите изследвания са годишните формуляри, които единиците, обект на изследване, представят в НСИ.

Прилаганата класификация е НОК '98.

Някои сборни редове в таблиците не се изчерпват или се превишават от съставните им числа поради извършени закръглени на по-високо ниво.

## X. FINANCE

Data in chapter 'Finance' are systematized in eight sub-chapters: State Finances, Finance of Enterprises in Non financial Sector, Financial Institutions, Money and Credits, Balance of Payments, Insurance, Investment Intermediaries and Companies, and Associations and Foundations.

Sub-chapter 'State Finances' is worked out on the ground of data, received from the Ministry of Finance.

Consolidated State Budget presents data on Government sector and covers the republican budget, social security budget and budgets of legal authorities, universities financed by the Government, Bulgarian Academy of Science, municipalities, as well as extra budget funds and accounts. The State Budget includes Central Republican Budget (the budget of the Ministry of Finance, other ministries and agencies, regional authorities and National Chamber of Accounts budgets.

Sub-chapter 'Finance of Enterprises in the Nonfinancial Sector' contains data collected by National Statistical Institute, based on the book-keeping reports. Data are obtained from nonfinancial state, municipal, co-operative and private enterprises.

The number of enterprises as of 31.12. (Table 7) includes only enterprises from the nonfinancial institutional sector with double-entry book-keeping which have presented annual accounting reports.

Sub-chapter 'Financial Institutions' is worked out on the base of information obtained from Bulgarian National Bank (BNB).

The number of commercial banks includes State Savings Bank as well. The information about banks in liquidation is excluded.

Sub-chapter 'Money and Credit' is worked out on the base of information obtained from BNB.

'Money supply' (Table 15) is a general indicator, which characterises the condition of monetary circulation and that of financial system. It is a sum of

high-powered money, having direct impact on monetary circulation, the so called 'narrow money' (monetary aggregate M1), potential (quasi) money and special deposits, and money market instruments.

Narrow money - money aggregate M1, includes money outside banks (money in circulation) and demand deposits.

The indicator 'Money outside banks' is set up as a difference between money, emitted by BNB during the year, and commercial banks' cash.

Demand deposits are all deposits, payable on demand, transferable by cheque, or otherwise used in making payments without any restrictions or penalties.

Potential (quasi) money are liabilities of the monetary system, not directly used as means of payment at a given moment, but are a monetary potential, that in future could be found under certain circumstances in the sphere of monetary circulation. Savings and time deposits, as well as foreign currency deposits are included in this group.

Savings deposits are interest-earning, non-transferable deposits. They comprise only individual's deposits in national currency and some other deposits (e. g. children's deposits).

Time deposits are deposits at the financial institutions for a fixed term. Time deposits are also deposits that can be withdrawn after a specified period of notice. The period of notice is defined in the deposit contract.

Foreign currency deposits are all deposits of residents, denominated and payable in foreign currency, regardless of their kind and maturity. This group includes both current accounts and time deposits.

Special deposits (deposits on import and blocked deposits) and money market instruments are the less liquid money funds. They are in national and foreign