



## PRESS RELEASE

15 August 2022

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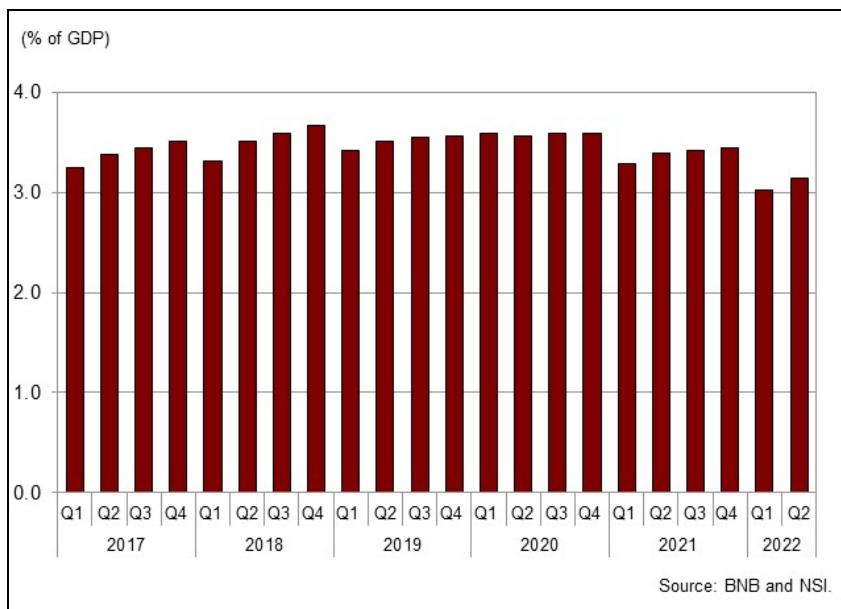
### LEASE ACTIVITY STATISTICS <sup>1</sup>

June 2022

The total amount of leasing companies' claims under financial and operational leases was BGN 4.849 billion (3.1% of GDP<sup>2</sup>) at the end of June 2022 compared to BGN 4.491 billion (3.4% of GDP<sup>2</sup>) at the end of June 2021. These claims increased annually by 8% (BGN 357.4 million) and by 3.8% (BGN 179.3 million) in comparison with the end of March 2022.

#### CLAIMS UNDER LEASE CONTRACTS

Figure 1



**Financial lease claims** amounted to BGN 4.617 billion at the end of the second quarter of 2022. They increased by 8.1% (BGN 345.5 million) annually and by 3.9% (BGN 171.3 million) in comparison with the end of the first quarter of 2022. Their share in the total volume of claims under lease agreements increased from 95.1% at the end of June 2021 to 95.2% at the end of the same month of 2022. The new financial lease agreements concluded during the second quarter of 2022 amounted to BGN 655.9 million. Compared to the second quarter of 2021 their volume increased by 13.1% (BGN 75.9 million) and by 11% (BGN 65.1 million) compared to the first quarter of 2022.

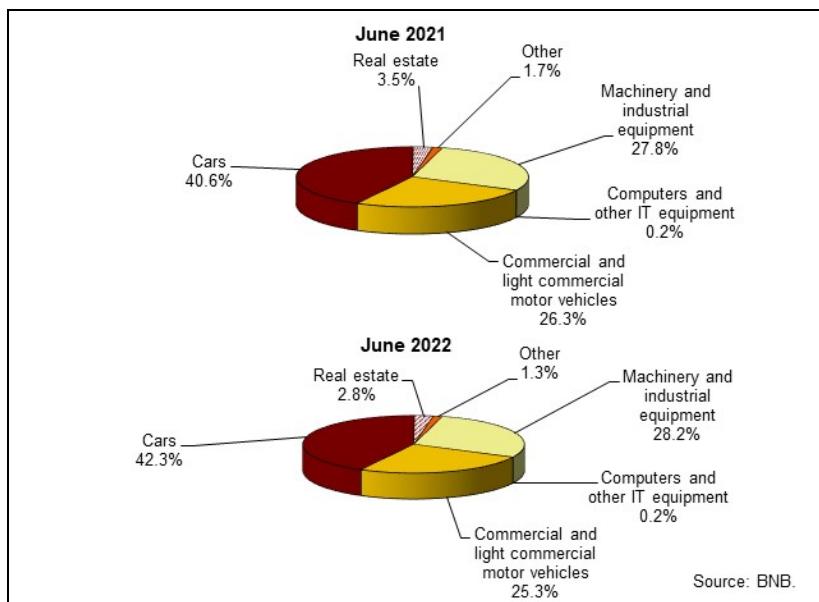
<sup>1</sup> Due to complementary information received, data for the periods as indicated in the respective tables have been revised. The complete set of leasing companies statistics tables, as well as the methodological notes and the press release are available on the website of the Bulgarian National Bank under section Statistics/Other Financial Institutions/Leasing Companies. Data is rounded. Unrounded data is available in the appended Excel tables.

<sup>2</sup> GDP for 2022 is BGN 154.549 billion (the BNB forecast), for 2021 – BGN 132.744 billion (the NSI data as of 08.03.2022).

**Financial lease claims by type of asset.** At the end of June 2022 claims under agreements for financial leases of *Cars* amounted to BGN 1.952 billion. Compared to the end of June 2021 these claims increased by 12.6% (BGN 218.3 million) and by 3.7% (BGN 68.8 million) in comparison with the end of the first quarter of 2022. Their relative share in the total amount of financial lease claims was 42.3% at the end of June 2022 compared to 40.6% at the end of the same month of 2021. At the end of the second quarter of 2022 the claims under agreements for financial leases of *Commercial and light commercial motor vehicles* amounted to BGN 1.169 billion. They increased annually by 4.2% (BGN 47 million) and by 3.1% (BGN 35.1 million) in comparison with the end of March 2022. Their relative share in the total amount of claims of financial lease decreased from 26.3% at the end of June 2021 to 25.3% at the end of the same month of 2022. At the end of the second quarter of 2022 claims under agreements for financial leases of *Machinery and industrial equipment* were BGN 1.302 billion, increasing by 9.7% (BGN 114.7 million) compared to the end of June 2021 and by 6.1% (BGN 74.8 million) in comparison with the end of March 2022. Their relative share increased from 27.8% at the end of June 2021 to 28.2% at the end of the same month of 2022.

#### FINANCIAL LEASE CLAIMS BY TYPE OF ASSET<sup>3</sup>

**Figure 2**

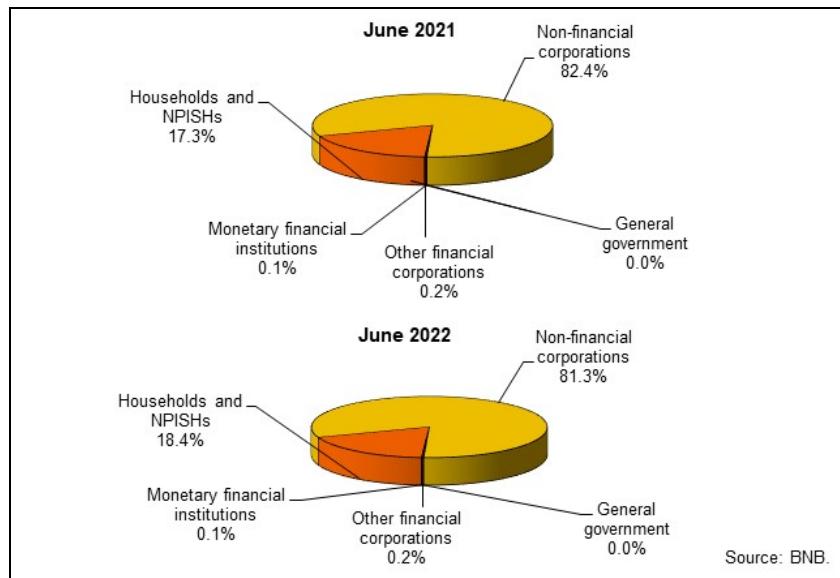


**Financial lease claims on residents by institutional sector.** At the end of June 2022 financial lease claims on sector *Non-financial corporations* amounted to BGN 3.754 billion. They increased by 6.7% (BGN 236.4 million) compared to the end of the second quarter of 2021 and by 3.8% (135.8 millions) in comparison with the end of March 2022. The relative share of claims on *Non-financial corporations* in the total amount of the financial lease claims on *residents* was 81.3% at the end of June 2022 compared to 82.4% at the end of June 2021. At the end of the second quarter of 2022 claims on *Households and NPISHs* sector amounted to BGN 848 million. The amount of these claims increased annually by 14.9% (BGN 109.8 million) and by 4.4% (BGN 35.6 million) in comparison with the end of March 2022. The relative share of claims on *Households and NPISHs* in the total amount of the financial lease claims on *residents* increased from 17.3% at the end of June 2021 to 18.4% at the end of June 2022.

<sup>3</sup> The sum of shares may not add up to 100% due to rounding.

## FINANCIAL LEASE CLAIMS ON RESIDENTS BY INSTITUTIONAL SECTOR<sup>4</sup>

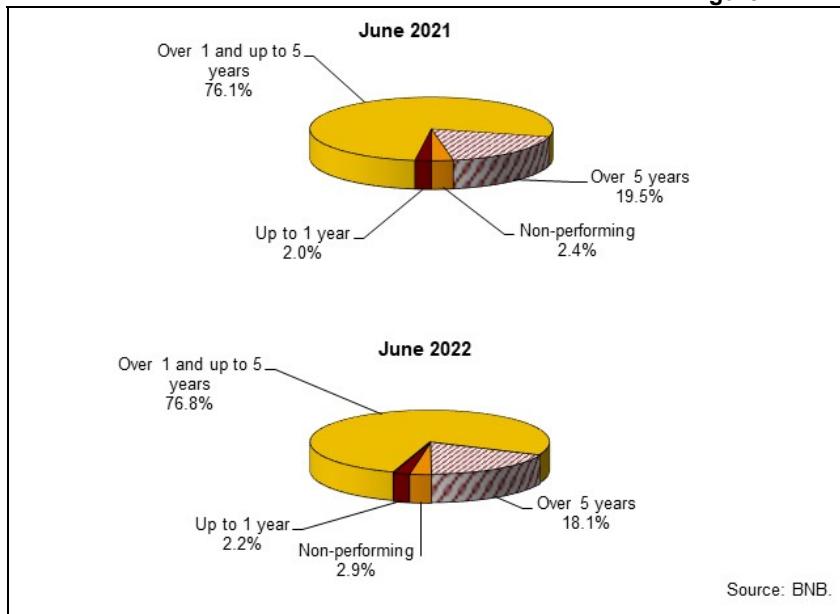
**Figure 3**



**Structure of financial lease claims.** At the end of June 2022 claims with maturity of over 1 and up to 5 years amounted to BGN 3.547 billion increasing annually by 9.1% (BGN 295.6 million) and by 4% (BGN 137.3 million) compared to the end of the first quarter of 2022. Their relative share in the total amount of financial lease claims increased from 76.1% at the end of June 2021 to 76.8% at the end of the same month of 2022. At the end of the second quarter of 2022 the amount of claims with maturity of over 5 years was BGN 837.7 million. They increased annually by 0.5% (BGN 4.1 million) while decreased by 1.5% (BGN 12.9 million) compared to the end of the first quarter of 2022. At the end of June 2022 non-performing claims<sup>5</sup> amounted to BGN 132.8 million. They increased by 32.2% (BGN 32.4 million) compared to the end of June 2021 and by 46.2% (BGN 42 million) in comparison with the end of the first quarter of 2022.

## STRUCTURE OF FINANCIAL LEASE CLAIMS

**Figure 4**



<sup>4</sup> Other financial corporations consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

<sup>5</sup> Non-performing claims in accordance with Commission Implementing Regulation (EU) №680/2014 with reference to the applied accounting standards.

**Operational lease claims** amounted to BGN 231.6 million at the end of June 2022 increasing annually by 5.4% (BGN 11.9 million) and by 3.6% (BGN 8.1 million) compared to the end of the first quarter of 2022.

**Sources of financing.** At the end of June 2022 leasing companies' liabilities amounted to BGN 5.936 billion compared to BGN 5.405 billion at the end of June 2021. They increased by 9.8% (BGN 530.5 million) on an annual basis and by 5.7% (BGN 322.2 million) compared to the end of March 2022.

In the structure of liabilities, received loans prevailed. Their relative share increased from 79.6% at the end of June 2021 to 82.1% at the end of the same month of 2022. The amount of received loans was BGN 4.871 billion at the end of the second quarter of 2022. It increased annually by 13.2% (BGN 567.4 million) and by 8.3% (BGN 373.6 million) compared to the end of March 2022.

At the end of June 2022 loans with maturity of over 1 year were 87.5% of the total amount of received loans compared to 87.1% at the end of the same month of 2021. Their amount was BGN 4.265 billion increasing annually by 13.8% (BGN 516.2 million) and by 8.3% (BGN 326.2 million) compared to the end of the first quarter of 2022.

In the structure of received loans those from residents prevailed and amounted to BGN 3.192 billion at the end of June 2022. They increased by 17% (BGN 463.4 million) annually and by 10% (BGN 289.7 million) in comparison with the end of March 2022. Their relative share in the total amount of received loans increased from 63.4% at the end of June 2021 to 65.5% at the end of June 2022.

Debt securities issued by leasing companies amounted to BGN 6 million at the end of June 2022. They increased by 27.3% (BGN 1.3 million) annually and by 187.3% (BGN 3.9 million) compared to the end of March 2022.

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CLAIMS UNDER LEASE AGREEMENTS - STOCKS<sup>1</sup>

	31.3.2017	30.6.2017	30.9.2017	31.12.2017	31.3.2018	30.6.2018	30.9.2018	31.12.2018	31.3.2019	30.6.2019	31.12.2019	31.3.2020	30.6.2020	30.9.2020	31.12.2020	31.3.2021	30.6.2021	31.12.2021	31.3.2022	30.6.2022					
<b>Total by type of asset</b>																									
<b>Financial leases</b>	<b>3 331 750</b>	<b>3 474 716</b>	<b>3 534 519</b>	<b>3 604 859</b>	<b>3 635 741</b>	<b>3 651 731</b>	<b>3 681 481</b>	<b>3 729 344</b>	<b>3 812 072</b>	<b>3 883 239</b>	<b>3 949 713</b>	<b>4 037 773</b>	<b>4 115 592</b>	<b>4 217 051</b>	<b>4 273 287</b>	<b>4 292 556</b>	<b>4 296 074</b>	<b>4 274 355</b>	<b>4 308 584</b>	<b>4 308 375</b>	<b>4 384 088</b>	<b>4 491 360</b>	<b>4 575 092</b>	<b>4 669 411</b>	<b>4 848 748</b>
Machinery and industrial equipment	3 206 517	3 316 803	3 369 132	3 424 956	3 438 481	3 462 147	3 482 762	3 562 027	3 612 072	3 684 881	3 659 684	3 674 570	3 680 723	3 695 779	3 706 570	3 727 463	3 744 741	3 771 441	3 781 468	3 805 021	3 827 445	3 845 845	3 867 119		
Computers and other IT equipment	658 422	666 481	674 156	682 966	687 637	692 777	700 157	705 058	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906	702 906			
Commercial and light commercial motor vehicles	11 386	11 441	11 638	11 752	11 815	11 936	12 071	10 335	8 752	8 718	8 752	8 752	8 752	8 752	8 752	8 752	8 752	8 752	8 752	8 752	8 752	8 752			
Cars	1 090 015	1 114 706	1 111 884	1 131 327	1 145 612	1 201 989	1 212 856	1 248 229	1 267 146	1 286 217	1 307 146	1 321 360	1 331 082	1 322 853	1 314 489	1 281 385	1 299 385	1 281 385	1 281 385	1 281 385	1 281 385	1 281 385	1 281 385		
Real estate	303 307	305 988	310 297	325 502	247 000	282 854	250 023	253 391	229 034	215 513	211 291	172 908	164 318	161 618	145 367	155 652	151 340	149 652	139 460	131 727	129 880	127 129	126 629		
Other	96 323	125 233	157 913	165 387	179 903	197 260	209 615	220 369	225 701	232 353	232 170	233 593	217 986	215 351	208 566	217 373	220 912	219 347	219 712	221 561	223 566	224 398	221 629		
<b>Operational leases</b>	<b>125 233</b>	<b>157 913</b>	<b>165 387</b>	<b>179 903</b>	<b>197 260</b>	<b>209 615</b>	<b>220 369</b>	<b>225 701</b>	<b>232 353</b>	<b>232 170</b>	<b>233 593</b>	<b>217 986</b>	<b>215 351</b>	<b>208 566</b>	<b>217 373</b>	<b>220 912</b>	<b>219 347</b>	<b>219 712</b>	<b>221 561</b>	<b>223 566</b>	<b>224 398</b>	<b>221 629</b>	<b>221 629</b>		
<b>Financial leases by sector</b>	<b>3 206 517</b>	<b>3 316 803</b>	<b>3 369 132</b>	<b>3 424 956</b>	<b>3 485 481</b>	<b>3 652 147</b>	<b>3 729 344</b>	<b>3 812 072</b>	<b>3 883 239</b>	<b>3 949 713</b>	<b>4 037 773</b>	<b>4 115 592</b>	<b>4 217 051</b>	<b>4 273 287</b>	<b>4 292 556</b>	<b>4 296 074</b>	<b>4 274 355</b>	<b>4 308 584</b>	<b>4 308 375</b>	<b>4 384 088</b>	<b>4 491 360</b>	<b>4 575 092</b>	<b>4 669 411</b>	<b>4 848 748</b>	
Resident sector	3 206 408	3 316 739	3 369 056	3 424 864	3 438 402	3 462 176	3 482 762	3 562 027	3 612 072	3 684 881	3 659 684	3 674 570	3 680 723	3 695 779	3 706 570	3 727 463	3 744 741	3 771 441	3 781 468	3 805 021	3 827 445	3 845 845	3 867 119		
Non-financial corporations	2 908 523	2 983 569	2 972 907	2 982 476	3 062 776	3 075 162	3 082 456	3 095 226	3 097 756	3 101 756	3 105 756	3 109 756	3 113 756	3 117 756	3 121 756	3 125 756	3 129 756	3 133 756	3 137 756	3 141 756	3 145 756	3 149 756			
Monetary financial institutions	1 418	1 418	1 769	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833	1 833			
Other financial corporations <sup>2</sup>	8 246	9 267	11 098	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760	11 760			
General government	1 238	1 087	941	704	648	633	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315	1 315			
Households and NFSHS	288 881	311 049	382 207	406 738	43 734	470 219	504 276	520 340	543 567	571 753	648 632	672 269	681 428	673 053	689 547	704 754	738 205	774 323	788 754	812 438	848 009	848 009			
Non-resident sector	111	64	77	72	79	154	141	125	116	99	93	81	81	81	81	81	76	73	73	73	73	62			
<b>Total</b>	<b>3 331 750</b>	<b>3 474 716</b>	<b>3 534 519</b>	<b>3 604 859</b>	<b>3 635 741</b>	<b>3 651 731</b>	<b>3 681 481</b>	<b>3 729 344</b>	<b>3 812 072</b>	<b>3 883 239</b>	<b>3 949 713</b>	<b>4 037 773</b>	<b>4 115 592</b>	<b>4 217 051</b>	<b>4 273 287</b>	<b>4 292 556</b>	<b>4 296 074</b>	<b>4 274 355</b>	<b>4 308 584</b>	<b>4 308 375</b>	<b>4 384 088</b>	<b>4 491 360</b>	<b>4 575 092</b>	<b>4 669 411</b>	<b>4 848 748</b>
<b>Financial leases</b>	<b>3 206 517</b>	<b>3 316 803</b>	<b>3 369 132</b>	<b>3 424 956</b>	<b>3 438 481</b>	<b>3 462 147</b>	<b>3 482 762</b>	<b>3 562 027</b>	<b>3 612 072</b>	<b>3 684 881</b>	<b>3 659 684</b>	<b>3 674 570</b>	<b>3 680 723</b>	<b>3 695 779</b>	<b>3 706 570</b>	<b>3 727 463</b>	<b>3 744 741</b>	<b>3 771 441</b>	<b>3 781 468</b>	<b>3 805 021</b>	<b>3 827 445</b>	<b>3 845 845</b>	<b>3 867 119</b>		
By maturity	2 908 204	3 023 329	3 080 318	3 181 676	3 400 196	3 446 594	3 545 643	3 678 675	3 833 876	3 940 888	3 945 335	3 925 985	3 974 301	3 975 654	4 042 377	4 171 190	4 224 876	4 258 542	4 355 026	4 484 288	4 564 954	4 644 845	4 717 119		
Up to 1 year	42 380	43 715	46 932	47 231	50 652	52 476	54 443	56 606	58 903	71 417	79 413	83 648	69 224	85 724	88 520	94 500	96 449	98 954	99 854	99 854	99 854	99 854	99 854		
Over 1 up to 5 years	2 362 519	2 443 532	2 476 156	2 544 626	2 606 595	2 662 604	2 762 686	2 839 803	2 916 325	3 006 647	3 142 304	3 190 374	3 210 276	3 115 200	3 116 557	3 161 182	3 124 753	3 251 251	3 303 602	3 341 791	3 409 459	3 546 811	3 646 816		
Over 5 years	563 305	566 632	567 201	564 308	569 509	566 038	567 378	565 040	562 804	618 443	632 969	622 244	646 775	730 499	778 443	827 063	833 554	846 816	847 302	850 563	861 621	871 827			
Non-performing <sup>3</sup>	298 313	283 474	288 814	282 731	265 805	251 951	282 750	266 129	204 564	150 607	134 382	134 788	130 994	116 110	111 809	102 384	92 863	92 152	90 819	102 458	102 458	102 458			
<b>Operational leases</b>	<b>125 233</b>	<b>157 913</b>	<b>165 387</b>	<b>179 903</b>	<b>197 260</b>	<b>209 615</b>	<b>220 369</b>	<b>225 701</b>	<b>232 353</b>	<b>232 170</b>	<b>233 593</b>	<b>217 986</b>	<b>215 351</b>	<b>209 156</b>	<b>217 373</b>	<b>220 912</b>	<b>219 347</b>	<b>219 712</b>	<b>221 561</b>	<b>223 566</b>	<b>224 398</b>	<b>221 629</b>	<b>221 629</b>		

<sup>1</sup> Data for the period June 2011 - March 2022 have been revised. The list of the reporting agents is updated in accordance with the Financial Institutions Register under art. 3a of the Law on Credit Institutions.<sup>2</sup> Other financial corporations consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.<sup>3</sup> Non-performing claims in accordance with Commission Implementing Regulation (EU) No 80/2014 with reference to the applied accounting standards.

CLAIMS UNDER LEASE AGREEMENTS - NEW BUSINESS<sup>1</sup>

	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018	Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020	Q2 2020	Q3 2020	Q4 2020	Q1 2021	Q2 2021	Q3 2021	Q4 2021	Q1 2022	Q2 2022	In thousands of BGN	
<b>Total by type of asset</b>																								<b>680 266</b>
<b>Financial leases</b>	<b>359 847</b>	<b>467 073</b>	<b>418 307</b>	<b>475 327</b>	<b>467 252</b>	<b>535 472</b>	<b>496 105</b>	<b>570 112</b>	<b>555 112</b>	<b>570 996</b>	<b>545 252</b>	<b>465 384</b>	<b>356 299</b>	<b>503 193</b>	<b>498 747</b>	<b>500 773</b>	<b>599 799</b>	<b>556 623</b>	<b>586 676</b>	<b>611 043</b>	<b>680 266</b>			
Machinery and industrial equipment	347 402	426 057	401 659	450 857	441 009	511 030	473 400	541 795	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017	483 704	579 952	538 618	568 008	590 005	655 879		
Computers and other IT equipment	61 515	69 691	72 695	76 822	87 256	108 700	106 031	106 855	116 731	108 504	119 364	137 836	92 785	98 154	135 451	126 378	120 073	160 239	145 520	177 924	145 296	146 529		
Commercial and light commercial motor vehicles	1 877	1 973	2 244	1 826	896	1 365	2 830	1 365	1 184	1 070	1 701	1 577	1 170	441	719	770	1 569	647	3 019	1 280	2 157	932	1 462	
Cars	117 042	135 305	128 471	145 421	147 672	169 417	141 521	18 549	226 142	202 251	133 088	150 832	135 185	87 255	129 704	128 254	134 016	132 167	128 292	134 351	156 935	207 949		
Real estate	161 272	183 202	202 394	220 721	218 052	190 897	227 284	232 993	227 762	207 252	151 187	206 625	274 524	226 539	198 114	206 625	274 524	260 296	246 676	282 437	298 076			
Other	3 134	9 071	23 276	5 367	3 108	2 242	1 794	12 307	2 688	2 601	2 513	973	2 077	973	2 998	18 818	727	7 946	2 552	1 542	2 102	1 696		
<b>Operational leases</b>	<b>12 445</b>	<b>40 116</b>	<b>16 648</b>	<b>25 343</b>	<b>24 442</b>	<b>22 705</b>	<b>22 317</b>	<b>17 041</b>	<b>27 506</b>	<b>20 494</b>	<b>24 422</b>	<b>15 935</b>	<b>14 793</b>	<b>24 025</b>	<b>22 730</b>	<b>15 069</b>	<b>18 847</b>	<b>18 005</b>	<b>21 668</b>	<b>20 238</b>	<b>24 387</b>			
<b>Financial leases by sector</b>																								<b>655 879</b>
Resident's sector	347 402	426 557	401 659	450 557	441 909	511 030	473 400	541 795	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017	483 704	579 952	538 618	568 008	590 005	655 879		
Non-financial corporations	299 371	370 472	335 120	372 198	368 336	430 306	386 176	445 215	465 233	459 942	394 077	428 832	369 517	281 167	393 70	402 119	399 481	468 669	422 968	463 061	484 374	533 166		
Non-bank financial institutions	-	557	565	167	35	102	2 551	63	164	1 099	1 264	167	-	356	338	103	562	395	112	194	87	129		
Other financial corporations <sup>2</sup>	1 278	1 778	2 150	1 504	1 146	1 184	637	687	1 970	874	1 614	866	2 176	766	1 053	925	1 509	783	1 401	1 256	1 137	1 026		
General Government	95	13	-	32	32	160	759	759	77 777	276	194	313	325	293	254	181	290	254	84	119	231	91		
Households and NPFISHs	46 658	54 137	63 724	76 688	71 760	79 278	83 277	97 353	70 428	81 555	97 603	94 070	77 629	58 924	84 203	72 670	83 155	111 416	114 053	100 924	119 468			
Non-resident's sector	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>By maturity</b>																								<b>680 266</b>
<b>Financial leases</b>	<b>359 847</b>	<b>467 073</b>	<b>418 307</b>	<b>475 327</b>	<b>467 252</b>	<b>535 472</b>	<b>496 105</b>	<b>570 112</b>	<b>555 112</b>	<b>570 996</b>	<b>545 252</b>	<b>465 384</b>	<b>356 299</b>	<b>503 193</b>	<b>498 747</b>	<b>500 773</b>	<b>599 799</b>	<b>556 623</b>	<b>586 676</b>	<b>611 043</b>	<b>680 266</b>			
Up to 1 year	347 402	426 957	401 659	450 857	441 909	511 030	473 400	541 795	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017	483 704	579 952	538 618	568 008	590 005	655 879		
Over 1 up to 5 years	16 765	15 163	20 783	26 910	28 981	25 913	28 869	52 226	24 878	26 515	26 030	24 429	12 687	19 399	26 380	24 723	22 321	24 770	30 567	25 025	26 948			
Over 5 years	308 157	352 714	334 760	392 211	382 100	440 355	404 424	436 388	434 204	477 297	417 335	436 283	370 800	279 197	375 464	37 893	418 022	495 744	452 745	459 701	490 058	544 813		
<b>Operational leases</b>	<b>12 445</b>	<b>40 116</b>	<b>16 648</b>	<b>25 370</b>	<b>20 343</b>	<b>24 442</b>	<b>22 705</b>	<b>22 317</b>	<b>17 041</b>	<b>27 506</b>	<b>20 494</b>	<b>24 422</b>	<b>15 935</b>	<b>14 793</b>	<b>24 025</b>	<b>22 730</b>	<b>15 069</b>	<b>18 847</b>	<b>18 005</b>	<b>21 668</b>	<b>20 238</b>	<b>24 387</b>		

<sup>1</sup> Data for the period June 2021 - March 2022 have been revised. The list of the reporting agents is updated in accordance with Financial Institutions Register under art.3a of the Law on Credit Institutions.<sup>2</sup> Other financial corporations consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

ASSETS AND LIABILITIES OF LEASING COMPANIES<sup>a</sup>

	31.3.2017	30.6.2017	30.9.2017	31.12.2017	31.3.2018	30.6.2018	30.9.2018	31.12.2018	31.3.2019	30.6.2019	30.9.2019	31.12.2019	31.3.2020	30.6.2020	30.9.2020	31.12.2020	31.3.2021	30.6.2021	30.9.2021	31.12.2021	31.3.2022	30.6.2022	In thousands of BGN	
<b>Assets</b>																								<b>5 335 584</b>
Loans	4 051 568	4 165 234	4 287 129	4 444 669	4 359 057	4 661 974	4 817 918	5 736 963	4 817 918	5 153 120	5 153 194	5 097 020	5 153 120	5 140 551	5 269 522	5 310 256	5 246 111	5 266 395	5 405 105	5 464 524	5 613 359	5 613 359	<b>5 613 359</b>	
Repos	3 506 568	3 623 355	3 680 194	3 747 207	3 986 185	4 141 763	4 188 210	4 315 653	4 386 005	4 406 170	4 426 231	4 539 093	4 545 725	4 489 852	4 539 218	4 672 538	4 768 624	4 769 289	4 874 707	4 874 707	5 104 166	5 104 166	<b>5 104 166</b>	
Securities other than shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2 303	3 940	4 200	<b>4 207</b>
Shares and other equity	11 815	13 675	19 673	13 725	15 166	15 440	20 186	19 653	21 306	19 532	21 306	24 484	26 157	26 098	36 473	36 751	36 673	37 295	41	27	13	13	<b>27</b>	
Investment fund shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36 833	36 833	<b>36 833</b>	
Other shares	11 815	13 675	19 673	13 725	15 166	15 440	20 186	19 653	21 306	19 532	21 306	24 484	26 157	26 098	36 473	36 751	36 673	37 295	41	27	13	13	<b>27</b>	
Other assets	533 185	527 824	586 662	634 759	596 684	664 038	641 504	682 289	672 467	752 504	728 296	719 201	684 444	700 381	724 164	707 279	688 183	693 167	640 526	663 665	697 584	788 896	<b>788 896</b>	
<b>Liabilities</b>																								<b>5 335 584</b>
Loans	4 051 568	4 165 234	4 287 129	4 444 669	4 359 057	4 661 974	4 817 918	5 736 963	4 817 918	5 153 120	5 153 194	5 097 020	5 153 120	5 140 551	5 269 522	5 310 256	5 246 111	5 266 395	5 405 105	5 464 524	5 613 359	5 613 359	<b>5 613 359</b>	
Unto 1 year	3 015 546	3 085 822	3 180 312	3 341 260	3 231 051	3 511 028	3 788 152	4 098 855	4 101 062	4 221 044	4 226 463	4 171 738	4 166 382	4 303 797	4 346 579	4 384 719	4 497 578	4 384 719	4 497 578	4 497 578	4 497 578	4 497 578	<b>4 497 578</b>	
Over 1 year	873 108	796 244	818 106	815 844	567 027	613 770	527 597	564 960	560 399	592 646	629 346	601 622	595 053	551 137	440 092	506 982	555 468	537 807	556 061	556 061	556 061	556 061	<b>556 061</b>	
Debt securities issued	2 142 438	2 287 578	2 362 206	2 525 116	2 664 524	2 907 558	3 007 891	3 180 405	3 233 192	3 440 653	3 305 091	3 478 276	3 492 263	3 625 091	3 675 236	3 731 646	3 689 400	3 748 339	3 808 602	3 876 658	3 938 410	4 265 666	<b>4 265 666</b>	
Other liabilities	27 518	23 680	34 130	32 291	31 131	30 038	28 968	26 260	25 748	25 117	26 118	10 184	9 865	9 165	8 533	5 845	5 310	4 711	4 175	2 067	1 067	1 067	<b>1 067</b>	
Total equity	467 331	487 569	481 338	493 403	527 912	523 245	489 801	422 568	396 123	363 326	349 186	336 646	355 929	367 566	362 990	381 991	388 197	372 220	355 975	404 363	383 339	<b>383 339</b>		
own Capital	541 173	575 163	585 349	577 715	596 404	592 966	600 712	624 245	649 873	660 718	672 321	686 202	695 955	684 099	705 638	702 712	708 400	715 424	721 759	709 331	675 556	<b>675 556</b>		
own Financial result	231 899	262 205	261 660	267 370	265 370	284 098	288 450	286 200	287 450	292 172	301 878	304 027	302 127	318 927	320 927	319 728	322 606	321 103	321 103	321 103	321 103	321 103	<b>321 103</b>	
Number of reporting agents	44	45	47	47	47	47	48	49	49	50	50	48	46	44	44	45	45	45	46	46	46	46	<b>46</b>	

<sup>a</sup> Data for September 2021 have been revised. The list of the reporting agents is updated in accordance with the Financial Institutions Register under art. 3a of the Law on Credit Institutions.