



(VTB Capital ).

130

588

, 23                      2012

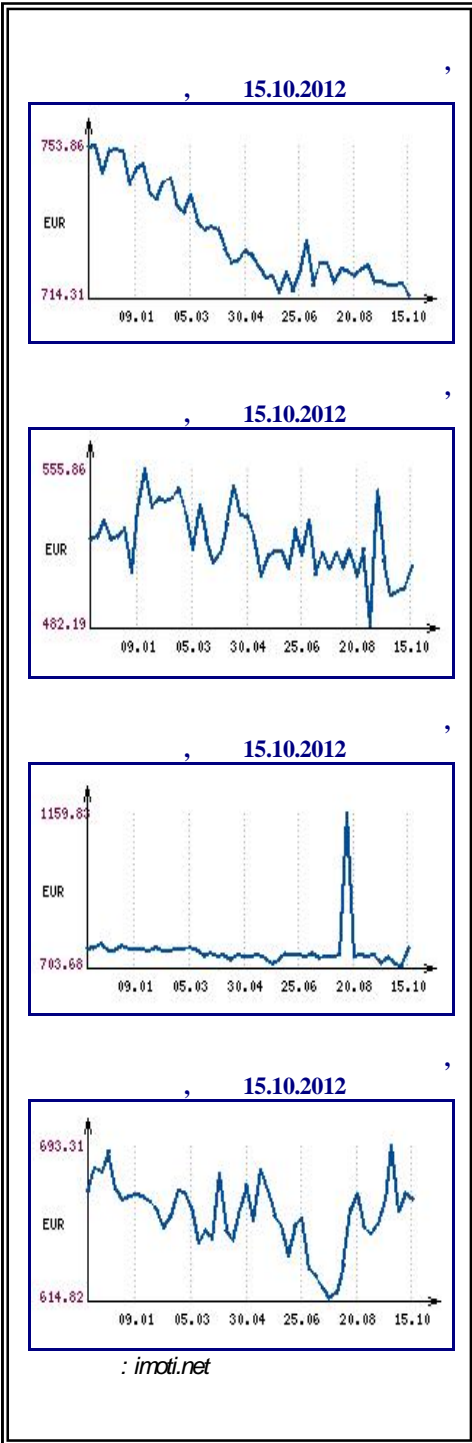
4 579 830.00                      5 206 950.00

13 936

45.00

20.09.2012 .                      2 305 959. 66

73



" -2012" , , , 1 449 217.51 Money.bg, 23 2012

" " 2.9 . .

10 , 3 18

10% , 0.5%

2

" "

1

6

22 2012

2 -

Money.bg, 22 2012

3

" "

, 22 2012

**Forton International.** 3

Raiffeisenbank ( )

2007-2008

Sales Force Effectiveness,  
McKinsey.

Forton,

*economy.bg*, 19 2012

50%

“ ”,  
100

5 , 7 . . ,  
3,6 . . .  
50%.

Wi-Fi

568

2 534

19-

“ ”,

50

360

1,41

1 505

301

1, 28 2,20

, 22 2012

, 22 2012

:  
 2011 . 2%  
 2011 . 2% ( 1.535  
 ( ),  
 ” 1.702 . ”  
 ” - 19 . ”,  
 . 2.3% ” , ”  
 ”  
 186 . . 0.2% .  
 40.4 . : ”  
 ”  
 ”  
 .  
 2011 .  
 12.29 . . 16.3% .  
 , 23 2012  
**562**  
 562 , 2,8  
 .  
 5,9 -  
 4,8 ,  
 17,6 ,  
 .  
 2250  
 ,  
 ,  
 ,  
 .  
 23 2012  
 .  
 2011 .  
 16,3%,  
 - 6,3%  
 , 18,3%. -

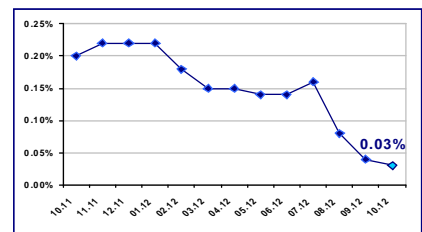
24.10.2012

EUR/BGN	1.95583
USD/BGN	1.50391
GBP/BGN	2.40377

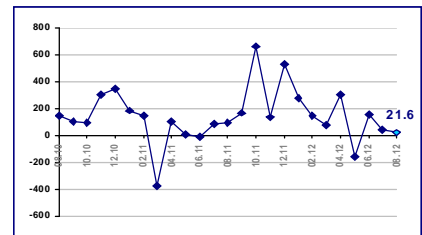
USD/BGN



0.03% 01.10.2012

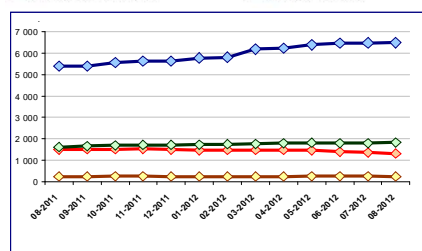


21.6 .EUR 2012

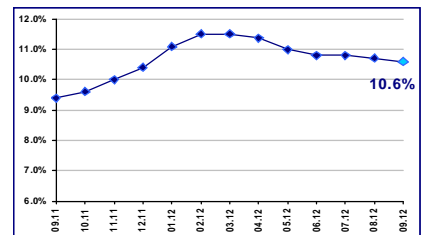


2012

—◆ Към нефинансови предприятия —◆ Към домашни и НПООД  
—◆ Жилищни кредити —◆ Други кредити



10.6% 2012



(170,6%), (120,7%) 21 2011 . (108,1%).  
 , 23 2012  
**47-**  
 47- , 39,9 ,  
 11,2% . 11,7%  
 8133 , 75,4% ,  
 3395 , 72,4% ,  
 (2435 ), 2814 . (2451 )  
 (1054 ) (1040 ) .  
 1,7% , 18 2012  
**1**  
 , , 58,7 .  
 , . 57,6 .  
 2012 . (78,2 . ) (72 . ) 60 . . -  
 2011 . 535,9 . (1,05 . ) .  
 528 .  
 873 .  
 - 2012 . 66,9 ,  
 64,17 . .  
 , 18 2012

**10**

” , ” 2011 .

No_ 2011			( . . )	
			2011	2010
1		-	97 810	99 582
2			61 093	52 862
3			53 250	45 404
4			44 982	40 084
5			42 445	39 820
6			36 529	31 165
7			24 773	20 691
8			10 042	9 768
9			4 528	4 481
10			1 268	2 225

(BEIS) [www.beis.bia-bg.com](http://www.beis.bia-bg.com)

104 . . .

" ( ) " - 8660 1415 . ,

29 10 . ,

33% . ,

( ) 104.3 . ,

2012-10-24

30 , 11 . 1 -

1000 ,

2903 ,

2515 ,

2188 2100 .

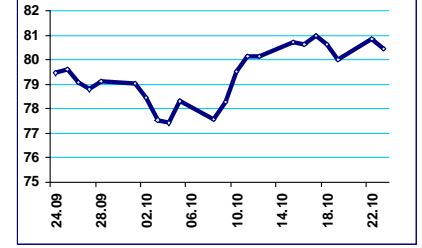
(1991), (1878 ) ,

(1409).

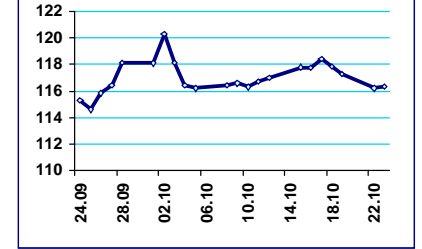
(15 - 19  
2012 .) ( )

Premium	672 890.63
Standard	1 240 798.33
	17 045 232.97
	<b>20 940 119.11</b>

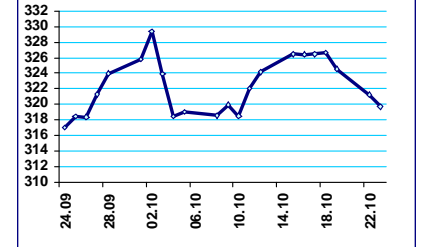
BGREIT: 24.09.2012 – 23.10.2012



BG40: 24.09.2012 – 23.10.2012



SOFIX: 24.09.2012 – 23.10.2012



profit.bg, 2012-10-22

" " 2,540 . . .

30.09.2012 „ " 2,343 . . .

22,9 . . . 13 %

91% 20,856 . . .

122 „ „ „ „ „ „

2012 .

94 7 643 . . . 19,4 . . .

, 2012-10-22

„ ” - e 1  
 , , 25.09.2012 . ,  
 „ ” 12 2013 .  
 ,  
 . 15 2009 .  
*Money.bg, 2012-10-19*

**21 072**

“ ” ,  
 18.12% ,  
 “ ” 24.01%.  
 , 21 072 ,  
 17 2012 .  
*Money.bg, 2012-10-19*

**7.04**

6.443 . , 20%  
 2.172 .  
 2.169 .  
 15.3 . „ 11.23 .  
 140 792 ,  
 43 . . 491 . ,  
 211 . . 2.8% 1.04  
 1.66 2.08 .  
*profit.bg, 2012-10-19*

( )

( ),

( )

, 2012-10-18

**0.5%**

2.2%.

17

- 3.5%,

- 2.7%.

10

2012 . 881.21 ./ .

( ) - 1

447.33 ./ . ,

- 1 135.83 ./ .

Money.bg, 24 2012

2

2

24 2012

**€ 450**

450

700

2.2%..

1 457.38 .

10.05 .

1 425.83 .

€727.46

1 135.83 .

€579.51.

935.20 .

2012 .

Q2

- 3.4%,

2014.

2013 ..

Stroimedia.bg, 22 2012

Stroimedia.bg, 22 2012

" "

**BREEAM**

18 " 15 "

BREEAM

56.25%, " " (Very Good)

BREEM.

, 19 2012



11 . .

( ). 11 2012 .

11 . „ ”

5 . , . ”

” 32. , , ” ” ” ”

” ” . - , 23 2012

4476

Stroimedia.bg, 23 2012

Colliers International, 2013

Property Investor Europe.

83 . , 87

5-6 . „ , 15 4-6

10-15 . . , 22 2012

2 4

, 22 2012

VIP

expert.bg, 22 2012

" "

4%

" "

2012 . 2011 .  
222 .

213

2009-2010 .

" ."

53 920

4720.

2011 .,

54 997

6.6%

-

10%

2011 .

, 21 2012

22

" "

50

, 22 2012

30

, 19 2012







: 22.10.2012

: , ." "1, .



: 26.10.2012

: " ", 3, 31 - , , . III 168, 3.



**BGOUG**

: 16-18.11.2012

:



: 16.10.2012-13.01.2013

: , , . , ." " 15, . ,  
.2, 7