Annual Report
2021
Statistical Appendix

1879

BULGARIAN NATIONAL BANK

BULGARIAN NATIONAL BANK

ANNUAL REPORT 2021

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ABBREVIATIONS

ACT	Actual
BGN	Abbreviation of the Redenominated Lev
BIS	Bank for International Settlements
BIR	Base Interest Rate
BNB	Bulgarian National Bank
BSE	Bulgarian Stock Exchange - Sofia
CIF	Cost, Insurance, Freight
CPI	Consumer Price Index
EC	European Commission
ECB	European Central Bank
e.o.p.	end of period
ESA 2010	Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union
EU	European Union
FOB	Free on Board
GDP	Gross Domestic Product
GMTN	Global Medium Term Note (Bonds)
GNFS	Goods and Nonfactor Services
ICs and PFs	Insurance Companies and Pension Funds
ICM	International capital markets
IMF	International Monetary Fund
INTRASTAT	System for collecting statistics on the trade in goods between countries of the European Union
ISMA	International Securities Market Association
LEONIA Plus	(LEv OverNight Index Average Plus) an interest rate of BGN overnight unsecured transactions on the interbank market
LTIR	Long-term interest rate for convergence assessment purposes
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MFIs	Monetary Financial Institutions
MMFs	Money Market Funds
MoF	Ministry of Finance
NACE Rev. 2	Statistical Classification of Economic Activites in the European Community
n.e.s.	not elsewhere specified
nc	data are not collected
NPISHs	Non-profit Institutions Serving Households
NSI	National Statistical Institute
OMFIs	Other monetary financial institutions
OTC	over-the-counter
SDR	Special Drawing Rights
SOFIBOR	(Sofia Interbank Offered Rate) a fixing of the quotes for unsecured BGN deposits offered on the interbank market
SOFIBID	(Sofia Interbank Bid Rate) a fixing of the quotes for unsecured BGN deposits asked on the interbank market
SSFs	Social Security Funds
T1	Tier 1
ZUNK	Law for the Settlement of Unserviced Credits Contracted by December 31, 1990

Conventions used in the tables

" – "	Data do not exist/data are not applicable.
"."	Data are not yet available.
" 0 "	Nil or negligible.

The following conventions have been used in tables 2.2 - 2.23, 4.1-4.4 and 4.8-4.10:

" 0 "	The indicator is less than 0.05, but more than nil.
" – "	Value does not exist during the period

The cut-off date for the data in the appendix to the *BNB Annual Report 2021* is 31 March 2022 with the exception of the data of *part 3 Supervision Statistics* which are as of 17 February 2022.

1. MONETARY AND FINANCIAL STATISTICS

1.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

(BGN thousand)

BALANCE SHEET OF *ISSUE* DEPARTMENT	29.01.2021	26.02.2021	31.03.2021	29.04.2021	31.05.2021	30.06.2021	30.07.2021	31.08.2021	30.09.2021	29.10.2021	30.11.2021	31.12.2021
ASSETS	**55 670 732**	**53 912 074**	**56 093 454**	**53 225 029**	**54 256 629**	**58 110 623**	**56 580 648**	**59 157 449**	**63 491 241**	**60 375 713**	**61 910 758**	**67 666 318**
Cash and foreign currency denominated deposits	24 540 443	21 280 108	23 256 253	18 633 060	20 021 002	24 861 759	26 071 576	27 628 556	35 550 471	33 856 700	35 191 497	44 311 453
Monetary gold and other monetary gold instruments	3 939 086	3 692 407	3 698 602	3 737 983	4 009 643	3 813 787	3 946 044	3 940 497	3 864 233	3 913 175	4 075 481	4 123 571
Investments in securities	27 191 203	28 939 559	29 138 599	30 853 986	30 225 984	29 435 077	26 563 028	27 588 396	24 076 537	22 605 838	22 643 780	19 231 294
LIABILITIES	**55 670 732**	**53 912 074**	**56 093 454**	**53 225 029**	**54 256 629**	**58 110 623**	**56 580 648**	**59 157 449**	**63 491 241**	**60 375 713**	**61 910 758**	**67 666 318**
Notes and coins in circulation	20 914 672	21 101 524	21 208 666	22 049 148	22 105 988	22 309 807	23 036 549	23 450 577	23 621 935	23 678 911	23 822 252	24 696 677
Liabilities to banks	18 550 734	17 011 933	19 777 156	15 957 005	15 746 660	19 181 672	16 715 927	16 638 279	20 202 268	16 367 834	15 344 157	23 083 009
Liabilities to Government and to government budget institutions	8 048 277	7 989 562	7 267 319	7 214 815	8 001 395	8 455 501	8 459 036	8 593 555	9 412 344	10 088 629	11 983 366	9 164 578
Liabilities to other depositors	1 296 683	1 269 199	1 270 196	1 455 352	1 620 854	1 596 080	1 609 860	1 611 006	1 579 331	1 571 180	1 853 139	1 758 648
Banking Department deposit	6 860 366	6 539 856	6 570 117	6 548 709	6 781 732	6 567 563	6 759 276	8 864 032	8 675 363	8 669 159	8 907 844	8 963 406

(BGN thousand)

BALANCE SHEET OF *BANKING* DEPARTMENT	29.01.2021	26.02.2021	31.03.2021	29.04.2021	31.05.2021	30.06.2021	30.07.2021	31.08.2021	30.09.2021	29.10.2021	30.11.2021	31.12.2021
ASSETS	**9 032 799**	**8 711 855**	**8 777 851**	**8 713 075**	**8 948 174**	**8 754 938**	**8 947 164**	**11 052 900**	**10 883 850**	**10 873 007**	**11 142 178**	**11 212 095**
Gold and other precious metals	49 671	47 119	47 093	47 604	50 717	48 192	49 772	49 135	48 187	48 905	49 961	50 479
Receivables from central government	0	0	0	0	0	0	0	0	0	0	0	0
Capital investments and IMF quota	1 961 149	1 961 476	1 994 712	1 958 276	1 956 232	1 981 567	1 983 546	1 986 627	2 007 260	2 005 216	2 032 282	2 038 109
Fixed tangible and intangible assets	136 737	137 791	139 820	139 050	138 119	137 663	137 576	136 802	136 639	135 791	135 213	136 754
Other assets	24 876	25 613	26 109	19 436	21 374	19 953	16 994	16 304	16 401	13 936	16 878	23 347
Deposit with *Issue* Department	6 860 366	6 539 856	6 570 117	6 548 709	6 781 732	6 567 563	6 759 276	8 864 032	8 675 363	8 669 159	8 907 844	8 963 406
LIABILITIES	**9 032 799**	**8 711 855**	**8 777 851**	**8 713 075**	**8 948 174**	**8 754 938**	**8 947 164**	**11 052 900**	**10 883 850**	**10 873 007**	**11 142 178**	**11 212 095**
Borrowings from IMF	0	0	0	0	0	0	0	0	0	0	0	0
Liabilities to international financial institutions	3 272 440	3 272 778	3 331 421	3 267 255	3 263 356	3 308 109	3 311 451	5 338 935	5 397 653	5 391 986	5 468 603	5 481 879
Other liabilities	717 589	717 781	717 865	715 402	704 298	683 012	705 644	773 604	684 794	685 782	694 158	748 739
Total liabilities:	**3 990 029**	**3 990 559**	**4 049 286**	**3 982 657**	**3 967 654**	**3 991 121**	**4 017 095**	**6 112 539**	**6 082 447**	**6 077 768**	**6 162 761**	**6 230 618**
Capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 190 611	4 887 036	4 914 678	4 785 926	5 052 895	4 858 537	5 034 515	5 027 946	4 907 967	4 947 146	5 154 115	5 181 168
Retained earnings	- 167 841	- 185 740	- 206 113	- 75 508	- 92 375	- 114 720	- 124 446	- 107 585	- 126 564	- 171 907	- 194 698	- 219 691
Total equity:	**5 042 770**	**4 721 296**	**4 728 565**	**4 730 418**	**4 980 520**	**4 763 817**	**4 930 069**	**4 940 361**	**4 801 403**	**4 795 239**	**4 979 417**	**4 981 477**

Source: BNB.

1.2. MONETARY SURVEY[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577	1.68912	1.72685
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	**59 154 725**	**62 094 574**	**68 049 077**	**66 635 218**	**67 829 011**	**70 377 946**	**73 774 601**	**71 267 134**
Foreign assets	68 556 660	71 192 823	77 025 004	76 207 361	77 114 105	79 432 841	85 476 193	84 833 990
Cash in foreign currency	5 205 622	5 125 315	5 040 714	6 896 710	6 864 692	6 667 767	6 612 043	6 723 797
o/w EUR	4 961 271	4 878 287	4 816 965	6 667 520	6 661 609	6 478 843	6 416 878	6 515 828
Deposits	21 853 148	29 189 097	23 160 704	31 967 868	24 966 419	26 127 812	36 224 096	40 596 660
in BGN	131 345	119 397	110 255	115 130	99 805	84 233	69 973	58 596
in foreign currency	21 721 803	29 069 700	23 050 449	31 852 738	24 866 614	26 043 579	36 154 123	40 538 064
o/w EUR	19 596 728	27 214 393	21 148 334	30 077 627	22 624 033	24 014 094	33 940 701	38 896 256
Repos	2 156 120	613 427	218 112	1 194 130	1 952 430	2 322 541	1 600 114	869 507
in BGN	4 072	4 072	4 072	4 072	5 074	4 069	4 069	3 005
in foreign currency	2 152 048	609 355	214 040	1 190 058	1 947 356	2 318 472	1 596 045	866 502
o/w EUR	1 420 546	564 705	214 040	1 176 660	1 936 872	2 194 341	1 469 192	631 920
Loans	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385	2 407 762	2 607 988
in BGN	129 549	120 118	138 346	156 199	203 744	197 182	200 780	209 877
in foreign currency	1 295 120	1 710 170	1 828 497	1 962 953	2 141 255	2 027 203	2 206 982	2 398 111
o/w EUR	1 010 599	1 415 467	1 374 279	1 452 113	1 606 038	1 455 585	1 595 612	1 743 418
Debt security held	32 134 428	28 379 334	40 529 670	28 145 027	35 256 317	36 232 303	30 651 774	25 732 110
in BGN	-	-	-	-	-	54 457	54 478	54 527
in foreign currency	32 134 428	28 379 334	40 529 670	28 145 027	35 256 317	36 177 846	30 597 296	25 677 583
o/w EUR	30 696 294	26 647 094	38 902 032	26 518 313	33 402 410	34 347 888	28 737 920	23 652 922
Shares and other equity	259 487	276 976	277 856	281 783	333 762	338 123	343 941	343 930
in BGN	-	-	-	-	-	-	-	-
in foreign currency	259 487	276 976	277 856	281 783	333 762	338 123	343 941	343 930
o/w EUR	101 544	103 411	105 158	107 483	156 167	158 869	163 915	165 621
Monetary gold and SDR holdings[2]	5 504 600	5 759 437	5 815 250	5 587 204	5 380 987	5 484 388	7 627 693	7 945 813
Accrued interest receivable	18 586	18 949	15 855	15 487	14 499	35 522	8 770	14 185
in BGN	-	-	-	-	-	-	-	-
in foreign currency	18 586	18 949	15 855	15 487	14 499	35 522	8 770	14 185
o/w EUR	17 384	18 770	15 644	15 231	14 339	35 120	8 486	13 843
Less: foreign liabilities	9 401 935	9 098 249	8 975 927	9 572 143	9 285 094	9 054 895	11 701 592	13 566 856
Deposits	7 311 379	7 094 821	6 707 069	6 133 042	6 870 199	6 438 420	7 039 587	8 357 229
in BGN	938 578	1 130 728	1 179 249	895 974	1 033 587	989 995	1 113 720	1 346 681
in foreign currency	6 372 801	5 964 093	5 527 820	5 237 068	5 836 612	5 448 425	5 925 867	7 010 548
o/w EUR	5 936 195	5 493 908	5 140 371	4 867 524	5 350 781	4 977 533	5 411 398	6 523 633
Repos	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
in BGN	-	-	-	-	-	-	-	-
in foreign currency	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
o/w EUR	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
Loans[3]	-	-	-	-	-	-	-	-
Debt security issued[4]	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
in BGN	-	-	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
o/w EUR	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
Accrued interest payable	1 037	56	95	134	40	224	126	220
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 037	56	95	134	40	224	126	220
o/w EUR	- 111	- 107	- 107	- 110	- 110	- 104	- 105	- 105
SDR allocation	1 488 337	1 467 800	1 436 389	1 402 320	1 444 128	1 434 067	3 498 087	3 552 666
DOMESTIC ASSETS (NET)	**65 466 520**	**65 154 931**	**63 119 920**	**69 714 008**	**71 429 623**	**71 290 189**	**72 606 927**	**78 461 198**
DOMESTIC CREDIT	64 833 266	65 346 586	64 155 815	70 298 220	72 530 843	72 039 495	73 414 867	78 659 026
CLAIMS ON GENERAL GOVERNMENT	- 421 480	69 667	-2 149 648	2 793 811	4 190 551	2 596 981	2 119 815	5 183 867
Central government (net)	- 826 664	- 337 389	-2 566 490	2 365 176	3 773 041	2 191 193	1 720 634	4 800 064
Claims	10 176 604	10 650 592	11 652 873	11 710 333	12 252 883	12 281 533	12 680 253	14 679 358
Government securities	9 553 145	10 012 441	10 931 496	11 099 317	11 648 858	11 680 882	12 055 411	14 041 417
in BGN	3 328 050	3 657 080	3 469 360	3 517 789	4 111 855	4 117 661	4 366 170	6 356 605
in foreign currency	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221	7 689 241	7 684 812
o/w EUR	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221	7 689 241	7 684 812
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	623 459	638 151	721 377	611 016	604 025	600 651	624 842	637 941
in BGN	239 733	254 437	337 662	285 983	290 147	293 969	294 825	307 919
in foreign currency	383 726	383 714	383 715	325 033	313 878	306 682	330 017	330 022
o/w EUR	383 726	383 714	383 715	325 033	313 878	306 682	330 017	330 022
Less: liabilities	11 003 268	10 987 981	14 219 363	9 345 157	8 479 842	10 090 340	10 959 619	9 879 294
Deposits	11 003 268	10 987 981	14 219 363	9 345 157	8 479 842	10 090 340	10 959 619	9 879 294
in BGN	9 259 386	8 473 674	6 981 821	5 913 833	6 643 944	8 286 933	9 308 174	8 520 162
in foreign currency	1 743 882	2 514 307	7 237 542	3 431 324	1 835 898	1 803 407	1 651 445	1 359 132
o/w EUR	1 635 045	2 409 148	7 137 388	3 343 916	1 744 126	1 711 040	1 542 473	1 248 379
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	405 184	407 056	416 842	428 635	417 510	405 788	399 181	383 803
Debt security held	92 067	89 639	88 212	83 338	81 864	76 210	73 729	68 440
in BGN	82 879	80 379	79 050	74 232	72 790	69 392	66 925	63 876
in foreign currency	9 188	9 260	9 162	9 106	9 074	6 818	6 804	4 564
o/w EUR	9 188	9 260	9 162	9 106	9 074	6 818	6 804	4 564

1.2. MONETARY SURVEY[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	313 117	317 417	328 630	345 297	335 646	329 578	325 452	315 363
in BGN	298 309	304 131	316 444	334 210	325 547	320 870	317 814	308 670
in foreign currency	14 808	13 286	12 186	11 087	10 099	8 708	7 638	6 693
o/w EUR	14 808	13 286	12 186	11 087	10 099	8 708	7 638	6 693
CLAIMS ON NON-GOVERNMENT SECTOR	65 254 746	65 276 919	66 305 463	67 504 409	68 340 292	69 442 514	71 295 052	73 475 159
Non-financial corporations	35 930 980	35 565 879	35 978 114	36 572 888	36 692 506	36 474 169	37 201 096	38 283 192
Repos	352 365	349 982	371 833	368 003	363 310	340 907	354 150	355 872
in BGN	318 956	309 463	324 657	320 709	329 949	307 502	320 745	325 627
in foreign currency	33 409	40 519	47 176	47 294	33 361	33 405	33 405	30 245
o/w EUR	33 409	40 519	47 176	47 294	33 361	33 405	33 405	30 245
Loans	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 550 650	36 246 273	37 279 972
in BGN	18 144 908	17 868 802	18 418 314	18 525 920	18 456 550	18 460 148	19 045 596	19 956 285
in foreign currency	16 679 002	16 591 328	16 391 800	17 117 156	17 308 543	17 090 502	17 200 677	17 323 687
o/w EUR	16 123 311	16 067 321	15 900 812	16 687 868	16 846 928	16 593 559	16 716 554	16 871 315
Debt security held	578 640	568 046	608 254	369 500	368 773	384 934	398 824	432 306
in BGN	285 194	284 928	300 269	85 028	83 817	83 888	95 519	127 354
in foreign currency	293 446	283 118	307 985	284 472	284 956	301 046	303 305	304 952
o/w EUR	293 446	283 118	307 985	284 472	284 956	301 046	303 305	304 952
Shares and other equity	176 065	187 721	187 913	192 309	195 330	197 678	201 849	215 042
in BGN	176 065	187 721	187 913	192 309	195 330	197 678	201 849	215 042
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	4 963 067	5 152 359	5 187 681	5 438 741	5 562 645	5 856 551	5 999 671	6 284 044
Repos	90 978	91 043	55 900	47 198	42 795	44 563	48 295	40 041
in BGN	32 779	32 798	32 997	27 449	22 008	25 633	25 706	25 070
in foreign currency	58 199	58 245	22 903	19 749	20 787	18 930	22 589	14 971
o/w EUR	58 199	58 245	22 903	19 749	20 787	18 930	22 589	14 971
Loans	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 713 883	4 847 610	4 968 716
in BGN	2 305 631	2 330 382	2 365 972	2 398 209	2 554 432	2 745 037	2 867 038	3 007 146
in foreign currency	1 874 791	1 976 920	1 988 300	1 923 417	1 880 488	1 968 846	1 980 572	1 961 570
o/w EUR	1 839 882	1 946 503	1 975 556	1 890 690	1 847 757	1 931 690	1 956 538	1 914 173
Debt security held	104 680	100 694	104 455	352 856	365 160	370 853	369 241	534 444
in BGN	56 992	54 733	63 284	313 535	326 602	332 474	332 188	439 529
in foreign currency	47 688	45 961	41 171	39 321	38 558	38 379	37 053	94 915
o/w EUR	47 688	45 961	41 171	39 321	38 558	38 379	37 053	75 362
Shares and other equity	586 987	653 320	673 054	717 061	719 770	727 252	734 525	740 843
in BGN	585 515	651 848	671 582	715 558	718 215	725 721	732 921	739 268
in foreign currency	1 472	1 472	1 472	1 503	1 555	1 531	1 604	1 575
o/w EUR	1 472	1 472	1 472	1 503	1 555	1 531	1 604	1 575
Households and NPISHs	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794	28 094 285	28 907 923
Repos	1 111	1 109	1 107	1 104	101	99	380	331
in BGN	1 111	1 109	1 107	1 104	101	99	380	331
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695	28 093 905	28 907 592
in BGN	22 164 732	22 444 024	23 107 356	23 572 695	24 228 557	25 297 050	26 344 267	27 240 865
in foreign currency	2 194 856	2 113 548	2 031 205	1 918 981	1 856 483	1 814 645	1 749 638	1 666 727
o/w EUR	2 114 657	2 043 575	1 968 420	1 866 069	1 806 628	1 765 729	1 704 046	1 621 613
NON-FINANCIAL ASSETS	6 165 848	6 365 283	6 430 422	6 486 848	6 504 392	6 486 388	6 535 494	6 617 706
OTHER ITEMS (NET)	-5 532 594	-6 556 938	-7 466 317	-7 071 060	-7 605 612	-7 235 694	-7 343 434	-6 815 534
Accounts between MFIs (net)	1 103 703	- 35 238	142 673	142 544	149 256	143 262	49 040	50 722
in BGN	1 099 101	11 708	148 476	151 334	147 911	146 466	56 825	68 760
in foreign currency	4 602	- 46 946	- 5 803	- 8 790	1 345	- 3 204	- 7 785	- 18 038
o/w EUR	4 364	- 49 476	- 6 450	- 10 603	1 180	- 5 683	- 8 363	- 15 565
Other assets and liabilities (net)	-6 636 297	-6 521 700	-7 608 990	-7 213 604	-7 754 868	-7 378 956	-7 392 474	-6 866 256
in BGN	-5 027 822	-5 137 216	-6 160 799	-6 120 410	-6 492 963	-6 187 489	-6 090 988	-5 984 055
in foreign currency	-1 608 475	-1 384 484	-1 448 191	-1 093 194	-1 261 905	-1 191 467	-1 301 486	- 882 201
o/w EUR	-1 341 782	-1 099 836	-1 198 819	- 832 827	-1 011 471	- 926 760	-1 056 444	- 635 386
BROAD MONEY M3	**102 723 678**	**104 943 067**	**108 423 270**	**113 619 563**	**116 697 888**	**118 614 819**	**122 820 532**	**125 776 146**
MONEY M1	73 319 870	76 063 990	78 972 509	83 998 229	86 542 952	89 350 297	94 821 881	97 827 705
Currency outside MFIs	16 960 424	17 437 897	18 340 572	19 290 714	19 712 021	20 603 561	21 690 635	22 377 555
Overnight deposits	56 359 446	58 626 093	60 631 937	64 707 515	66 830 931	68 746 736	73 131 246	75 450 150
in BGN	38 257 110	39 782 658	41 733 449	45 329 686	47 134 571	48 467 326	51 420 219	54 145 334
Local government and SSFs	1 851 191	2 230 937	1 989 835	1 963 062	2 642 097	2 776 173	2 523 342	2 106 774
Non-financial corporations	13 683 655	14 076 722	15 900 257	16 855 716	17 019 133	16 740 895	18 805 435	19 701 313
Financial corporations	1 609 681	1 657 943	1 309 253	1 702 650	1 456 194	1 689 493	1 911 871	1 878 536
Households and NPISHs	21 112 583	21 817 056	22 534 104	24 808 258	26 017 147	27 260 765	28 179 571	30 458 711
in foreign currency	18 102 336	18 843 435	18 898 488	19 377 829	19 696 360	20 279 410	21 711 027	21 304 816
Local government and SSFs	72 455	66 805	55 751	54 654	50 558	44 825	35 997	35 399
Non-financial corporations	8 261 677	8 563 327	9 067 725	9 060 350	9 510 160	9 294 103	9 757 010	9 314 848
Financial corporations	1 578 244	1 680 767	1 057 794	1 228 818	880 138	1 445 833	1 787 988	1 312 533
Households and NPISHs	8 189 960	8 532 536	8 717 218	9 034 007	9 255 504	9 494 649	10 130 032	10 642 036
o/w EUR	14 704 956	15 234 452	15 294 965	15 732 348	15 906 326	16 497 188	17 905 550	17 107 873
Local government and SSFs	67 867	62 316	51 458	50 618	46 359	41 509	32 637	31 984
Non-financial corporations	6 730 695	6 847 340	7 305 676	7 217 502	7 567 507	7 344 846	7 857 606	7 361 740
Financial corporations	1 150 641	1 298 163	713 633	979 049	577 124	1 171 567	1 536 931	862 943
Households and NPISHs	6 755 753	7 026 633	7 224 198	7 485 179	7 715 336	7 939 266	8 478 376	8 851 206

1.2. MONETARY SURVEY[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
MONEY M2 (M1 + QUASI-MONEY)	102 723 678	104 943 067	108 423 270	113 619 563	116 697 888	118 614 819	122 820 532	125 776 146
QUASI-MONEY	29 403 808	28 879 077	29 450 761	29 621 334	30 154 936	29 264 522	27 998 651	27 948 441
Deposits with agreed maturity up to 2 years	28 857 957	28 322 679	28 896 889	29 047 999	29 572 556	28 676 422	27 407 124	27 338 989
in BGN	14 598 212	14 093 986	14 080 381	14 727 421	14 728 948	14 255 451	13 610 584	14 196 911
Local government and SSFs	455 753	459 935	513 860	890 127	764 900	608 653	644 075	1 613 964
Non-financial corporations	1 898 573	1 488 835	1 357 170	1 413 803	1 332 269	1 347 632	1 120 155	1 079 526
Financial corporations	301 227	306 502	317 720	303 957	327 457	285 667	343 693	381 607
Households and NPISHs	11 942 659	11 838 714	11 891 631	12 119 534	12 304 322	12 013 499	11 502 661	11 121 814
in foreign currency	14 259 745	14 228 693	14 816 508	14 320 578	14 843 608	14 420 971	13 796 540	13 142 078
Local government and SSFs	223	3 146	3 145	3 131	3 137	3 143	3 148	3 151
Non-financial corporations	1 581 937	1 455 869	1 716 556	1 404 406	1 601 177	1 469 111	1 386 652	1 127 821
Financial corporations	103 307	56 700	318 743	47 463	101 946	100 511	97 158	38 046
Households and NPISHs	12 574 278	12 712 978	12 778 064	12 865 578	13 137 348	12 848 206	12 309 582	11 973 060
o/w EUR	11 119 967	11 263 204	11 876 529	11 628 299	11 970 804	11 660 221	11 141 183	10 614 571
Local government and SSFs	18	2 945	2 952	2 947	2 945	2 953	2 953	2 951
Non-financial corporations	844 088	809 099	1 055 566	958 110	1 087 524	986 955	894 041	737 323
Financial corporations	79 147	53 663	315 880	46 287	100 766	97 489	96 336	37 201
Households and NPISHs	10 196 714	10 397 497	10 502 131	10 620 955	10 779 569	10 572 824	10 147 853	9 837 096
Deposits redeemable at notice up to 3 months	545 851	556 398	553 872	573 335	582 380	588 100	591 527	609 452
in BGN	303 394	311 378	305 851	318 572	323 558	322 746	327 847	338 184
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	303 394	311 378	305 851	318 572	323 558	322 746	327 847	338 184
in foreign currency	242 457	245 020	248 021	254 763	258 822	265 354	263 680	271 268
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	927	900	900	870	918	843	841	861
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	241 530	244 120	247 121	253 893	257 904	264 511	262 839	270 407
o/w EUR	211 491	214 681	218 220	226 044	227 264	233 087	231 143	236 647
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	211 491	214 681	218 220	226 044	227 264	233 087	231 143	236 647
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	102 723 678	104 943 067	108 423 270	113 619 563	116 697 888	118 614 819	122 820 532	125 776 146
Marketable instruments (debt securities issued up to 2 years + MMFs shares/units + repos)	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	**21 897 567**	**22 306 438**	**22 745 727**	**22 729 663**	**22 560 746**	**23 053 316**	**23 560 996**	**23 952 186**
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	2 282 681	2 290 013	2 280 961	2 294 741	2 170 078	2 220 141	2 437 630	2 381 935
in BGN	1 213 661	1 187 222	1 192 099	1 159 865	1 104 270	1 056 376	1 142 635	1 077 828
in foreign currency	1 069 020	1 102 791	1 088 862	1 134 876	1 065 808	1 163 765	1 294 995	1 304 107
o/w EUR	916 981	905 210	889 443	897 548	828 059	929 362	997 003	1 000 019
DEBT SECURITIES ISSUED OVER 2 YEARS	84 083	84 083	84 183	84 183	84 183	84 184	101 786	59 111
in BGN	-	-	100	100	100	101	101	101
in foreign currency	84 083	84 083	84 083	84 083	84 083	84 083	101 685	59 010
o/w EUR	84 083	84 083	84 083	84 083	84 083	84 083	101 685	59 010
CAPITAL AND RESERVES[5]	19 530 803	19 932 342	20 380 583	20 350 739	20 306 485	20 748 991	21 021 580	21 511 140
Equity capital raised	5 058 146	5 702 525	6 029 949	6 131 610	6 131 619	6 160 953	6 160 965	6 160 966
Reserves	10 159 630	9 575 651	9 800 803	9 636 844	9 619 261	9 705 996	9 549 808	9 810 610
Financial result	4 313 027	4 654 166	4 549 831	4 582 285	4 555 605	4 882 042	5 310 807	5 539 564

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

[2] Including the reserve position in the IMF.

[3] Including only loans received from the IMF.

[4] Including debt securities issued and MMFs shares/units held by non-residents.

[5] The indicator *Reserves* includes reserves and accumulated other comprehensive income, while the indicator *Financial result* comprises profit or loss for the current year and profit not distributed to the shareholders.

Source: BNB and other MFIs.

1.3. BNB ANALYTICAL REPORTING[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577	1.68912	1.72685
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	**40 123 548**	**43 177 501**	**45 185 115**	**49 982 157**	**46 580 217**	**46 981 539**	**49 491 849**	**54 595 792**
FOREIGN ASSETS (NET)	50 196 685	53 224 600	59 198 877	58 767 677	54 497 529	56 528 277	59 848 256	63 818 246
Foreign assets	51 872 623	54 878 799	60 821 526	60 371 235	56 127 076	58 144 244	63 524 744	67 701 031
Cash in foreign currency	4 551 085	4 434 123	4 373 624	6 196 584	6 245 388	6 118 399	6 014 499	6 160 318
o/w EUR	4 548 564	4 431 615	4 371 199	6 194 233	6 242 967	6 118 399	6 014 499	6 160 318
Deposits	14 163 700	21 583 849	15 446 328	25 963 101	15 569 273	17 312 310	26 019 600	34 573 676
in BGN	-	-	-	-	-	-	-	-
in foreign currency	14 163 700	21 583 849	15 446 328	25 963 101	15 569 273	17 312 310	26 019 600	34 573 676
o/w EUR	14 082 564	21 573 364	15 436 096	25 906 195	15 508 430	17 251 025	25 948 613	34 503 218
Repos	-	-	-	-	-	-	-	2 245
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	2 245
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Debt security held	27 602 735	23 050 524	35 138 552	22 578 061	28 886 131	29 162 827	23 823 384	18 972 783
in BGN	-	-	-	-	-	-	-	-
in foreign currency	27 602 735	23 050 524	35 138 552	22 578 061	28 886 131	29 162 827	23 823 384	18 972 783
o/w EUR	27 602 735	22 980 676	35 071 738	22 569 295	28 877 791	29 154 599	23 823 384	18 972 783
Shares and other equity	31 917	31 917	31 917	30 798	30 798	30 798	30 798	32 011
in BGN	-	-	-	-	-	-	-	-
in foreign currency	31 917	31 917	31 917	30 798	30 798	30 798	30 798	32 011
o/w EUR	7 842	7 842	7 842	7 842	7 842	7 842	7 842	7 842
Monetary gold and SDR holdings[2]	5 504 600	5 759 437	5 815 250	5 587 204	5 380 987	5 484 388	7 627 693	7 945 813
Accrued interest receivable	18 586	18 949	15 855	15 487	14 499	35 522	8 770	14 185
in BGN	-	-	-	-	-	-	-	-
in foreign currency	18 586	18 949	15 855	15 487	14 499	35 522	8 770	14 185
o/w EUR	17 384	18 770	15 644	15 231	14 339	35 120	8 486	13 843
Less: foreign liabilities	1 675 938	1 654 199	1 622 649	1 603 558	1 629 547	1 615 967	3 676 488	3 882 785
Deposits	186 564	186 343	186 165	201 104	185 379	181 676	178 275	329 899
in BGN	2 674	2 782	2 933	18 192	2 793	2 931	2 581	160 389
in foreign currency	183 890	183 561	183 232	182 912	182 586	178 745	175 694	169 510
o/w EUR	183 890	183 561	183 232	182 912	182 586	178 745	175 694	169 510
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans[3]	-	-	-	-	-	-	-	-
Accrued interest payable	1 037	56	95	134	40	224	126	220
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 037	56	95	134	40	224	126	220
o/w EUR	- 111	- 107	- 107	- 110	- 110	- 104	- 105	- 105
SDR allocation	1 488 337	1 467 800	1 436 389	1 402 320	1 444 128	1 434 067	3 498 087	3 552 666
CLAIMS ON GENERAL GOVERNMENT	-10 167 565	-10 145 364	-13 415 178	-8 318 258	-7 491 120	-9 148 307	-9 952 776	-8 764 847
Central government (net)	-10 167 565	-10 145 364	-13 415 178	-8 318 258	-7 491 120	-9 148 307	-9 952 776	-8 764 847
Claims	-	-	-	-	-	-	-	-
Government securities	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Less: liabilities	10 167 565	10 145 364	13 415 178	8 318 258	7 491 120	9 148 307	9 952 776	8 764 847
Deposits	10 167 565	10 145 364	13 415 178	8 318 258	7 491 120	9 148 307	9 952 776	8 764 847
in BGN	8 588 593	7 872 386	6 388 308	5 107 863	5 871 732	7 575 587	8 602 617	7 683 985
in foreign currency	1 578 972	2 272 978	7 026 870	3 210 395	1 619 388	1 572 720	1 350 159	1 080 862
o/w EUR	1 490 836	2 187 644	6 945 636	3 140 578	1 546 228	1 500 557	1 262 960	991 558
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.3. BNB ANALYTICAL REPORTING[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
CLAIMS ON OTHER MFIs	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR	77 008	77 008	77 008	77 008	77 008	77 008	77 008	77 008
Non-financial corporations	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
in BGN	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	6 816	6 816	6 816	6 816	6 816	6 816	6 816	6 816
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	6 816	6 816	6 816	6 816	6 816	6 816	6 816	6 816
in BGN	6 816	6 816	6 816	6 816	6 816	6 816	6 816	6 816
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
NON-FINANCIAL ASSETS	321 792	323 885	326 839	338 474	343 354	344 152	346 007	344 412
OTHER ITEMS (NET)	- 304 372	- 302 628	-1 002 431	- 882 744	- 846 554	- 819 591	- 826 646	- 879 027
Other assets	2 018 728	1 987 554	1 952 242	1 904 169	1 960 107	1 941 907	1 964 043	2 002 916
in BGN	73 921	69 458	75 203	71 633	73 168	67 888	64 532	73 555
in foreign currency	1 944 807	1 918 096	1 877 039	1 832 536	1 886 939	1 874 019	1 899 511	1 929 361
o/w EUR	136	260	245	256	33	258	57	270
Less: other liabilities	2 323 100	2 290 182	2 954 673	2 786 913	2 806 661	2 761 498	2 790 689	2 881 943
in BGN	219 577	215 419	925 126	802 751	765 612	734 418	736 599	795 128
in foreign currency	2 103 523	2 074 763	2 029 547	1 984 162	2 041 049	2 027 080	2 054 090	2 086 815
o/w EUR	2 086	2 068	1 482	3 986	1 838	1 857	1 320	1 787
LIABILITIES	**40 123 548**	**43 177 501**	**45 185 115**	**49 982 157**	**46 580 217**	**46 981 539**	**49 491 849**	**54 595 792**
RESERVE MONEY	34 295 480	36 556 857	39 140 938	43 810 475	40 985 823	41 491 480	43 824 205	47 779 689
Currency in circulation	18 383 167	18 867 711	19 884 339	21 241 039	21 208 667	22 309 807	23 621 936	24 696 679
Deposits of other MFIs	15 912 313	17 689 146	19 256 599	22 569 436	19 777 156	19 181 673	20 202 269	23 083 010
in BGN	13 693 959	15 665 466	10 402 393	13 099 591	12 166 589	12 135 478	12 203 604	13 778 817
in foreign currency	2 218 354	2 023 680	8 854 206	9 469 845	7 610 567	7 046 195	7 998 665	9 304 193
o/w EUR	2 218 354	2 023 680	8 854 206	9 469 845	7 610 567	7 046 195	7 998 665	9 304 193
LIABILITIES INCLUDED IN MONEY SUPPLY	851 003	1 384 120	736 613	1 101 250	865 829	726 242	866 241	1 834 626
DEPOSITS	851 003	1 384 120	736 613	1 101 250	865 829	726 242	866 241	1 834 626
Overnight deposits	617 418	1 148 659	450 411	442 102	342 903	361 044	450 702	438 139
in BGN	509 691	756 717	425 498	150 504	317 914	336 263	425 829	366 811
Local government and SSFs	202 144	435 698	424 895	130 136	317 566	336 033	425 560	324 756
Non-financial corporations	105	14 346	1	1	-	1	-	1
Financial corporations	307 442	306 673	602	20 367	348	229	269	42 054
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	107 727	391 942	24 913	291 598	24 989	24 781	24 873	71 328
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	22 290	28 121	21 529	21 526	21 528	21 530	21 529	21 517
Financial corporations	85 437	363 821	3 384	270 072	3 461	3 251	3 344	49 811
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	107 725	391 940	24 912	291 597	24 988	24 780	24 872	71 327
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	22 290	28 121	21 529	21 526	21 528	21 530	21 529	21 517
Financial corporations	85 435	363 819	3 383	270 071	3 460	3 250	3 343	49 810
Households and NPISHs	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	233 585	235 461	286 202	659 148	522 926	365 198	415 539	1 396 487
in BGN	233 585	235 461	286 202	659 148	522 926	365 198	415 539	1 396 487
Local government and SSFs	233 585	235 461	286 202	659 148	522 926	365 198	415 539	1 396 487
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-

1.3. BNB ANALYTICAL REPORTING[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	4 977 065	5 236 524	5 307 564	5 070 432	4 728 565	4 763 817	4 801 403	4 981 477
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Capital and reserves[4]	4 977 065	5 236 524	5 307 564	5 070 432	4 728 565	4 763 817	4 801 403	4 981 477
Equity capital raised	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 130 644	5 284 058	5 397 643	5 208 560	4 914 678	4 858 537	4 907 967	5 181 168
Financial result	- 173 579	- 67 534	- 110 079	- 158 128	- 206 113	- 114 720	- 126 564	- 219 691

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

[2] Including the reserve position in the IMF.

[3] Including only loans received from the IMF.

[4] The indicator *Reserves* includes reserves and accumulated other comprehensive income, while the indicator *Financial result* comprises profit or loss for the current year and profit not distributed to the shareholders.

Source: BNB.

1.4. ANALYTICAL REPORTING OF OTHER MFIs[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577	1.68912	1.72685
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	**101 832 753**	**103 190 964**	**106 784 248**	**110 886 830**	**113 952 219**	**115 574 515**	**119 023 249**	**120 534 674**
FOREIGN ASSETS (NET)	8 958 040	8 869 974	8 850 200	7 867 541	13 331 482	13 849 669	13 926 345	7 448 888
Foreign assets	16 684 037	16 314 024	16 203 478	15 836 126	20 987 029	21 288 597	21 951 449	17 132 959
Cash in foreign currency	654 537	691 192	667 090	700 126	619 304	549 368	597 544	563 479
o/w EUR	412 707	446 672	445 766	473 287	418 642	360 444	402 379	355 510
Deposits	7 689 448	7 605 248	7 714 376	6 004 767	9 397 146	8 815 502	10 204 496	6 022 984
in BGN	131 345	119 397	110 255	115 130	99 805	84 233	69 973	58 596
in foreign currency	7 558 103	7 485 851	7 604 121	5 889 637	9 297 341	8 731 269	10 134 523	5 964 388
o/w EUR	5 514 164	5 641 029	5 712 238	4 171 432	7 115 603	6 763 069	7 992 088	4 393 038
Repos	2 156 120	613 427	218 112	1 194 130	1 952 430	2 322 541	1 600 114	867 262
in BGN	4 072	4 072	4 072	4 072	5 074	4 069	4 069	3 005
in foreign currency	2 152 048	609 355	214 040	1 190 058	1 947 356	2 318 472	1 596 045	864 257
o/w EUR	1 420 546	564 705	214 040	1 176 660	1 936 872	2 194 341	1 469 192	631 920
Loans	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385	2 407 762	2 607 988
in BGN	129 549	120 118	138 346	156 199	203 744	197 182	200 780	209 877
in foreign currency	1 295 120	1 710 170	1 828 497	1 962 953	2 141 255	2 027 203	2 206 982	2 398 111
o/w EUR	1 010 599	1 415 467	1 374 279	1 452 113	1 606 038	1 455 585	1 595 612	1 743 418
Debt security held	4 531 693	5 328 810	5 391 118	5 566 966	6 370 186	7 069 476	6 828 390	6 759 327
in BGN	-	-	-	-	-	54 457	54 478	54 527
in foreign currency	4 531 693	5 328 810	5 391 118	5 566 966	6 370 186	7 015 019	6 773 912	6 704 800
o/w EUR	3 093 559	3 666 418	3 830 294	3 949 018	4 524 619	5 193 289	4 914 536	4 680 139
Shares and other equity	227 570	245 059	245 939	250 985	302 964	307 325	313 143	311 919
in BGN	-	-	-	-	-	-	-	-
in foreign currency	227 570	245 059	245 939	250 985	302 964	307 325	313 143	311 919
o/w EUR	93 702	95 569	97 316	99 641	148 325	151 027	156 073	157 779
Less: foreign liabilities	7 725 997	7 444 050	7 353 278	7 968 585	7 655 547	7 438 928	8 025 104	9 684 071
Deposits	7 124 815	6 908 478	6 520 904	5 931 938	6 684 820	6 256 744	6 861 312	8 027 330
in BGN	935 904	1 127 946	1 176 316	877 782	1 030 794	987 064	1 111 139	1 186 292
in foreign currency	6 188 911	5 780 532	5 344 588	5 054 156	5 654 026	5 269 680	5 750 173	6 841 038
o/w EUR	5 752 305	5 310 347	4 957 139	4 684 612	5 168 195	4 798 788	5 235 704	6 354 123
Repos	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
in BGN	-	-	-	-	-	-	-	-
in foreign currency	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
o/w EUR	405 599	339 989	636 791	1 841 064	775 144	986 601	968 209	817 782
Debt securities issued[2]	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
in BGN	-	-	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
o/w EUR	195 583	195 583	195 583	195 583	195 583	195 583	195 583	838 959
RESERVES IN THE BNB[3]	17 333 456	19 068 673	20 793 437	24 518 343	21 274 439	20 880 924	22 121 972	25 401 784
Cash in levs	1 422 743	1 429 814	1 543 767	1 950 325	1 496 646	1 706 246	1 931 301	2 319 124
Deposits	15 910 713	17 638 859	19 249 670	22 568 018	19 777 793	19 174 678	20 190 671	23 082 660
in BGN	13 692 499	15 663 617	10 399 408	13 099 538	12 163 292	12 132 131	12 200 481	13 790 108
in foreign currency	2 218 214	1 975 242	8 850 262	9 468 480	7 614 501	7 042 547	7 990 190	9 292 552
o/w EUR	2 218 214	1 975 242	8 850 262	9 468 480	7 614 501	7 042 547	7 990 190	9 292 552
CLAIMS ON GENERAL GOVERNMENT	9 746 085	10 215 031	11 265 530	11 112 069	11 681 671	11 745 288	12 072 591	13 948 714
Central government (net)	9 340 901	9 807 975	10 848 688	10 683 434	11 264 161	11 339 500	11 673 410	13 564 911
Claims	10 176 604	10 650 592	11 652 873	11 710 333	12 252 883	12 281 533	12 680 253	14 679 358
Government securities	9 553 145	10 012 441	10 931 496	11 099 317	11 648 858	11 680 882	12 055 411	14 041 417
in BGN	3 328 050	3 657 080	3 469 360	3 517 789	4 111 855	4 117 661	4 366 170	6 356 605
in foreign currency	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221	7 689 241	7 684 812
o/w EUR	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221	7 689 241	7 684 812
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	623 459	638 151	721 377	611 016	604 025	600 651	624 842	637 941
in BGN	239 733	254 437	337 662	285 983	290 147	293 969	294 825	307 919
in foreign currency	383 726	383 714	383 715	325 033	313 878	306 682	330 017	330 022
o/w EUR	383 726	383 714	383 715	325 033	313 878	306 682	330 017	330 022
Less: liabilities	835 703	842 617	804 185	1 026 899	988 722	942 033	1 006 843	1 114 447
Deposits	835 703	842 617	804 185	1 026 899	988 722	942 033	1 006 843	1 114 447
in BGN	670 793	601 288	593 513	805 970	772 212	711 346	705 557	836 177
in foreign currency	164 910	241 329	210 672	220 929	216 510	230 687	301 286	278 270
o/w EUR	144 209	221 504	191 752	203 338	197 898	210 483	279 513	256 821
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Local government and SSFs	405 184	407 056	416 842	428 635	417 510	405 788	399 181	383 803
Debt security held	92 067	89 639	88 212	83 338	81 864	76 210	73 729	68 440
in BGN	82 879	80 379	79 050	74 232	72 790	69 392	66 925	63 876
in foreign currency	9 188	9 260	9 162	9 106	9 074	6 818	6 804	4 564
o/w EUR	9 188	9 260	9 162	9 106	9 074	6 818	6 804	4 564
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	313 117	317 417	328 630	345 297	335 646	329 578	325 452	315 363
in BGN	298 309	304 131	316 444	334 210	325 547	320 870	317 814	308 670
in foreign currency	14 808	13 286	12 186	11 087	10 099	8 708	7 638	6 693
o/w EUR	14 808	13 286	12 186	11 087	10 099	8 708	7 638	6 693
CLAIMS ON NON-GOVERNMENT SECTOR	65 177 738	65 199 911	66 228 455	67 427 401	68 263 284	69 365 506	71 218 044	73 398 151
Non-financial corporations	35 860 788	35 495 687	35 907 922	36 502 696	36 622 314	36 403 977	37 130 904	38 213 000
Repos	352 365	349 982	371 833	368 003	363 310	340 907	354 150	355 872
in BGN	318 956	309 463	324 657	320 709	329 949	307 502	320 745	325 627
in foreign currency	33 409	40 519	47 176	47 294	33 361	33 405	33 405	30 245
o/w EUR	33 409	40 519	47 176	47 294	33 361	33 405	33 405	30 245
Loans	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 550 650	36 246 273	37 279 972
in BGN	18 144 908	17 868 802	18 418 314	18 525 920	18 456 550	18 460 148	19 045 596	19 956 285
in foreign currency	16 679 002	16 591 328	16 391 800	17 117 156	17 308 543	17 090 502	17 200 677	17 323 687
o/w EUR	16 123 311	16 067 321	15 900 812	16 687 868	16 846 928	16 593 559	16 716 554	16 871 315
Debt security held	578 640	568 046	608 254	369 500	368 773	384 934	398 824	432 306
in BGN	285 194	284 928	300 269	85 028	83 817	83 888	95 519	127 354
in foreign currency	293 446	283 118	307 985	284 472	284 956	301 046	303 305	304 952
o/w EUR	293 446	283 118	307 985	284 472	284 956	301 046	303 305	304 952
Shares and other equity	105 873	117 529	117 721	122 117	125 138	127 486	131 657	144 850
in BGN	105 873	117 529	117 721	122 117	125 138	127 486	131 657	144 850
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	4 956 251	5 145 543	5 180 865	5 431 925	5 555 829	5 849 735	5 992 855	6 277 228
Repos	90 978	91 043	55 900	47 198	42 795	44 563	48 295	40 041
in BGN	32 779	32 798	32 997	27 449	22 008	25 633	25 706	25 070
in foreign currency	58 199	58 245	22 903	19 749	20 787	18 930	22 589	14 971
o/w EUR	58 199	58 245	22 903	19 749	20 787	18 930	22 589	14 971
Loans	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 713 883	4 847 610	4 968 716
in BGN	2 305 631	2 330 382	2 365 972	2 398 209	2 554 432	2 745 037	2 867 038	3 007 146
in foreign currency	1 874 791	1 976 920	1 988 300	1 923 417	1 880 488	1 968 846	1 980 572	1 961 570
o/w EUR	1 839 882	1 946 503	1 975 556	1 890 690	1 847 757	1 931 690	1 956 538	1 914 173
Debt security held	104 680	100 694	104 455	352 856	365 160	370 853	369 241	534 444
in BGN	56 992	54 733	63 284	313 535	326 602	332 474	332 188	439 529
in foreign currency	47 688	45 961	41 171	39 321	38 558	38 379	37 053	94 915
o/w EUR	47 688	45 961	41 171	39 321	38 558	38 379	37 053	75 362
Shares and other equity	580 171	646 504	666 238	710 245	712 954	720 436	727 709	734 027
in BGN	578 699	645 032	664 766	708 742	711 399	718 905	726 105	732 452
in foreign currency	1 472	1 472	1 472	1 503	1 555	1 531	1 604	1 575
o/w EUR	1 472	1 472	1 472	1 503	1 555	1 531	1 604	1 575
Households and NPISHs	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794	28 094 285	28 907 923
Repos	1 111	1 109	1 107	1 104	101	99	380	331
in BGN	1 111	1 109	1 107	1 104	101	99	380	331
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695	28 093 905	28 907 592
in BGN	22 164 732	22 444 024	23 107 356	23 572 695	24 228 557	25 297 050	26 344 267	27 240 865
in foreign currency	2 194 856	2 113 548	2 031 205	1 918 981	1 856 483	1 814 645	1 749 638	1 666 727
o/w EUR	2 114 657	2 043 575	1 968 420	1 866 069	1 806 628	1 765 729	1 704 046	1 621 613
NON-FINANCIAL ASSETS	5 844 056	6 041 398	6 103 583	6 148 374	6 161 038	6 142 236	6 189 487	6 273 294
OTHER ITEMS (NET)	-5 226 622	-6 204 023	-6 456 957	-6 186 898	-6 759 695	-6 409 108	-6 505 190	-5 936 157
Accounts between other MFIs (net)	1 105 303	15 049	149 602	143 962	148 619	150 257	60 638	51 072
Claims on other MFIs	2 870 063	1 091 101	1 390 458	1 261 559	1 392 207	1 410 312	1 018 251	892 189
in BGN	1 633 400	480 371	604 666	603 360	602 224	578 407	407 224	301 520
in foreign currency	1 236 663	610 730	785 792	658 199	789 983	831 905	611 027	590 669
o/w EUR	435 975	334 369	409 719	383 214	417 348	485 248	286 072	195 525
Less: liabilities to other MFIs	1 764 760	1 076 052	1 240 856	1 117 597	1 243 588	1 260 055	957 613	841 117
in BGN	532 839	466 814	453 205	451 973	451 016	428 594	347 276	244 051
in foreign currency	1 231 921	609 238	787 651	665 624	792 572	831 461	610 337	597 066
o/w EUR	431 471	335 407	412 225	392 452	420 102	487 283	285 960	199 449

1.4. ANALYTICAL REPORTING OF OTHER MFIs[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Other (net)	-6 331 925	-6 219 072	-6 606 559	-6 330 860	-6 908 314	-6 559 365	-6 565 828	-5 987 229
Other unclassified assets	2 702 948	2 656 566	2 440 269	2 508 928	2 481 726	2 561 056	2 630 322	2 663 457
in BGN	1 203 859	1 207 017	1 163 449	1 158 879	1 151 027	1 188 567	1 183 229	1 111 877
in foreign currency	1 499 089	1 449 549	1 276 820	1 350 049	1 330 699	1 372 489	1 447 093	1 551 580
o/w EUR	1 366 867	1 343 400	1 140 929	1 228 366	1 164 563	1 205 759	1 281 098	1 391 143
Less: other unclassified liabilities	9 034 873	8 875 638	9 046 828	8 839 788	9 390 040	9 120 421	9 196 150	8 650 686
in BGN	6 086 025	6 198 272	6 474 325	6 548 171	6 951 546	6 709 526	6 602 150	6 374 359
in foreign currency	2 948 848	2 677 366	2 572 503	2 291 617	2 438 494	2 410 895	2 594 000	2 276 327
o/w EUR	2 706 699	2 441 428	2 338 511	2 057 463	2 174 229	2 130 920	2 336 279	2 025 012
LIABILITIES	**101 832 753**	**103 190 964**	**106 784 248**	**110 886 830**	**113 952 219**	**115 574 515**	**119 023 249**	**120 534 674**
LIABILITIES TO THE BNB	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	84 912 251	86 121 050	89 346 085	93 227 599	96 120 038	97 285 016	100 263 656	101 563 965
DEPOSITS	84 912 251	86 121 050	89 346 085	93 227 599	96 120 038	97 285 016	100 263 656	101 563 965
Overnight deposits	55 742 028	57 477 434	60 181 526	64 265 413	66 488 028	68 385 692	72 680 544	75 012 011
in BGN	37 747 419	39 025 941	41 307 951	45 179 182	46 816 657	48 131 063	50 994 390	53 778 523
Local government and SSFs	1 649 047	1 795 239	1 564 940	1 832 926	2 324 531	2 440 140	2 097 782	1 782 018
Non-financial corporations	13 683 550	14 062 376	15 900 256	16 855 715	17 019 133	16 740 894	18 805 435	19 701 312
Financial corporations	1 302 239	1 351 270	1 308 651	1 682 283	1 455 846	1 689 264	1 911 602	1 836 482
Households and NPISHs	21 112 583	21 817 056	22 534 104	24 808 258	26 017 147	27 260 765	28 179 571	30 458 711
in foreign currency	17 994 609	18 451 493	18 873 575	19 086 231	19 671 371	20 254 629	21 686 154	21 233 488
Local government and SSFs	72 455	66 805	55 751	54 654	50 558	44 825	35 997	35 399
Non-financial corporations	8 239 387	8 535 206	9 046 196	9 038 824	9 488 632	9 272 573	9 735 481	9 293 331
Financial corporations	1 492 807	1 316 946	1 054 410	958 746	876 677	1 442 582	1 784 644	1 262 722
Households and NPISHs	8 189 960	8 532 536	8 717 218	9 034 007	9 255 504	9 494 649	10 130 032	10 642 036
o/w EUR	14 597 231	14 842 512	15 270 053	15 440 751	15 881 338	16 472 408	17 880 678	17 036 546
Local government and SSFs	67 867	62 316	51 458	50 618	46 359	41 509	32 637	31 984
Non-financial corporations	6 708 405	6 819 219	7 284 147	7 195 976	7 545 979	7 323 316	7 836 077	7 340 223
Financial corporations	1 065 206	934 344	710 250	708 978	573 664	1 168 317	1 533 588	813 133
Households and NPISHs	6 755 753	7 026 633	7 224 198	7 485 179	7 715 336	7 939 266	8 478 376	8 851 206
Deposits with agreed maturity up to 2 years	28 624 372	28 087 218	28 610 687	28 388 851	29 049 630	28 311 224	26 991 585	25 942 502
in BGN	14 364 627	13 858 525	13 794 179	14 068 273	14 206 022	13 890 253	13 195 045	12 800 424
Local government and SSFs	222 168	224 474	227 658	230 979	241 974	243 455	228 536	217 477
Non-financial corporations	1 898 573	1 488 835	1 357 170	1 413 803	1 332 269	1 347 632	1 120 155	1 079 526
Financial corporations	301 227	306 502	317 720	303 957	327 457	285 667	343 693	381 607
Households and NPISHs	11 942 659	11 838 714	11 891 631	12 119 534	12 304 322	12 013 499	11 502 661	11 121 814
in foreign currency	14 259 745	14 228 693	14 816 508	14 320 578	14 843 608	14 420 971	13 796 540	13 142 078
Local government and SSFs	223	3 146	3 145	3 131	3 137	3 143	3 148	3 151
Non-financial corporations	1 581 937	1 455 869	1 716 556	1 404 406	1 601 177	1 469 111	1 386 652	1 127 821
Financial corporations	103 307	56 700	318 743	47 463	101 946	100 511	97 158	38 046
Households and NPISHs	12 574 278	12 712 978	12 778 064	12 865 578	13 137 348	12 848 206	12 309 582	11 973 060
o/w EUR	11 119 967	11 263 204	11 876 529	11 628 299	11 970 804	11 660 221	11 141 183	10 614 571
Local government and SSFs	18	2 945	2 952	2 947	2 945	2 953	2 953	2 951
Non-financial corporations	844 088	809 099	1 055 566	958 110	1 087 524	986 955	894 041	737 323
Financial corporations	79 147	53 663	315 880	46 287	100 766	97 489	96 336	37 201
Households and NPISHs	10 196 714	10 397 497	10 502 131	10 620 955	10 779 569	10 572 824	10 147 853	9 837 096
Deposits redeemable at notice up to 3 months	545 851	556 398	553 872	573 335	582 380	588 100	591 527	609 452
in BGN	303 394	311 378	305 851	318 572	323 558	322 746	327 847	338 184
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	303 394	311 378	305 851	318 572	323 558	322 746	327 847	338 184
in foreign currency	242 457	245 020	248 021	254 763	258 822	265 354	263 680	271 268
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	927	900	900	870	918	843	841	861
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	241 530	244 120	247 121	253 893	257 904	264 511	262 839	270 407
o/w EUR	211 491	214 681	218 220	226 044	227 264	233 087	231 143	236 647
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	211 491	214 681	218 220	226 044	227 264	233 087	231 143	236 647
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	16 920 502	17 069 914	17 438 163	17 659 231	17 832 181	18 289 499	18 759 593	18 970 709
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	2 282 681	2 290 013	2 280 961	2 294 741	2 170 078	2 220 141	2 437 630	2 381 935
in BGN	1 213 661	1 187 222	1 192 099	1 159 865	1 104 270	1 056 376	1 142 635	1 077 828
in foreign currency	1 069 020	1 102 791	1 088 862	1 134 876	1 065 808	1 163 765	1 294 995	1 304 107
o/w EUR	916 981	905 210	889 443	897 548	828 059	929 362	997 003	1 000 019
Debt securities issued over 2 years	84 083	84 083	84 183	84 183	84 183	84 184	101 786	59 111
in BGN	-	-	100	100	100	101	101	101
in foreign currency	84 083	84 083	84 083	84 083	84 083	84 083	101 685	59 010
o/w EUR	84 083	84 083	84 083	84 083	84 083	84 083	101 685	59 010
Capital and reserves[4]	14 553 738	14 695 818	15 073 019	15 280 307	15 577 920	15 985 174	16 220 177	16 529 663
Equity capital raised	5 038 146	5 682 525	6 009 949	6 111 610	6 111 619	6 140 953	6 140 965	6 140 966
Reserves	5 028 986	4 291 593	4 403 160	4 428 284	4 704 583	4 847 459	4 641 841	4 629 442
Financial result	4 486 606	4 721 700	4 659 910	4 740 413	4 761 718	4 996 762	5 437 371	5 759 255

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

[2] Including debt securities issued and MMFs shares/units held by non-residents.

[3] The indicator is compiled for monetary statistics purposes and it differs methodologically from minimum reserve requirements calculated according to Ordinance No. 21 on the Minimum Required Reserves Maintained with the Bulgarian National Bank by Banks.

[4] The indicator *Reserves* includes reserves and accumulated other comprehensive income, while the indicator *Financial result* comprises profit or loss for the current year and profit not distributed to the shareholders.

Source: Other MFIs.

1.5. CLAIMS ON LOANS BY SECTOR[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	**66 132 913**	**66 485 498**	**67 692 399**	**68 893 954**	**69 930 558**	**70 879 421**	**72 705 478**	**74 869 518**
Resident sector	64 708 244	64 655 210	65 725 556	66 774 802	67 585 559	68 655 036	70 297 716	72 261 530
Monetary financial institutions	407 748	374 638	372 602	362 111	360 835	348 579	159 634	151 946
General government sector	936 576	955 568	1 050 007	956 313	939 671	930 229	950 294	953 304
Other residents	63 363 920	63 325 004	64 302 947	65 456 378	66 285 053	67 376 228	69 187 788	71 156 280
Non-financial corporations	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 550 650	36 246 273	37 279 972
Financial corporations	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 713 883	4 847 610	4 968 716
Households and NPISHs	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695	28 093 905	28 907 592
Non-resident sector	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385	2 407 762	2 607 988
Countries and institutions of the EU	911 194	1 325 117	1 374 750	1 465 234	1 687 933	1 511 263	1 706 522	1 904 634
MU	687 012	1 071 980	1 101 378	1 174 920	1 259 343	1 042 450	1 201 809	1 369 168
Monetary financial institutions	39 727	458 797	496 880	522 471	612 008	588 160	641 089	704 703
General government sector	-	-	-	-	-	-	-	-
Other residents	647 285	613 183	604 498	652 449	647 335	454 290	560 720	664 465
Non-financial corporations	386 072	335 878	331 990	379 107	369 305	367 463	473 335	551 232
Financial corporations	203 212	221 915	213 624	213 523	213 470	16 725	10 539	10 554
Households and NPISHs	58 001	55 390	58 884	59 819	64 560	70 102	76 846	102 679
NON-MU	224 182	253 137	273 372	290 314	428 590	468 813	504 713	535 466
Rest of the world	513 475	505 171	592 093	653 918	657 066	713 122	701 240	703 354

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

Source: Other MFIs.

1.6. CLAIMS ON LOANS BY CURRENCY[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	**66 132 913**	**66 485 498**	**67 692 399**	**68 893 954**	**69 930 558**	**70 879 421**	**72 705 478**	**74 869 518**
in BGN	43 512 475	43 545 059	44 905 028	45 488 661	46 276 985	47 523 675	49 195 739	51 150 020
in foreign currency	22 620 438	22 940 439	22 787 371	23 405 293	23 653 573	23 355 746	23 509 739	23 719 498
in EUR	21 665 118	22 021 339	21 766 636	22 379 526	22 574 155	22 201 113	22 344 620	22 519 922
in USD	671 806	635 760	705 668	706 204	747 135	786 452	761 376	766 206
in CHF	80 735	66 352	62 820	52 676	48 901	47 727	43 951	43 379
in other currencies	202 779	216 988	252 247	266 887	283 382	320 454	359 792	389 991

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

Source: Other MFIs.

1.7. CLAIMS ON LOANS BY ORIGINAL TERM TO MATURITY[1]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total[2]	**66 132 913**	**66 485 498**	**67 692 399**	**68 893 954**	**69 930 558**	**70 879 421**	**72 705 478**	**74 869 518**
Up to one year	14 802 852	14 075 340	14 370 305	14 374 049	14 259 216	13 882 544	14 143 375	14 723 509
Over one and up to five years	9 783 311	9 786 675	9 924 659	10 011 491	9 991 346	9 835 169	10 288 159	10 530 420
Over five years	41 546 750	42 623 483	43 397 435	44 508 414	45 679 996	47 161 708	48 273 944	49 615 589

[1] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

[2] The data refer to the resident and non-resident sectors in total.

Source: Other MFIs.

1.8. CLAIMS ON LOANS TO *HOUSEHOLDS*[1] SECTOR BY TYPE[2]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	**24 359 588**	**24 557 572**	**25 138 561**	**25 491 676**	**26 085 040**	**27 111 695**	**28 093 905**	**28 907 592**
Overdraft	1 264 878	1 243 991	1 255 941	1 175 707	1 169 245	1 179 015	1 209 170	1 169 824
Consumer loans	11 540 005	11 563 432	11 806 158	11 898 175	12 170 346	12 602 446	12 977 919	13 223 717
Loans for house purchases	11 052 525	11 301 128	11 634 130	12 016 351	12 366 913	12 944 503	13 513 247	14 130 780
Other loans	502 180	449 021	442 332	401 443	378 536	385 731	393 569	383 271
o/w Sole proprietorships and partnerships without legal status	407 518	388 227	399 130	362 535	377 538	385 902	398 646	383 582

[1]The sector Households includes resident individuals, self-dependent entrepreneurs (i.e. sole proprietors and self-employed persons) and non-profit institutions, serving households (NPISHs).

[2] Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics.*

Source: Other MFIs.

1.9. DEPOSITS[1] OF *NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs* BY AMOUNT CATEGORY[2]

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	number	**10 048 593**	**9 911 180**	**9 889 815**	**9 962 308**	**9 897 385**	**9 814 546**	**9 728 180**	**9 698 921**
	(BGN'000)	**85 250 867**	**86 321 356**	**89 775 516**	**93 400 429**	**95 669 764**	**96 773 433**	**100 335 583**	**101 907 101**
Non-financial corporations	number	586 102	581 903	583 728	587 314	588 922	600 688	603 564	608 326
	(BGN'000)	25 813 596	26 006 579	28 529 489	29 280 266	29 971 201	29 356 479	31 609 419	31 767 486
up to 1 000 BGN	number	330 135	325 468	317 792	314 297	313 101	320 970	316 810	313 380
	(BGN'000)	61 611	60 281	59 411	58 546	59 994	59 713	58 336	57 762
over 1 000 and up to 2 500 BGN	number	56 450	56 156	55 373	55 706	56 183	57 655	56 998	56 768
	(BGN'000)	93 594	93 058	92 115	92 644	92 682	95 180	94 151	94 148
over 2 500 and up to 5 000 BGN	number	41 478	40 910	41 579	41 411	42 204	42 535	42 657	43 289
	(BGN'000)	152 467	150 150	152 719	151 694	154 605	155 098	155 569	158 479
over 5 000 and up to 10 000 BGN	number	38 210	37 915	39 538	39 861	40 569	41 226	41 471	42 379
	(BGN'000)	274 499	271 737	284 879	286 943	290 442	294 913	296 723	304 536
over 10 000 and up to 20 000 BGN	number	33 186	33 279	35 440	36 601	36 538	36 455	37 554	38 807
	(BGN'000)	474 724	475 672	506 343	523 950	522 038	522 579	536 866	556 265
over 20 000 and up to 30 000 BGN	number	16 587	16 676	17 882	18 597	18 602	18 699	19 437	20 307
	(BGN'000)	407 019	409 171	438 672	456 001	456 177	458 100	476 763	498 660
over 30 000 and up to 40 000 BGN	number	10 464	10 497	11 061	11 765	11 801	11 852	12 577	13 297
	(BGN'000)	363 434	363 931	383 615	408 248	409 480	410 759	436 548	461 610
over 40 000 and up to 50 000 BGN	number	7 423	7 620	8 029	8 552	8 588	8 582	9 038	9 593
	(BGN'000)	333 095	341 605	359 322	383 301	385 101	384 356	404 745	429 807
over 50 000 and up to 100 000 BGN	number	19 341	19 543	20 744	21 900	21 988	22 508	23 653	25 159
	(BGN'000)	1 375 668	1 390 191	1 476 414	1 554 719	1 565 067	1 606 054	1 689 922	1 797 227
over 100 000 and up to 200 000 BGN	number	14 516	14 999	16 028	16 648	17 056	17 685	18 937	20 725
	(BGN'000)	2 110 057	2 178 028	2 325 713	2 402 424	2 473 949	2 567 692	2 759 819	3 030 629
over 200 000 and up to 500 000 BGN	number	10 460	10 672	11 422	12 673	12 783	13 195	14 774	15 051
	(BGN'000)	3 224 925	3 302 270	3 540 413	3 932 524	3 975 099	4 148 842	4 693 973	4 762 552
over 500 000 and up to 1 000 000 BGN	number	4 084	4 223	4 782	5 212	5 216	5 142	5 423	5 550
	(BGN'000)	2 881 857	2 989 969	3 423 044	3 756 804	3 739 089	3 674 969	3 887 667	3 996 212
over 1 000 000 BGN	number	3 768	3 945	4 058	4 091	4 293	4 184	4 235	4 021
	(BGN'000)	14 060 646	13 980 516	15 486 829	15 272 468	15 847 478	14 978 224	16 118 337	15 619 599
Financial corporations	number	6 334	6 676	6 713	6 831	6 781	6 795	6 824	6 934
	(BGN'000)	3 316 696	3 143 340	3 093 630	3 078 603	2 846 073	3 627 453	4 217 971	3 600 067
up to 1 000 BGN	number	2 320	2 503	2 498	2 553	2 485	2 505	2 476	2 582
	(BGN'000)	514	533	590	568	589	574	567	580
over 1 000 and up to 2 500 BGN	number	548	553	495	535	526	542	508	526
	(BGN'000)	932	909	813	890	863	902	831	874
over 2 500 and up to 5 000 BGN	number	377	435	476	477	505	491	494	474
	(BGN'000)	1 388	1 639	1 775	1 789	1 870	1 805	1 823	1 743
over 5 000 and up to 10 000 BGN	number	424	490	498	476	472	460	475	478
	(BGN'000)	3 105	3 555	3 591	3 456	3 430	3 325	3 446	3 490
over 10 000 and up to 20 000 BGN	number	410	433	428	445	424	427	439	432
	(BGN'000)	5 869	6 239	6 094	6 464	6 117	6 081	6 255	6 247
over 20 000 and up to 30 000 BGN	number	208	226	228	205	262	239	254	246
	(BGN'000)	5 178	5 559	5 601	4 968	6 429	5 935	6 125	6 005
over 30 000 and up to 40 000 BGN	number	138	150	162	167	154	165	168	176
	(BGN'000)	4 787	5 229	5 635	5 855	5 402	5 671	5 776	6 038
over 40 000 and up to 50 000 BGN	number	144	124	121	129	137	127	123	148
	(BGN'000)	6 479	5 582	5 433	5 764	6 177	5 689	5 546	6 656
over 50 000 and up to 100 000 BGN	number	353	360	378	373	359	370	371	359
	(BGN'000)	25 205	25 988	27 031	26 873	25 974	26 568	26 768	25 607
over 100 000 and up to 200 000 BGN	number	326	312	327	333	338	381	386	402
	(BGN'000)	47 965	46 408	48 285	49 022	50 003	56 368	56 724	59 530
over 200 000 and up to 500 000 BGN	number	410	417	436	431	436	412	432	447
	(BGN'000)	131 319	133 064	138 299	138 492	140 151	133 899	137 507	145 056
over 500 000 and up to 1 000 000 BGN	number	263	245	257	283	271	259	271	247
	(BGN'000)	186 027	173 035	187 838	205 391	194 234	183 430	194 853	182 391
over 1 000 000 BGN	number	413	428	409	424	412	417	427	417
	(BGN'000)	2 897 928	2 735 600	2 662 645	2 629 071	2 404 834	3 197 206	3 771 750	3 155 850

1.9. DEPOSITS[1] OF *NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs* BY AMOUNT CATEGORY[2]

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Households and NPISHs	number	9 456 157	9 322 601	9 299 374	9 368 163	9 301 682	9 207 063	9 117 792	9 083 661
	(BGN'000)	56 120 575	57 171 437	58 152 397	61 041 560	62 852 490	63 789 501	64 508 193	66 539 548
up to 1 000 BGN	number	5 660 745	5 511 354	5 497 836	5 422 570	5 316 742	5 260 592	5 242 552	5 107 489
	(BGN'000)	922 024	876 852	891 372	902 558	849 441	839 108	844 287	845 918
over 1 000 and up to 2 500 BGN	number	1 062 238	1 038 808	1 023 127	1 063 741	1 046 042	1 007 792	984 556	1 015 867
	(BGN'000)	1 754 760	1 730 565	1 700 499	1 768 245	1 738 497	1 676 005	1 631 912	1 687 498
over 2 500 and up to 5 000 BGN	number	761 005	765 826	755 866	781 768	784 026	769 649	738 541	752 570
	(BGN'000)	2 754 325	2 787 279	2 753 113	2 847 189	2 851 070	2 805 258	2 691 435	2 739 590
over 5 000 and up to 10 000 BGN	number	760 599	772 732	770 528	796 378	811 661	805 824	783 320	795 416
	(BGN'000)	5 391 647	5 478 576	5 467 650	5 654 459	5 759 267	5 738 132	5 583 661	5 666 120
over 10 000 and up to 20 000 BGN	number	581 743	592 533	597 144	620 509	636 310	640 600	633 094	648 378
	(BGN'000)	8 093 048	8 244 601	8 314 652	8 637 072	8 858 033	8 937 640	8 845 493	9 057 712
over 20 000 and up to 30 000 BGN	number	230 608	234 658	238 151	247 771	255 479	259 836	261 101	269 557
	(BGN'000)	5 539 490	5 673 391	5 750 051	5 990 551	6 168 194	6 285 333	6 320 026	6 521 608
over 30 000 and up to 40 000 BGN	number	118 369	120 536	123 615	128 944	133 151	135 309	137 785	142 694
	(BGN'000)	4 072 494	4 143 391	4 262 786	4 437 246	4 574 837	4 650 677	4 738 736	4 906 398
over 40 000 and up to 50 000 BGN	number	71 502	72 981	74 698	77 912	80 600	82 599	83 811	86 776
	(BGN'000)	3 177 539	3 235 741	3 313 391	3 457 106	3 574 844	3 668 794	3 723 639	3 851 483
over 50 000 and up to 100 000 BGN	number	136 205	138 634	141 736	148 005	153 586	157 674	161 902	168 854
	(BGN'000)	9 351 597	9 514 408	9 727 055	10 205 411	10 584 822	10 843 093	11 143 342	11 618 282
over 100 000 and up to 200 000 BGN	number	58 829	59 954	61 564	64 120	66 735	68 998	71 593	76 348
	(BGN'000)	8 260 366	8 424 650	8 658 545	9 005 128	9 370 095	9 660 470	10 027 120	10 744 743
over 200 000 and up to 500 000 BGN	number	11 567	11 762	12 126	13 159	14 132	14 995	16 392	16 406
	(BGN'000)	3 216 940	3 263 521	3 364 184	3 671 979	3 941 832	4 225 944	4 643 856	4 618 540
over 500 000 and up to 1 000 000 BGN	number	1 805	1 836	1 913	2 106	2 064	2 045	2 102	2 254
	(BGN'000)	1 235 548	1 259 929	1 308 858	1 434 453	1 411 540	1 407 909	1 455 279	1 560 127
over 1 000 000 BGN	number	942	987	1 070	1 180	1 154	1 150	1 043	1 052
	(BGN'000)	2 350 797	2 538 533	2 640 241	3 030 163	3 170 018	3 051 138	2 859 407	2 721 529

[1] Banks' liabilities on deposits, loans and repos are included.
[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Deposits and Loans by Amount Category and Economic Activity.*

Source: The banks.

1.10. DEPOSITS[1] OF *NON-FINANCIAL CORPORATIONS* BY ECONOMIC ACTIVITY[2]

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Non-financial corporations	**number**	**586 102**	**581 903**	**583 728**	**587 314**	**588 922**	**600 688**	**603 564**	**608 326**
	(BGN'000)	**25 813 596**	**26 006 579**	**28 529 489**	**29 280 266**	**29 971 201**	**29 356 479**	**31 609 419**	**31 767 486**
Agriculture, forestry and fishing	number	23 189	23 517	23 593	24 140	23 961	24 423	24 609	25 003
	(BGN'000)	1 063 820	1 101 484	1 248 146	1 289 948	1 240 165	1 250 524	1 563 519	1 418 851
Mining and quarrying	number	1 583	1 551	1 556	1 547	1 535	1 594	1 572	1 541
	(BGN'000)	287 256	222 428	285 253	418 176	434 415	458 213	377 410	377 333
Manufacturing	number	55 173	55 018	55 464	56 036	56 277	57 064	57 410	57 923
	(BGN'000)	3 611 638	3 784 167	3 901 668	4 267 757	4 482 015	4 357 806	4 456 921	4 127 145
Electricity, gas, steam and air conditioning supply	number	3 820	3 865	3 938	4 038	4 259	4 420	4 484	4 666
	(BGN'000)	1 683 736	1 779 861	1 855 142	1 786 034	1 968 329	2 087 942	2 541 323	2 766 041
Water supply, sewerage, waste management and remediation activities	number	1 845	1 815	1 860	1 852	1 871	1 909	1 929	1 955
	(BGN'000)	162 745	169 856	200 400	264 759	232 841	252 240	246 727	261 234
Construction	number	44 256	43 971	44 316	44 837	44 816	45 821	46 647	47 441
	(BGN'000)	2 896 404	2 729 256	3 107 691	3 523 614	3 094 307	2 822 479	2 859 259	3 159 761
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	221 190	220 195	218 894	218 633	218 064	221 915	221 110	222 210
	(BGN'000)	6 589 637	6 867 639	7 553 877	7 510 321	7 615 847	7 549 757	7 943 093	8 116 431
Transportation and storage	number	37 727	39 557	39 621	40 012	40 218	40 968	41 355	41 551
	(BGN'000)	1 940 049	1 818 456	2 003 670	1 782 421	1 918 680	1 794 729	2 073 642	1 855 670
Accommodation and food service activities	number	35 407	35 703	36 498	36 592	37 110	38 145	38 553	38 826
	(BGN'000)	1 060 962	1 004 122	1 104 340	1 019 190	1 116 828	1 053 654	1 330 776	1 146 676
Information and communication	number	22 334	22 004	22 203	22 575	22 934	23 557	23 881	24 297
	(BGN'000)	1 670 457	1 775 770	1 937 320	1 923 744	2 051 958	1 951 900	1 926 745	2 083 629
Real estate activities	number	17 244	17 198	17 565	17 889	18 304	19 033	19 681	20 227
	(BGN'000)	1 059 691	1 046 289	1 127 382	1 172 214	1 261 057	1 290 683	1 348 622	1 414 284
Professional, scientific and technical activities	number	53 082	52 308	52 863	53 465	53 873	54 859	55 268	56 013
	(BGN'000)	1 918 964	1 979 770	2 272 237	2 277 947	2 381 720	2 288 416	2 579 533	2 639 875
Administrative and support service activities	number	17 357	14 832	14 843	14 793	14 661	14 928	14 774	14 817
	(BGN'000)	672 000	554 707	611 288	638 223	635 614	654 156	741 329	755 086
Education	number	3 922	3 916	3 966	3 950	4 015	4 058	4 069	4 033
	(BGN'000)	201 619	194 089	207 229	196 792	233 314	229 662	229 059	193 383
Human health and social work activities	number	15 624	15 576	15 702	15 894	15 952	16 251	16 357	16 426
	(BGN'000)	461 245	478 481	565 877	642 768	679 051	679 175	733 393	792 127
Arts, entertainment and recreation	number	8 502	8 385	8 190	8 144	8 174	8 277	8 296	8 095
	(BGN'000)	252 870	237 340	279 054	267 368	322 840	318 208	310 956	317 483
Other service activities	number	23 847	22 492	22 656	22 917	22 898	23 466	23 569	23 302
	(BGN'000)	280 503	262 864	268 915	298 990	302 220	316 935	347 112	342 477

[1] Banks' liabilities on deposits, loans and repos are included.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Deposits and Loans by Amount Category and Economic Activity.*

The economic activity breakdown follows the *Classification of Economic Activities (CEA – 2008)* of the National Statistical Institute. *CEA-2008* ensures the direct implementation of the *Statistical Classification of Economic Activities in the European Community (NACE Rev.2).*

Source: The banks.

1.11. LOANS[1] TO *NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs* BY AMOUNT CATEGORY[2]

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	number	**3 088 732**	**2 976 314**	**2 961 427**	**2 913 561**	**2 911 351**	**2 919 616**	**2 890 439**	**2 931 529**
	(BGN'000)	**63 808 374**	**63 767 138**	**64 731 787**	**65 872 683**	**66 691 259**	**67 761 797**	**69 590 613**	**71 552 524**
Non-financial corporations	number	149 155	147 960	143 738	139 926	141 402	141 536	140 984	141 025
	(BGN'000)	35 176 275	34 810 112	35 181 947	36 011 079	36 128 403	35 891 557	36 600 423	37 635 844
up to 1 000 BGN	number	52 388	50 466	47 609	45 420	46 305	45 741	45 635	45 450
	(BGN'000)	8 874	8 125	7 679	7 175	7 471	7 438	7 181	6 977
over 1 000 and up to 2 500 BGN	number	7 447	7 582	7 333	7 242	7 190	7 298	7 273	7 148
	(BGN'000)	12 709	12 698	12 236	12 040	11 928	12 196	12 123	11 949
over 2 500 and up to 5 000 BGN	number	6 954	7 167	7 011	6 928	6 829	6 696	6 618	6 570
	(BGN'000)	25 980	26 427	25 917	25 512	25 143	24 615	24 492	24 146
over 5 000 and up to 10 000 BGN	number	8 033	8 338	8 251	7 863	7 761	7 608	7 534	7 559
	(BGN'000)	61 585	63 410	62 401	59 511	58 653	57 650	57 694	57 224
over 10 000 and up to 25 000 BGN	number	15 575	16 015	15 380	15 073	15 047	14 952	14 802	14 813
	(BGN'000)	266 326	271 935	261 353	256 471	257 049	256 809	255 739	255 124
over 25 000 and up to 50 000 BGN	number	16 733	16 660	16 419	16 167	16 310	16 443	16 205	16 135
	(BGN'000)	627 062	621 827	613 327	604 494	610 974	615 201	607 313	602 890
over 50 000 and up to 100 000 BGN	number	14 456	14 316	14 113	13 760	13 974	14 381	14 320	14 308
	(BGN'000)	1 077 322	1 062 459	1 046 487	1 021 200	1 037 787	1 071 713	1 067 729	1 065 673
over 100 000 and up to 250 000 BGN	number	12 413	12 356	12 497	12 404	12 767	12 915	12 842	12 963
	(BGN'000)	2 015 418	2 009 341	2 027 854	2 006 455	2 064 556	2 090 574	2 086 464	2 096 109
over 250 000 and up to 500 000 BGN	number	6 219	6 240	6 217	6 240	6 349	6 510	6 648	6 782
	(BGN'000)	2 217 866	2 230 429	2 219 747	2 228 912	2 268 154	2 325 914	2 372 870	2 413 786
over 500 000 and up to 1 000 000 BGN	number	3 779	3 697	3 695	3 643	3 700	3 745	3 795	3 834
	(BGN'000)	2 732 374	2 674 911	2 653 911	2 636 535	2 677 126	2 708 958	2 769 898	2 800 829
over 1 000 000 BGN	number	5 158	5 123	5 213	5 186	5 170	5 247	5 312	5 463
	(BGN'000)	26 130 759	25 828 550	26 251 035	27 152 774	27 109 562	26 720 489	27 338 920	28 301 137
Financial corporations	number	748	761	767	771	799	854	861	896
	(BGN'000)	4 271 400	4 398 345	4 410 172	4 368 824	4 477 715	4 758 446	4 895 905	5 008 757
up to 1 000 BGN	number	145	132	137	135	122	120	116	129
	(BGN'000)	25	19	19	21	19	26	24	17
over 1 000 and up to 2 500 BGN	number	9	12	13	16	16	12	11	17
	(BGN'000)	17	21	22	24	28	20	17	27
over 2 500 and up to 5 000 BGN	number	16	12	13	16	16	14	20	7
	(BGN'000)	66	44	47	61	57	52	74	27
over 5 000 and up to 10 000 BGN	number	19	18	23	14	17	17	18	22
	(BGN'000)	140	122	169	102	120	124	155	173
over 10 000 and up to 25 000 BGN	number	25	25	29	30	34	42	33	29
	(BGN'000)	387	370	536	532	583	699	609	529
over 25 000 and up to 50 000 BGN	number	47	47	42	53	62	65	64	77
	(BGN'000)	1 777	1 661	1 482	1 898	2 244	2 459	2 429	2 836
over 50 000 and up to 100 000 BGN	number	43	44	60	67	61	63	65	67
	(BGN'000)	3 358	3 274	4 320	4 768	4 270	4 438	4 713	5 096
over 100 000 and up to 250 000 BGN	number	49	56	68	67	84	94	90	87
	(BGN'000)	7 865	9 297	11 114	10 730	13 967	15 562	14 335	14 065
over 250 000 and up to 500 000 BGN	number	52	54	45	38	36	48	49	55
	(BGN'000)	20 141	20 922	16 456	13 792	13 919	18 316	18 508	20 704
over 500 000 and up to 1 000 000 BGN	number	88	88	54	55	52	52	53	56
	(BGN'000)	72 258	72 482	43 545	43 623	40 180	40 417	40 790	43 072
over 1 000 000 BGN	number	255	273	283	280	299	327	342	350
	(BGN'000)	4 165 366	4 290 133	4 332 462	4 293 273	4 402 328	4 676 333	4 814 251	4 922 211
Households and NPISHs	number	2 938 829	2 827 593	2 816 922	2 772 864	2 769 150	2 777 226	2 748 594	2 789 608
	(BGN'000)	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794	28 094 285	28 907 923
up to 1 000 BGN	number	1 541 808	1 432 120	1 407 373	1 371 676	1 370 122	1 349 826	1 318 435	1 348 977
	(BGN'000)	435 223	411 971	407 557	402 012	387 086	373 783	389 563	381 061
over 1 000 and up to 2 500 BGN	number	405 605	402 188	397 553	396 048	385 717	390 082	391 170	394 492
	(BGN'000)	663 967	652 198	648 793	642 033	628 732	637 043	650 068	640 833
over 2 500 and up to 5 000 BGN	number	261 894	264 589	270 376	267 850	264 419	265 611	266 279	258 041
	(BGN'000)	945 493	958 773	986 850	978 259	965 709	967 434	976 894	942 410
over 5 000 and up to 10 000 BGN	number	235 088	230 577	229 612	222 711	226 428	235 654	233 143	231 043
	(BGN'000)	1 722 586	1 685 050	1 665 584	1 620 071	1 646 698	1 713 399	1 728 590	1 680 696
over 10 000 and up to 25 000 BGN	number	244 432	245 252	251 516	251 332	252 577	255 994	253 976	260 473
	(BGN'000)	3 981 871	3 988 887	4 053 689	4 049 452	4 087 985	4 147 707	4 216 026	4 231 837
over 25 000 and up to 50 000 BGN	number	143 886	144 872	148 081	146 592	148 655	152 197	151 324	156 043
	(BGN'000)	5 165 105	5 186 168	5 268 435	5 232 505	5 298 544	5 418 014	5 494 440	5 557 475
over 50 000 and up to 100 000 BGN	number	67 862	68 513	71 178	73 652	76 407	80 096	83 510	86 687
	(BGN'000)	4 780 639	4 825 395	4 999 404	5 161 852	5 337 729	5 586 120	5 812 184	6 027 168
over 100 000 and up to 250 000 BGN	number	33 960	35 087	36 699	38 263	39 814	42 326	44 810	47 292
	(BGN'000)	4 890 074	5 061 438	5 287 095	5 534 575	5 771 864	6 153 965	6 536 025	6 925 700
over 250 000 and up to 500 000 BGN	number	3 617	3 721	3 878	4 098	4 344	4 743	5 212	5 746
	(BGN'000)	1 170 491	1 204 702	1 257 912	1 327 560	1 411 239	1 535 931	1 682 599	1 855 897
over 500 000 and up to 1 000 000 BGN	number	535	547	524	525	561	592	627	699
	(BGN'000)	361 484	370 821	354 164	351 839	373 257	390 336	411 701	448 207
over 1 000 000 BGN	number	142	127	132	117	106	105	108	115
	(BGN'000)	243 766	213 278	210 185	192 622	176 298	188 062	196 195	216 639

[1] Banks' claims on loans and repos are included.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Deposits and Loans by Amount Category and Economic Activity.*

Source: The banks.

1.12. LOANS[1] TO *NON-FINANCIAL CORPORATIONS* BY ECONOMIC ACTIVITY[2]

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Non-financial corporations	**number**	**149 155**	**147 960**	**143 738**	**139 926**	**141 402**	**141 536**	**140 984**	**141 025**
	(BGN'000)	**35 176 275**	**34 810 112**	**35 181 947**	**36 011 079**	**36 128 403**	**35 891 557**	**36 600 423**	**37 635 844**
Agriculture, forestry and fishing	number	13 169	12 850	12 999	12 979	13 447	12 830	12 810	12 757
	(BGN'000)	2 342 561	2 293 322	2 399 288	2 392 862	2 430 655	2 346 717	2 359 860	2 406 477
Mining and quarrying	number	233	229	233	220	226	216	231	228
	(BGN'000)	185 256	176 487	171 393	171 109	167 966	154 040	148 120	147 964
Manufacturing	number	21 070	21 386	21 194	20 671	20 788	20 855	20 910	21 079
	(BGN'000)	8 117 663	7 952 367	8 131 531	8 284 900	8 019 595	7 545 785	7 903 039	8 330 195
Electricity, gas, steam and air conditioning supply	number	677	681	697	695	687	752	742	807
	(BGN'000)	1 342 019	1 349 090	1 411 244	1 448 814	1 569 479	1 654 280	1 470 505	1 462 970
Water supply, sewerage, waste management and remediation activities	number	403	400	394	397	395	404	383	372
	(BGN'000)	281 473	271 937	261 740	251 030	252 446	258 598	245 216	246 007
Construction	number	10 208	10 044	9 734	9 264	9 508	9 533	9 601	9 621
	(BGN'000)	3 116 427	3 131 375	3 102 760	3 001 567	3 037 854	3 147 152	3 390 911	3 223 779
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	56 844	58 049	55 717	54 249	54 600	54 896	54 227	54 290
	(BGN'000)	9 394 591	9 197 702	9 221 520	9 361 149	9 487 726	9 531 655	9 788 439	10 270 935
Transportation and storage	number	15 074	14 985	14 595	14 298	14 396	14 558	14 453	14 355
	(BGN'000)	1 764 838	1 791 424	1 795 260	2 131 548	2 254 253	2 417 943	2 465 258	2 633 375
Accommodation and food service activities	number	10 138	10 314	9 765	9 140	9 310	9 340	9 276	9 375
	(BGN'000)	2 236 021	2 262 012	2 274 398	2 440 532	2 510 179	2 492 887	2 477 798	2 534 877
Information and communication	number	2 980	2 799	2 686	2 588	2 609	2 614	2 650	2 604
	(BGN'000)	751 930	702 877	567 256	584 223	498 177	533 767	541 580	537 294
Real estate activities	number	1 858	1 783	1 804	1 780	1 806	1 863	2 037	2 059
	(BGN'000)	3 656 603	3 723 733	3 803 108	3 986 933	3 948 375	3 855 212	3 817 306	3 900 153
Professional, scientific and technical activities	number	7 064	6 456	6 383	6 170	6 203	6 239	6 255	6 150
	(BGN'000)	940 597	917 586	1 010 787	944 187	943 483	954 394	1 042 471	968 233
Administrative and support service activities	number	3 312	2 256	2 129	2 084	2 071	2 090	2 078	2 072
	(BGN'000)	535 705	544 784	530 729	459 811	456 425	459 107	423 234	444 407
Education	number	394	363	351	387	382	369	400	400
	(BGN'000)	79 973	79 195	78 111	77 502	79 986	79 940	77 445	62 620
Human health and social work activities	number	2 846	2 726	2 511	2 483	2 502	2 510	2 466	2 437
	(BGN'000)	279 025	270 441	269 987	311 959	308 675	300 383	269 497	304 119
Arts, entertainment and recreation	number	768	789	746	742	751	722	728	709
	(BGN'000)	76 594	66 685	80 503	80 712	84 087	83 227	100 617	99 430
Other service activities	number	2 117	1 850	1 800	1 779	1 721	1 745	1 737	1 710
	(BGN'000)	74 999	79 095	72 332	82 241	79 042	76 470	79 127	63 009

[1] Banks' claims on loans and repos are included.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Deposits and Loans by Amount Category and Economic Activity.*

The economic activity breakdown follows the *Classification of Economic Activities (CEA – 2008)* of the National Statistical Institute. *CEA-2008* ensures the direct implementation of the *Statistical Classification of Economic Activities in the European Community (NACE Rev.2).*

Source: The banks.

1.13. BASE INTEREST RATE (BIR)[1], LEONIA Plus REFERENCE RATE[2] AND INTEREST RATE ON EXCESS RESERVES[3]

		BIR	LEONIA Plus[4]	Concluded deals		Interest rate on Excess Reserves
				Volume in million BGN	Deal count	
2021	I	0.00	na	na	na	-0.70
	II	0.00	na	na	na	-0.70
	III	0.00	na	na	na	-0.70
	IV	0.00	na	na	na	-0.70
	V	0.00	na	na	na	-0.70
	VI	0.00	na	na	na	-0.70
	VII	0.00	-0.59	40.0	2	-0.70
	VIII	0.00	na	na	na	-0.70
	IX	0.00	-0.61	35.0	1	-0.70
	X	0.00	-0.60	10.0	1	-0.70
	XI	0.00	-0.53	10.0	1	-0.70
	XII	0.00	na	na	na	-0.70

[1] The BIR for the month equals the simple average of the values of the LEONIA Plus reference rate for the business days of the preceding month. When this simple average is less than zero, the BIR is set to zero.

[2] A reference rate of the concluded and effected BGN unsecured overnight deposit transcations in the interbank market in Bulgaria. Monthly values are calculated as the simple average of daily values.

[3] The reporting period corresponds to the maintenance period, according to art. 8 (2) of Ordinance № 21 of the BNB of 26 November 2015 on the required minimum reserves that banks maintain with the BNB.

[4] The reference rate is not available (n/a) when no unsecured overnight deposit transactions have been effected during the period

Source: BNB.

1.14. YIELD ON GOVERNMENT SECURITIES AND LONG-TERM INTEREST RATE FOR CONVERGENCE ASSESMENT PURPOSES[1]

		Yield on BGN-denominated interest-bearing government securities on the primary market[2]						Yield on BGN-denominated interest-bearing government securities on the secondary market[2]						Long-term interest rate[7]
		2 years[3]	3 years[4]	5 years	7 years[5]	10 years[6]	20 years	2 years[3]	3 years[4]	5 years	7 years[5]	10 years[6]	20 years	
		annual effective yield												
2021	I	-	-	-	-	-	-	-	-	-	-	-	-	0.19
	II	-	-	-0.17	-	0.14	-	-	-	-	-	0.15	-	0.15
	III	-	-	-0.10	-	-	-	-	-	-	-	-	-	0.14
	IV	-	-	-	-	-	-	-	-	-	-	-	1.07	0.14
	V	-	-	-	-	-	-	-	-	-	-	-	-	0.14
	VI	-	-	-	-	-	-	-	-	0.00	-	-	-	0.14
	VII	-	-	-	-	-	-	-	-	-	-	-0.65	1.09	0.14
	VIII	-	-	-	-	-	-	-	-	-	-	-	1.08	0.14
	IX	-	-	-0.15	-	0.20	-	-	-	-	-	0.25	-	0.15
	X	-	-	-0.02	-	0.53	-	-	-	-0.05	-	-	-	0.25
	XI	-	0.13	0.27	0.49	-	-	-	-	-	0.51	-	-	0.25
	XII	-	-	-	-	-	-	-	-	0.02	0.07	0.30	1.18	0.44

[1] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

[2] The average weighted effective yield to maturity of BGN-denominated interest-bearing government securities. The securities are grouped by their original maturity.

[3] Government securities with maturity of two years also include issues with maturity of two years and six months.

[4] Government securities with maturity of three years also include issues with maturity of three years and six months.

[5] Government securities with maturity of seven years also include issues with maturity of seven years and three months.

[6] Government securities with maturity of ten years also include issues with maturity of ten years and six months.

[7] LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance *(Central government* sector*)* and denominated in national currency. Monthly values are calculated as a simple average of daily values.

Source: BNB.

1.15. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR BY ORIGINAL MATURITY[2]

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
		annual effective interest rate							
2021	I	2.87	3.19	2.98	2.60	2.76	0.26	3.25	2.85
	II	2.75	2.94	2.86	2.58	2.06	0.52	2.29	2.28
	III	2.54	2.57	2.73	2.37	2.17	0.95	2.63	2.17
	IV	2.65	2.64	3.01	2.45	3.04	1.56	3.12	3.18
	V	2.58	3.02	2.80	2.22	2.45	1.42	2.68	2.59
	VI	2.53	3.23	2.67	2.23	2.67	0.90	2.59	3.02
	VII	2.78	3.33	2.60	2.74	2.78	1.92	3.28	2.69
	VIII	2.50	3.25	2.62	2.15	2.20	1.43	2.51	2.26
	IX	2.68	3.20	2.83	2.47	2.52	0.83	2.69	2.55
	X	2.69	3.33	2.70	2.46	1.77	0.27	1.71	1.90
	XI	2.49	2.68	2.76	2.29	2.20	0.40	2.49	2.22
	XII	2.39	2.70	2.70	2.16	2.17	0.51	2.68	2.13
		volumes in million BGN							
2021	I	561.1	119.8	221.0	220.4	659.9	31.1	49.4	579.5
	II	608.4	188.4	132.7	287.3	315.1	39.5	85.4	190.2
	III	664.4	105.9	253.3	305.2	837.4	39.5	97.8	700.1
	IV	781.2	115.8	242.0	423.4	773.2	62.3	94.0	617.0
	V	568.7	81.5	240.5	246.6	348.0	47.0	84.8	216.2
	VI	800.6	110.5	298.5	391.6	425.0	46.6	115.5	262.9
	VII	790.8	111.1	246.8	432.9	756.7	71.0	213.0	472.6
	VIII	753.1	121.0	270.9	361.2	646.5	57.1	53.4	535.9
	IX	645.0	99.1	175.5	370.5	445.0	21.5	153.3	270.2
	X	754.5	131.6	246.7	376.1	549.4	31.7	122.6	395.1
	XI	837.0	125.4	243.4	468.2	586.3	35.5	208.9	341.9
	XII	1 284.8	161.8	397.5	725.5	657.3	36.1	152.4	468.7

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.
[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.16. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON RENEGOTIATED LOANS AND LOANS FOR REFINANCING[2] TO *NON-FINANCIAL CORPORATIONS* SECTOR BY ORIGINAL MATURITY[3]

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
		annual effective interest rate							
2021	I	2.75	2.20	2.80	2.75	3.05	-	3.49	3.00
	II	2.59	2.67	2.81	2.53	2.34	2.28	2.71	2.27
	III	2.53	2.58	2.72	2.30	2.27	1.31	2.71	2.20
	IV	2.80	2.76	3.07	2.65	3.43	2.53	3.15	3.46
	V	2.55	2.44	2.75	2.38	2.74	-	2.93	2.69
	VI	2.38	3.04	2.72	2.14	3.44	-	2.94	3.66
	VII	2.74	3.38	2.54	2.86	3.16	3.04	3.17	3.16
	VIII	2.36	2.22	2.61	2.13	2.32	-	2.80	2.28
	IX	2.62	3.49	2.76	2.55	2.80	-	2.83	2.79
	X	2.53	3.12	2.62	2.46	1.90	-	1.59	1.99
	XI	2.53	3.95	2.96	2.30	2.19	-	2.07	2.24
	XII	2.45	2.54	2.60	2.30	2.67	-	2.87	2.58
		volumes in million BGN							
2021	I	220.8	6.6	86.4	127.8	355.1	-	39.2	315.9
	II	232.3	9.6	41.0	181.8	145.9	1.6	23.7	120.6
	III	258.6	12.2	137.6	108.8	444.9	0.1	62.9	382.0
	IV	312.4	6.9	106.8	198.7	441.6	0.1	49.8	391.7
	V	217.0	2.4	101.0	113.6	181.0	-	41.0	140.1
	VI	376.7	2.3	152.5	221.9	225.2	-	69.7	155.5
	VII	379.9	2.1	146.7	231.1	236.6	0.1	57.3	179.2
	VIII	314.4	4.6	147.5	162.2	475.8	-	34.5	441.4
	IX	286.2	5.2	77.6	203.4	223.4	-	38.4	185.0
	X	273.5	2.6	112.9	158.0	394.0	-	93.1	300.9
	XI	325.9	1.1	108.3	216.5	327.3	-	79.6	247.7
	XII	509.3	1.7	248.9	258.8	345.7	-	114.0	231.7

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.
[2] Renegotiated loans and loans for refinancing are part of the total volume of new business.
[3] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.17. INTEREST RATES[1] AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR[2]

		Overdraft[3]		Loans other than overdraft							
				in BGN				in EUR			
		in BGN	in EUR		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
				annual effective interest rate							
2021	I	2.54	2.10	2.97	3.38	3.10	2.89	2.56	2.25	2.27	2.62
	II	2.59	2.10	2.94	3.32	3.02	2.88	2.56	1.77	2.28	2.62
	III	2.61	2.10	2.92	3.40	3.01	2.86	2.56	1.86	2.33	2.61
	IV	2.60	2.09	2.91	3.54	3.01	2.83	2.55	1.80	2.33	2.60
	V	2.64	2.08	2.90	3.54	3.00	2.81	2.55	2.06	2.35	2.59
	VI	2.61	1.97	2.89	3.71	3.01	2.79	2.55	2.02	2.33	2.59
	VII	2.61	1.95	2.88	3.73	3.00	2.78	2.54	2.25	2.32	2.59
	VIII	2.58	1.95	2.87	3.95	2.98	2.76	2.51	2.37	2.31	2.55
	IX	2.54	1.93	2.85	3.87	2.97	2.74	2.50	2.45	2.28	2.54
	X	2.50	1.90	2.86	3.85	2.93	2.77	2.47	2.47	2.26	2.51
	XI	2.46	1.90	2.82	3.79	2.91	2.71	2.45	2.45	2.21	2.49
	XII	2.43	1.86	2.77	3.52	2.88	2.68	2.41	1.79	2.21	2.45
				volumes in million BGN							
2021	I	7 252.4	3 492.9	9 944.4	576.9	2 437.8	6 929.7	11 306.5	120.2	1 920.0	9 266.3
	II	7 052.9	3 481.3	9 991.7	606.5	2 422.6	6 962.5	11 455.0	108.6	1 938.6	9 407.8
	III	7 000.2	3 505.9	10 030.2	563.7	2 458.9	7 007.6	11 591.1	108.9	1 863.5	9 618.7
	IV	6 958.1	3 626.6	10 098.0	528.5	2 467.2	7 102.3	11 790.2	123.4	1 767.0	9 899.8
	V	6 787.5	3 600.0	10 105.2	530.1	2 477.7	7 097.4	11 743.4	145.1	1 748.9	9 849.3
	VI	6 900.2	3 373.0	10 148.6	499.7	2 467.1	7 181.7	11 572.3	137.1	1 729.7	9 705.5
	VII	7 053.4	3 313.1	10 242.5	505.8	2 454.7	7 282.0	11 767.8	164.5	1 803.0	9 800.3
	VIII	7 133.5	3 208.1	10 262.1	463.4	2 472.5	7 326.2	11 703.3	173.0	1 773.3	9 757.1
	IX	7 381.0	3 408.6	10 363.4	497.2	2 503.2	7 363.0	11 686.6	134.2	1 841.8	9 710.7
	X	7 682.4	3 473.6	10 509.4	537.1	2 500.2	7 472.1	11 747.2	132.1	1 857.4	9 757.7
	XI	8 027.0	3 412.2	10 595.5	554.5	2 516.6	7 524.5	11 746.5	135.3	1 806.0	9 805.1
	XII	7 881.7	3 517.2	10 915.8	599.5	2 551.7	7 764.7	11 874.7	111.1	1 846.2	9 917.4

[1] The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.
[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*
[3] For *overdrafts* , interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

1.18. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON LOANS OTHER THAN OVERDRAFT TO HOUSEHOLDS SECTOR[2] BY ORIGINAL MATURITY[3]

		Consumer loans								Loans for house purchases										Other loans							
		in BGN				in EUR				in BGN					in EUR					in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
		annual effective interest rate																									
2021	I	8.26	25.34	12.19	5.67	3.28	3.82	3.48	3.26	2.82	4.02	2.99	3.02	2.81	3.74	-	3.82	3.44	3.76	3.61	4.34	3.07	4.73	4.20	-	1.81	5.31
	II	7.62	26.55	10.72	5.49	3.12	-	3.87	3.07	2.79	-	3.07	2.93	2.79	3.51	-	3.95	3.11	3.54	5.03	4.34	5.36	4.12	3.39	-	2.44	6.43
	III	7.88	26.37	12.82	5.39	3.45	-	4.82	3.35	2.75	-	2.82	2.85	2.74	3.29	-	2.91	3.07	3.34	3.27	3.99	3.20	3.36	2.78	-	-	2.78
	IV	7.62	26.20	11.15	5.42	3.35	5.24	3.63	3.26	2.75	3.65	2.61	2.88	2.74	3.21	-	2.80	2.84	3.26	3.13	2.92	3.17	3.10	2.80	3.56	5.12	2.18
	V	7.69	25.54	11.03	5.43	3.46	4.42	3.68	3.42	2.75	-	2.83	3.03	2.73	3.26	-	2.94	3.64	3.25	3.28	3.65	3.32	3.20	2.72	4.85	2.84	1.86
	VI	7.81	24.87	12.08	5.43	3.41	4.53	3.82	3.34	2.73	-	2.76	3.00	2.72	3.11	-	2.53	3.78	3.10	3.46	4.00	3.53	3.23	-	-	-	-
	VII	8.43	24.82	14.04	5.40	3.10	5.02	4.26	2.95	2.73	-	2.99	2.78	2.72	3.23	-	3.84	3.60	3.15	3.03	3.33	3.14	2.62	2.15	-	1.92	2.39
	VIII	8.40	23.97	13.59	5.46	3.67	7.86	3.84	3.65	2.70	-	2.88	2.81	2.69	3.19	-	1.68	3.31	3.32	3.39	3.46	3.16	3.61	1.61	3.04	2.22	1.31
	IX	8.40	23.11	14.19	5.41	3.10	-	3.15	3.10	2.68	-	2.62	2.86	2.67	3.44	-	3.74	2.72	3.51	3.35	3.12	3.09	3.80	2.53	-	-	2.53
	X	8.19	23.75	14.53	5.31	3.49	4.43	3.65	3.44	2.67	2.89	2.67	2.86	2.66	3.32	-	2.50	3.17	3.35	3.11	2.87	2.83	3.68	5.50	-	-	5.50
	XI	8.05	22.47	14.35	5.25	3.63	4.11	3.71	3.50	2.64	2.48	2.75	2.82	2.63	3.10	-	8.52	3.01	3.10	3.42	3.16	3.03	3.87	4.90	-	3.07	6.76
	XII	8.55	24.01	15.63	5.37	3.10	7.02	3.70	3.00	2.62	-	2.87	2.72	2.61	2.91	-	2.50	2.11	3.24	3.07	3.54	2.95	3.10	4.85	-	5.64	1.81
		volumes in million BGN																									
2021	I	421.4	15.7	119.9	285.8	3.6	0.0	0.4	3.2	287.3	0.0	2.0	15.0	270.2	14.8	-	0.1	0.7	14.0	15.7	0.4	10.6	4.8	0.7	-	0.2	0.5
	II	486.6	14.8	138.7	333.1	6.9	-	0.5	6.5	301.9	-	1.4	15.5	285.0	14.4	-	1.5	2.2	10.7	15.3	0.4	11.2	3.7	0.5	-	0.4	0.1
	III	516.0	15.6	128.5	371.9	5.0	-	0.4	4.7	411.6	-	1.6	19.3	390.7	15.4	-	0.2	2.5	12.8	17.5	0.3	11.1	6.1	0.5	-	-	0.5
	IV	561.2	16.6	155.3	389.2	5.4	0.0	1.2	4.2	445.7	0.0	2.8	21.6	421.4	17.7	-	0.2	1.7	15.9	16.9	1.1	9.4	6.4	0.7	0.1	0.1	0.5
	V	517.2	17.8	145.3	354.1	4.0	0.0	0.5	3.4	359.8	-	1.4	19.4	339.0	14.0	-	0.0	0.4	13.6	14.1	0.1	8.7	5.3	14.3	0.0	12.5	1.8
	VI	612.0	19.6	162.2	430.1	4.7	0.0	0.6	4.1	504.1	-	1.9	23.5	478.8	21.6	-	0.1	0.4	21.2	16.6	0.8	10.5	5.3	-	-	-	-
	VII	585.3	22.6	154.6	408.1	6.2	0.0	0.6	5.5	454.3	-	2.1	20.9	431.2	21.3	-	1.6	1.6	18.1	22.8	5.1	10.8	6.9	1.2	-	0.6	0.6
	VIII	559.3	22.1	151.8	385.4	2.7	0.0	0.2	2.5	467.0	-	2.4	21.1	443.5	21.4	-	1.7	2.3	17.3	12.5	3.1	5.0	4.4	0.9	0.1	0.2	0.7
	IX	521.4	21.0	135.1	365.3	4.9	-	0.6	4.3	430.8	-	2.4	20.4	407.9	19.7	-	0.1	1.8	17.8	12.0	2.9	4.7	4.4	5.9	-	-	5.9
	X	574.1	21.0	137.6	415.5	4.0	0.1	0.7	3.3	466.9	0.1	2.2	21.9	442.8	15.8	-	0.1	1.6	14.1	14.3	2.8	7.0	4.6	0.1	-	-	0.1
	XI	596.2	22.0	141.9	432.2	6.6	0.8	1.6	4.2	526.3	0.0	3.1	23.3	499.9	23.1	-	0.0	1.8	21.2	12.1	2.2	4.7	5.2	0.2	-	0.1	0.1
	XII	548.2	22.7	128.5	396.9	5.0	0.0	0.6	4.4	574.6	-	1.7	23.6	549.3	29.5	-	0.0	8.6	20.8	16.3	1.9	8.5	5.9	0.1	-	0.1	0.0

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

[2] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

[3] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.19. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON RENEGOTIATED LOANS AND LOANS FOR REFINANCING[2], OTHER THAN OVERDRAFT, TO THE *HOUSEHOLDS* SECTOR[3] BY ORIGINAL MATURITY[4]

		Consumer loans								Loans for house purchases								Other loans							
		in BGN				in EUR				in BGN				in EUR				in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
		annual effective interest rate																							
2021	I	6.69	35.55	12.00	5.71	4.71	-	6.10	4.71	2.92	4.02	3.19	2.92	4.17	-	3.82	4.17	4.81	7.23	3.65	5.42	-	-	-	-
	II	6.69	28.24	12.79	5.64	2.91	-	8.66	2.89	2.99	-	3.64	2.98	3.89	-	4.06	3.85	3.71	-	4.28	3.36	4.59	-	-	4.59
	III	6.35	31.88	11.98	5.50	4.51	-	5.48	4.43	2.95	-	3.32	2.95	3.76	-	3.65	3.76	3.24	3.56	3.23	3.21	2.73	-	-	2.73
	IV	6.16	36.14	10.67	5.45	3.69	2.02	4.67	3.65	2.91	3.65	2.89	2.91	3.57	-	2.58	3.58	2.96	2.94	2.93	3.00	5.12	-	5.12	-
	V	6.18	38.91	10.46	5.49	3.69	-	3.13	3.72	2.96	-	3.03	2.96	3.63	-	-	3.63	3.30	2.63	3.80	2.91	-	-	-	-
	VI	6.33	35.96	11.22	5.50	3.97	-	4.08	3.96	2.95	-	3.12	2.95	3.59	-	-	3.59	3.80	4.06	3.77	3.96	-	-	-	-
	VII	6.15	25.85	10.22	5.42	3.10	-	15.04	3.03	2.95	-	3.36	2.95	3.64	-	4.05	3.59	2.84	2.73	3.47	2.15	-	-	-	-
	VIII	6.43	31.28	11.31	5.48	4.27	-	2.02	4.29	2.89	-	2.99	2.89	3.69	-	3.19	3.70	3.73	4.02	3.93	3.09	-	-	-	-
	IX	6.06	26.57	9.35	5.46	3.78	-	3.43	3.80	2.84	-	2.84	2.84	3.68	-	3.74	3.68	4.15	4.10	4.07	4.43	-	-	-	-
	X	6.23	30.12	11.62	5.36	3.58	-	6.65	3.55	2.83	-	2.95	2.83	3.76	-	2.54	3.78	3.38	3.94	3.91	3.08	-	-	-	-
	XI	6.19	30.84	12.50	5.24	6.09	-	-	6.09	2.80	2.48	2.80	2.81	3.19	-	-	3.19	3.64	2.53	4.37	3.76	6.76	-	-	6.76
	XII	5.99	29.97	10.86	5.32	4.86	-	3.76	5.01	2.78	-	3.07	2.78	3.55	-	2.50	3.55	3.07	3.65	3.44	2.41	5.64	-	5.64	-
		volumes in million BGN																							
2021	I	96.7	0.2	14.1	82.4	0.8	-	0.0	0.8	117.6	0.0	1.2	116.4	9.3	-	0.1	9.2	4.0	0.0	1.4	2.5	-	-	-	-
	II	104.4	0.3	14.4	89.7	4.0	-	0.0	4.0	84.2	-	0.6	83.5	7.7	-	1.4	6.3	2.7	-	1.0	1.7	0.1	-	-	0.1
	III	118.4	0.3	14.4	103.7	1.1	-	0.1	1.0	96.6	-	0.6	96.0	7.3	-	0.0	7.3	2.4	0.2	1.2	1.1	0.3	-	-	0.3
	IV	108.0	0.1	13.9	93.9	1.9	0.0	0.1	1.8	122.3	0.0	0.5	121.7	9.7	-	0.1	9.6	5.3	0.1	2.7	2.4	0.1	-	0.1	-
	V	96.1	0.1	12.2	83.7	1.3	-	0.1	1.3	95.9	-	0.9	95.0	6.9	-	-	6.9	3.8	0.0	1.7	2.1	-	-	-	-
	VI	130.3	0.3	17.6	112.4	1.1	-	0.0	1.0	125.7	-	0.6	125.1	10.7	-	-	10.7	4.9	0.1	4.0	0.7	-	-	-	-
	VII	118.6	0.3	17.0	101.4	1.2	-	0.0	1.2	116.0	-	1.0	114.9	12.7	-	1.4	11.3	11.8	1.9	5.4	4.6	-	-	-	-
	VIII	116.3	0.3	17.7	98.3	0.7	-	0.0	0.7	112.0	-	0.8	111.1	9.8	-	0.2	9.6	2.9	0.3	1.8	0.7	-	-	-	-
	IX	107.0	0.2	15.6	91.2	1.4	-	0.1	1.4	115.7	-	1.0	114.7	12.4	-	0.1	12.3	0.9	0.1	0.6	0.2	-	-	-	-
	X	121.6	0.2	16.2	105.2	1.6	-	0.0	1.6	129.4	-	0.4	129.1	7.9	-	0.1	7.8	1.5	0.0	0.5	1.0	-	-	-	-
	XI	132.6	0.2	16.7	115.7	0.9	-	-	0.9	141.9	0.0	0.8	141.1	14.1	-	-	14.1	1.5	0.5	0.7	0.3	0.1	-	-	0.1
	XII	105.0	0.2	11.7	93.1	0.4	-	0.0	0.3	168.8	-	0.6	168.2	13.5	-	0.0	13.5	4.9	0.2	2.9	1.8	0.1	-	0.1	-

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

[2] Renegotiated loans and loans for refinancing are part of the total volume of new business.

[3] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

[4] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.20. ANNUAL PERCENTAGE RATE OF CHARGE1 OF NEW BUSINESS ON LOANS OTHER THAN OVERDRAFT TO *HOUSEHOLDS* SECTOR2

		Consumer loans								Loans for house purchases									
		in BGN				in EUR				in BGN					in EUR				
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years
		annual effective interest rate																	
2021	I	8.77	26.23	12.98	6.03	3.78	3.82	3.82	3.77	3.10	4.07	3.26	3.33	3.09	4.10	-	3.87	3.77	4.12
	II	8.09	27.34	11.45	5.83	3.37	-	4.31	3.30	3.09	-	3.49	3.24	3.08	3.90	-	3.98	3.26	4.01
	III	8.42	27.48	13.85	5.74	3.68	-	5.17	3.57	3.03	-	3.21	3.14	3.02	3.61	-	3.39	3.11	3.71
	IV	8.07	27.28	11.90	5.72	3.59	5.35	4.00	3.47	2.97	4.19	2.83	3.17	2.96	3.56	-	2.88	2.90	3.64
	V	8.18	26.65	11.79	5.77	3.66	4.82	4.08	3.59	2.99	-	3.07	3.37	2.97	3.64	-	2.94	3.90	3.63
	VI	8.39	25.95	13.01	5.85	3.73	8.67	4.34	3.61	3.01	-	3.32	3.40	2.99	3.43	-	2.62	4.12	3.42
	VII	9.06	25.94	15.16	5.82	3.35	5.84	4.81	3.17	3.01	-	3.57	3.19	3.00	3.66	-	3.89	4.23	3.59
	VIII	8.95	24.87	14.53	5.85	4.01	25.50	4.25	3.98	2.98	-	3.35	3.15	2.97	3.57	-	1.94	3.52	3.74
	IX	8.93	23.72	15.09	5.81	3.39	-	3.67	3.35	2.95	-	2.98	3.22	2.93	3.79	-	3.74	3.09	3.86
	X	8.72	24.32	15.40	5.72	4.13	6.14	4.38	4.03	2.94	4.83	3.12	3.17	2.93	3.54	-	2.77	3.36	3.57
	XI	8.58	23.01	15.26	5.65	4.00	4.53	4.09	3.85	2.90	2.97	3.11	3.18	2.89	3.37	-	10.71	3.14	3.38
	XII	9.04	24.59	16.49	5.73	3.33	7.22	4.11	3.20	2.86	-	3.33	3.05	2.85	3.16	-	2.66	2.16	3.57

[1] APRC comprises all the interest payments on a loan, as well as all fees, commissions and other charges a client must pay in order to obtain the loan. It is calculated for new business on *consumer loans* and *loans for house purchases* by original maturity only.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.21. INTEREST RATES[1] AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO *HOUSEHOLDS* SECTOR[2, 3]

		Overdraft[4]		Loans other than overdraft																							
				Consumer loans								Loans for house purchases								Other loans							
				in BGN				in EUR				in BGN				in EUR				in BGN				in EUR			
		in BGN	in EUR		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
		annual effective interest rate																									
2021	I	15.11	8.99	6.73	23.87	9.93	5.88	5.66	5.78	3.91	5.76	3.21	2.93	3.25	3.21	4.27	3.14	3.61	4.27	3.64	3.61	3.09	4.11	3.85	-	3.09	4.11
	II	14.98	9.11	6.68	24.29	9.78	5.85	5.49	5.79	3.88	5.58	3.19	2.87	3.24	3.19	4.25	3.14	3.59	4.25	3.83	4.02	3.44	4.11	3.85	-	3.03	4.14
	III	14.93	9.18	6.64	24.18	9.70	5.83	5.57	6.05	3.89	5.67	3.17	2.87	3.20	3.17	4.23	3.14	3.57	4.24	3.82	4.03	3.49	4.07	3.81	-	3.04	4.07
	IV	15.01	9.03	6.60	24.25	9.61	5.80	5.52	6.34	3.84	5.62	3.16	2.92	3.15	3.16	4.21	3.14	3.54	4.21	3.79	3.99	3.40	4.06	3.76	3.56	3.07	3.99
	V	14.95	9.32	6.55	24.54	9.51	5.77	5.47	6.08	3.86	5.56	3.14	2.92	3.12	3.14	4.18	-	3.53	4.19	3.74	3.99	3.35	4.02	3.72	3.89	3.73	3.71
	VI	14.88	9.36	6.55	24.52	9.59	5.74	5.43	5.90	3.89	5.52	3.13	2.92	3.09	3.13	4.15	-	3.53	4.16	3.76	3.99	3.43	3.99	3.71	3.88	3.78	3.60
	VII	14.91	9.37	6.53	24.15	9.56	5.71	5.37	5.84	3.90	5.46	3.10	2.92	3.07	3.10	4.13	-	3.45	4.13	3.70	3.48	3.39	3.93	3.68	3.88	3.78	3.53
	VIII	14.91	9.33	6.53	24.11	9.63	5.69	5.37	5.87	4.49	5.42	3.08	2.91	3.04	3.08	4.10	-	2.89	4.11	3.68	3.47	3.37	3.91	3.63	3.57	3.78	3.42
	IX	14.82	9.22	6.52	23.75	9.69	5.67	5.28	6.02	3.84	5.36	3.07	2.91	3.02	3.07	4.08	-	2.86	4.09	3.67	3.34	3.39	3.88	3.49	3.57	3.80	3.17
	X	14.81	9.25	6.51	23.72	9.76	5.65	5.24	5.08	3.81	5.32	3.05	2.91	2.99	3.05	4.07	-	2.84	4.07	3.63	3.24	3.34	3.86	3.50	3.49	3.84	3.14
	XI	14.66	9.34	6.48	23.12	9.81	5.61	5.17	4.23	3.78	5.27	3.03	2.85	2.97	3.03	4.04	-	2.83	4.05	3.61	3.20	3.30	3.85	3.52	3.29	3.86	3.16
	XII	14.81	9.00	6.47	22.94	9.88	5.59	5.12	4.24	3.80	5.20	3.01	2.86	2.96	3.01	4.01	-	2.81	4.02	3.57	3.13	3.25	3.83	3.53	3.10	3.89	3.13
		volumes in million BGN																									
2021	I	1 000.6	50.0	10 522.7	86.7	1 823.4	8 612.6	285.5	0.2	15.2	270.1	10 349.6	0.1	38.2	10 311.3	1 131.0	0.0	7.4	1 123.6	334.6	11.3	146.8	176.5	18.3	-	4.6	13.7
	II	997.9	49.5	10 610.5	83.1	1 848.0	8 679.4	282.3	0.2	15.5	266.6	10 441.1	0.1	37.4	10 403.7	1 118.9	0.0	7.1	1 111.8	321.6	8.7	136.4	176.5	18.4	-	4.7	13.7
	III	1 009.2	49.9	10 680.6	79.0	1 851.8	8 749.9	278.7	0.2	15.0	263.5	10 632.0	0.1	36.9	10 595.0	1 109.1	0.0	6.9	1 102.2	313.1	7.4	132.9	172.8	18.0	-	4.5	13.5
	IV	981.2	49.1	10 853.0	77.3	1 890.6	8 885.1	276.4	0.2	15.5	260.7	10 867.5	0.1	37.7	10 829.7	1 101.7	0.0	6.7	1 095.0	304.9	7.6	122.9	174.3	18.2	0.1	4.4	13.7
	V	1 007.8	47.5	10 974.0	76.9	1 919.9	8 977.2	273.1	0.2	15.5	257.4	11 016.7	0.1	37.5	10 979.1	1 089.8	-	6.4	1 083.4	305.0	6.8	125.7	172.5	36.7	0.1	21.5	15.1
	VI	1 026.5	48.1	11 140.0	78.5	1 958.8	9 102.7	267.6	0.2	14.7	252.7	11 278.9	0.1	36.7	11 242.1	1 079.8	-	5.7	1 074.1	304.3	5.7	124.9	173.7	36.7	0.1	22.1	14.5
	VII	1 024.4	47.5	11 290.8	83.3	1 992.7	9 214.8	265.1	0.1	14.5	250.5	11 501.3	0.1	36.9	11 464.3	1 071.6	-	5.6	1 065.9	308.9	8.1	124.8	176.1	37.7	0.1	22.7	14.9
	VIII	1 037.2	49.3	11 425.2	86.8	2 017.6	9 320.8	262.0	0.1	15.8	246.0	11 728.9	0.0	37.8	11 691.1	1 061.4	-	6.5	1 054.9	310.5	10.5	123.3	176.7	38.1	0.2	22.6	15.3
	IX	1 056.8	50.3	11 525.9	88.9	2 030.7	9 406.2	256.9	0.1	14.2	242.6	11 923.8	0.0	37.4	11 886.4	1 053.5	-	6.2	1 047.4	315.6	12.8	119.7	183.1	43.2	0.2	22.2	20.8
	X	1 042.8	49.3	11 654.2	90.0	2 043.8	9 520.4	252.9	0.2	14.2	238.6	12 137.8	0.0	38.4	12 099.4	1 043.4	-	6.0	1 037.4	319.4	15.2	121.5	182.7	42.5	0.2	21.9	20.4
	XI	1 064.1	49.0	11 791.4	92.0	2 055.7	9 643.8	251.7	0.9	15.4	235.4	12 360.5	0.1	38.9	12 321.5	1 030.2	-	5.6	1 024.7	316.8	16.3	121.0	179.5	41.5	0.1	21.6	19.9
	XII	1 030.8	49.4	11 875.1	93.9	2 056.7	9 724.4	248.4	0.9	14.5	233.0	12 628.5	0.1	38.1	12 590.4	1 025.4	-	5.3	1 020.2	312.3	16.9	116.5	178.8	40.5	0.1	21.1	19.4

[1] The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.

[2] The *Households* sector also includes the *NPISHs* sector. Data on *consumer loans* and *loans for house purchases* refer to the *Households* sector only.

[3] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

[4] For *overdrafts* , interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

1.22. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *NON-FINANCIAL CORPORATIONS* SECTOR[2]

		in BGN							in EUR						
		over 1 day up to 1 year					over 1 up to 2 years	over 2 years	over 1 day up to 1 year					over 1 up to 2 years	over 2 years
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months		
		annual effective interest rate													
2021	I	-0.10	-0.13	0.00	0.01	0.15	0.00	0.00	0.01	0.00	-0.31	0.06	0.10	-	0.00
	II	-0.09	-0.11	0.04	0.01	0.13	0.00	0.07	0.01	0.00	0.00	0.01	0.17	0.00	0.00
	III	0.00	0.00	0.02	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00
	IV	-0.06	-0.17	0.04	0.00	0.07	0.10	0.00	0.02	0.01	0.00	0.00	0.03	0.00	0.00
	V	-0.25	-0.32	0.10	0.00	0.07	-	0.00	0.00	0.01	0.00	0.00	0.00	-	0.01
	VI	-0.32	-0.49	0.10	0.00	0.12	0.03	0.00	-0.05	-0.22	0.00	0.00	0.06	0.02	0.00
	VII	-0.19	-0.25	0.01	0.00	0.04	0.20	0.00	0.02	0.01	0.00	0.00	0.09	0.20	0.00
	VIII	-0.21	-0.31	0.00	0.01	0.09	0.09	0.00	0.01	-0.19	0.01	0.00	0.07	-	0.00
	IX	-0.21	-0.28	0.04	0.00	0.04	0.08	0.00	0.03	0.01	0.00	0.00	0.07	-	0.00
	X	-0.16	-0.34	0.00	0.00	0.03	0.00	0.00	0.01	0.00	0.01	0.00	0.06	0.40	0.00
	XI	-0.18	-0.29	0.02	0.00	0.06	0.00	0.00	0.02	-0.03	0.08	0.00	0.06	0.12	2.32
	XII	-0.22	-0.35	0.14	0.01	0.07	0.00	0.00	0.08	0.00	0.10	0.01	0.02	-	0.00
		volumes in million BGN													
2021	I	122.4	103.1	2.8	8.4	8.1	0.0	35.6	60.5	16.2	9.8	1.4	33.1	-	8.7
	II	145.3	129.3	7.2	3.9	5.0	0.1	55.5	164.3	136.6	21.0	1.7	5.0	0.0	4.2
	III	218.3	33.2	7.6	126.9	50.6	0.1	35.8	170.6	46.1	45.2	33.5	45.8	0.2	77.4
	IV	246.0	91.7	4.3	122.7	27.4	20.7	43.5	73.0	19.8	1.6	3.6	48.0	5.9	12.8
	V	123.6	99.4	3.9	8.1	12.1	-	42.2	52.3	21.7	15.4	3.3	11.9	-	6.2
	VI	186.4	128.7	9.1	30.6	18.0	0.1	52.6	74.7	19.9	5.4	45.5	3.9	1.0	76.1
	VII	96.7	75.3	10.4	5.6	5.4	0.2	3.2	37.6	12.8	10.6	8.5	5.8	0.2	7.2
	VIII	74.5	53.9	6.0	4.9	9.6	0.1	4.8	48.2	10.1	0.5	6.4	31.1	-	13.1
	IX	43.2	33.5	3.7	4.0	2.1	0.2	6.2	24.8	6.0	4.1	6.0	8.7	-	1.8
	X	80.7	37.5	27.6	10.6	5.1	0.0	5.4	84.3	69.2	4.1	2.0	9.0	0.3	8.4
	XI	58.9	39.1	4.3	7.0	8.5	0.1	14.0	57.2	27.8	20.5	4.0	4.9	1.8	9.7
	XII	103.4	68.8	8.9	18.8	6.9	0.1	11.5	37.2	5.0	29.5	0.7	2.1	-	8.0

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics.*

Source: BNB.

1.23. INTEREST RATES[1] AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF *NON-FINANCIAL CORPORATIONS SECTOR* [2]

		Overnight deposits[3]		Deposits with agreed maturity														Deposits redeemable at notice[3]	
				in BGN							in EUR								
				over 1 day up to 2 years							over 1 day up to 2 years								
		in BGN	in EUR		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	in BGN	in EUR
										annual effective interest rate									
2021	I	0.02	0.03	0.06	-0.01	0.32	0.03	0.12	0.11	0.27	-0.01	-0.10	0.01	0.02	0.11	0.11	0.30	-	-
	II	0.01	0.00	0.06	-0.01	0.34	0.03	0.11	0.08	0.28	-0.01	-0.08	0.01	0.02	0.10	0.11	0.07	-	-
	III	0.01	0.00	0.07	0.00	0.37	0.02	0.09	0.09	0.27	-0.01	-0.11	0.02	0.01	0.08	0.11	0.04	-	-
	IV	0.01	0.00	0.05	-0.02	0.36	0.01	0.09	0.11	0.16	-0.01	-0.13	0.02	0.01	0.07	0.09	0.05	-	-
	V	0.00	0.00	0.05	-0.02	0.37	0.01	0.08	0.11	0.17	-0.02	-0.14	0.02	0.01	0.08	0.08	0.07	-	-
	VI	0.00	0.00	0.05	-0.02	0.36	0.01	0.08	0.11	0.17	-0.02	-0.15	0.02	0.01	0.08	0.08	0.04	-	-
	VII	0.00	0.00	0.05	-0.01	0.36	0.01	0.07	0.08	0.16	-0.02	-0.14	0.02	0.01	0.07	0.08	0.05	-	-
	VIII	0.00	0.00	0.05	0.00	0.36	0.00	0.07	0.08	0.16	-0.03	-0.15	0.02	0.01	0.06	0.07	0.04	-	-
	IX	0.00	0.01	0.03	0.00	0.01	0.00	0.07	0.06	0.10	-0.03	-0.16	0.02	0.01	0.06	0.07	0.02	-	-
	X	0.00	0.00	0.02	-0.01	0.01	0.00	0.06	0.06	0.08	-0.04	-0.16	0.02	0.01	0.05	0.07	0.02	-	-
	XI	0.00	0.00	0.02	-0.01	0.01	0.00	0.06	0.05	0.07	-0.04	-0.17	0.03	0.01	0.05	0.07	0.17	-	-
	XII	0.00	0.00	0.01	-0.02	0.02	0.01	0.06	0.04	0.06	-0.04	-0.18	0.04	0.02	0.05	0.06	0.11	-	-
										volumes in million BGN									
2021	I	16 563.5	7 532.6	1 423.2	680.8	109.4	166.3	397.6	69.0	238.5	970.4	462.4	114.4	109.9	261.8	21.9	143.8	-	-
	II	16 405.8	7 498.1	1 467.9	725.2	101.9	161.4	388.6	90.8	242.1	1 101.0	587.0	132.4	103.9	256.0	21.7	117.8	-	-
	III	17 019.1	7 546.0	1 332.3	444.5	92.4	283.0	428.9	83.4	245.8	1 087.5	437.5	160.3	173.6	295.7	20.5	185.7	-	-
	IV	16 425.1	7 228.7	1 490.5	573.4	95.8	293.7	440.3	87.2	253.0	1 066.6	367.5	167.4	170.0	335.5	26.2	125.4	-	-
	V	16 766.7	7 278.7	1 376.6	483.2	92.7	276.3	436.4	87.8	245.9	955.1	349.6	169.8	131.2	279.1	25.4	125.0	-	-
	VI	16 740.9	7 323.3	1 347.6	472.8	93.3	255.7	439.7	86.2	237.1	987.0	352.3	166.8	165.9	276.3	25.7	192.0	-	-
	VII	17 370.7	8 049.4	1 287.7	457.4	93.3	227.2	427.3	82.7	247.0	978.1	336.7	174.4	171.3	269.9	25.9	143.5	-	-
	VIII	18 357.7	7 819.3	1 256.3	462.8	92.7	212.6	406.4	81.7	239.9	967.8	316.8	175.9	202.7	250.6	21.9	154.3	-	-
	IX	18 805.4	7 836.1	1 120.2	379.0	92.4	212.6	376.4	59.7	241.2	894.0	298.1	168.7	163.1	243.7	20.4	221.5	-	-
	X	19 055.3	7 829.3	1 049.7	374.8	110.2	142.6	363.7	58.5	234.5	848.2	305.0	167.3	153.6	200.8	21.6	157.6	-	-
	XI	18 709.3	7 549.8	1 015.6	373.9	83.9	145.2	354.7	57.9	241.1	804.2	288.6	172.4	140.6	180.3	22.3	153.7	-	-
	XII	19 701.3	7 340.2	1 079.5	479.9	89.3	149.3	306.6	54.6	228.2	737.3	267.1	198.1	103.6	146.0	22.5	230.1	-	-

[1] The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.

[2] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics*.

[3] For *overnight deposits* and *deposits redeemable at notice* , interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

1.24. INTEREST RATES[1] AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF *HOUSEHOLDS* SECTOR[2,3]

		in BGN							in EUR						
		over 1 day up to 1 year					over 1 up to 2 years	over 2 years	over 1 day up to 1 year					over 1 up to 2 years	over 2 years
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months		
		annual effective interest rate													
2021	I	0.08	0.01	0.01	0.09	0.24	0.28	0.53	0.07	0.01	0.02	0.09	0.20	0.23	0.11
	II	0.07	0.01	0.01	0.09	0.18	0.28	0.85	0.06	0.01	0.01	0.06	0.13	0.20	0.30
	III	0.05	0.01	0.01	0.04	0.14	0.18	0.59	0.03	0.01	0.00	0.04	0.09	0.16	0.46
	IV	0.05	0.01	0.01	0.06	0.17	0.22	0.39	0.05	0.01	0.01	0.05	0.12	0.25	0.12
	V	0.06	0.01	0.01	0.08	0.19	0.22	0.52	0.06	0.01	0.00	0.06	0.20	0.24	0.56
	VI	0.05	0.01	0.00	0.06	0.16	0.23	0.43	0.05	0.01	0.01	0.04	0.14	0.22	0.03
	VII	0.03	0.01	0.00	0.04	0.08	0.38	0.25	0.03	0.01	0.00	0.03	0.06	0.39	0.48
	VIII	0.05	0.02	0.01	0.09	0.06	0.30	0.64	0.05	0.01	0.01	0.06	0.09	0.47	0.61
	IX	0.04	0.02	0.01	0.09	0.06	0.45	0.40	0.06	0.01	0.01	0.07	0.09	0.32	0.16
	X	0.05	0.02	0.01	0.08	0.06	0.43	0.48	0.05	0.01	0.01	0.12	0.06	0.26	3.90
	XI	0.05	0.02	0.03	0.10	0.06	0.40	0.51	0.07	0.02	0.02	0.10	0.09	0.26	0.37
	XII	0.06	0.02	0.05	0.10	0.06	0.47	0.62	0.06	0.01	0.01	0.12	0.08	0.30	0.33
		volumes in million BGN													
2021	I	251.7	123.4	35.0	21.8	71.5	12.8	17.1	150.7	61.5	32.1	13.9	43.1	8.5	58.6
	II	236.5	91.6	51.5	22.9	70.6	8.7	13.9	186.9	61.0	47.3	11.9	66.7	10.6	19.2
	III	271.1	94.8	69.4	34.7	72.2	9.8	8.6	261.3	85.3	66.1	25.8	84.1	18.7	12.0
	IV	220.0	89.1	57.4	21.2	52.2	8.9	9.3	180.7	61.5	45.9	14.9	58.3	6.5	20.8
	V	192.9	71.0	53.5	17.5	50.9	7.2	8.2	134.3	47.2	37.5	15.0	34.7	6.3	4.6
	VI	208.3	69.2	68.4	19.4	51.4	9.4	11.3	171.0	55.5	52.9	15.7	46.8	12.8	66.5
	VII	238.8	69.1	78.7	23.4	67.6	4.9	8.8	259.5	60.8	79.5	17.1	102.0	5.2	5.6
	VIII	136.9	27.2	19.0	10.3	80.4	2.6	3.7	121.4	33.8	20.2	9.1	58.3	3.7	4.4
	IX	118.3	23.8	17.8	8.3	68.4	1.6	5.1	91.0	19.7	17.2	5.1	49.1	2.3	11.8
	X	109.8	19.7	17.6	6.0	66.5	3.5	4.0	102.3	17.6	17.9	6.2	60.7	8.2	13.3
	XI	99.7	21.8	3.0	6.5	68.5	3.4	5.5	67.3	18.5	2.9	4.1	41.8	5.3	4.4
	XII	120.3	20.4	4.6	6.2	89.1	4.2	6.0	116.0	22.3	15.4	5.0	73.3	5.3	5.9

[1] The interest rates are effective annual rates. They are average weighted with the volumes of new business throughout the reporting period.

[2] The *Households* sector also includes the *NPISHs* sector.

[3] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics*.

Source: BNB.

1.25. INTEREST RATES[1] AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF *HOUSEHOLDS* SECTOR[2,3]

		Overnight deposits[4]		Deposits with agreed maturity														Deposits redeemable at notice[4]	
				in BGN							in EUR								
				over 1 day up to 2 years							over 1 day up to 2 years								
		in BGN	in EUR		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years		over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	in BGN	in EUR
											annual effective interest rate								
2021	I	0.01	0.01	0.10	0.01	0.02	0.05	0.15	0.38	0.99	0.09	0.01	0.02	0.05	0.15	0.34	0.72	0.26	0.55
	II	0.01	0.00	0.10	0.01	0.02	0.05	0.15	0.36	0.95	0.09	0.01	0.02	0.05	0.14	0.33	0.73	0.26	0.54
	III	0.03	0.00	0.09	0.01	0.01	0.05	0.14	0.35	0.83	0.09	0.01	0.01	0.05	0.14	0.32	0.69	0.25	0.54
	IV	0.03	0.00	0.09	0.01	0.01	0.05	0.14	0.34	0.80	0.08	0.01	0.01	0.04	0.13	0.31	0.64	0.25	0.53
	V	0.00	0.00	0.09	0.01	0.01	0.04	0.14	0.33	0.77	0.08	0.01	0.01	0.04	0.13	0.30	0.61	0.25	0.51
	VI	0.00	0.00	0.08	0.01	0.01	0.04	0.13	0.32	0.73	0.08	0.01	0.01	0.04	0.13	0.30	0.55	0.24	0.52
	VII	0.00	0.00	0.08	0.01	0.01	0.04	0.12	0.31	0.60	0.08	0.01	0.01	0.04	0.12	0.29	0.48	0.17	0.22
	VIII	0.00	0.00	0.08	0.01	0.01	0.04	0.12	0.30	0.56	0.07	0.01	0.01	0.03	0.11	0.28	0.47	0.16	0.21
	IX	0.00	0.00	0.07	0.01	0.01	0.03	0.11	0.29	0.54	0.07	0.01	0.01	0.03	0.11	0.28	0.43	0.15	0.21
	X	0.00	0.00	0.07	0.01	0.01	0.03	0.10	0.28	0.51	0.07	0.01	0.00	0.03	0.10	0.30	0.39	0.15	0.20
	XI	0.00	0.00	0.06	0.01	0.01	0.03	0.10	0.28	0.49	0.06	0.01	0.00	0.03	0.09	0.29	0.40	0.15	0.20
	XII	0.00	0.00	0.06	0.01	0.00	0.03	0.09	0.26	0.48	0.06	0.01	0.00	0.02	0.09	0.28	0.44	0.14	0.20
											volumes in million BGN								
2021	I	25 226.7	7 540.6	12 184.6	3 282.5	1 195.8	1 792.4	5 203.6	710.4	826.5	10 627.5	2 794.3	1 197.8	1 541.3	4 466.6	627.5	680.9	314.9	225.7
	II	25 753.0	7 838.0	12 218.1	3 286.8	1 227.8	1 789.5	5 204.2	709.8	815.3	10 663.8	2 801.6	1 227.1	1 532.6	4 473.9	628.7	635.0	318.8	227.1
	III	26 017.1	7 715.3	12 304.3	3 318.4	1 274.5	1 791.8	5 207.5	712.1	780.8	10 779.6	2 826.7	1 271.6	1 536.3	4 507.9	637.0	636.3	323.6	227.3
	IV	26 886.4	7 611.3	12 303.0	3 338.3	1 297.2	1 777.5	5 181.0	709.0	769.1	10 742.8	2 808.5	1 269.3	1 536.2	4 496.1	632.7	655.6	327.1	231.3
	V	26 895.8	7 742.3	12 227.2	3 303.7	1 319.2	1 760.0	5 137.1	707.2	758.0	10 697.1	2 781.3	1 282.0	1 523.4	4 472.1	638.3	646.1	322.1	233.2
	VI	27 260.8	7 939.3	12 013.5	3 174.2	1 337.7	1 722.3	5 077.8	701.5	744.3	10 572.8	2 694.0	1 293.9	1 513.4	4 434.1	637.4	703.4	322.7	233.1
	VII	27 573.7	7 895.0	11 815.9	3 059.0	1 363.1	1 690.9	5 012.7	690.3	866.3	10 444.9	2 600.0	1 325.3	1 471.1	4 414.0	634.6	776.2	321.3	235.2
	VIII	27 841.2	8 049.1	11 682.5	2 995.4	1 342.9	1 656.4	5 004.8	683.0	848.6	10 341.0	2 574.5	1 310.8	1 440.3	4 391.3	624.1	754.0	321.0	229.0
	IX	28 179.6	8 478.4	11 502.7	2 914.5	1 311.0	1 623.9	4 979.8	673.3	826.8	10 147.9	2 475.7	1 275.7	1 409.1	4 371.2	616.2	769.5	327.8	231.1
	X	28 732.8	8 450.1	11 340.0	2 864.3	1 295.6	1 572.5	4 944.7	663.0	806.1	10 047.0	2 447.1	1 259.5	1 365.0	4 364.2	611.2	943.5	325.9	230.8
	XI	29 033.9	8 624.9	11 184.9	2 827.8	1 251.9	1 540.4	4 913.9	650.9	793.0	9 904.5	2 419.8	1 218.5	1 339.2	4 321.7	605.3	877.8	328.2	233.0
	XII	30 458.7	8 851.2	11 121.8	2 807.9	1 244.2	1 517.8	4 909.5	642.4	774.0	9 837.1	2 411.1	1 211.6	1 310.1	4 317.7	586.7	764.2	338.2	236.6

[1] The interest rates are effective annual rates. They are average weighted with the outstanding amounts as of the end of the reporting period.
[2] The *Households* sector also includes the *NPISHs* sector.
[3] The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics*.
[4] For *overnight deposits* and *deposits redeemable at notice* , interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

2. SUPERVISORY STATISTICS[1]

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**28 487 720**
Cash on hand	2 923 150
Cash balances at central banks	23 751 727
Other demand deposits	1 812 843
Financial assets held for trading	**444 921**
Derivatives	192 063
Equity instruments	71 189
Debt securities	181 669
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**660 817**
Equity instruments	383 193
Debt securities	254 530
Loans and advances	23 094
Financial assets designated at fair value through profit or loss	**428**
Debt securities	428
Loans and advances	0
Financial assets at fair value through other comprehensive income	**11 760 379**
Equity instruments	180 260
Debt securities	11 579 024
Loans and advances	1 095
Financial assets at amortised cost	**88 688 331**
Debt securities	9 995 711
Loans and advances	78 692 620
Derivatives – Hedge accounting	**18 546**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**582 995**
Tangible assets	**2 992 342**
Property, Plant and Equipment	1 653 658
Investment property	1 338 684
Intangible assets	**442 199**
Goodwill	77 372
Other intangible assets	364 827
Tax assets	**38 660**
Current tax assets	13 761
Deferred tax assets	24 899
Other assets	**1 227 976**
Non-current assets and disposal groups classified as held for sale	**81 437**
TOTAL ASSETS	**135 426 751**
LIABILITIES	
Financial liabilities held for trading	**122 279**
Derivatives	122 279
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	**2 164**
Deposits	0
Debt securities issued	0
Other financial liabilities	2 164
Financial liabilities measured at amortised cost	**117 348 861**
Deposits	115 427 363
Debt securities issued	986 297
Other financial liabilities	935 201
Derivatives – Hedge accounting	**86 560**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**383**
Provisions	**454 144**
Pensions and other post employment defined benefit obligations	47 860
Other long term employee benefits	0
Restructuring	7 935
Pending legal issues and tax litigation	86 696
Commitments and guarantees given	295 430
Other provisions	16 223
Tax liabilities	**75 531**
Current tax liabilities	10 980
Deferred tax liabilities	64 551
Share capital repayable on demand	**0**
Other liabilities	**718 040**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**118 807 962**

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
EQUITY	
Capital	**5 464 288**
Paid up capital	5 464 288
Unpaid capital which has been called up	0
Share premium	**676 674**
Equity instruments issued other than capital	**0**
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	**1 363**
Accumulated other comprehensive income	**346 296**
Items that will not be reclassified to profit or loss	163 617
Tangible assets	*249 346*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-6 273*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*-79 456*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	182 679
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*915*
Hedging derivatives. Cash flow hedges reserve [effective portion]	*-30 298*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*212 062*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Retained earnings	**4 325 998**
Revaluation reserves	**478**
Other reserves	**4 379 752**
Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	0
Other	4 379 752
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**1 423 940**
(-) Interim dividends	**0**
Minority interests [Non-controlling interests]	**0**
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	**16 618 789**
TOTAL EQUITY AND TOTAL LIABILITIES	**135 426 751**

[1] The *Balance Sheet Statement* and *Statement of profit or loss* tables are presented in line with reporting templates under Commission Implementing Regulation (EU) 2021/451 of 17 December 2020. Additional information on major principles of their preparation is available on the BNB website in *Bank Supervision>Reports Requirements and Public Disclosure>Reports Requirements*.

.Data are from the financial and supervisory reports on individual (non-consodated) basis as of the end of December 2021, obtained until 17 February, 2022

The BNB may adjust already published data, if necessary. Revisions are made after receiving additional information, adjustments of errors in data provided by banks or as a .consequence of changes and enhancement of methodological guidelines, imposing data revision to previous periods

Source: BNB.

2.2. STATEMENT OF PROFIT OR LOSS OF THE BANKING SYSTEM AS OF 31 DECEMBER 2021

(BGN thousand)

	Current period
Interest income	**3 040 820**
Financial assets held for trading	32 867
Non-trading financial assets mandatorily at fair value through profit or loss	15 939
Financial assets designated at fair value through profit or loss	944
Financial assets at fair value through other comprehensive income	140 065
Financial assets at amortised cost	2 790 103
Derivatives - Hedge accounting, interest rate risk	8 791
Other assets	454
Interest income on liabilities	51 657
(Interest expenses)	**285 354**
(Financial liabilities held for trading)	19 973
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	121 900
(Derivatives - Hedge accounting, interest rate risk)	33 752
(Other liabilities)	1 562
(Interest expense on assets)	108 167
(Expenses on share capital repayable on demand)	**0**
Dividend income	**114 415**
Financial assets held for trading	621
Non-trading financial assets mandatorily at fair value through profit or loss	3 658
Financial assets at fair value through other comprehensive income	3 500
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	106 636
Fee and commission income	**1 486 230**
(Fee and commission expenses)	**243 293**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**43 240**
Financial assets at fair value through other comprehensive income	21 096
Financial assets at amortised cost	24 043
Financial liabilities measured at amortised cost	-1 899
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**184 153**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**23 981**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**-819**
Gains or (-) losses from hedge accounting, net	**-258**
Exchange differences [gain or (-) loss], net	**19 838**
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	**0**
Gains or (-) losses on derecognition of non-financial assets, net	**3 920**
Other operating income	**189 139**
(Other operating expenses)	**50 093**
TOTAL OPERATING INCOME, NET	**4 525 919**
(Administrative expenses)	**1 785 667**
(Staff expenses)	976 332
(Other administrative expenses)	809 335
(Cash contributions to resolution funds and deposit guarantee schemes)	**156 860**
(Depreciation)	**273 403**
(Property, Plant and Equipment)	189 633
(Investment Properties)	5 275
(Other intangible assets)	78 495
Modification gains or (-) losses, net	**-3 350**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-3 350
(Provisions or (-) reversal of provisions)	**63 618**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	52 058
(Other provisions)	11 560
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**648 094**
(Financial assets at fair value through other comprehensive income)	5
(Financial assets at amortised cost)	648 089
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**207**
(Impairment or (-) reversal of impairment on non-financial assets)	**3 954**
(Property, plant and equipment)	6 420
(Investment properties)	1 327
(Goodwill)	0
(Other intangible assets)	2 385
(Other)	-6 178
Negative goodwill recognised in profit or loss	**0**
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method	**300**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	**-1 661**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**1 589 405**
(Tax expense or (-) income related to profit or loss from continuing operations)	**165 465**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**1 423 940**
Profit or (-) loss after tax from discontinued operations	**0**
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	**1 423 940**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 423 940

Source: BNB.

2.3. BANK GROUPS[1] AS OF 31 DECEMBER 2021

BAE code	BANK
Group I	
UNCR9660	UNICREDIT BULBANK
STSA9300	DSK BANK
UBBS9200	UNITED BULGARIAN BANK
BPBI9920	EUROBANK BULGARIA
FINV9150	FIRST INVESTMENT BANK
Group II	
RZBB9155	RAIFFEISENBANK (BULGARIA)
CECB9790	CENTRAL COOPERATIVE BANK
BUIN9561	ALLIANZ BANK BULGARIA
NASB9620	BULGARIAN DEVELOPMENT BANK
PRCB9230	PROCREDIT BANK (BULGARIA)
IORT9120	INVESTBANK
BGUS9160	BULGARIAN-AMERICAN CREDIT BANK
SOMB9130	MUNICIPAL BANK
IABG9470	INTERNATIONAL ASSET BANK
DEMI9240	D COMMERCE BANK
TBIB9310	TBI BANK
TEXI9545	TEXIM BANK
CREX9260	TOKUDA BANK
Group III	
CITI9250	CITIBANK EUROPE PLC., BULGARIA BRANCH
INGB9145	ING BANK N.V. - SOFIA BRANCH
BPEF9290	BNP PARIBAS PERSONAL FINANCE S.A. - BULGARIA BRANCH
BNPA9440	BNP PARIBAS S.A. - SOFIA BRANCH
TCZB9350	T.C. ZIRAAT BANKASI - SOFIA BRANCH
VGAG9876	VARENGOLD BANK AG - SOFIA BRANCH
BIGK9879	BIGBANK AS - BULGARIA BRANCH

[1] Banks are classified only for statistical purposes. The group classification does not imply banks' financial performance evaluation and it should not be interpreted as a rating system. Assigning banks to groups is done based on the amount of their assets as of the end of each reporting period.

Group I: the five largest banks.
Group II: the rest of the banks.
Group III: the branches of foreign banks in Bulgaria.

Source: BNB.

2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP I BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**17 676 369**
Cash on hand	1 901 110
Cash balances at central banks	14 651 018
Other demand deposits	1 124 241
Financial assets held for trading	**300 094**
Derivatives	151 860
Equity instruments	8 399
Debt securities	139 835
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**349 229**
Equity instruments	110 674
Debt securities	236 485
Loans and advances	2 070
Financial assets designated at fair value through profit or loss	**0**
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	**8 434 965**
Equity instruments	48 363
Debt securities	8 386 602
Loans and advances	0
Financial assets at amortised cost	**60 415 439**
Debt securities	6 596 129
Loans and advances	53 819 310
Derivatives – Hedge accounting	**17 077**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**249 967**
Tangible assets	**1 978 453**
Property, Plant and Equipment	1 116 732
Investment property	861 721
Intangible assets	**340 547**
Goodwill	77 372
Other intangible assets	263 175
Tax assets	**23 280**
Current tax assets	10 645
Deferred tax assets	12 635
Other assets	**840 753**
Non-current assets and disposal groups classified as held for sale	**24 410**
TOTAL ASSETS	**90 650 583**
LIABILITIES	
Financial liabilities held for trading	**86 256**
Derivatives	86 256
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	**2 164**
Deposits	0
Debt securities issued	0
Other financial liabilities	2 164
Financial liabilities measured at amortised cost	**78 068 796**
Deposits	77 219 559
Debt securities issued	633 837
Other financial liabilities	215 400
Derivatives – Hedge accounting	**84 976**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Provisions	**222 292**
Pensions and other post employment defined benefit obligations	35 873
Other long term employee benefits	0
Restructuring	7 935
Pending legal issues and tax litigation	82 087
Commitments and guarantees given	95 905
Other provisions	492
Tax liabilities	**55 872**
Current tax liabilities	6 433
Deferred tax liabilities	49 439
Share capital repayable on demand	**0**
Other liabilities	**478 604**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**78 998 960**

2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP I BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
EQUITY	
Capital	**2 417 683**
Paid up capital	2 417 683
Unpaid capital which has been called up	0
Share premium	**460 075**
Equity instruments issued other than capital	**0**
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	**1 361**
Accumulated other comprehensive income	**393 189**
Items that will not be reclassified to profit or loss	234 375
Tangible assets	*229 497*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-5 203*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*10 081*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	158 814
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*0*
Hedging derivatives. Cash flow hedges reserve [effective portion]	*-30 298*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*189 112*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Retained earnings	**3 841 088**
Revaluation reserves	**0**
Other reserves	**3 390 388**
Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	0
Other	3 390 388
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**1 147 839**
(-) Interim dividends	**0**
Minority interests [Non-controlling interests]	**0**
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	**11 651 623**
TOTAL EQUITY AND TOTAL LIABILITIES	**90 650 583**

Source: BNB.

2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Current period
Interest income	**1 979 124**
Financial assets held for trading	28 743
Non-trading financial assets mandatorily at fair value through profit or loss	15 149
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	104 922
Financial assets at amortised cost	1 787 304
Derivatives - Hedge accounting, interest rate risk	7 430
Other assets	338
Interest income on liabilities	35 238
(Interest expenses)	**157 595**
(Financial liabilities held for trading)	18 097
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	45 414
(Derivatives - Hedge accounting, interest rate risk)	31 606
(Other liabilities)	218
(Interest expense on assets)	62 260
(Expenses on share capital repayable on demand)	**0**
Dividend income	**95 756**
Financial assets held for trading	176
Non-trading financial assets mandatorily at fair value through profit or loss	489
Financial assets at fair value through other comprehensive income	2 297
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	92 794
Fee and commission income	**1 007 719**
(Fee and commission expenses)	**149 243**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**41 573**
Financial assets at fair value through other comprehensive income	17 927
Financial assets at amortised cost	23 646
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**153 386**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**13 142**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**0**
Gains or (-) losses from hedge accounting, net	**324**
Exchange differences [gain or (-) loss], net	**6 514**
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	**0**
Gains or (-) losses on derecognition of non-financial assets, net	**3 536**
Other operating income	**64 995**
(Other operating expenses)	**13 526**
TOTAL OPERATING INCOME, NET	**3 045 705**
(Administrative expenses)	**1 066 991**
(Staff expenses)	604 390
(Other administrative expenses)	462 601
(Cash contributions to resolution funds and deposit guarantee schemes)	**112 156**
(Depreciation)	**166 845**
(Property, Plant and Equipment)	104 617
(Investment Properties)	3 439
(Other intangible assets)	58 789
Modification gains or (-) losses, net	**-963**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-963
(Provisions or (-) reversal of provisions)	**-180**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-9 365
(Other provisions)	9 185
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**432 872**
(Financial assets at fair value through other comprehensive income)	-4 076
(Financial assets at amortised cost)	436 948
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**207**
(Impairment or (-) reversal of impairment on non-financial assets)	**3 339**
(Property, plant and equipment)	6 420
(Investment properties)	728
(Goodwill)	0
(Other intangible assets)	2 385
(Other)	-6 194
Negative goodwill recognised in profit or loss	**0**
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method	**300**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	**2 721**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**1 265 533**
(Tax expense or (-) income related to profit or loss from continuing operations)	**117 694**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**1 147 839**
Profit or (-) loss after tax from discontinued operations	**0**
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	**1 147 839**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 147 839

Source: BNB.

2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP II BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**9 349 312**
Cash on hand	987 756
Cash balances at central banks	7 785 886
Other demand deposits	575 670
Financial assets held for trading	**117 892**
Derivatives	28 019
Equity instruments	62 790
Debt securities	27 083
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**311 318**
Equity instruments	272 249
Debt securities	18 045
Loans and advances	21 024
Financial assets designated at fair value through profit or loss	**428**
Debt securities	428
Loans and advances	0
Financial assets at fair value through other comprehensive income	**3 200 303**
Equity instruments	131 845
Debt securities	3 067 363
Loans and advances	1 095
Financial assets at amortised cost	**25 874 350**
Debt securities	3 282 516
Loans and advances	22 591 834
Derivatives – Hedge accounting	**1 469**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**333 028**
Tangible assets	**994 426**
Property, Plant and Equipment	517 463
Investment property	476 963
Intangible assets	**97 677**
Goodwill	0
Other intangible assets	97 677
Tax assets	**13 678**
Current tax assets	2 629
Deferred tax assets	11 049
Other assets	**358 860**
Non-current assets and disposal groups classified as held for sale	**56 448**
TOTAL ASSETS	**40 709 189**
LIABILITIES	
Financial liabilities held for trading	**28 066**
Derivatives	28 066
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	**0**
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	**35 508 364**
Deposits	34 960 269
Debt securities issued	302 345
Other financial liabilities	245 750
Derivatives – Hedge accounting	**1 584**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**383**
Provisions	**228 280**
Pensions and other post employment defined benefit obligations	9 858
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	4 609
Commitments and guarantees given	198 175
Other provisions	15 638
Tax liabilities	**18 326**
Current tax liabilities	3 270
Deferred tax liabilities	15 056
Share capital repayable on demand	**0**
Other liabilities	**143 105**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**35 928 108**

2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP II BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
EQUITY	
Capital	**3 021 605**
Paid up capital	3 021 605
Unpaid capital which has been called up	0
Share premium	**216 599**
Equity instruments issued other than capital	**0**
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	**0**
Accumulated other comprehensive income	**-47 876**
Items that will not be reclassified to profit or loss	-70 810
Tangible assets	*19 849*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*-1 122*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*-89 537*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	22 934
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*915*
Hedging derivatives. Cash flow hedges reserve [effective portion]	*0*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*22 019*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Retained earnings	**458 050**
Revaluation reserves	**909**
Other reserves	**905 898**
Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	0
Other	905 898
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**225 896**
(-) Interim dividends	**0**
Minority interests [Non-controlling interests]	**0**
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	**4 781 081**
TOTAL EQUITY AND TOTAL LIABILITIES	**40 709 189**

Source: BNB.

2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Current period
Interest income	**943 584**
Financial assets held for trading	3 398
Non-trading financial assets mandatorily at fair value through profit or loss	790
Financial assets designated at fair value through profit or loss	944
Financial assets at fair value through other comprehensive income	34 539
Financial assets at amortised cost	888 856
Derivatives - Hedge accounting, interest rate risk	1 361
Other assets	116
Interest income on liabilities	13 580
(Interest expenses)	**110 037**
(Financial liabilities held for trading)	1 827
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	68 209
(Derivatives - Hedge accounting, interest rate risk)	2 146
(Other liabilities)	1 344
(Interest expense on assets)	36 511
(Expenses on share capital repayable on demand)	**0**
Dividend income	**18 636**
Financial assets held for trading	445
Non-trading financial assets mandatorily at fair value through profit or loss	3 158
Financial assets at fair value through other comprehensive income	1 191
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	13 842
Fee and commission income	**410 735**
(Fee and commission expenses)	**84 753**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**1 720**
Financial assets at fair value through other comprehensive income	3 221
Financial assets at amortised cost	397
Financial liabilities measured at amortised cost	-1 898
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**19 607**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**10 839**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**-819**
Gains or (-) losses from hedge accounting, net	**-582**
Exchange differences [gain or (-) loss], net	**6 998**
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	**0**
Gains or (-) losses on derecognition of non-financial assets, net	**368**
Other operating income	**111 038**
(Other operating expenses)	**34 221**
TOTAL OPERATING INCOME, NET	**1 293 113**
(Administrative expenses)	**618 240**
(Staff expenses)	324 016
(Other administrative expenses)	294 224
(Cash contributions to resolution funds and deposit guarantee schemes)	**43 879**
(Depreciation)	**99 320**
(Property, Plant and Equipment)	78 643
(Investment Properties)	1 670
(Other intangible assets)	19 007
Modification gains or (-) losses, net	**-2 387**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-2 387
(Provisions or (-) reversal of provisions)	**63 399**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	61 260
(Other provisions)	2 139
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**193 113**
(Financial assets at fair value through other comprehensive income)	4 016
(Financial assets at amortised cost)	189 097
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**615**
(Property, plant and equipment)	0
(Investment properties)	599
(Goodwill)	0
(Other intangible assets)	0
(Other)	16
Negative goodwill recognised in profit or loss	**0**
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method	**0**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	**-4 382**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**267 778**
(Tax expense or (-) income related to profit or loss from continuing operations)	**41 882**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**225 896**
Profit or (-) loss after tax from discontinued operations	**0**
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	**225 896**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	225 896

Source: BNB.

2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP III BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	**1 462 039**
Cash on hand	34 284
Cash balances at central banks	1 314 823
Other demand deposits	112 932
Financial assets held for trading	**26 935**
Derivatives	12 184
Equity instruments	0
Debt securities	14 751
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	**270**
Equity instruments	270
Debt securities	0
Loans and advances	0
Financial assets designated at fair value through profit or loss	**0**
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	**125 111**
Equity instruments	52
Debt securities	125 059
Loans and advances	0
Financial assets at amortised cost	**2 398 542**
Debt securities	117 066
Loans and advances	2 281 476
Derivatives – Hedge accounting	**0**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Investments in subsidiaries, joint ventures and associates	**0**
Tangible assets	**19 463**
Property, Plant and Equipment	19 463
Investment property	0
Intangible assets	**3 975**
Goodwill	0
Other intangible assets	3 975
Tax assets	**1 702**
Current tax assets	487
Deferred tax assets	1 215
Other assets	**28 363**
Non-current assets and disposal groups classified as held for sale	**579**
TOTAL ASSETS	**4 066 979**
LIABILITIES	
Financial liabilities held for trading	**7 957**
Derivatives	7 957
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	**0**
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	**3 771 701**
Deposits	3 247 535
Debt securities issued	50 115
Other financial liabilities	474 051
Derivatives – Hedge accounting	**0**
Fair value changes of the hedged items in portfolio hedge of interest rate risk	**0**
Provisions	**3 572**
Pensions and other post employment defined benefit obligations	2 129
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	1 350
Other provisions	93
Tax liabilities	**1 333**
Current tax liabilities	1 277
Deferred tax liabilities	56
Share capital repayable on demand	**0**
Other liabilities	**96 331**
Liabilities included in disposal groups classified as held for sale	**0**
TOTAL LIABILITIES	**3 880 894**

2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF GROUP III BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Carrying amount
EQUITY	
Capital	**25 000**
Paid up capital	25 000
Unpaid capital which has been called up	0
Share premium	**0**
Equity instruments issued other than capital	**0**
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	**2**
Accumulated other comprehensive income	**983**
Items that will not be reclassified to profit or loss	52
Tangible assets	*0*
Intangible assets	*0*
Actuarial gains or (-) losses on defined benefit pension plans	*52*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income	*0*
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	*0*
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	*0*
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	*0*
Items that may be reclassified to profit or loss	931
Hedge of net investments in foreign operations [effective portion]	*0*
Foreign currency translation	*0*
Hedging derivatives. Cash flow hedges reserve [effective portion]	*0*
Fair value changes of debt instruments measured at fair value through other comprehensive income	*931*
Hedging instruments [not designated elements]	*0*
Non-current assets and disposal groups classified as held for sale	*0*
Share of other recognised income and expense of investments in subsidaries, joint ventures and associates	*0*
Retained earnings	**26 860**
Revaluation reserves	**-431**
Other reserves	**83 466**
Reserves or accumulated losses of investments in subsidaries, joint ventures and associates accounted for using the equity method	0
Other	83 466
(-) Treasury shares	**0**
Profit or loss attributable to owners of the parent	**50 205**
(-) Interim dividends	**0**
Minority interests [Non-controlling interests]	**0**
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	**186 085**
TOTAL EQUITY AND TOTAL LIABILITIES	**4 066 979**

Source: BNB.

2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS AS OF 31 DECEMBER 2021

(BGN thousand)

	Current period
Interest income	**118 112**
Financial assets held for trading	726
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	604
Financial assets at amortised cost	113 943
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	2 839
(Interest expenses)	**17 722**
(Financial liabilities held for trading)	49
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	8 277
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	9 396
(Expenses on share capital repayable on demand)	**0**
Dividend income	**23**
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	11
Financial assets at fair value through other comprehensive income	12
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	**67 776**
(Fee and commission expenses)	**9 297**
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	**-53**
Financial assets at fair value through other comprehensive income	-52
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	-1
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	**11 160**
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	**0**
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	**0**
Gains or (-) losses from hedge accounting, net	**0**
Exchange differences [gain or (-) loss], net	**6 326**
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	**0**
Gains or (-) losses on derecognition of non-financial assets, net	**16**
Other operating income	**13 106**
(Other operating expenses)	**2 346**
TOTAL OPERATING INCOME, NET	**187 101**
(Administrative expenses)	**100 436**
(Staff expenses)	47 926
(Other administrative expenses)	52 510
(Cash contributions to resolution funds and deposit guarantee schemes)	**825**
(Depreciation)	**7 238**
(Property, Plant and Equipment)	6 373
(Investment Properties)	166
(Other intangible assets)	699
Modification gains or (-) losses, net	**0**
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	0
(Provisions or (-) reversal of provisions)	**399**
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	163
(Other provisions)	236
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	**22 109**
(Financial assets at fair value through other comprehensive income)	65
(Financial assets at amortised cost)	22 044
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	**0**
(Impairment or (-) reversal of impairment on non-financial assets)	**0**
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	0
Negative goodwill recognised in profit or loss	**0**
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates accounted for using the equity method	**0**
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	**0**
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	**56 094**
(Tax expense or (-) income related to profit or loss from continuing operations)	**5 889**
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	**50 205**
Profit or (-) loss after tax from discontinued operations	**0**
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	**50 205**
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	50 205

Source: BNB.

2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS AS OF 31 DECEMBER 2021

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	**22.99%**	**21.79%**	**22.62%**
T1 CAPITAL RATIO (%)	**22.89%**	**20.14%**	**22.04%**

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

3.1. CLAIMS UNDER LEASE CONTRACTS - STOCKS[1, 2]

(BGN'000)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
By type of asset	**4 296 074**	**4 274 435**	**4 308 584**	**4 308 375**	**4 364 088**	**4 491 360**	**4 539 344**	**4 575 092**
Financial leases	**4 080 723**	**4 065 279**	**4 091 211**	**4 087 463**	**4 144 741**	**4 271 648**	**4 317 783**	**4 350 694**
Machinery and industrial equipment	852 733	879 709	917 822	929 988	957 584	1 003 626	1 006 050	1 021 757
Computers and other IT equipment	7 725	7 277	7 036	7 304	6 796	8 595	8 445	8 969
Commercial and light commercial motor vehicles	1 323 853	1 314 489	1 299 385	1 281 587	1 289 184	1 305 802	1 315 358	1 307 002
Cars	1 645 993	1 618 163	1 638 761	1 634 208	1 665 121	1 733 387	1 781 935	1 816 175
Real estate	164 318	161 618	145 567	155 052	151 340	149 652	139 460	131 727
Other	86 101	84 023	82 640	79 324	74 716	70 586	66 535	65 064
Operational leases	**215 351**	**209 156**	**217 373**	**220 912**	**219 347**	**219 712**	**221 561**	**224 398**
Financial leases by institutional sector	**4 080 723**	**4 065 279**	**4 091 211**	**4 087 463**	**4 144 741**	**4 271 648**	**4 317 783**	**4 350 694**
Resident sector	4 080 642	4 065 203	4 090 990	4 087 235	4 144 417	4 270 910	4 317 082	4 350 052
Non-financial corporations	3 381 472	3 375 113	3 381 702	3 380 957	3 423 367	3 517 362	3 527 868	3 546 255
Monetary financial institutions	4 914	4 742	4 555	3 862	4 228	4 221	3 990	3 872
Other financial corporations[3]	11 281	10 620	10 478	9 759	9 964	9 064	8 986	9 083
General government	1 547	1 675	1 708	2 030	2 104	2 058	1 915	2 078
Households and NPISHs	681 428	673 053	692 547	690 627	704 754	738 205	774 323	788 764
Non-resident sector	81	76	221	228	324	738	701	642
Total	**4 296 074**	**4 274 435**	**4 308 584**	**4 308 375**	**4 364 088**	**4 491 360**	**4 539 344**	**4 575 092**
Financial leases	**4 080 723**	**4 065 279**	**4 091 211**	**4 087 463**	**4 144 741**	**4 271 648**	**4 317 783**	**4 350 694**
By maturity	3 945 935	3 925 985	3 974 301	3 975 654	4 042 377	4 171 190	4 224 919	4 258 542
Up to 1 year	88 884	83 286	79 001	84 920	90 561	86 385	84 501	96 449
Over 1 up to 5 years	3 210 276	3 112 200	3 116 557	3 061 182	3 124 753	3 251 251	3 303 603	3 314 791
Over 5 years	646 775	730 499	778 743	829 552	827 063	833 554	836 815	847 302
Overdue [4]	134 788	139 294	116 910	111 809	102 364	100 458	92 864	92 152
Operational leases	**215 351**	**209 156**	**217 373**	**220 912**	**219 347**	**219 712**	**221 561**	**224 398**

[1] The methodological notes to the lease activity statistics are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Lease Activity Statistics.*

[2] The list of the reporting agents is updated in accordance with the *Financial Institutions Register* under art. 3a of the *Law on Credit Institutions* .

[3] *Other financial corporations* consist of financial intermediaries and auxiliaries, insurance companies and pension funds.

[4] Non-performing claims in accordance with Commission Implementing Regulation (EU) №680/2014 with reference to the applied accounting standards.

Source: Leasing companies.

3.2. CLAIMS UNDER LEASE CONTRACTS - NEW BUSINESS[1, 2]

(BGN thousand)

	2020				2021			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
By type of asset	**465 584**	**356 299**	**503 193**	**498 747**	**500 773**	**598 799**	**556 623**	**586 676**
Financial leases	**449 649**	**341 506**	**479 168**	**476 017**	**485 704**	**579 952**	**538 618**	**565 008**
Machinery and industrial equipment	92 785	98 154	135 451	126 378	120 073	137 238	116 822	151 798
Computers and other IT equipment	441	719	770	1 569	647	3 019	1 280	2 157
Commercial and light commercial motor vehicles	135 185	87 255	129 704	128 254	134 016	155 468	156 990	160 477
Cars	207 252	151 187	206 625	199 114	226 539	274 524	260 296	246 676
Real estate	2 077	973	2 998	18 818	727	7 946	2 552	1 542
Other	11 909	3 218	3 620	1 884	3 702	1 757	678	2 358
Operational leases	**15 935**	**14 793**	**24 025**	**22 730**	**15 069**	**18 847**	**18 005**	**21 668**
Financial leases by institutional sector	**449 649**	**341 506**	**479 168**	**476 017**	**485 704**	**579 952**	**538 618**	**565 008**
Resident sector	449 647	341 506	479 018	475 998	485 597	579 517	538 618	564 985
Non-financial corporations	369 517	281 167	393 170	402 119	399 481	466 669	422 968	463 061
Monetary financial institutions	-	356	338	103	562	395	112	194
Other financial corporations[3]	2 176	766	1 053	925	1 509	783	1 401	1 256
General government	325	293	254	181	290	254	84	119
Households and NPISHs	77 629	58 924	84 203	72 670	83 755	111 416	114 053	100 355
Non-resident sector	2	-	150	19	107	435	-	23
By maturity	**465 584**	**356 299**	**503 193**	**498 747**	**500 773**	**598 799**	**556 623**	**586 676**
Financial leases	**449 649**	**341 506**	**479 168**	**476 017**	**485 704**	**579 952**	**538 618**	**565 008**
Up to 1 year	24 429	12 687	19 799	26 080	24 123	22 321	24 770	30 567
Over 1 up to 5 years	370 600	279 197	375 464	371 893	418 022	495 744	452 745	459 701
Over 5 years	54 620	49 622	83 905	78 044	43 559	61 887	61 103	74 740
Operational leases	**15 935**	**14 793**	**24 025**	**22 730**	**15 069**	**18 847**	**18 005**	**21 668**

[1] The methodological notes to the lease activity statistics are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Lease Activity Statistics.*

[2] The list of the reporting agents is updated in accordance with the *Financial Institutions Register* under art. 3a of the *Law on Credit Institutions* .

[3] *Other financial corporations* consist of other financial intermediaries and auxiliaries, insurance companies and pension funds.

Source: Leasing companies.

3.3. ASSETS AND LIABILITIES OF LEASING COMPANIES[1, 2]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS	**5 140 551**	**5 269 522**	**5 310 256**	**5 246 111**	**5 266 395**	**5 405 105**	**5 438 398**	**5 464 524**
Loans	4 426 231	4 539 093	4 545 725	4 499 852	4 539 218	4 672 538	4 756 626	4 769 289
Repos	2 713	2 751	2 539	2 188	2 294	2 303	3 940	4 200
Securities other than shares	1 606	1 609	1 355	41	27	27	13	13
Shares and other equity	25 157	25 088	36 473	36 751	36 673	37 070	37 295	37 357
Investment fund shares	1 535	1 521	1 530	1 541	1 546	1 558	1 564	1 558
Other shares	23 622	23 567	34 943	35 210	35 127	35 512	35 731	35 799
Other assets	684 844	700 981	724 164	707 279	688 183	693 167	640 524	653 665
LIABILITIES	**5 140 551**	**5 269 522**	**5 310 256**	**5 246 111**	**5 266 395**	**5 405 105**	**5 438 398**	**5 464 524**
Loans	4 098 285	4 221 044	4 226 463	4 171 738	4 166 382	4 303 797	4 346 579	4 384 719
Up to 1 year	606 022	595 953	551 137	440 092	506 982	555 468	537 887	506 061
Over 1 year	3 492 263	3 625 091	3 675 326	3 731 646	3 659 400	3 748 329	3 808 692	3 878 658
Debt securities issued	9 665	9 050	8 533	5 845	5 310	4 711	4 175	2 071
Other liabilities	336 646	355 329	367 566	362 990	391 991	388 197	372 220	355 975
Capital and reserves	695 955	684 099	707 694	705 538	702 712	708 400	715 424	721 759
of which: funds contributed by owners	302 427	300 427	318 927	319 728	320 962	320 953	321 103	322 606
of which: financial result	28 400	38 568	54 729	52 526	33 748	63 974	84 699	94 367
Number of reporting agents	46	44	44	46	45	45	45	46

[1] The methodological notes to the lease activity statistics are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Lease Activity Statistics.*

[2] The list of the reporting agents is updated in accordance with the *Financial Institutions Register* under art. 3a of the *Law on Credit Institutions* .

Source: Leasing companies.

3.4. CLAIMS ON LOANS OF CORPORATIONS SPECIALIZING IN LENDING[1, 2]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Total	**3 000 116**	**2 945 185**	**2 993 838**	**3 072 541**	**3 128 493**	**3 346 439**	**3 487 925**	**3 701 838**
By maturity	2 811 797	2 729 957	2 771 272	2 775 021	2 834 658	3 043 213	3 206 802	3 418 181
Up to 1 year	656 731	621 503	638 416	708 899	703 568	792 793	888 561	1 036 633
Over 1 and up to 5 years	771 271	751 156	756 716	747 174	752 140	769 576	831 764	837 941
Over 5 years	1 383 795	1 357 297	1 376 139	1 318 948	1 378 950	1 480 844	1 486 477	1 543 607
Overdue[3]	188 318	215 228	222 566	297 520	293 835	303 226	281 123	283 657
By sectors and by purpose	**3 000 116**	**2 945 185**	**2 993 838**	**3 072 541**	**3 128 493**	**3 346 439**	**3 487 925**	**3 701 838**
Resident sector	2 969 991	2 920 391	2 959 582	3 033 138	3 086 699	3 295 794	3 434 542	3 654 793
Non-financial corporations	572 518	571 155	584 966	650 402	645 763	733 404	769 568	938 290
Monetary financial institutions	-	-	-	-	-	-	-	-
Other financial corporations[4]	78 566	82 144	82 797	82 831	86 621	89 551	95 048	97 015
General government	2 110	1 972	1 802	2 063	1 879	2 172	1 967	1 833
Households and NPISHs	2 316 797	2 265 120	2 290 017	2 297 842	2 352 437	2 470 667	2 567 959	2 617 655
Consumer loans	2 187 176	2 141 566	2 168 430	2 168 027	2 220 815	2 347 186	2 443 577	2 493 014
Loans for house purchases	32 931	32 615	33 855	32 800	31 391	31 190	33 414	33 575
Other loans	96 690	90 940	87 732	97 015	100 231	92 291	90 967	91 066
Non-resident sector	30 124	24 793	34 256	39 403	41 794	50 645	53 383	47 045

[1] The methodological notes for the corporations specializing in lending statistics are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Corporations Specializing in Lending*.

[2] The list of the reporting agents is updated in accordance with the *Financial Institutions Register* under art. 3a of the *Law on Credit Institutions.*

[3] Loan claims for which objective evidence exists that a financial asset is impaired in accordance with paragraphs 58 and 59, *International Accounting Standard* 39, *Financial Instruments: Recognition and Measurement.*

[4] *Other financial corporations* - include financial intermediaries and auxiliaries, insurance companies and pension funds.

Source: Corporations specializing in lending.

Statistics of corporations specializing in lending do not include leasing companies, which are reporting agents of other statistics.

3.5. ASSETS AND LIABILITIES OF CORPORATIONS SPECIALIZING IN LENDING[1,2]

(BGN thousand)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Assets	**3 586 697**	**3 611 089**	**3 690 639**	**3 751 302**	**3 828 727**	**4 058 790**	**4 231 442**	**4 479 607**
Loans	3 000 116	2 945 185	2 993 838	3 072 541	3 128 493	3 346 439	3 487 925	3 701 838
Repos	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	1 930
Shares and other equity	78 198	123 887	129 306	151 737	152 263	158 166	158 927	160 286
Investment fund shares	-	-	-	-	-	-	-	-
Other shares	78 198	123 887	129 306	151 737	152 263	158 166	158 927	160 286
Other assets	508 383	542 017	567 496	527 024	547 970	554 185	584 589	615 553
Liabilities	**3 586 697**	**3 611 089**	**3 690 639**	**3 751 302**	**3 828 727**	**4 058 790**	**4 231 442**	**4 479 607**
Loans	1 797 825	1 794 274	1 790 942	1 800 319	1 905 385	2 064 556	2 145 695	2 322 220
Up to 1 year	179 075	163 856	156 535	155 276	184 348	196 128	217 893	212 531
Over 1 year	1 618 751	1 630 418	1 634 407	1 645 043	1 721 037	1 868 428	1 927 801	2 109 689
Debt securities issued	49 115	50 615	53 510	52 132	52 407	52 040	52 314	58 158
Other liabilities	641 347	687 817	719 970	710 458	712 148	753 655	778 082	822 031
Capital and reserves	1 098 409	1 078 383	1 126 217	1 188 393	1 158 787	1 188 540	1 255 350	1 277 198
of which: funds contributed by owners	341 696	401 289	409 366	402 057	400 468	405 514	407 628	417 188
of which: financial result	198 416	214 327	277 819	326 602	276 286	304 023	372 207	398 437
Number of reporting agents	161	163	164	166	166	168	169	169

[1] The methodological notes for the corporations specializing in lending statistics are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Corporations Specializing in Lending*.

[2] The list of the reporting agents is updated in accordance with the *Financial Institutions Register* under art. 3a of the *Law on Credit Institutions*.

Source: Corporations specializing in lending.

Statistics of corporations specializing in lending do not include leasing companies, which are reporting agents of other statistics.

3.6. ASSETS OF RESIDENT INVESTMENT FUNDS[1, 4]

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Instrumental and currency breakdown								
By instrument	***1 602.2***	***1 645.2***	***1 681.2***	***1 785.4***	***1 952.6***	***2 260.5***	***2 515.5***	***2 725.9***
Cash	0.6	0.5	0.1	0.1	0.1	1.1	4.2	1.8
Deposits	171.3	173.0	163.0	176.7	158.5	184.4	230.0	194.6
Securities other than shares	587.6	586.6	609.1	629.6	728.2	790.9	800.5	627.7
Shares and other equity	660.1	682.6	725.0	789.2	858.7	951.5	1 001.3	954.5
Investment fund shares/units[2]	168.0	184.8	168.5	172.3	191.8	306.1	436.3	928.6
Non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.2	0.4	0.4	0.2	0.5	2.1	0.8	1.9
Other assets	14.4	17.3	15.1	17.4	14.8	20.3	38.3	9.5
Loans						4.2	4.2	7.3
By currency	***1 602.2***	***1 645.2***	***1 681.2***	***1 785.4***	***1 952.6***	***2 260.5***	***2 515.5***	***2 725.9***
BGN	881.5	906.2	895.4	962.9	1 022.9	1 141.0	1 258.1	1 677.8
EUR	592.1	599.8	657.5	688.3	785.7	966.3	1 109.6	926.4
USD	50.3	54.0	50.0	51.9	56.1	59.7	56.0	39.2
Other	78.2	85.2	78.4	82.3	87.9	93.5	91.9	82.5
Securities portfolio structure								
By countries	***1415.7***	***1454.0***	***1502.7***	***1591.0***	***1778.8***	***2048.4***	***2238.1***	***2510.8***
Bulgaria	896.4	917.0	933.0	983.1	1060.6	1145.9	1228.7	1205.2
European Union[3]	395.5	409.6	441.0	461.0	532.4	679.1	757.9	1065.6
Balkan countries	13.6	7.4	7.4	13.7	18.5	20.5	27.0	27.7
Russian Federation	25.4	25.8	25.7	24.1	26.3	29.6	27.7	24.2
United States	27.1	30.0	28.4	29.1	31.7	34.1	30.7	17.3
Other	57.8	64.3	67.1	80.0	109.3	139.2	166.0	170.9
By institutional sectors	***1415.7***	***1454.0***	***1502.7***	***1591.0***	***1778.8***	***2048.4***	***2238.1***	***2510.8***
Non-financial corporations	331.7	325.3	305.4	328.7	340.2	405.9	444.5	443.8
Other MFIs	31.1	20.1	27.7	27.3	26.7	26.7	27.2	44.1
Other financial intermediaries	318.0	345.1	392.0	418.8	473.4	486.0	521.8	497.4
Financial auxiliaries	77.8	87.7	72.4	74.7	83.3	88.2	103.7	133.9
Insurance companies and pension funds	1.2	1.2	1.0	1.0	1.0	1.0	2.1	2.4
General government	136.6	137.5	134.5	132.7	136.0	138.1	129.4	83.6
Rest of the world	519.3	537.0	569.6	607.9	718.2	902.6	1009.4	1305.6

Preliminary data.

[1] Special investment purpose companies securitizing real estate are not included in the reporting population, since they will be subject to separate reporting.

[2] Investment funds' shares and units issued.

[3] The United Kingdom is not included in European Union as of February 2020.

[4] Alternative investment funds are included in the scope of investments funds' reporting population in the fourth quarter of 2021 with data from the second quarter of 2021.

Sources: Managing companies and investment companies.

3.7. LIABILITIES OF INVESTMENT FUNDS[1, 2]

(million BGN)

Institutional sectors breakdown	31.03.2020			30.06.2020			30.09.2020			31.12.2020		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL	**3 919.9**	**3 850.8**	**69.0**	**4 676.1**	**4 597.4**	**78.7**	**5 247.0**	**5 172.1**	**75.0**	**5 887.1**	**5 792.7**	**94.4**
Non-resident investment funds	2 317.7	2 317.7	-	3 030.9	3 030.9	-	3 565.8	3 565.8	-	4 101.6	4 101.6	-
Resident investment funds	1 602.2	1 533.1	69.0	1 645.2	1 566.5	78.7	1 681.2	1 606.3	75.0	1 785.4	1 691.0	94.4
NON-RESIDENT INVESTMENT FUNDS	**2 317.7**	**2 317.7**	**-**	**3 030.9**	**3 030.9**	**-**	**3 565.8**	**3 565.8**	**-**	**4 101.6**	**4 101.6**	**-**
Non-financial corporations	88.0	88.0	-	110.7	110.7	-	97.7	97.7	-	115.1	115.1	-
Other MFIs	6.3	6.3	-	7.0	7.0	-	6.9	6.9	-	5.1	5.1	-
Other financial intermediaries	89.7	89.7	-	96.3	96.3	-	96.2	96.2	-	97.4	97.4	-
Financial auxiliaries	3.4	3.4	-	10.9	10.9	-	11.7	11.7	-	14.0	14.0	-
Insurance companies and pension funds	1 607.1	1 607.1	-	2 226.6	2 226.6	-	2 735.7	2 735.7	-	3 211.3	3 211.3	-
General government	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Households and non-profit institutions serving households	523.2	523.2	-	579.5	579.5	-	617.6	617.6	-	658.8	658.8	-
RESIDENT INVESTMENT FUNDS	**1 602.2**	**1 533.1**	**69.0**	**1 645.2**	**1 566.5**	**78.7**	**1 681.2**	**1 606.3**	**75.0**	**1 785.4**	**1 691.0**	**94.4**
Investment funds shares/units	1 596.5	1 528.1	68.4	1 636.9	1 561.0	75.9	1 675.1	1 600.6	74.5	1 770.8	1 676.9	93.9
Non-financial corporations	123.4	108.4	15.0	120.6	105.5	15.0	121.6	107.0	14.6	126.1	110.8	15.3
Other MFIs	174.3	147.9	26.4	186.4	154.6	31.9	188.1	159.0	29.1	194.5	163.1	31.4
Other financial intermediaries	36.1	25.0	11.1	36.2	25.0	11.1	38.1	26.2	11.9	39.4	27.3	12.0
Financial auxiliaries	66.9	66.9	0.0	67.6	67.6	0.0	72.8	72.8	0.0	74.2	74.2	0.0
Insurance companies and pension funds	538.7	538.5	0.1	548.7	548.4	0.3	553.9	553.8	0.1	594.0	581.0	13.0
General government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Households and non-profit institutions serving households	657.1	641.3	15.8	677.4	659.9	17.5	700.6	681.9	18.8	742.6	720.5	22.2
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	5.6	5.0	0.6	8.4	5.5	2.8	6.1	5.6	0.5	14.6	14.2	0.5

3.7. LIABILITIES OF INVESTMENT FUNDS[1, 2]

(million BGN)

Institutional sectors breakdown	31.03.2021			30.06.2021			30.09.2021			31.12.2021		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL	**6 488.9**	**6 355.9**	**133.0**	**7 224.8**	**7 082.1**	**142.7**	**7 775.8**	**7 606.4**	**169.4**	**8 839.5**	**8 692.9**	**146.5**
Non-resident investment funds	4 536.3	4 536.3	-	4 964.2	4 964.2	-	5 260.2	5 260.2	-	6 113.6	6 113.6	-
Resident investment funds	1 952.6	1 819.6	133.0	2 260.5	2 117.9	142.7	2 515.5	2 346.2	169.4	2 725.9	2 579.4	146.5
NON-RESIDENT INVESTMENT FUNDS	**4 536.3**	**4 536.3**	**-**	**4 964.2**	**4 964.2**	**-**	**5 260.2**	**5 260.2**	**-**	**6 113.6**	**6 113.6**	**-**
Non-financial corporations	129.7	129.7	-	154.6	154.6	-	185.0	185.0	-	216.7	216.7	-
Other MFIs	53.1	53.1	-	56.1	56.1	-	58.9	58.9	-	59.1	59.1	-
Other financial intermediaries	109.2	109.2	-	218.6	218.6	-	333.3	333.3	-	796.3	796.3	-
Financial auxiliaries	16.1	16.1	-	17.4	17.4	-	16.6	16.6	-	15.7	15.7	-
Insurance companies and pension funds	3 444.7	3 444.7	-	3 683.1	3 683.1	-	3 722.3	3 722.3	-	4 007.7	4 007.7	-
General government	0.3	0.3	-	0.3	0.3	-	2.5	2.5	-	2.6	2.6	-
Households and non-profit institutions serving households	783.2	783.2	-	834.1	834.1	-	941.6	941.6	-	1 015.4	1 015.4	-
RESIDENT INVESTMENT FUNDS	**1 952.6**	**1 819.6**	**133.0**	**2 260.5**	**2 117.9**	**142.7**	**2 515.5**	**2 346.2**	**169.4**	**2 725.9**	**2 579.4**	**146.5**
Investment funds shares/units	1 944.0	1 812.2	131.7	2 246.1	2 108.7	137.4	2 476.0	2 326.0	150.1	2 715.7	2 570.1	145.6
Non-financial corporations	171.1	140.7	30.5	210.9	182.2	28.7	255.3	225.3	30.1	302.9	290.6	12.3
Other MFIs	226.8	165.6	61.2	232.4	167.0	65.4	233.6	169.2	64.4	226.0	165.6	60.3
Other financial intermediaries	26.3	14.3	12.0	45.0	32.9	12.2	51.5	39.3	12.2	54.7	42.6	12.1
Financial auxiliaries	83.7	83.7	0.0	88.5	88.5	0.0	104.1	104.1	0.0	134.3	134.3	0.0
Insurance companies and pension funds	608.4	603.0	5.4	624.5	624.4	0.1	641.2	632.4	8.8	668.1	646.9	21.2
General government	14.0	14.0	0.0	42.5	42.5	0.0	49.0	49.0	0.0	66.6	66.6	0.0
Households and non-profit institutions serving households	813.6	791.0	22.6	1 002.4	971.3	31.0	1 141.3	1 106.7	34.5	1 263.2	1 223.6	39.7
Loans	0.0	0.0	0.0	0.8	0.5	0.2	1.3	1.2	0.0	1.5	1.5	0.0
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	8.6	7.3	1.3	13.6	8.7	5.0	38.3	19.0	19.3	8.7	7.7	0.9

Preliminary data.

[1] Special investment purpose companies securitising real estate are not included in the reporting population as they will be subject to separate reporting.

[2] Alternative investment funds are included in the scope of investments funds' reporting population in the fourth quarter of 2021 with data from the second quarter of 2021.

Sources: Data on resident investment funds are collected from managing companies, investment companies, and the Central Depository. Regarding non-resident investment funds, data covers liabilities of non-resident investment funds to residents, and are provided by resident financial intermediaries and banks.

3.8. INSURANCE STATISTICS[1] - ASSETS BY TYPE OF ACTIVITY[2, 3]

Type of activity	31.03.2020		30.06.2020		30.09.2020		31.12.2020		31.03.2021		30.06.2021		31.09.2021		31.12.2021	
	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)
Total	***52***	***8 775.1***	***51***	***8 760.0***	***50***	***9 048.5***	***50***	***9 190.3***	***51***	***9 469.5***	***51***	***9 539.3***	***51***	***9 893.6***	***49***	***10 116.3***
Life insurance companies	15	2 471.1	14	2 538.7	14	2 620.2	14	2 683.3	14	2 750.5	14	2 938.1	14	3 034.5	14	3 108.9
General insurance companies	37	6 304.0	37	6 221.3	36	6 428.2	36	6 506.9	37	6 719.0	37	6 601.2	37	6 859.1	35	7 007.4
incl. Reinsurance companies	1	2 896.9	1	2 712.2	1	2 742.8	1	2 877.4	1	2 966.5	1	2 722.9	1	2 873.0	1	2 979.2

[1] The methodological notes to the *insurance statistics* are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Insurance and Reinsurance Corporations* .

[2] The classification of insurance companies is in accordance with the *Insurance Code* .

[3] The scope of *insurance statistics* includes data of branches of insurance companies with their seat outside Bulgaria in compliance with §1, p.2 of the Additional Provision of the *Currency Law*.

Source: Insurance companies.

3.9. INSURANCE STATISTICS[1] - STRUCTURE OF ASSETS[2]

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
By instruments	***8 775.1***	***8 760.0***	***9 048.5***	***9 190.3***	***9 469.5***	***9 539.3***	***9 893.6***	***10 116.3***
Cash	13.0	13.4	13.9	14.3	14.6	14.6	14.4	12.4
Deposits	627.8	579.3	622.6	614.4	625.8	732.7	655.3	653.7
Loans	834.7	681.6	621.4	454.2	569.6	477.4	529.0	467.5
Securities other than shares	4 156.3	4 160.5	4 341.5	4 559.7	4 476.0	4 290.3	4 292.7	4 483.0
Shares and other equity	1 174.2	1 282.4	1 324.1	1 372.0	1 538.8	1 659.4	1 807.2	1 907.6
- Shares (incl. mutual fund shares) [3]	*1 151.7*	*1 260.3*	*1 302.0*	*1 347.1*	*1 513.9*	*1 634.5*	*1 782.2*	*1 881.3*
- Other equity [4]	*22.5*	*22.1*	*22.0*	*24.9*	*24.9*	*25.0*	*25.1*	*26.3*
Fixed assets	246.0	249.8	244.8	244.2	245.4	252.0	263.7	261.6
Financial derivatives	0.5	6.9	0.3	15.5	1.6	10.1	5.3	17.7
Non-financial assets	170.7	163.4	161.9	159.3	159.0	158.6	280.7	280.5
Receivables from insurance operations	959.8	1 009.6	1 090.4	1 161.3	1 208.1	1 331.2	1 410.9	1 464.2
- From direct insurance operations	*748.0*	*748.9*	*757.8*	*741.4*	*770.1*	*824.4*	*832.5*	*817.4*
- From reinsurance operations	*211.8*	*260.7*	*332.6*	*419.8*	*438.0*	*506.8*	*578.5*	*646.8*
Other assets	592.1	613.1	627.7	595.4	630.8	613.0	634.3	568.2
By currency	***8 775.1***	***8 760.0***	***9 048.5***	***9 190.3***	***9 469.5***	***9 539.3***	***9 893.6***	***10 116.3***
BGN	3 591.1	3 645.7	3 691.7	3 648.6	3 771.0	3 815.9	3 925.0	3 898.9
EUR	2 866.7	2 949.4	3 195.5	3 332.1	3 358.5	3 620.0	3 753.6	3 940.6
USD	319.3	307.0	339.0	308.2	388.7	364.7	403.1	415.0
Other	1 998.1	1 858.0	1 822.3	1 901.3	1 951.4	1 738.8	1 811.8	1 861.8
By countries	***8 775.1***	***8 760.0***	***9 048.5***	***9 190.3***	***9 469.5***	***9 539.3***	***9 893.6***	***10 116.3***
Bulgaria	4 118.9	4 092.2	4 177.7	4 128.9	4 262.2	4 389.6	4 373.2	4 338.7
European Union	3 953.8	4 004.0	4 177.6	4 337.8	4 449.3	4 432.9	4 647.2	4 907.0
USA	147.2	134.7	152.5	142.1	192.2	180.9	178.0	156.8
Other countries	371.5	352.4	364.8	407.8	392.3	362.8	400.3	420.9
Unclassified	183.6	176.7	175.8	173.6	173.5	173.1	295.1	292.9
By institutional sectors	***8 775.1***	***8 760.0***	***9 048.5***	***9 190.3***	***9 469.5***	***9 539.3***	***9 893.6***	***10 116.3***
Residents	***4 118.9***	***4 092.2***	***4 177.7***	***4 128.9***	***4 262.2***	***4 389.6***	***4 373.2***	***4 338.7***
Non-financial corporations	148.6	150.0	135.0	152.7	145.9	123.0	119.3	137.8
Monetary financial institutions	453.1	442.1	490.0	445.4	476.4	587.7	511.3	477.8
Other financial intermediaries	73.7	67.4	67.2	71.5	80.6	86.9	85.5	96.0
Financial auxiliaries	23.4	15.4	15.8	12.6	12.9	12.7	21.7	18.6
Insurance corporations and pension funds	188.2	178.4	178.4	178.4	178.4	185.9	224.5	218.2
General government	1 492.5	1 442.3	1 475.1	1 501.6	1 536.4	1 525.5	1 478.4	1 539.1
Households and NPISHs	213.0	217.6	222.2	227.7	232.1	236.8	239.3	244.7
Non-sectorized	1 526.5	1 579.0	1 593.9	1 539.0	1 599.5	1 631.1	1 693.2	1 606.6
Non-residents (Rest of the World)	***4 472.6***	***4 491.1***	***4 694.9***	***4 887.7***	***5 033.8***	***4 976.6***	***5 225.4***	***5 484.7***
Unclassified	***183.6***	***176.7***	***175.8***	***173.6***	***173.5***	***173.1***	***295.1***	***292.9***

[1] The methodological notes to the *insurance statistics* are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Insurance and Reinsurance Corporations*.

[2] The scope of *insurance statistics* includes data of branches of insurance companies with their seat outside Bulgaria in compliance with §1, p.2 of the Additional Provision of the *Currency Law*.

[3] Indicator *Shares* comprises listed and unlisted shares (including shares in the capital of subsidiary undertakings, joint ventures, associated corporations starting from reference period September 2016).

[4] Indicator *Other equity* comprises forms of participation in the capital and property of undertakings other than listed and unlisted shares.

Source: Insurance companies.

3.10. INSURANCE STATISTICS[1] - STRUCTURE OF LIABILITIES[2]

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
TOTAL	*8 775.1*	*8 760.0*	*9 048.5*	*9 190.3*	*9 469.5*	*9 539.3*	*9 893.6*	*10 116.3*
Equity capital	**2 527.2**	**2 446.3**	**2 547.1**	**2 711.6**	**2 841.4**	**2 736.0**	**2 859.3**	**2 966.0**
Loans	**511.3**	**405.5**	**379.7**	**120.5**	**212.5**	**114.5**	**107.5**	**107.0**
Residents	**29.2**	**29.2**	**29.2**	**29.2**	**29.1**	**29.1**	**25.5**	**25.5**
Monetary financial institutions	3.5	3.6	3.6	3.6	3.6	3.6	-	-
General government	-	-	-	-	-	-	-	-
Other sectors	25.6	25.6	25.6	25.6	25.6	25.5	25.5	25.5
Other financial intermediaries	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.6
Financial auxiliaries	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
Insurance corporations and pension funds	-	-	-	-	-	-	-	-
Non-financial corporations	4.9	4.9	4.8	4.8	4.8	4.8	4.8	4.8
Households and NPISHs	-	-	0.0	0.0	0.0	0.0	0.0	0.0
Non-residents (Rest of the World)	**482.1**	**376.3**	**350.5**	**91.3**	**183.3**	**85.3**	**82.0**	**81.5**
Securities other than shares	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Residents	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non-residents (Rest of the World)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Financial derivatives	**21.6**	**0.3**	**13.1**	**0.3**	**6.8**	**1.9**	**6.2**	**4.7**
Residents	**0.0**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non-residents (Rest of the World)	**21.6**	**0.3**	**13.1**	**0.3**	**6.8**	**1.9**	**6.2**	**4.7**
Insurance technical reserves	**5 002.7**	**5 116.6**	**5 246.3**	**5 231.1**	**5 348.8**	**5 550.1**	**5 707.3**	**5 777.0**
Net equity of households in life insurance reserves	*1 588.9*	*1 648.7*	*1 702.3*	*1 744.6*	*1 816.7*	*1 896.6*	*1 981.5*	*2 047.8*
Residents	**1 588.9**	**1 648.7**	**1 702.3**	**1 744.6**	**1 816.7**	**1 896.6**	**1 981.5**	**2 047.8**
Non-residents (Rest of the World)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Unearned premiums reserve and outstanding claims provisions	*3 413.7*	*3 467.9*	*3 544.0*	*3 486.5*	*3 532.1*	*3 653.5*	*3 725.8*	*3 729.1*
Residents	**2 081.9**	**2 087.9**	**2 167.3**	**2 203.9**	**2 249.5**	**2 322.0**	**2 365.5**	**2 400.3**
Monetary financial institutions	54.1	40.5	59.8	61.7	64.2	40.8	71.0	78.5
General government	2.4	2.4	2.6	3.0	4.1	4.0	3.8	4.0
Other sectors	2 025.3	2 045.0	2 104.9	2 139.1	2 181.3	2 277.1	2 290.8	2 317.8
Other financial intermediaries	21.6	32.7	20.1	20.6	19.5	45.2	18.7	17.2
Financial auxiliaries	11.8	11.2	12.2	12.0	10.9	11.1	11.7	10.9
Insurance corporations and pension funds	0.4	0.3	0.2	2.2	0.1	0.1	0.1	0.1
Non-financial corporations	817.2	814.2	856.7	885.8	915.0	941.4	957.2	960.5
Households and NPISHs	1 174.3	1 186.6	1 215.8	1 218.5	1 235.8	1 279.2	1 303.2	1 329.2
Non-residents (Rest of the world)	**1 331.9**	**1 380.0**	**1 376.7**	**1 282.6**	**1 282.6**	**1 331.5**	**1 360.3**	**1 328.9**
Deposits received by reinsurers	**43.8**	**44.0**	**45.3**	**46.8**	**48.1**	**49.3**	**52.4**	**45.9**
Residents	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non-residents (Rest of the World)	**43.8**	**44.0**	**45.3**	**46.8**	**48.1**	**49.3**	**52.4**	**45.9**
Obligations under insurance and reinsurance operations	**385.0**	**398.9**	**442.2**	**752.5**	**680.0**	**759.9**	**821.8**	**848.3**
Residents	**202.0**	**187.6**	**182.9**	**205.2**	**203.6**	**225.5**	**219.9**	**211.1**
Non-residents (Rest of the World)	**183.0**	**211.3**	**259.4**	**547.3**	**476.4**	**534.3**	**601.9**	**637.1**
Other liabilities	**283.5**	**348.5**	**374.7**	**327.5**	**331.9**	**327.7**	**339.1**	**367.5**
Residents	**277.4**	**292.2**	**368.3**	**295.4**	**318.9**	**309.9**	**336.2**	**364.1**
Non-residents (Rest of the World)	**6.1**	**56.3**	**6.4**	**32.1**	**13.0**	**17.8**	**2.9**	**3.4**

[1] The methodological notes to the *insurance statistics* are available on the website of the Bulgarian National Bank under section S*tatistics / Methodological Notes / Insurance and Reinsurance Corporations* .

[2] The scope of *insurance statistics* includes data of branches of insurance companies with their seat outside Bulgaria in compliance with §1, p.2 of the Additional Provision of the *Currency Law* .

Source: Insurance companies.

4. FINANCIAL MARKETS

4.1. INTERBANK MONEY MARKET[1]

(BGN thousand)

	Volumes		
	Deposit lending	Repo agreements in government securities[2]	Outright deals in govenrment securities[3]
		2020	
I	2 890 200	199 138	16 656
II	2 956 100	574 791	17 962
III	3 403 700	824 878	60 681
IV	870 600	409 325	22 759
V	758 800	725 164	0
VI	940 300	603 700	3 973
VII	978 800	76 955	5 600
VIII	878 800	76 955	1 029
IX	898 500	76 955	6 592
X	1 148 800	76 955	0
XI	1 118 800	75 880	5 150
XII	989 400	75 880	4 001
TOTAL	**17 832 800**	**3 796 576**	**144 403**
		2021	
I	141 300	74 565	0
II	0	334 365	3 238
III	0	514 253	0
IV	0	174 253	2 000
V	24 800	74 453	0
VI	75 750	73 965	3 001
VII	172 100	73 965	10 599
VIII	85 000	73 965	2 141
IX	101 000	74 165	788
X	93 000	737 170	5 011
XI	61 200	1 170 706	981
XII	47 000	65 135	13 185
TOTAL	**801 150**	**3 440 960**	**40 944**

[1] Includes deals in BGN of commercial banks.
[2] Only the securities purchase side.
[3] Includes purchases of government securities of any denomimation and maturity, at market prices.

Source: BNB.

4.2. DEALING IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE JANUARY - DECEMBER 2021

(million BGN)

MARKETS	MAIN MARKET									ALTERNATIVE MARKET		Privatisation Segment
	Premium Equities Segment	Standard Equities Segment	Special Purpose Vehicles Segment	Bonds Segment	Compensation Instruments Segment	Exchange Traded Products Segment	Subscription Rights Segment	Initial Public Offering Segment	Government Securities Segment	Equities Segment	Special Purpose Vehicles Segment	
BSE deals	77.0	351.8	84.5	169.1	2.6	4.0	1.9	0.0	1.0	69.0	14.3	0.0

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS[1]

(million EUR)

	Bought	Sold	Balance
January - December 2020	**171 442.8**	**169 101.9**	**2 340.9**
BNB with banks	166 930.0	168 390.0	-1 460.0
BNB with final customers	4 512.8	711.9	3 800.9
of which:			
account transactions with budget organisations	4 512.7	440.3	4 072.5
cash operations at counters	0.0	271.6	-271.6
January - December 2021	**222 929.1**	**219 478.3**	**3 450.8**
BNB with banks	218 767.9	218 568.1	199.7
BNB with final customers	4 161.2	910.2	3 251.0
of which:			
account transactions with budget organisations	4 161.2	618.3	3 542.9
cash operations at counters	0.1	291.9	-291.8

[1] With value date up to 2 days, inclusive ('today', 'tomorrow' and 'spot').

Source: BNB.

4.4. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS[1]

(million EUR)

	Bought	Sold	Balance
January - December 2020	**171 951.6**	**173 411.6**	**-1 460.0**
of which:			
banks	5 021.6	5 021.6	0.0
BNB with banks	166 930.0	168 390.0	-1 460.0
January - December 2021	**222 767.5**	**222 567.8**	**199.7**
of which:			
banks	3 999.7	3 999.7	0.0
BNB with banks	218 767.9	218 568.1	199.7

[1] With value date up to 2 days, inclusive ('today', 'tomorrow' and 'spot').

Source: BNB, from banks' and BNB's daily reports.

4.5. FOREIGN EXCHANGE MARKET. SPOT TRANSACTIONS WITH FINAL CUSTOMERS[1]

(million EUR)

	Bought	Sold	Balance
January - December 2020	**32 015.7**	**29 273.3**	**2 742.4**
of which:			
banks	27 502.9	28 561.4	-1 058.5
- of which: with nonresidents	2 819.0	3 122.9	-304.0
BNB	4 512.8	711.9	3 800.9
January - December 2021	**38 662.1**	**35 030.4**	**3 631.8**
of which:			
banks	34 500.9	34 120.2	380.7
- of which: with nonresidents	3 603.0	3 828.6	-225.6
BNB	4 161.2	910.2	3 251.0

[1] With value date up to 2 days, inclusive ('today', 'tomorrow' and 'spot').

Source: BNB, from banks' and BNB's daily reports.

4.6. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS[1]

(million EUR)

	Bought	Sold	Balance
January - December 2020	**305.0**	**305.0**	**0.0**
January - December 2021	**1 089.2**	**1 089.2**	**0.0**

[1] Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currecies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

4.7. FOREIGN EXCHANGE MARKET. SWAP AND FORWARD TRANSACTIONS OF BANKS WITH FINAL CUSTOMERS[1]

(million EUR)

	Bought	Sold	Balance
January - December 2020	**15 833.5**	**15 576.2**	**257.3**
- of which: with nonresidents	14 350.3	14 176.5	173.8
January - December 2021	**16 486.8**	**16 215.1**	**271.8**
- of which: with nonresidents	14 112.9	14 003.1	109.8

[1] Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currecies for BGN and the subsequent purchase operations.

Source: BNB, from banks' daily reports.

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS[1]

(million EUR)

	2020					2021				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Current and Capital Account	**377.8**	**611.4**	**506.1**	**-590.1**	**905.1**	**262.9**	**424.4**	**950.0**	**-1 418.0**	**219.3**
Current Account[1]	**188.0**	**328.1**	**252.9**	**-810.4**	**-41.4**	**35.2**	**207.2**	**830.0**	**-1 343.8**	**-271.4**
Current Account - Credit	10 114.2	8 576.2	10 094.1	9 834.8	38 619.4	10 896.1	11 805.5	13 131.1	12 281.2	48 113.9
Current Account - Debit	9 926.2	8 248.2	9 841.2	10 645.3	38 660.8	10 860.9	11 598.3	12 301.0	13 625.0	48 385.3
Goods and Services - Net	**255.9**	**557.5**	**568.3**	**-233.7**	**1 148.0**	**236.7**	**439.4**	**1 003.6**	**-481.5**	**1 198.2**
Goods and Services - Credit	8 850.5	7 600.2	9 062.0	9 018.9	34 531.7	9 592.6	10 601.1	11 762.0	11 598.3	43 554.1
Goods and Services - Debit	8 594.5	7 042.8	8 493.7	9 252.6	33 383.7	9 355.9	10 161.8	10 758.4	12 079.8	42 356.0
Goods - Net	**-399.6**	**-203.0**	**-420.9**	**-917.6**	**-1 941.1**	**-513.1**	**-632.7**	**-668.5**	**-1 481.3**	**-3 295.7**
Goods - Credit	7 157.7	5 997.4	6 939.6	7 177.1	27 271.7	7 847.5	8 414.5	8 777.4	9 238.3	34 277.7
General merchandise on a balance of payments (BOP) basis[2]	7 101.1	6 000.5	6 902.1	7 150.8	27 154.5	7 793.3	8 389.9	8 743.4	9 156.9	34 083.4
Net exports of goods under merchanting[3]	49.4	-7.1	33.6	17.9	93.8	48.7	22.6	29.6	75.8	176.7
Non-monetary gold	7.2	4.0	3.9	8.3	23.5	5.5	2.1	4.4	5.5	17.5
Goods - Debit	7 557.3	6 200.3	7 360.5	8 094.7	29 212.8	8 360.7	9 047.3	9 445.9	10 719.5	37 573.4
General merchandise on a balance of payments (BOP) basis[2]	7 552.5	6 194.4	7 357.7	8 089.1	29 193.7	8 353.3	9 044.4	9 438.4	10 702.8	37 539.0
Non-monetary gold	4.8	5.9	2.8	5.6	19.1	7.4	2.8	7.5	16.7	34.4
Services - Net	**655.6**	**760.4**	**989.2**	**683.9**	**3 089.1**	**749.9**	**1 072.1**	**1 672.1**	**999.8**	**4 493.9**
Services - Credit	1 692.8	1 602.9	2 122.4	1 841.9	7 260.0	1 745.1	2 186.6	2 984.7	2 360.1	9 276.5
Manufacturing services on physical inputs owned by others	70.8	48.2	77.2	43.1	239.3	56.7	43.1	49.1	30.6	179.5
Maintenance and repair services not included elsewhere (n.i.e.)	55.7	38.0	47.3	50.8	191.9	52.6	50.1	52.8	55.8	211.3
Transport[4]	373.9	323.4	429.8	362.0	1 489.0	373.0	416.4	536.4	455.3	1 781.1
Travel[5]	381.4	167.9	609.4	266.5	1 425.2	198.7	400.5	1 093.7	406.8	2 099.8
Other services[3]	811.0	1 025.4	958.7	1 119.5	3 914.6	1 064.1	1 276.5	1 252.6	1 411.5	5 004.8
Services - Debit	1 037.3	842.4	1 133.2	1 157.9	4 170.9	995.3	1 114.5	1 312.5	1 360.3	4 782.6
Manufacturing services on physical inputs owned by others	11.5	9.4	15.4	12.9	49.2	10.6	8.1	18.2	9.8	46.7
Maintenance and repair services not included elsewhere (n.i.e.)	10.0	11.2	14.5	11.1	46.9	13.9	17.8	18.4	21.0	71.0
Transport [4]	304.7	206.5	278.7	274.5	1 064.4	308.8	322.2	345.9	346.7	1 323.6
Travel[5]	245.2	113.9	308.7	243.7	911.4	165.1	236.4	387.7	302.3	1 091.5
Other services[3]	465.9	501.5	515.9	615.8	2 099.1	496.9	530.0	542.3	680.5	2 249.8
Primary income - Net	**-617.8**	**-530.9**	**-434.7**	**-536.2**	**-2 119.7**	**-505.2**	**-541.5**	**-380.8**	**-782.8**	**-2 210.2**
Primary income - Credit	358.6	383.4	660.5	470.5	1 873.1	594.1	574.1	844.0	284.1	2 296.3
Compensation of employees	138.9	78.3	123.0	143.5	483.7	92.6	131.7	148.3	131.5	504.0
Investment income	92.0	79.9	73.9	89.1	334.9	223.3	168.4	168.8	152.6	713.1
Direct investment income	25.4	16.2	15.5	12.0	69.1	72.6	67.1	102.8	72.6	315.1
Portfolio investment income	51.0	56.7	59.7	61.3	228.7	139.2	73.9	65.9	63.2	342.2
Other investment income	15.6	7.0	-1.4	15.8	37.0	11.6	27.3	0.1	16.8	55.8
Other primary income	127.8	225.3	463.6	237.9	1 054.5	278.1	274.1	526.9	0.0	1 079.1
Primary income - Debit	976.5	914.3	1 095.2	1 006.7	3 992.8	1 099.3	1 115.6	1 224.8	1 066.9	4 506.5
Compensation of employees	38.5	35.5	35.8	41.8	151.6	35.2	31.3	25.1	20.7	112.3
Investment income	908.2	854.5	1 031.9	856.4	3 650.9	1 042.3	1 039.4	1 165.6	1 046.1	4 293.4
Direct investment income	814.1	751.9	935.3	759.3	3 260.6	944.0	942.1	1 069.0	949.9	3 905.0
Portfolio investment income	31.3	37.3	37.1	41.5	147.1	44.0	43.4	42.7	42.4	172.6
Other investment income	62.9	65.3	59.5	55.5	243.2	54.2	53.9	53.9	53.8	215.8
Other primary income	29.8	24.4	27.6	108.5	190.3	21.8	44.9	34.1	0.0	100.8

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS[1]

(million EUR)

	2020					2021				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Secondary income - Net	**549.9**	**301.5**	**119.4**	**-40.5**	**930.2**	**303.6**	**309.3**	**207.3**	**-79.6**	**740.7**
Secondary income - Credit	905.1	592.5	371.6	345.4	2 214.6	709.4	630.3	525.1	398.8	2 263.5
General government	568.6	487.8	261.2	221.2	1 538.7	607.1	525.9	429.3	293.7	1 856.0
Other sectors	336.5	104.8	110.3	124.2	675.9	102.3	104.4	95.8	105.0	407.5
Secondary income - Debit	355.2	291.1	252.2	385.9	1 284.4	405.7	321.0	317.8	478.3	1 522.8
General government	214.7	178.2	123.6	249.3	765.8	261.4	182.8	171.4	326.9	942.5
Other sectors	140.5	112.8	128.6	136.6	518.6	144.3	138.2	146.4	151.4	580.3
Capital Account[1, 6]	**189.8**	**283.4**	**253.1**	**220.3**	**946.6**	**227.7**	**217.2**	**120.0**	**-74.1**	**490.7**
Gross acquisitions/disposals of non-produced non-financial assets - Net[3]	**-88.4**	**50.4**	**104.7**	**76.0**	**142.7**	**-29.5**	**35.8**	**-33.1**	**-284.0**	**-310.8**
Gross acquisitions/disposals of non-produced non-financial assets - Credit	111.9	93.9	134.2	117.4	457.3	141.0	233.0	218.1	293.3	885.4
Gross acquisitions/disposals of non-produced non-financial assets - Debit	200.3	43.5	29.5	41.3	314.6	170.6	197.2	251.2	577.3	1 196.2
Capital transfers - Net	**278.2**	**233.0**	**148.4**	**144.3**	**803.9**	**257.2**	**181.4**	**153.0**	**209.8**	**801.5**
Capital transfers - Credit	278.3	235.5	153.4	144.8	812.0	257.5	183.4	155.8	211.3	808.0
General government	277.8	232.7	148.2	143.6	802.2	248.3	179.3	155.3	205.6	788.5
Other sectors	0.5	2.9	5.2	1.2	9.8	9.2	4.1	0.5	5.7	19.5
Capital transfers - Debit	0.1	2.6	5.0	0.5	8.2	0.3	2.0	2.7	1.4	6.5
General government	-	-	-	-	-	-	-	-	-	-
Other sectors	0.1	2.6	5.0	0.5	8.2	0.3	2.0	2.7	1.4	6.5
Financial account - Net[1, 6]	**375.0**	**990.1**	**921.7**	**198.1**	**2 485.0**	**1 506.7**	**647.2**	**1 988.1**	**-790.8**	**3 351.2**
Financial account - Assets	790.4	1 553.6	4 178.6	324.5	6 847.1	1 682.1	1 895.5	3 666.8	279.6	7 523.9
Financial account - Liabilities	415.4	563.5	3 256.8	126.4	4 362.1	175.4	1 248.3	1 678.7	1 070.4	4 172.8
Direct investment - Net[7]	**-551.6**	**-379.3**	**-1 475.5**	**-378.5**	**-2 785.0**	**-201.9**	**-306.7**	**-359.6**	**-270.4**	**-1 138.5**
Direct investment - Assets	**78.4**	**248.5**	**184.8**	**-114.8**	**396.9**	**255.2**	**298.1**	**100.6**	**-14.3**	**639.6**
Equity	3.9	6.8	22.6	54.8	88.0	21.6	29.1	16.1	12.8	79.6
Reinvestment of earnings	-4.6	-10.0	-4.8	-22.3	-41.7	23.6	36.2	58.3	28.1	146.1
Debt instruments[8, 9]	79.1	251.7	167.1	-147.2	350.7	210.1	232.8	26.2	-55.3	413.8
Direct investment - Liabilities	**630.0**	**627.8**	**1 660.3**	**263.8**	**3 181.9**	**457.1**	**604.7**	**460.2**	**256.1**	**1 778.1**
Equity	128.3	27.8	271.4	247.0	674.4	-175.8	-31.1	105.5	65.1	-36.3
Reinvestment of earnings	390.1	297.2	179.5	185.8	1 052.6	638.5	399.6	262.5	474.7	1 775.4
Debt instruments[8, 10]	111.6	302.8	1 209.4	-169.0	1 454.9	-5.5	236.2	92.2	-283.8	39.1
Portfolio investment - Net	**470.2**	**774.0**	**-1 089.6**	**610.5**	**765.2**	**1 268.7**	**318.5**	**270.2**	**446.3**	**2 303.7**
Portfolio investment - Assets[11]	**470.8**	**740.7**	**738.8**	**420.6**	**2 370.9**	**1 233.7**	**405.9**	**99.2**	**708.9**	**2 447.7**
Equity and investment fund shares	147.0	325.3	375.2	96.1	943.7	405.0	225.4	176.2	368.7	1 175.3
Debt securities	323.8	415.4	363.6	324.4	1 427.3	828.7	180.5	-76.9	340.2	1 272.4
Portfolio investment - Liabilities	**0.6**	**-33.3**	**1 828.4**	**-190.0**	**1 605.7**	**-35.1**	**87.4**	**-170.9**	**262.6**	**144.0**
Equity and investment fund shares	90.6	0.6	6.9	-232.9	-134.8	-2.0	14.0	-120.7	19.4	-89.4
Equity	84.9	0.6	0.0	-232.4	-146.9	-16.8	11.9	-132.9	16.6	-121.2
Investment fund shares	5.7	0.0	6.9	-0.5	12.1	14.8	2.1	12.1	2.8	31.8
Debt securities	-90.0	-33.9	1 821.5	42.9	1 740.5	-33.1	73.5	-50.2	243.2	233.3
Financial derivatives (other than reserves) and employee stock options - Net	**-23.8**	**38.1**	**-27.5**	**0.4**	**-12.8**	**37.6**	**-140.5**	**-37.8**	**41.4**	**-99.3**
Other investment - Net	**-1 057.7**	**-788.2**	**473.4**	**96.2**	**-1 276.3**	**2 436.0**	**-221.2**	**-570.2**	**-2 965.6**	**-1 321.0**
Other investment - Assets	**-1 272.9**	**-819.2**	**241.5**	**148.8**	**-1 701.8**	**2 189.3**	**334.9**	**819.2**	**-2 413.8**	**929.7**
Other equity	2.2	4.1	-7.6	6.5	5.2	15.0	6.0	5.8	1.9	28.7

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS[1]

(million EUR)

	2020					2021				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Currency and deposits[12]	-1 369.0	-870.0	-40.3	-281.6	-2 560.9	2 123.5	112.4	617.9	-2 558.4	295.5
Loans[8]	-40.2	76.6	83.5	191.6	311.6	-2.4	-63.0	37.0	16.3	-12.0
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-	-	-	-
Trade credits and advances[9]	99.4	-73.3	118.9	-8.9	136.1	107.2	170.1	58.7	49.9	386.0
Other accounts receivable	34.8	43.3	86.9	241.2	406.2	-54.0	109.3	99.8	76.5	231.5
Other investment - Liabilities	**-215.2**	**-31.0**	**-231.9**	**52.6**	**-425.5**	**-246.6**	**556.2**	**1 389.4**	**551.7**	**2 250.6**
Other equity	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	-313.5	-135.5	-41.6	327.2	-163.4	-225.6	-113.4	275.1	526.1	462.2
Loans[8]	105.8	192.1	-398.8	-187.2	-288.0	-217.1	631.2	-97.0	-25.6	291.5
Insurance, pension schemes, and standardised guarantee schemes	-42.5	16.8	0.0	0.3	-25.5	0.0	0.0	-1.7	0.0	-1.7
Trade credits and advances[10]	-34.9	-106.3	133.5	-45.8	-53.6	150.2	54.7	251.2	101.3	557.3
Other accounts payable	70.3	2.5	75.0	-41.9	105.9	45.9	-16.4	-75.6	-50.1	-96.3
SDRs	-0.4	-0.5	0.0	0.0	-0.9	-0.1	0.1	1 037.5	0.0	1 037.6
BNB Reserve assets[13]	**1 538.0**	**1 345.4**	**3 041.0**	**-130.4**	**5 793.9**	**-2 033.7**	**997.1**	**2 685.5**	**1 957.4**	**3 606.3**
Monetary gold	16.3	0.0	0.0	0.0	16.3	0.0	0.0	0.2	0.0	0.2
Special drawing rights	-0.2	-0.4	0.0	0.0	-0.6	0.0	0.1	1 050.3	0.1	1 050.4
Reserve position in the IMF	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other reserve assets	1 521.9	1 345.8	3 040.9	-130.5	5 778.2	-2 033.7	997.0	1 635.0	1 957.3	2 555.6
Currency and deposits	2 882.2	3 733.1	-3 167.1	6 309.1	9 757.3	-5 290.6	826.4	4 395.7	4 450.3	4 381.8
Securities	-1 360.3	-2 387.3	6 208.0	-6 439.6	-3 979.1	3 256.9	170.6	-2 760.7	-2 493.0	-1 826.2
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other claims	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Balancing Items:										
Current and Capital Account Balance	377.8	611.4	506.1	-590.1	905.1	262.9	424.4	950.0	-1 418.0	219.3
Financial Account Balance	375.0	990.1	921.7	198.1	2 485.0	1 506.7	647.2	1 988.1	-790.8	3 351.2
Net errors and Omissions[14]	-2.7	378.6	415.7	788.3	1 579.9	1 243.8	222.9	1 038.1	627.2	3 131.9

[1] Standard presentation in accordance with IMF 6-th edition of the *Balance of Payments and International Investment Position Manual* . Preliminary data.

[2] For 2021 - preliminary NSI and BNB data. Data are compiled on a balance of payments basis.

[3] Estimates following a methodology of the BNB and the NSI.

[4] Estimates following a methodology of the BNB. NSI data on the number of foreign visitors and residents travelling abroad, and BNB estimates on expenditures (receipts) by purpose of travel. Since April 2020, due to the cancellation of international flights and the restriction of crossing the country's land borders and the worldwide spread of the coronavirus COVID-19 the NSI has discontinued its statistical surveys at border checkpoints. The BNB applies model to estimate the distribution of residents travelling abroad by country and by purpose of the travel.

[5] On the basis enterprises' direct reporting of transactions with non-residents related to services, remunerations, gratuitous receipts and payments.

[6] A minus sign denotes a capital outflow (decrease in assets or liabilities) and a positive sign - a capital inflow (increase in assets or liabilities).

[7] Preliminary data compiled in accordance with the asset/liability principle. Data are provided by direct investment companies reporting to BNB, banks, the Central Depository, notaries, the NSI, the Public Enterprises and Control Agency. The 2021 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

[8] Data on net change of trade credits-assets (paid advances and receivables from suppliers) reported to the BNB are included in this item. Due to quarterly reporting data are subject to revisions.

[9] On the basis of reports submitted to the BNB by enterprises with loans to/from nonresidents. Due to quarterly reporting data are subject to revisions.

[10] Data on net change of trade credits-liabilities (received advances and payables to suppliers) reported to the BNB are included in this item. Due to quarterly reporting data are subject to revisions.

[11] Based on data provided by banks, nonbank financial institutions, insurance companies and pension funds, general government institutions, and nonfinancial corporations acquiring securities without intermediation of a resident investment intermediary.

[12] Data source for Other sectors: BIS International Banking Statistics. Data at end-September 2021 published in January 2022 have been used.

[13] Excluding valuation changes due to the exchange rate or price changes, changes associated with the creation of reserve assets (monetization/demonitization of gold and allocation or cancellation of SDRs) and reclassifications. A positive sign (+) denotes an increase in the reserves, a minus sign (-) - a decrease.

[14] *Net errors and omissions* represent the difference between the *Financial account* balance and *Current* and *Capital account* balance. Due to the quarterly and annual reporting periodicity, these data are preliminary and are subject to revisions when complete data are available.

Source: BNB.

5.2. DIRECT INVESTMENT, NET FLOW[1]

(million EUR)

	2020					2021				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Direct investment, net	**-551.6**	**-379.3**	**-1 475.5**	**-378.5**	**-2 785.0**	**-201.9**	**-306.7**	**-359.6**	**-270.4**	**-1 138.5**
Direct investment abroad[2, 3]	**95.0**	**102.0**	**-5.4**	**20.0**	**211.6**	**42.2**	**55.6**	**21.8**	**7.0**	**126.6**
Equity[4]	3.9	6.8	22.6	54.8	88.0	21.6	29.1	16.1	12.8	79.6
Reinvestment of earnings	-4.6	-10.0	-4.8	-22.3	-41.7	23.6	36.2	58.3	28.1	146.1
Debt instruments[5]	95.7	105.2	-23.2	-12.4	165.3	-2.9	-9.7	-52.6	-34.0	-99.2
Foreign Direct Investment in Bulgaria[2, 3]	**646.6**	**481.2**	**1 470.1**	**398.6**	**2 996.5**	**244.1**	**362.3**	**381.4**	**277.4**	**1 265.1**
Equity[6]	128.3	27.8	271.4	247.0	674.4	-175.8	-31.1	105.5	65.1	-36.3
Reinvestment of earnings	390.1	297.2	179.5	185.8	1 052.6	638.5	399.6	262.5	474.7	1 775.4
Debt instruments[5]	128.3	156.2	1 019.2	-34.2	1 269.5	-218.6	-6.3	13.3	-262.4	-474.0

[1] Data are presented in accordance with the directional principle presentation and compiled according to the IMF 6-th edition of the *Balance of Payments and International Investment Position Manual.*
[2] Preliminary data in accordance with the directional principle.
[3] A minus sign denotes a capital outflow (decrease in assets or liabilities) and a positive sign - a capital inflow (increase in assets or liabilities).
[4] On the basis of banks' reports and the quarterly reports of the firms with direct investments abroad.
[5] On the basis of the reports submitted to the BNB by the enterprises with financial and trade credits between related parties.
Due to quarterly and annual reporting data are subject to revisions.
[6] Data are provided by direct investment companies reporting to BNB, NSI, Central Depository, banks and the BNB.

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP[1]

Commodity groups[2]	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	***7 864.4***	***28.1%***	***9 436.9***	***27.1%***	***1 572.5***	***20.0%***
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3 059.8	10.9%	3 660.6	10.5%	600.7	19.6%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	2 341.9	8.4%	2 813.2	8.1%	471.3	20.1%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1 039.4	3.7%	1 235.4	3.5%	196.1	18.9%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	552.6	2.0%	847.8	2.4%	295.2	53.4%
Base metals and their products, including:	***4 494.1***	***16.0%***	***6 093.7***	***17.5%***	***1 599.5***	***35.6%***
Division 74. Copper and articles thereof	2 486.3	8.9%	3 140.2	9.0%	653.9	26.3%
Division 72. Iron and steel	535.3	1.9%	976.2	2.8%	440.9	82.4%
Division 73. Articles of iron and steel	587.2	2.1%	865.9	2.5%	278.7	47.5%
Division 76. Aluminium and articles thereof	366.4	1.3%	544.8	1.6%	178.4	48.7%
Animal and vegetable products, food, drinks and tobacco products, including:	***4 786.1***	***17.1%***	***6 018.5***	***17.3%***	***1 232.4***	***25.8%***
Division 10. Cereals	1 166.3	4.2%	1 674.0	4.8%	507.7	43.5%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	614.7	2.2%	832.0	2.4%	217.2	35.3%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	435.0	1.6%	713.1	2.0%	278.0	63.9%
Division 23. Residues and waste from the food industry; prepared animal fodder	334.1	1.2%	393.0	1.1%	58.9	17.6%
Chemical products, plastics and rubber, including:	***3 942.0***	***14.1%***	***4 826.4***	***13.8%***	***884.3***	***22.4%***
Division 39. Plastics and articles thereof	961.6	3.4%	1 243.7	3.6%	282.1	29.3%
Division 30. Pharmaceutical products	1 016.7	3.6%	967.4	2.8%	-49.3	-4.8%
Division 38. Miscellaneous chemical products	502.6	1.8%	904.9	2.6%	402.2	80.0%
Division 33. Essential oils	374.6	1.3%	394.3	1.1%	19.7	5.3%
Division 40. Rubber and articles thereof	329.8	1.2%	357.1	1.0%	27.3	8.3%
Division 28. Inorganic chemicals	239.0	0.9%	314.8	0.9%	75.9	31.7%
Textile and leather materials, clothing, footwear and other consumer goods, including:	***3 161.5***	***11.3%***	***3 507.7***	***10.1%***	***346.3***	***11.0%***
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	681.5	2.4%	862.2	2.5%	180.7	26.5%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	591.6	2.1%	655.4	1.9%	63.8	10.8%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	598.7	2.1%	527.0	1.5%	-71.7	-12.0%
Mineral products and fuels, including:	***2 310.7***	***8.3%***	***3 322.4***	***9.5%***	***1 011.8***	***43.8%***
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1 301.3	4.6%	2 103.4	6.0%	802.1	61.6%
Division 26. Ores, Slag and ash	891.6	3.2%	1 079.9	3.1%	188.3	21.1%
Wood, paper, earthenware and glass products, including	***1 449.5***	***5.2%***	***1 661.2***	***4.8%***	***211.8***	***14.6%***
Division 70. Glass and glassware	482.6	1.7%	514.0	1.5%	31.4	6.5%
Division 44. Wood and articles of wood; wood charcoal	309.3	1.1%	401.8	1.2%	92.5	29.9%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	274.8	1.0%	298.2	0.9%	23.5	8.5%
TOTAL EXPORTS /*FOB*/	**28 008.2**	**100.0%**	**34 866.9**	**100.0%**	**6 858.7**	**24.5%**

[1] For 2020 -final data , 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.
[2] Commodity groups include chapters from the *Combined Nomenclature (Eurostat).*

Source: NSI data processed by the BNB.

5.4. IMPORTS BY COMMODITY GROUP[1]

Commodity groups[2]	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	***9 617.3***	***31.3%***	***12 031.8***	***30.7%***	***2 414.5***	***25.1%***
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3 269.0	10.6%	4 285.8	10.9%	1 016.9	31.1%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	3 174.5	10.3%	3 789.8	9.7%	615.3	19.4%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1 849.3	6.0%	2 423.2	6.2%	573.9	31.0%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	556.5	1.8%	683.8	1.7%	127.3	22.9%
Chemical products, plastics and rubber, including:	***5 384.6***	***17.5%***	***6 942.8***	***17.7%***	***1 558.2***	***28.9%***
Division 39. Plastics and articles thereof	1 443.0	4.7%	1 988.8	5.1%	545.7	37.8%
Division 30. Pharmaceutical products	1 489.0	4.8%	1 755.4	4.5%	266.4	17.9%
Division 38. Miscellaneous chemical products	695.5	2.3%	939.0	2.4%	243.5	35.0%
Division 40. Rubber and articles thereof	369.5	1.2%	450.5	1.1%	81.0	21.9%
Division 31. Fertilizers	202.1	0.7%	403.4	1.0%	201.3	99.6%
Division 33. Essential oils	325.3	1.1%	370.0	0.9%	44.6	13.7%
Division 29. Organic chemicals	262.9	0.9%	314.8	0.8%	51.9	19.7%
Mineral products and fuels, including:	***4 619.6***	***15.0%***	***6 699.4***	***17.1%***	***2 079.8***	***45.0%***
Division 27. Mineral fuels, oils & products of their distillation; etc.	2 616.1	8.5%	4 498.4	11.5%	1 882.4	72.0%
Division 26. Ores, slag and ash	1 903.4	6.2%	2 063.4	5.3%	160.0	8.4%
Base metals and their products, including:	***3 239.8***	***10.5%***	***4 431.2***	***11.3%***	***1 191.4***	***36.8%***
Division 72. Iron and steel	1 029.3	3.3%	1 681.7	4.3%	652.4	63.4%
Division 74. Copper and articles thereof	652.7	2.1%	911.9	2.3%	259.2	39.7%
Division 73. Articles of iron and steel	780.4	2.5%	756.4	1.9%	-24.0	-3.1%
Division 76. Aluminium and articles thereof	424.1	1.4%	638.6	1.6%	214.5	50.6%
Animal and vegetable products, food, drinks and tobacco products, including:	***3 998.8***	***13.0%***	***4 418.8***	***11.3%***	***420.0***	***10.5%***
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	523.3	1.7%	462.5	1.2%	-60.8	-11.6%
Division 02. Meat and edible meat offal	399.8	1.3%	406.1	1.0%	6.3	1.6%
Division 22. Beverages, sprits and vinegar	346.2	1.1%	359.8	0.9%	13.6	3.9%
Division 04. Dairy products; birds' eggs; edible products	247.9	0.8%	306.1	0.8%	58.1	23.5%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	176.0	0.6%	296.5	0.8%	120.5	68.5%
Division 24. Tobacco and manufactured tobacco substitutes	261.0	0.8%	291.8	0.7%	30.8	11.8%
Textile and leather materials, clothing, footwear and other consumer goods, including:	***2 766.2***	***9.0%***	***3 332.9***	***8.5%***	***566.7***	***20.5%***
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	420.5	1.4%	597.3	1.5%	176.8	42.0%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	295.1	1.0%	365.8	0.9%	70.7	24.0%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	234.1	0.8%	269.0	0.7%	34.9	14.9%
Division 64. Footwear, gaiters and the like; parts of such articles	219.2	0.7%	265.7	0.7%	46.5	21.2%
Wood, paper, earthenware and glass products, including	***1 116.2***	***3.6%***	***1 367.5***	***3.5%***	***251.3***	***22.5%***
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	468.5	1.5%	559.3	1.4%	90.8	19.4%
Division 44. Wood and articles of wood; wood charcoal	216.8	0.7%	294.7	0.8%	77.9	35.9%
TOTAL IMPORTS /*CIF*/	**30 742.5**	**100.0%**	**39 224.5**	**100.0%**	**8 481.9**	**27.6%**
(-) Freight	1 265.7		1 555.2			
TOTAL IMPORTS /*FOB*/	**29 476.9**		**37 669.2**		**8 192.4**	**27.8%**

[1] For 2020 - final data, 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.
[2] Commodity groups include chapters from the *Combined Nomenclature (Eurostat).*

Source: NSI data processed by the BNB.

5.5. EXPORTS BY USE[1]

Commodity groups	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	***7 661.7***	***27.4%***	***8 428.4***	***24.2%***	***766.7***	***10.0%***
Food	1 884.0	6.7%	2 322.5	6.7%	438.5	23.3%
Tobacco	53.6	0.2%	54.0	0.2%	0.4	0.8%
Beverages	210.5	0.8%	158.9	0.5%	-51.6	-24.5%
Clothing and footwear	1 372.5	4.9%	1 383.6	4.0%	11.1	0.8%
Medicines and cosmetics	1 344.0	4.8%	1 269.3	3.6%	-74.8	-5.6%
Furniture and household appliances	1 274.1	4.5%	1 600.2	4.6%	326.1	25.6%
Others	1 523.0	5.4%	1 639.9	4.7%	116.9	7.7%
Raw materials	***11 679.3***	***41.7%***	***15 030.7***	***43.1%***	***3 351.4***	***28.7%***
Iron and steel	535.3	1.9%	976.2	2.8%	440.9	82.4%
Non-ferrous metals	2 569.8	9.2%	3 202.9	9.2%	633.1	24.6%
Chemicals	437.2	1.6%	541.5	1.6%	104.3	23.9%
Plastics and rubber	1 179.0	4.2%	1 472.5	4.2%	293.5	24.9%
Fertilizers	157.8	0.6%	297.5	0.9%	139.7	88.5%
Textiles	495.2	1.8%	571.0	1.6%	75.8	15.3%
Raw materials for the food industry	2 256.8	8.1%	2 987.8	8.6%	731.1	32.4%
Wood products, paper and paperboard	520.4	1.9%	674.4	1.9%	154.0	29.6%
Cement	23.8	0.1%	31.2	0.1%	7.3	30.8%
Raw tobacco	109.3	0.4%	111.1	0.3%	1.8	1.7%
Others	3 394.6	12.1%	4 164.6	11.9%	769.9	22.7%
Investment goods	***6 885.8***	***24.6%***	***8 419.3***	***24.1%***	***1 533.5***	***22.3%***
Machines and equipment	1 738.1	6.2%	2 082.0	6.0%	343.9	19.8%
Electrical machines	1 121.6	4.0%	1 474.9	4.2%	353.2	31.5%
Vehicles	554.1	2.0%	636.5	1.8%	82.4	14.9%
Spare parts and equipment	1 667.1	6.0%	2 012.1	5.8%	345.0	20.7%
Others	1 804.9	6.4%	2 213.8	6.3%	409.0	22.7%
Total non energy commodities	***26 226.8***	***93.6%***	***31 878.4***	***91.4%***	***5 651.6***	***21.5%***
Mineral fuels, oils and electricity	***1 697.1***	***6.1%***	***2 889.7***	***8.3%***	***1 192.6***	***70.3%***
Petroleum products	1 008.2	3.6%	1 120.9	3.2%	112.7	11.2%
Others	688.8	2.5%	1 768.7	5.1%	1 079.9	156.8%
incl. Electricity	242.1	0.9%	690.4	2.0%	448.4	185.2%
Other Exports [2]	***84.4***	***0.3%***	***98.9***	***0.3%***	***14.5***	***17.1%***
TOTAL EXPORTS /*FOB*/	**28 008.2**	**100.0%**	**34 866.9**	**100.0%**	**6 858.7**	**24.5%**

[1] For 2020 -final data , 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.
[2] Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.6. IMPORTS BY USE[1]

Commodity groups	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	***7 558.1***	***24.6%***	***8 834.8***	***22.5%***	***1 276.7***	***16.9%***
Food, drinks and tobacco	2 588.7	8.4%	2 885.2	7.4%	296.5	11.5%
Furniture and household appliances	1 019.3	3.3%	1 381.8	3.5%	362.5	35.6%
Medicines and cosmetics	1 585.1	5.2%	1 702.7	4.3%	117.6	7.4%
Clothing and footwear	801.7	2.6%	961.6	2.5%	159.9	19.9%
Automobiles	392.6	1.3%	484.3	1.2%	91.8	23.4%
Others	1 170.7	3.8%	1 419.2	3.6%	248.5	21.2%
Raw materials	***11 642.5***	***37.9%***	***14 871.5***	***37.9%***	***3 229.0***	***27.7%***
Ores	1 903.4	6.2%	2 063.4	5.3%	160.0	8.4%
Iron and steel	1 029.3	3.3%	1 681.7	4.3%	652.4	63.4%
Non-ferrous metals	854.8	2.8%	1 247.1	3.2%	392.3	45.9%
Textiles	964.9	3.1%	1 052.8	2.7%	87.8	9.1%
Wood products, paper and paperboard	606.9	2.0%	759.5	1.9%	152.6	25.1%
Chemicals	748.8	2.4%	916.1	2.3%	167.2	22.3%
Plastics and rubber	1 744.3	5.7%	2 358.3	6.0%	614.0	35.2%
Raw materials for the food industry	1 080.6	3.5%	1 097.6	2.8%	17.1	1.6%
Raw skins	52.0	0.2%	50.1	0.1%	-1.9	-3.6%
Raw tobacco	58.3	0.2%	73.7	0.2%	15.4	26.3%
Others	2 599.1	8.5%	3 571.1	9.1%	972.0	37.4%
Investment goods	***8 403.7***	***27.3%***	***10 278.4***	***26.2%***	***1 874.7***	***22.3%***
Machines and equipment	2 711.7	8.8%	3 207.6	8.2%	496.0	18.3%
Electrical machines	1 358.8	4.4%	1 757.1	4.5%	398.3	29.3%
Vehicles	1 205.5	3.9%	1 566.3	4.0%	360.8	29.9%
Spare parts and equipment	1 621.1	5.3%	2 161.1	5.5%	540.0	33.3%
Others	1 506.7	4.9%	1 586.3	4.0%	79.6	5.3%
Total non energy commodities	***27 604.3***	***89.8%***	***33 984.6***	***86.6%***	***6 380.4***	***23.1%***
Mineral fuels, oils and electricity	***2 928.9***	***9.5%***	***4 995.1***	***12.7%***	***2 066.2***	***70.5%***
Fuels	***2 227.7***	***7.2%***	***3 950.1***	***10.1%***	***1 722.4***	***77.3%***
Crude oil and Natural gas	1 779.3	5.8%	3 246.8	8.3%	1 467.5	82.5%
Coal	55.9	0.2%	93.6	0.2%	37.7	67.5%
Others	392.5	1.3%	609.7	1.6%	217.1	55.3%
Others	***701.2***	***2.3%***	***1 045.0***	***2.7%***	***343.8***	***49.0%***
Oils	701.2	2.3%	1 045.0	2.7%	343.8	49.0%
Other Imports [2]	***209.4***	***0.7%***	***244.8***	***0.6%***	***35.4***	***16.9%***
TOTAL IMPORTS /*CIF*/	**30 742.5**	**100.0%**	**39 224.5**	**100.0%**	**8 481.9**	**27.6%**

[1] For 2020 - final data, 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.
[2] Includes information on imports of goods in Chapter 99 *Customs alleviations* of the *Customs Tariff* and imports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.7. EXPORTS BY MAJOR TRADING PARTNER AND REGION[1]

Countries	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	***18 327.4***	***65.4%***	***23 144.4***	***66.4%***	***4 817.0***	***26.3%***
Germany	4 486.0	16.0%	5 181.1	14.9%	695.2	15.5%
Romania	2 544.2	9.1%	3 510.4	10.1%	966.2	38.0%
Italy	1 922.6	6.9%	2 621.6	7.5%	698.9	36.4%
Greece	1 860.0	6.6%	2 292.6	6.6%	432.6	23.3%
France	1 073.9	3.8%	1 267.2	3.6%	193.2	18.0%
Belgium	973.4	3.5%	1 128.9	3.2%	155.5	16.0%
Spain	669.2	2.4%	951.4	2.7%	282.2	42.2%
Poland	695.1	2.5%	878.0	2.5%	182.8	26.3%
Netherlands	736.3	2.6%	870.8	2.5%	134.4	18.3%
Austria	536.8	1.9%	820.3	2.4%	283.5	52.8%
Czech Republic	647.4	2.3%	761.4	2.2%	114.0	17.6%
Hungary	486.7	1.7%	638.9	1.8%	152.2	31.3%
Europe incl.: [2]	***1 765.1***	***6.3%***	***2 027.2***	***5.8%***	***262.1***	***14.8%***
United Kingdom	666.6	2.4%	639.2	1.8%	-27.3	-4.1%
Russia	422.6	1.5%	433.8	1.2%	11.2	2.7%
Ukraine	227.8	0.8%	405.8	1.2%	178.0	78.1%
Switzerland	181.1	0.6%	234.0	0.7%	52.9	29.2%
Balkan countries incl.: [3]	***3 014.3***	***10.8%***	***3 779.7***	***10.8%***	***765.4***	***25.4%***
Turkey	1 805.7	6.4%	2 144.2	6.1%	338.5	18.7%
Serbia	495.5	1.8%	743.1	2.1%	247.6	50.0%
Macedonia	435.6	1.6%	577.4	1.7%	141.8	32.6%
Americas incl.:	***844.4***	***3.0%***	***1 112.2***	***3.2%***	***267.8***	***31.7%***
USA	565.0	2.0%	839.0	2.4%	274.0	48.5%
Asia incl.:	***2 503.1***	***8.9%***	***3 169.1***	***9.1%***	***665.9***	***26.6%***
China	923.5	3.3%	1 119.8	3.2%	196.2	21.2%
Other countries	***1 553.9***	***5.5%***	***1 634.3***	***4.7%***	***80.4***	***5.2%***
TOTAL EXPORTS /*FOB*/	**28 008.2**	**100.0%**	**34 866.9**	**100.0%**	**6 858.7**	**24.5%**

[1] For 2020 - final data, 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.

[2] Includes United Kingdom, Russia, Switzerland, Ukraine, Gibraltar (Great Britain), Moldova, Belarus, Norway, Lichtenstein, Iceland, San Marino, Andorra, Faroe Islands and the Holy See.

[3] Includes Turkey, Serbia, Macedonia, Albania, Montenegro, Kosovo and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

5.8. IMPORTS BY MAJOR TRADING PARTNER AND REGION[1]

Countries[2]	I - XII				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	***15 516.2***	***50.5%***	***19 481.0***	***49.7%***	***3 964.8***	***25.6%***
Germany	3 396.0	11.0%	4 291.8	10.9%	895.8	26.4%
Italy	2 138.0	7.0%	2 498.9	6.4%	360.9	16.9%
Romania	1 664.1	5.4%	2 182.3	5.6%	518.2	31.1%
Greece	1 210.0	3.9%	1 580.6	4.0%	370.7	30.6%
Poland	1 036.7	3.4%	1 235.2	3.1%	198.5	19.1%
Netherlands	894.9	2.9%	1 205.2	3.1%	310.3	34.7%
France	880.9	2.9%	1 025.9	2.6%	145.0	16.5%
Hungary	665.3	2.2%	827.2	2.1%	161.9	24.3%
Czech Republic	646.0	2.1%	817.0	2.1%	171.0	26.5%
Spain	642.6	2.1%	804.4	2.1%	161.8	25.2%
Austria	573.9	1.9%	758.5	1.9%	184.6	32.2%
Belgium	434.8	1.4%	581.8	1.5%	147.0	33.8%
Europe incl.: [3]	***3 375.4***	***11.0%***	***4 664.0***	***11.9%***	***1 288.6***	***38.2%***
Russia	1 917.9	6.2%	2 841.6	7.2%	923.7	48.2%
Ukraine	510.2	1.7%	798.8	2.0%	288.6	56.6%
Switzerland	347.2	1.1%	399.5	1.0%	52.3	15.1%
United Kingdom	423.0	1.4%	406.9	1.0%	-16.1	-3.8%
Balkan countries incl.: [4]	***3 173.8***	***10.3%***	***4 292.7***	***10.9%***	***1 118.9***	***35.3%***
Turkey	2 188.8	7.1%	3 062.1	7.8%	873.3	39.9%
Serbia	614.8	2.0%	764.2	1.9%	149.4	24.3%
Macedonia	300.7	1.0%	374.4	1.0%	73.7	24.5%
Americas incl.:	***1 786.9***	***5.8%***	***2 007.1***	***5.1%***	***220.2***	***12.3%***
USA	763.2	2.5%	672.7	1.7%	-90.5	-11.9%
Peru	278.7	0.9%	322.3	0.8%	43.6	15.6%
Chile	141.5	0.5%	275.0	0.7%	133.6	94.4%
Asia incl.:	***6 126.4***	***19.9%***	***7 886.3***	***20.1%***	***1 759.9***	***28.7%***
China	2 880.1	9.4%	3 830.3	9.8%	950.2	33.0%
Iraq	263.0	0.9%	447.9	1.1%	184.8	70.3%
Kazakhstan	226.6	0.7%	375.3	1.0%	148.7	65.6%
Other countries	***763.8***	***2.5%***	***893.4***	***2.3%***	***129.6***	***17.0%***
TOTAL IMPORTS /*CIF*/	**30 742.5**	**100.0%**	**39 224.5**	**100.0%**	**8 481.9**	**27.6%**

[1] For 2020 - final data, 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.

[2] By country of origin.

[3] Includes United Kingdom, Russia, Switzerland, Ukraine, Gibraltar (Great Britain), Moldova, Belarus, Norway, Lichtenstein, Iceland, San Marino, Andorra, Faroe Islands and the Holy See.

[4] Includes Turkey, Serbia, Macedonia, Albania, Montenegro, Kosovo and Bosnia and Herzegovina.

Source: NSI data processed by the BNB.

5.9. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Net International Investment Position[1, 2]	**-18 642.0**	**-17 262.4**	**-16 419.4**	**-16 613.3**	**-14 925.7**	**-13 924.5**	**-12 609.9**	**-13 472.4**
Direct investment, net	-44 002.2	-44 300.3	-45 853.5	-46 040.0	-46 281.6	-46 551.7	-47 347.8	-48 007.7
Portfolio investment, net	4 729.3	5 798.7	4 676.0	5 126.3	6 523.8	7 107.3	7 164.3	7 755.4
Financial derivatives (other than reserves) and employee stock options, net	-67.1	-115.4	-132.2	-133.9	-98.2	-79.1	-61.8	-20.8
Other investment, net	-5 807.7	-6 688.1	-6 191.0	-6 417.2	-3 751.2	-4 113.9	-4 828.6	-7 797.8
Reserve assets	26 505.7	28 042.8	31 081.2	30 851.6	28 681.6	29 712.9	32 463.9	34 598.6
ASSETS	**56 415.7**	**58 180.5**	**62 218.4**	**62 314.3**	**63 992.4**	**66 224.1**	**69 918.4**	**70 371.0**
Direct investment	**6 598.0**	**6 835.7**	**6 936.2**	**6 729.7**	**6 890.7**	**7 153.4**	**7 224.3**	**7 138.1**
Equity and reinvestment of earnings[3]	1 911.7	1 923.5	1 904.2	1 943.5	1 957.0	2 007.9	2 086.9	2 106.1
Debt instruments[4, 5]	4 686.3	4 912.1	5 032.0	4 786.2	4 933.7	5 145.5	5 137.4	5 031.9
Portfolio investment[6]	**9 639.2**	**10 636.8**	**11 376.1**	**11 977.2**	**13 275.5**	**13 920.8**	**14 012.6**	**14 816.9**
Equity and investment fund shares	1 786.8	2 309.9	2 731.0	3 065.8	3 640.5	4 040.0	4 241.2	4 841.4
Equity securities	590.9	754.0	799.9	940.3	1 285.5	1 502.4	1 521.7	1 675.7
Investment fund shares	1 195.9	1 555.9	1 931.1	2 125.5	2 355.0	2 537.6	2 719.5	3 165.7
Debt securities	7 852.4	8 326.9	8 645.1	8 911.4	9 635.0	9 880.8	9 771.4	9 975.4
Short-term	94.1	385.7	362.7	334.4	329.6	301.4	463.0	453.1
Long-term	7 758.4	7 941.3	8 282.4	8 577.1	9 305.4	9 579.4	9 308.3	9 522.4
Financial derivatives (other than reserves) and employee stock options	**89.1**	**28.3**	**29.2**	**49.7**	**65.4**	**43.2**	**52.4**	**72.5**
Other investment	**13 583.7**	**12 636.9**	**12 795.7**	**12 706.1**	**15 079.3**	**15 393.7**	**16 165.1**	**13 744.9**
Other equity	729.3	723.0	709.3	713.1	743.7	774.1	790.9	733.8
Currency and deposits[7]	7 881.3	6 989.3	6 953.4	6 684.2	8 865.9	9 009.9	9 625.2	7 159.6
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	5 368.8	4 556.1	4 410.9	4 050.9	6 158.2	5 999.7	6 372.8	3 845.1
General government	11.2	10.8	12.2	10.3	10.0	13.1	15.5	14.2
Other sectors	2 501.3	2 422.4	2 530.3	2 622.9	2 697.7	2 997.1	3 236.8	3 300.4
Financial corporations other than MFIs	415.2	311.7	345.6	406.1	390.3	433.9	418.8	426.1
Non-financial corporations, households, and non-profit institutions serving households	2 086.1	2 110.7	2 184.7	2 216.8	2 307.4	2 563.1	2 818.1	2 874.2
Loans[4]	1 429.3	1 497.7	1 570.3	1 746.3	1 775.3	1 702.0	1 745.9	1 768.9
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	293.1	292.3	322.7	489.1	503.9	518.8	541.6	544.3
General government	137.6	134.8	130.2	125.2	131.3	129.9	132.8	136.2
Other sectors	998.6	1 070.7	1 117.4	1 131.9	1 140.1	1 053.3	1 071.6	1 088.4
Financial corporations other than MFIs	148.5	155.6	157.8	156.6	155.6	159.2	161.4	163.2
Non-financial corporations, households, and non-profit institutions serving households	850.1	915.1	959.6	975.3	984.5	894.1	910.1	925.2
Trade credits and advances[5]	3 030.9	2 923.7	2 974.1	2 895.9	3 037.2	3 171.3	3 248.5	3 299.8
Other accounts receivable	512.9	503.2	588.7	666.7	657.3	736.6	754.6	782.9
Reserve assets[8]	**26 505.7**	**28 042.8**	**31 081.2**	**30 851.6**	**28 681.6**	**29 712.9**	**32 463.9**	**34 598.6**
Monetary gold	1 928.1	2 070.5	2 117.8	2 021.4	1 891.1	1 950.0	1 975.9	2 108.5
Special drawing rights	764.8	753.8	737.7	720.2	741.7	736.6	1 804.8	1 833.0
Reserve position in the IMF	122.2	120.6	118.0	115.2	118.6	117.8	119.4	121.3
Other reserve assets	23 690.7	25 097.9	28 107.8	27 994.8	25 930.2	26 908.6	28 563.8	30 535.8
LIABILITIES	**75 057.6**	**75 442.8**	**78 637.7**	**78 927.6**	**78 918.1**	**80 148.6**	**82 528.3**	**83 843.4**
Direct investment	**50 600.2**	**51 136.0**	**52 789.6**	**52 769.7**	**53 172.3**	**53 705.0**	**54 572.1**	**55 145.8**
Equity and reinvestment of earnings	37 328.0	37 689.8	38 140.2	38 514.5	39 263.6	39 707.2	40 393.5	41 229.6
Debt instruments[9, 10]	13 272.2	13 446.2	14 649.4	14 255.2	13 908.7	13 997.9	14 178.6	13 916.1
Portfolio investment[11]	**4 909.9**	**4 838.1**	**6 700.1**	**6 851.0**	**6 751.7**	**6 813.5**	**6 848.3**	**7 061.4**
Equity and investment fund shares	378.7	395.4	417.7	416.2	437.2	470.5	547.4	555.5
Equity securities	343.5	356.6	379.5	371.7	372.6	400.3	471.0	475.3
Investment fund shares	35.2	38.8	38.2	44.5	64.6	70.2	76.4	80.2
Debt securities	4 531.2	4 442.7	6 282.4	6 434.7	6 314.5	6 343.0	6 300.9	6 505.9
Short-term	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	4 530.6	4 442.4	6 282.4	6 434.7	6 314.5	6 343.0	6 300.9	6 505.9
Financial derivatives (other than reserves) and employee stock options	**156.1**	**143.7**	**161.3**	**183.6**	**163.5**	**122.4**	**114.2**	**93.3**

5.9. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Other investment	**19 391.4**	**19 325.0**	**18 986.7**	**19 123.3**	**18 830.6**	**19 507.7**	**20 993.7**	**21 542.8**
Currency and deposits[6]	4 019.4	3 877.8	3 828.1	4 147.0	3 931.3	3 814.9	4 095.8	4 627.5
Central bank	95.3	95.2	95.1	102.8	94.7	92.8	91.1	168.6
Other MFIs	3 924.1	3 782.5	3 732.9	4 044.2	3 836.6	3 722.1	4 004.7	4 458.8
General government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial corporations other than MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-financial corporations, households, and non-profit institutions serving households	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	11 537.0	11 716.2	11 299.7	11 138.5	10 875.2	11 504.4	11 413.6	11 372.4
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs[12]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government[13]	2 645.2	2 967.6	2 954.8	2 878.5	2 870.5	3 323.6	3 314.6	3 230.4
Other sectors[14]	8 891.7	8 748.6	8 345.0	8 259.9	8 004.7	8 180.8	8 099.0	8 142.0
Financial corporations other than MFIs	1 249.8	1 205.3	1 096.5	969.0	1 040.0	1 006.8	1 061.2	1 035.6
Non-financial corporations, households, and non-profit institutions serving households	7 641.9	7 543.3	7 248.5	7 290.9	6 964.8	7 174.0	7 037.8	7 106.5
Insurance, pension schemes, and standardised guarantee schemes	759.9	776.4	759.6	714.7	715.6	825.6	880.4	872.3
Trade credits and advances[10]	1 791.3	1 671.9	1 766.5	1 690.3	1 856.4	1 896.1	2 147.1	2 204.7
Other accounts receivable	522.2	532.2	598.3	715.7	713.5	733.3	668.2	649.3
SDRs[15]	761.6	750.6	734.5	717.1	738.4	733.4	1 788.7	1 816.6

[1] Preliminary data. The data are compiled in accordance with IMF 6-th edition of the *Balance of Payments and International Investment Position Manual*. The methodological notes on the compilation of the IIP data are published at the internet page of the BNB - www.bnb.bg

[2] The EUR equivalent is calculated using e.o.p. exchange rates of the respective foreign currencies.

[3] Preliminary data compiled in accordance with the Asset/Liability principle. Data are provided by direct investment companies reporting to the BNB, banks, Central Depository, notaries, NSI, the Public Enterprises and Control Agency, etc.

[4] On the basis of the reports submitted to the BNB by the enterprises with financial credits received from non-residents.
Due to quarterly reporting data are subject to revisions.

[5] Based on reports submitted to the BNB on trade credits and advances-assets (paid advances and receivables from suppliers).
Due to quarterly reporting data are subject to revisions.

[6] Based on data provided by banks, nonbank financial institutions, insurance companies and pension funds, general government institutions, and nonfinancial corporations acquiring securities without intermediation of a resident investment intermediary

[7] The sources for *Other sectors* are BIS International Banking Statistics and balance sheet data of other financial institutions. Data at end-September 2021 published in January 2022 have been used.

[8] Including monetary gold at market prices. Source: Issue Department of the BNB.

[9] On the basis of the reports submitted to the BNB by the enterprises with financial credits received by non-residents.
Due to quarterly reporting data are subject to revisions.

[10] Data on trade credits and advances-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.
Due to quarterly reporting data are subject to revisions.

[11] Sources: Central Depository AD, banks, other nonbank financial institutions, insurance companies and pension funds.

[12] Source: monthly banks' reports.

[13] Data source: *Register of Government and Government-Guaranteed Debt* of the *Ministry of Finance*.
Debt liabilities of the public companies and the government guaranteed debt are excluded.

[14] Debt liabilities of the public companies and the government guaranteed debt are included. Intercompany loans are excluded.
Based on credits (incl. revolving and intercompany lending) that are declared and reported to the BNB. Due to quarterly reporting data are subject to revisions.

[15] Special drawing rights allocations, which comprise liabilities to the IMF.

Source: BNB.

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR[1]

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
GROSS EXTERNAL DEBT[1] (I+II+III+IV+V)	***37 194.8***	***37 214.0***	***39 918.5***	***39 813.3***	***39 053.8***	***39 848.6***	***41 473.1***	***41 964.8***
I. General Government[2]	**5 866.7**	**6 147.6**	**7 977.9**	**8 022.4**	**7 866.2**	**8 358.6**	**8 296.6**	**8 255.0**
Short-term	*0.0*	*0.0*	*0.0*	*0.0*	*1.7*	*8.6*	*15.0*	*1.3*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities[3]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	1.7	8.6	15.0	1.3
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	*5 866.7*	*6 147.6*	*7 977.9*	*8 022.4*	*7 864.4*	*8 350.0*	*8 281.6*	*8 253.6*
Special drawing rights (allocations)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities[3]	3 221.4	3 180.1	5 023.1	5 143.8	4 994.0	5 026.4	4 967.1	5 023.2
Loans	2 645.2	2 967.6	2 954.8	2 878.5	2 870.5	3 323.6	3 314.6	3 230.4
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
II. Central Bank	**858.8**	**848.8**	**833.1**	**825.1**	**839.3**	**829.7**	**1 883.1**	**1 989.2**
Short-term	*97.2*	*98.2*	*98.6*	*108.0*	*100.8*	*96.3*	*94.5*	*172.5*
Currency and deposits	95.3	95.2	95.1	102.8	94.7	92.8	91.1	168.6
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.9	3.0	3.4	5.2	6.1	3.4	3.4	3.9
Long-term	*761.6*	*750.6*	*734.5*	*717.1*	*738.4*	*733.4*	*1 788.7*	*1 816.6*
Special drawing rights (allocations)[4]	761.6	750.6	734.5	717.1	738.4	733.4	1 788.7	1 816.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Other MFIs[5]	**4 345.0**	**4 165.0**	**4 188.9**	**4 460.2**	**4 325.7**	**4 202.0**	**4 391.9**	**4 968.4**
Short-term	*2 717.9*	*2 606.7*	*2 635.1*	*2 928.6*	*2 852.2*	*2 765.0*	*2 986.5*	*3 347.9*
Currency and deposits[6]	2 411.0	2 336.2	2 287.6	2 623.7	2 476.9	2 406.2	2 717.1	3 107.5
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	5.5	6.6	8.6	7.5	9.6	7.6	8.5	8.5
Other debt liabilities	301.4	264.0	339.0	297.4	365.7	351.1	261.0	231.9
Long-term	*1 627.1*	*1 558.4*	*1 553.8*	*1 531.6*	*1 473.5*	*1 437.0*	*1 405.4*	*1 620.5*
Currency and deposits[6]	1 513.1	1 446.4	1 445.4	1 420.5	1 359.7	1 315.9	1 287.6	1 351.3
Debt securities	114.1	112.0	108.4	111.1	113.7	121.1	117.8	269.2
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
IV. Other sectors[7]	**12 852.1**	**12 606.3**	**12 269.2**	**12 250.4**	**12 114.0**	**12 460.4**	**12 722.9**	**12 836.1**
Short-term	*3 252.0*	*3 222.1*	*3 353.3*	*3 034.0*	*3 150.9*	*3 297.2*	*3 295.9*	*3 380.9*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Loans[8]	639.3	682.2	770.7	406.0	411.1	371.1	380.0	357.7
Trade credit and advances[9]	1 700.3	1 566.1	1 634.6	1 565.8	1 738.8	1 776.5	1 686.5	1 788.9
Other debt liabilities[9]	911.8	973.5	948.0	1 062.3	1 001.0	1 149.6	1 229.3	1 234.2
Long-term	*9 600.2*	*9 384.2*	*8 915.9*	*9 216.3*	*8 963.1*	*9 163.2*	*9 427.0*	*9 455.2*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 195.1	1 150.4	1 150.8	1 179.8	1 206.8	1 195.5	1 216.0	1 213.5
Loans	8 252.5	8 066.4	7 574.3	7 854.0	7 593.6	7 809.7	7 718.9	7 784.3
Trade credit and advances	85.6	99.3	123.4	117.1	106.3	103.3	437.1	406.0
Other debt liabilities	67.1	68.1	67.5	65.5	56.4	54.7	54.9	51.5
Other financial corporations	**2 190.7**	**2 202.9**	**2 080.3**	**2 075.1**	**2 097.2**	**2 214.3**	**2 358.9**	**2 316.4**
Short-term	*1 137.1*	*1 138.4*	*1 102.6*	*1 095.3*	*1 051.7*	*1 146.1*	*1 255.4*	*1 234.3*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Loans[8]	269.3	215.1	200.7	77.6	78.5	29.1	49.5	27.2
Trade credit and advances[9]	9.0	7.1	5.1	6.2	6.6	6.8	11.1	6.8
Other debt liabilities[9]	858.2	915.8	896.8	1 011.6	966.6	1 110.1	1 194.8	1 200.4
Long-term	*1 053.6*	*1 064.6*	*977.8*	*979.8*	*1 045.5*	*1 068.2*	*1 103.5*	*1 082.1*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	55.0	54.9	63.8	67.8	77.8	84.6	86.0	67.4
Loans	980.5	990.2	895.8	891.4	961.5	977.7	1 011.7	1 008.4
Trade credit and advances	1.9	2.0	2.2	3.4	0.0	0.0	0.0	0.0
Other debt liabilities	16.2	17.5	15.9	17.2	6.3	6.0	5.8	6.3
Nonfinancial corporations	**10 566.4**	**10 310.9**	**10 099.1**	**10 087.9**	**9 928.8**	**10 158.1**	**10 275.8**	**10 430.9**
Short-term	*2 104.0*	*2 071.3*	*2 236.8*	*1 923.2*	*2 083.7*	*2 135.7*	*2 025.0*	*2 131.0*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	359.2	454.7	556.1	312.9	317.2	326.5	315.0	315.0
Trade credit and advances	1 691.3	1 559.0	1 629.5	1 559.6	1 732.2	1 769.7	1 675.4	1 782.1
Other debt liabilities	53.6	57.7	51.2	50.7	34.4	39.4	34.6	33.9
Long-term	*8 462.3*	*8 239.6*	*7 862.3*	*8 164.7*	*7 845.1*	*8 022.5*	*8 250.8*	*8 299.8*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 140.1	1 095.4	1 087.0	1 112.0	1 129.0	1 110.9	1 130.0	1 146.1
Loans	7 187.7	6 996.2	6 602.6	6 890.7	6 559.6	6 759.5	6 634.6	6 702.5
Trade credit and advances	83.7	97.3	121.2	113.7	106.3	103.3	437.1	406.0
Other debt liabilities	50.9	50.7	51.5	48.3	50.1	48.8	49.1	45.2

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR[1]

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Households and NPISHs	**95.1**	**92.4**	**89.8**	**87.4**	**88.0**	**88.0**	**88.2**	**88.9**
Short-term	*10.8*	*12.3*	*13.9*	*15.5*	*15.4*	*15.5*	*15.5*	*15.5*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	10.8	12.3	13.9	15.5	15.4	15.5	15.5	15.5
Trade credit and advances	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	*84.2*	*80.1*	*75.9*	*71.9*	*72.6*	*72.5*	*72.7*	*73.4*
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	84.2	80.1	75.9	71.9	72.6	72.5	72.7	73.4
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
V. Direct investment: Intercompany Lending	**13 272.2**	**13 446.2**	**14 649.4**	**14 255.2**	**13 908.7**	**13 997.9**	**14 178.6**	**13 916.1**
Debt liabilities of direct investment enterprises to direct investors	8 166.9	8 256.9	9 129.1	8 981.6	8 692.8	8 792.7	9 021.2	9 092.6
Debt liabilities of direct investors to direct investment enterprises	141.3	131.0	112.7	111.5	91.8	137.5	112.4	152.7
Debt liabilities between fellow enterprises	4 964.0	5 058.3	5 407.6	5 162.2	5 124.1	5 067.7	5 044.9	4 670.9
Memorandum Items								
Public sector external debt	8 709.4	8 820.0	10 704.7	10 823.8	10 714.5	11 181.1	12 461.0	12 499.7
Private sector external debt	28 485.4	28 394.0	29 213.8	28 989.5	28 339.3	28 667.5	29 012.1	29 465.2
Debt Securities: by Sector (at nominal value)[3]	**4 089.8**	**4 056.8**	**5 909.6**	**5 956.0**	**5 927.5**	**6 006.5**	**5 953.9**	**6 207.6**
General Government	2 802.1	2 783.1	4 645.4	4 654.4	4 599.0	4 687.7	4 617.0	4 711.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	2 802.1	2 783.1	4 645.4	4 654.4	4 599.0	4 687.7	4 617.0	4 711.1
Central Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deposit-Taking Corporations, except the Central Bank	114.0	111.9	108.4	111.1	113.7	121.1	117.7	269.2
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	114.0	111.9	108.4	111.1	113.7	121.1	117.7	269.2
Other Sectors	1 173.7	1 161.7	1 155.9	1 190.5	1 214.8	1 197.7	1 219.2	1 227.3
Short-term	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 173.1	1 161.4	1 155.9	1 190.5	1 214.8	1 197.7	1 219.2	1 227.3
Other financial corporations	57.4	56.3	66.6	71.3	83.5	89.1	89.7	72.4
Short-term	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	56.8	56.0	66.6	71.3	83.5	89.1	89.7	72.4
Nonfinancial corporations	1 116.2	1 105.4	1 089.3	1 119.2	1 131.3	1 108.6	1 129.5	1 154.9
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 116.2	1 105.4	1 089.3	1 119.2	1 131.3	1 108.6	1 129.5	1 154.9
Households and NPISHs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[1] The data are compiled in accordance with the External Debt Statistics Guide for Compilers and Users, IMF 2014.
Preliminary data as of 30 March 2022.
The Euro equivalent is calculated using the monthly e.o.p. exchange rates of the respective foreign currencies.

[2] Data source: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for January 2022 as of 09 February 2022.
Debt liabilities of the public companies and the government guaranteed debt are excluded.

[3] Debt securities are presented by market values in the main table and by nominal values in memorandum tables.

[4] Special drawing rights allocations, representing liabilities to the IMF.

[5] Data source: banks.

[6] According with ED*S Guide for Compilers and Users, IMF 2014 para* . 3.32, all interbank positions, other than securities and accounts receilable/payable are classified under deposits.

[7] Data comprise credits that are declared and periodically reported to the BNB as well as government guaranteed loans
(source for government guaranteed loans: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for January 2022 as of 09 February 2022.)

[8] Based on reports submitted to the BNB by resident enterprises on financial loans received from nonresidents. Due to quarterly reporting data are subject to revisions.

[9] Based on reports submitted to the BNB on trade credits and advances-liabilities (received advances and payables to suppliers). Due to quarterly reporting data are subject to revisions.

5.11. GROSS EXTERNAL DEBT BY INSTRUMENTS[1]

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
GROSS EXTERNAL DEBT[1]	***37 194.8***	***37 214.0***	***39 918.5***	***39 813.3***	***39 053.8***	***39 848.6***	***41 473.1***	***41 964.8***
Currency and deposits[2]	4 019.4	3 877.8	3 828.1	4 147.0	3 931.3	3 814.9	4 095.8	4 627.5
Debt securities[3]	4 531.2	4 442.7	6 282.4	6 434.7	6 314.5	6 343.0	6 300.9	6 505.9
Loans[4,5]	11 537.0	11 716.2	11 299.7	11 138.5	10 875.2	11 504.4	11 413.6	11 372.4
Trade credit and advances[6]	1 791.3	1 671.9	1 766.5	1 690.3	1 856.4	1 896.1	2 147.1	2 204.7
Other debt liabilities[6]	1 282.1	1 308.6	1 357.9	1 430.4	1 429.2	1 558.9	1 548.6	1 521.6
Special drawing rights (allocations)[7]	761.6	750.6	734.5	717.1	738.4	733.4	1 788.7	1 816.6
Direct investment: Intercompany Lending	13 272.2	13 446.2	14 649.4	14 255.2	13 908.7	13 997.9	14 178.6	13 916.1
Debt securities	*0.3*	*0.0*	*0.0*	*0.1*	*0.1*	*0.1*	*0.1*	*0.1*
Loans	*10 871.0*	*10 954.5*	*12 241.7*	*12 187.9*	*12 023.6*	*12 120.2*	*12 448.8*	*12 101.1*
Trade credit and advances	*1 780.6*	*1 791.7*	*1 705.5*	*1 520.3*	*1 310.9*	*1 356.1*	*1 243.9*	*1 293.0*
Other debt liabilities	*620.4*	*700.0*	*702.1*	*546.9*	*574.2*	*521.5*	*485.8*	*521.9*

[1] The data are compiled in accordance with the External Debt Statistics Guide for Compilers and Users, IMF 2014.
Preliminary data as of 30 March 2022. T
The Euro equivalent is calculated using the monthly e.o.p. exchange rates of the respective foreign currencies.

[2] According with *External Debt Statistics Guide for Compilers and Users, IMF 2014 para* . 3.32, all interbank positions, other than securities and accounts receilable/payable are classified under deposits.

[3] Debt securities are presented by market values.

[4] Data comprise credits that are declared and periodically reported to the BNB as well as government guaranteed loans (source for government guaranteed loans: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for January 2022 as of 09 February 2022).

[5] Based on reports submitted to the BNB by resident enterprises on financial loans received from nonresidents. Due to quarterly reporting data are subject to revisions.

[6] Based on reports submitted to the BNB on trade credits and advances-liabilities (received advances and payables to suppliers). Due to quarterly reporting data are subject to revisions.

[7] Special drawing rights allocations, representing liabilities to the IMF.

5.12. CURRENCY STRUCTURE OF THE GROSS EXTERNAL DEBT

(%)

	Gross external debt							
Currency	**31.03.2020**	**30.06.2020**	**30.09.2020**	**31.12.2020**	**31.03.2021**	**30.06.2021**	**30.09.2021**	**31.12.2021**
EUR	82.1	81.6	83.2	84.7	84.4	84.7	82.5	82.1
USD	7.2	7.4	6.5	5.6	5.7	5.4	5.2	5.5
BGN	4.7	5.1	4.8	4.3	4.4	4.2	4.1	4.2
GBP	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
CHF	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
JPY	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.2
XDR	2.0	2.0	1.8	1.8	1.9	1.8	4.3	4.3
Other	3.3	3.3	3.0	3.0	3.2	3.4	3.5	3.4
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: BNB.

5.13. GROSS EXTERNAL DEBT: NET FLOW[1]
(by Institutional Sectors)

	2020	2021	I. - XII. 2021 / I. - XII. 2020	
	million EURO			%
I. General Government	1975.5	419.5	-1556.0	-78.8
II. Central bank	-32.9	1102.2	1135.1	-3445.0
III. Other MFIs	-89.6	477.8	567.4	-633.3
IV. Other Sectors	-512.5	484.9	997.4	-194.6
V. Direct investment: Intercompany Lending	1454.9	39.1	-1415.8	-97.3
TOTAL NET FLOW (I+II+III+IV+V)	**2795.4**	**2523.4**	**-272.0**	**-9.7**

[1] The net flow is calculated quarterly, based on the Balance of payments data on liabilities for instruments: Currency and deposits, Debt sequrities, Loans, Trade credits and advances and Other accounts payable.

Sourse: BNB.

5.14. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS[1]

5.14.1. SECTION I. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS (APPROXIMATE MARKET VALUE)

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
A. Official reserve assets	**26 505.7**	**28 042.8**	**31 081.2**	**30 851.6**	**28 681.6**	**29 712.9**	**32 463.9**	**34 598.6**
(1) Foreign currency reserves (in convertible foreign currencies)[2]	23 690.7	25 097.9	28 107.8	27 994.8	25 930.2	26 908.6	28 563.8	30 535.8
(a) Securities	14 123.4	11 798.7	17 976.0	11 555.0	14 779.7	14 932.1	12 190.7	9 711.5
of which: issuer headquartered in reporting country but located abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) total currency and deposits with:	9 567.2	13 299.2	10 131.9	16 439.7	11 150.5	11 976.5	16 373.1	20 824.3
other national central banks, BIS and IMF	7 543.3	9 897.0	6 022.7	14 177.5	5 990.3	7 612.7	10 707.5	17 758.6
banks headquartered in the reporting country	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
of which: located abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
banks headquartered outside the reporting country	2 024.0	3 402.2	4 109.1	2 262.2	5 160.2	4 363.8	5 665.6	3 065.7
of which: located in the reporting country	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(2) IMF reserve position	122.2	120.6	118.0	115.2	118.6	117.8	119.4	121.3
(3) SDRs	764.8	753.8	737.7	720.2	741.7	736.6	1 804.8	1 833.0
(4) gold (including gold deposits and gold swapped[3]	1 928.1	2 070.5	2 117.8	2 021.4	1 891.1	1 950.0	1 975.9	2 108.5
volume in millions of fine troy ounces	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
(5) other reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
loans to nonbank nonresidents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
B. Other foreign currency assets	**108.7**	**149.6**	**134.6**	**138.4**	**134.8**	**142.6**	**178.7**	**168.1**
securities not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
deposits not included in official reserve assets[4]	84.3	123.4	107.7	113.0	110.7	117.9	154.0	142.3
loans not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
gold not included in official reserve assets	24.4	26.2	26.9	25.4	24.1	24.6	24.6	25.8
other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

[1] Compiled in compliance with the updated *Guideline of the Data Template on International Reserves and Foreign Currency Liquidity* (IMF, 2009), IMF 6-th edition of the *Balance of Payments and International Investment Position Manual (IMF, 2009)* and *the Guideline of the European Central Bank on the Statistical Reporting Requirements of the European Central Bank in the Field of Balance of Payments Statistics, The International Reserves Template and International Investment Position Statistics (ECB/2004/15).*

[2] Foreign currency reserves directly managed by the BNB.

[3] The gold is valued at the market price.

[4] Central government deposits with local banks.

Source: BNB.

5.14.2. SECTION II. PREDETERMINED SHORT-TERM NET DRAINS ON FOREIGN CURRENCY ASSETS (NOMINAL VALUE)

(million EUR)

Total	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Foreign currency loans; securities and deposits	**-558.9**	**-558.4**	**-576.9**	**-539.4**	**-1 643.2**	**-1 641.9**	**-1 641.7**	**-1 638.2**
outflows (-) (Principal)	-324.6	-323.1	-322.5	-287.8	-1 392.8	-1 392.7	-1 392.6	-1 389.9
outflows (-) (Interest)	-234.3	-235.3	-254.4	-251.6	-250.4	-249.3	-249.0	-248.3
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3. Other	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity) n<=1	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Foreign currency loans; securities and deposits	**-12.7**	**-0.1**	**-12.8**	**0.0**	**-12.7**	**0.0**	**-8.4**	**0.0**
outflows (-) (Principal)	-12.7	0.0	-12.7	0.0	-12.6	0.0	-8.4	0.0
outflows (-) (Interest)	0.0	0.0	-0.1	0.0	0.0	0.0	0.0	0.0
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3. Other	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity) 1<n<=3	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Foreign currency loans; securities and deposits	**-64.1**	**-70.3**	**-105.7**	**-292.5**	**-62.0**	**-89.9**	**-73.9**	**-1 395.0**
outflows (-) (Principal)	-51.9	-13.1	-80.7	-153.1	-50.2	-13.1	-50.3	-1 258.1
outflows (-) (Interest)	-12.1	-57.2	-25.0	-139.3	-11.8	-76.7	-23.6	-136.9
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3. Other	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity) 3<n<=12	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Foreign currency loans; securities and deposits	**-482.1**	**-488.0**	**-458.5**	**-246.9**	**-1 568.6**	**-1 552.0**	**-1 559.4**	**-243.2**
outflows (-) (Principal)	-260.0	-310.0	-229.2	-134.6	-1 329.9	-1 379.5	-1 334.0	-131.7
outflows (-) (Interest)	-222.2	-178.1	-229.3	-112.3	-238.7	-172.5	-225.4	-111.4
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3. Other	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: BNB.

5.14.3. SECTION III. CONTINGENT SHORT-TERM NET DRAINS ON FOREIGN CURRENCY ASSETS (NOMINAL VALUE)

(million EUR)

Total	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Contingent liabilities in foreign currency	**-79.1**	**-77.4**	**-75.8**	**-74.2**	**-74.0**	**-158.2**	**-158.0**	**-157.4**
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-79.1	-77.4	-75.8	-74.2	-74.0	-158.2	-158.0	-157.4
2. Foreign currency securities issued with embedded options (puttable bonds)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.1 Undrawn or unconditional credit lines provided by:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.2 Undrawn or unconditional credit lines provided to:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity, where applicable) n<=1	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Contingent liabilities in foreign currency	**-1.9**	**0.0**	**-1.6**	**0.0**	**-1.6**	**0.0**	**0.0**	**0.0**
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-1.9	0.0	-1.6	0.0	-1.6	0.0	0.0	0.0
2. Foreign currency securities issued with embedded options (puttable bonds)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.1 Undrawn or unconditional credit lines provided by:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.2 Undrawn or unconditional credit lines provided to:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity, where applicable) 1<n<=3	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Contingent liabilities in foreign currency	**-32.7**	**-14.5**	**-15.2**	**-12.9**	**-31.4**	**-12.8**	**-15.2**	**-12.8**
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-32.7	-14.5	-15.2	-12.9	-31.4	-12.8	-15.2	-12.8
2. Foreign currency securities issued with embedded options (puttable bonds)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.1 Undrawn or unconditional credit lines provided by:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.2 Undrawn or unconditional credit lines provided to:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Maturity breakdown (residual maturity, where applicable) 3<n<=12	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
1. Contingent liabilities in foreign currency	**-44.5**	**-62.9**	**-59.0**	**-61.2**	**-41.1**	**-145.3**	**-142.8**	**-144.6**
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-44.5	-62.9	-59.0	-61.2	-41.1	-145.3	-142.8	-144.6
2. Foreign currency securities issued with embedded options (puttable bonds)	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.1 Undrawn or unconditional credit lines provided by:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
3.2 Undrawn or unconditional credit lines provided to:	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**

Source: BNB.

5.14.4. SECTION IV. MEMO ITEMS

(million EUR)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
(1) To be reported with standard periodicity and timeliness:								
(a) short-term domestic currency debt indexed to the exchange rate	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) financial instruments denominated in foreign currency and settled by other means (e.g. in domestic currency)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— nondeliverable forwards	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— short positions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— long positions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— other instruments[1]	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(c) pledged assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(d) securities lent and on repo	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(e) financial derivative assets (net marked to market)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(f) derivatives (forward; futures; or options contracts) that have a residual maturity greater than one year which are subject to margin calls	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(2) To be disclosed less frequently:								
(a) currency composition of reserves (by groups of currencies)	26 505.7	28 042.8	31 081.2	30 851.6	28 681.6	29 712.9	32 463.9	34 598.6
— currencies in SDR basket[2]	26 505.5	28 042.5	31 080.9	30 851.3	28 681.3	29 712.9	32 463.9	34 598.5
— currencies not in SDR basket	0.3	0.3	0.3	0.3	0.3	0.1	0.1	0.1

[1] Securities issued for the structural reform (ZUNK).

[2] In accordance with par. 273 of the *International reserves and foreign currency liquidity: guidelines for a data template* , IMF, 2013, currencies in the SDR basket at the time of writing include the U.S. dollar, the euro, the Japanese yen, and the pound sterling. By convention, in the Reserves Data Template, gold and claims denominated in SDRs (including SDR holdings and reserve position in the IMF) are considered to be denominated in currencies in the SDR basket.

Source: BNB.

6. QUARTERLY FINANCIAL ACCOUNTS[1]

6.1. QUARTERLY FINANCIAL ACCOUNTS FOR *NON-FINANCIAL CORPORATIONS* (S.11)

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	44,664	45,392	48,806	50,514	51,589	51,804	55,068	55,871
Debt securities	AF.3	311	313	322	343	325	482	467	393
Loans	AF.4	19,662	19,477	19,179	18,330	18,520	18,656	18,864	18,775
Equity and investment fund shares	AF.5	34,008	34,549	35,197	35,387	35,705	36,142	36,569	36,744
Insurance, pension and standardised guarantee schemes	AF.6	1,237	1,240	1,327	1,331	1,384	1,415	1,433	1,450
Financial derivatives and employee stock options	AF.7	78	70	73	80	71	66	79	76
Other accounts receivable	AF.8	101,915	103,353	105,152	107,011	107,447	108,019	108,105	111,349
Total assets	**AF**	**201,874**	**204,394**	**210,056**	**212,997**	**215,041**	**216,585**	**220,585**	**224,658**
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	3,378	3,249	3,297	3,163	3,225	3,235	3,309	3,309
Loans	AF.4	90,354	89,595	91,159	91,466	90,757	91,276	92,469	93,114
Equity and investment fund shares	AF.5	166,136	168,200	170,229	172,320	173,858	174,814	176,273	177,638
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	70	89	109	126	144	127	103	97
Other accounts payable	AF.8	108,515	110,044	113,214	113,460	113,813	113,846	114,951	114,589
Total liabilities	**AF**	**368,454**	**371,177**	**378,009**	**380,536**	**381,796**	**383,298**	**387,105**	**388,748**

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2020				2021			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	-840	786	3,514	1,822	1,005	247	3,253	784
Debt securities	F.3	85	42	68	66	85	29	75	11
Loans	F.4	-546	-166	-259	-743	184	162	209	-106
Equity and investment fund shares	F.5	268	573	256	596	319	375	6	262
Insurance, pension and standardised guarantee schemes	F.6	43	3	87	4	53	32	17	17
Financial derivatives and employee stock options	F.7	16	3	13	0	-9	-3	10	-5
Other accounts receivable	F.8	1,912	1,496	1,910	2,133	573	647	322	3,406
Total assets	**F**	**938**	**2,738**	**5,589**	**3,879**	**2,210**	**1,488**	**3,894**	**4,369**
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	-38	-119	-82	43	22	-26	99	-2
Loans	F.4	-295	-623	1,731	402	-334	627	1,234	816
Equity and investment fund shares	F.5	2,334	2,203	1,774	2,057	713	594	-32	633
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	7	-1	6	3	0	-15	-10	-5
Other accounts payable	F.8	668	1,582	3,283	661	727	71	1,111	-167
Total liabilities	**F**	**2,676**	**3,042**	**6,711**	**3,166**	**1,129**	**1,251**	**2,402**	**1,275**

[1] Data as of 26 April 2022.
Source: BNB.

6.2. QUARTERLY FINANCIAL ACCOUNTS FOR *FINANCIAL CORPORATIONS* (S.12)

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS									
Monetary gold and SDRs	AF.1	5,267	5,524	5,585	5,362	5,149	5,254	7,394	7,709
Currency and deposits	AF.2	52,897	59,687	54,353	69,960	60,018	61,851	72,665	79,082
Debt securities	AF.3	57,941	54,758	68,544	56,582	64,376	64,922	59,693	57,577
Loans	AF.4	75,915	75,952	77,251	78,688	79,637	81,065	83,146	85,420
Equity and investment fund shares	AF.5	11,527	11,650	12,689	13,463	14,481	15,287	15,711	16,585
Insurance, pension and standardised guarantee schemes	AF.6	124	121	131	138	134	138	142	153
Financial derivatives and employee stock options	AF.7	273	151	174	214	286	208	214	229
Other accounts receivable	AF.8	5,370	5,557	5,965	5,952	6,024	6,258	6,426	6,374
Total assets	**AF**	**209,313**	**213,400**	**224,692**	**230,359**	**230,107**	**234,983**	**245,392**	**253,130**
LIABILITIES									
Monetary gold and SDRs	AF.1	1,489	1,468	1,437	1,403	1,444	1,434	3,498	3,553
Currency and deposits	AF.2	140,260	143,433	152,534	157,003	155,676	158,788	165,636	171,627
Debt securities	AF.3	1,088	1,071	1,092	1,351	1,377	1,378	1,431	1,857
Loans	AF.4	11,360	11,305	11,420	11,060	11,087	11,212	11,378	11,599
Equity and investment fund shares	AF.5	34,288	34,864	35,818	35,281	35,661	36,377	37,191	38,014
Insurance, pension and standardised guarantee schemes	AF.6	21,436	22,387	23,164	23,964	24,682	25,684	26,293	27,141
Financial derivatives and employee stock options	AF.7	357	305	358	388	366	263	272	209
Other accounts payable	AF.8	5,804	5,668	5,608	5,807	6,261	6,165	6,231	5,838
Total liabilities	**AF**	**216,082**	**220,503**	**231,430**	**236,256**	**236,554**	**241,303**	**251,930**	**259,838**

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2020				2021			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	31	-1	0	0	0	0	2,055	1
Currency and deposits	F.2	5,172	7,353	-5,310	15,605	-10,038	1,866	10,697	6,315
Debt securities	F.3	-2,046	-3,479	13,644	-12,039	8,023	503	-5,329	-1,959
Loans	F.4	900	166	1,403	1,620	979	1,571	2,157	2,602
Equity and investment fund shares	F.5	-53	795	870	387	480	397	302	393
Insurance, pension and standardised guarantee schemes	F.6	5	-3	10	7	-3	4	4	11
Financial derivatives and employee stock options	F.7	74	-107	1	25	43	-75	3	-1
Other accounts receivable	F.8	199	290	406	306	74	230	168	-54
Total assets	**F**	**4,282**	**5,013**	**11,025**	**5,911**	**-443**	**4,496**	**10,057**	**7,307**
LIABILITIES									
Monetary gold and SDRs	F.1	-1	-1	0	0	0	0	2,029	0
Currency and deposits	F.2	3,038	3,881	9,396	4,764	-1,580	3,204	6,676	5,837
Debt securities	F.3	80	-24	9	-83	-92	-75	-62	240
Loans	F.4	436	-40	102	-309	40	126	149	207
Equity and investment fund shares	F.5	84	431	674	-280	453	563	576	537
Insurance, pension and standardised guarantee schemes	F.6	-495	952	809	889	718	1,002	608	848
Financial derivatives and employee stock options	F.7	129	-177	62	22	-23	-96	25	-67
Other accounts payable	F.8	437	-150	-35	-126	97	-86	63	-397
Total liabilities	**F**	**3,708**	**4,872**	**11,018**	**4,876**	**-387**	**4,638**	**10,066**	**7,204**

Source: BNB.

6.3. QUARTERLY FINANCIAL ACCOUNTS FOR *GENERAL GOVERNMENT* (S.13)

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	13,452	13,815	17,549	12,905	12,562	14,117	14,763	14,154
Debt securities	AF.3	782	778	733	770	731	731	697	782
Loans	AF.4	2,133	2,154	2,181	2,117	2,138	2,165	2,196	2,253
Equity and investment fund shares	AF.5	9,484	10,426	10,677	10,085	9,836	9,837	9,833	9,932
Insurance, pension and standardised guarantee schemes	AF.6	56	48	46	48	60	48	45	50
Financial derivatives and employee stock options	AF.7	1	2	1	1	1	1	1	1
Other accounts receivable	AF.8	11,354	11,555	13,485	14,508	14,432	14,469	15,328	15,247
Total assets	**AF**	**37,262**	**38,778**	**44,673**	**40,433**	**39,761**	**41,369**	**42,863**	**42,419**
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	20,851	21,227	25,772	26,100	25,914	25,869	25,950	28,258
Loans	AF.4	6,410	7,021	7,180	6,911	6,843	7,737	7,756	7,658
Equity and investment fund shares	AF.5	3	4	4	3	5	4	4	6
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	249	264	211	242	232	231	220	222
Other accounts payable	AF.8	7,464	7,875	8,419	9,738	8,987	9,268	9,343	13,546
Total liabilities	**AF**	**34,978**	**36,390**	**41,586**	**42,994**	**41,981**	**43,110**	**43,274**	**49,688**

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2020				2021			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	1,428	365	3,739	-4,636	-346	1,556	644	-611
Debt securities	F.3	-6	1	-45	37	-38	0	-33	88
Loans	F.4	-186	28	36	-51	9	32	25	52
Equity and investment fund shares	F.5	6	3	116	-263	1	1	0	-71
Insurance, pension and standardised guarantee schemes	F.6	13	-8	-1	1	13	-12	-3	5
Financial derivatives and employee stock options	F.7	0	0	0	0	1	0	0	0
Other accounts receivable	F.8	-1,769	201	1,930	1,023	-75	37	858	-80
Total assets	**F**	**-514**	**590**	**5,773**	**-3,890**	**-436**	**1,613**	**1,491**	**-618**
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	-85	509	4,481	120	144	112	118	2,574
Loans	F.4	-233	614	165	-265	-63	896	16	-98
Equity and investment fund shares	F.5	0	0	0	0	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	2	1	-1	-1
Other accounts payable	F.8	-854	411	544	1,319	-751	281	76	4,202
Total liabilities	**F**	**-1,172**	**1,534**	**5,190**	**1,174**	**-668**	**1,290**	**209**	**6,677**

Source: BNB.

6.4. QUARTERLY FINANCIAL ACCOUNTS FOR *HOUSEHOLDS* AND *NON-PROFIT INSTITUTIONS SERVING HOUSEHOLDS* (S.14+S.15)

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	58,176	59,240	60,358	63,303	65,317	66,817	68,109	70,296
Debt securities	AF.3	460	436	433	473	487	474	465	453
Loans	AF.4	371	370	369	368	370	370	371	373
Equity and investment fund shares	AF.5	81,457	82,669	83,427	84,507	84,949	85,386	85,896	86,384
Insurance, pension and standardised guarantee schemes	AF.6	18,533	19,460	20,174	21,050	21,704	22,468	22,950	23,782
Financial derivatives and employee stock options	AF.7	193	209	172	197	190	189	180	179
Other accounts receivable	AF.8	12,652	12,731	12,859	13,662	13,084	13,106	13,139	14,012
Total assets	**AF**	**171,842**	**175,115**	**177,792**	**183,561**	**186,100**	**188,810**	**191,110**	**195,479**
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	0	0	0	0	0	0	0	0
Loans	AF.4	28,157	28,295	28,911	29,265	29,945	31,115	32,240	33,101
Equity and investment fund shares	AF.5	1,039	923	807	691	691	691	691	691
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	0	0	0	0	0	0	0	0
Other accounts payable	AF.8	6,432	6,644	7,091	7,146	7,243	7,254	7,479	7,304
Total liabilities	**AF**	**35,628**	**35,862**	**36,809**	**37,102**	**37,879**	**39,059**	**40,409**	**41,096**

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2020				2021			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	910	1,187	1,266	3,084	1,871	1,545	1,212	1,970
Debt securities	F.3	45	5	-6	-1	-38	11	-9	-5
Loans	F.4	0	0	0	0	0	1	1	1
Equity and investment fund shares	F.5	1,279	1,156	954	831	300	244	271	312
Insurance, pension and standardised guarantee schemes	F.6	-472	927	714	876	654	764	482	832
Financial derivatives and employee stock options	F.7	0	0	0	0	2	2	0	-2
Other accounts receivable	F.8	-434	79	135	803	-608	30	32	873
Total assets	**F**	**1,329**	**3,353**	**3,063**	**5,592**	**2,181**	**2,595**	**1,990**	**3,981**
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	0	0	0	0	0	0	0	0
Loans	F.4	552	171	667	381	703	1,223	1,146	1,026
Equity and investment fund shares	F.5	-116	-116	-116	-116	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0	0	0
Other accounts payable	F.8	99	213	447	55	97	11	225	-174
Total liabilities	**F**	**535**	**267**	**997**	**320**	**801**	**1,234**	**1,371**	**852**

Source: BNB.

6.5. QUARTERLY FINANCIAL ACCOUNTS FOR *REST OF THE WORLD* (S.2)

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
ASSETS									
Monetary gold and SDRs	AF.1	1,489	1,468	1,437	1,403	1,444	1,434	3,498	3,553
Currency and deposits	AF.2	5,374	5,195	5,069	5,732	5,456	5,383	6,005	7,087
Debt securities	AF.3	8,786	8,606	12,177	12,476	12,350	12,406	12,324	12,725
Loans	AF.4	46,237	46,646	48,393	47,909	46,956	48,216	48,626	47,792
Equity and investment fund shares	AF.5	73,653	74,394	75,323	76,048	77,647	78,580	80,073	81,724
Insurance, pension and standardised guarantee schemes	AF.6	1,486	1,519	1,486	1,398	1,400	1,615	1,722	1,706
Financial derivatives and employee stock options	AF.7	305	281	316	359	320	239	223	183
Other accounts receivable	AF.8	10,092	10,070	10,236	9,646	9,588	9,670	9,684	9,852
Total assets	**AF**	**147,423**	**148,178**	**154,437**	**154,970**	**155,162**	**157,542**	**162,155**	**164,622**
LIABILITIES									
Monetary gold and SDRs	AF.1	3,793	3,941	3,966	3,817	3,704	3,764	5,884	6,097
Currency and deposits	AF.2	34,304	39,896	33,602	45,411	39,266	41,184	50,974	54,862
Debt securities	AF.3	42,963	39,344	52,049	40,030	47,752	48,532	42,956	38,506
Loans	AF.4	8,036	8,383	8,701	8,709	8,990	9,131	9,360	9,141
Equity and investment fund shares	AF.5	8,662	9,696	10,455	11,194	12,405	13,345	13,924	15,021
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	174	55	57	97	127	83	102	140
Other accounts payable	AF.8	13,168	13,035	13,367	14,629	14,272	14,989	14,677	15,557
Total liabilities	**AF**	**111,100**	**114,350**	**122,196**	**123,887**	**126,516**	**131,028**	**137,877**	**139,325**

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2020				2021			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	-1	-1	0	0	0	0	2,029	0
Currency and deposits	F.2	-711	-168	-109	679	-296	-68	611	1,071
Debt securities	F.3	-147	-60	3,601	64	33	156	-101	467
Loans	F.4	325	471	1,857	-487	-635	1,281	372	-846
Equity and investment fund shares	F.5	1,096	638	900	386	995	748	484	1,094
Insurance, pension and standardised guarantee schemes	F.6	-83	33	0	1	2	215	107	-16
Financial derivatives and employee stock options	F.7	94	-160	48	37	-38	-77	3	-44
Other accounts receivable	F.8	143	16	296	-503	0	121	19	362
Total assets	**F**	**716**	**769**	**6,594**	**178**	**59**	**2,376**	**3,524**	**2,087**
LIABILITIES									
Monetary gold and SDRs	F.1	31	-1	0	0	0	0	2,055	1
Currency and deposits	F.2	2,921	5,640	-6,296	11,790	-6,224	1,942	9,741	3,692
Debt securities	F.3	-2,027	-3,857	12,853	-11,953	7,991	688	-5,551	-4,211
Loans	F.4	34	377	372	130	191	174	218	-248
Equity and investment fund shares	F.5	295	646	765	276	927	607	518	819
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	48	-86	-5	38	19	-43	3	21
Other accounts payable	F.8	-299	28	438	1,854	-208	788	-75	1,043
Total liabilities	**F**	**1,003**	**2,748**	**8,128**	**2,134**	**2,696**	**4,156**	**6,909**	**1,117**

Source: BNB.

7. PUBLIC FINANCE

7.1. CONSOLIDATED FISCAL PROGRAM

(BGN million)

	Consolidated fiscal program		Central government[1]		Local government		Social security	
	2021	2022	2021	2022	2021	2022	2021	2022
Revenue, grants and donations	**44 317.7**	**52 458.6**	**30 638.4**	**36 883.7**	**2 449.2**	**2 892.3**	**11 230.2**	**12 682.7**
Tax revenue	**35 848.3**	**40 876.3**	**23 770.1**	**27 336.5**	**1 069.8**	**1 309.7**	**11 008.4**	**12 230.1**
Profit taxes	2 714.9	3 406.4	2 714.9	3 406.4	0.0	0.0	0.0	0.0
Income taxes	4 198.7	4 852.0	4 183.8	4 839.4	14.9	12.7	0.0	0.0
Value added tax	11 021.0	12 978.5	11 021.0	12 978.5	0.0	0.0	0.0	0.0
Excises	5 444.5	5 659.8	5 444.5	5 659.8	0.0	0.0	0.0	0.0
Customs duties and fees	209.9	289.7	209.9	289.7	0.0	0.0	0.0	0.0
Social and health insurance contributions	11 008.4	12 230.1	0.0	0.0	0.0	0.0	11 008.4	12 230.1
Sugar levy	1 203.9	1 411.5	148.9	114.5	1 055.0	1 297.0	0.0	0.0
Other taxes	47.0	48.3	47.0	48.3	0.0	0.0	0.0	0.0
Non-tax revenue	**5 773.1**	**8 117.8**	**4 247.2**	**6 136.6**	**1 304.0**	**1 528.6**	**221.8**	**452.6**
Grants and donations	**2 696.4**	**3 464.6**	**2 621.1**	**3 410.6**	**75.3**	**54.0**	**0.0**	**0.0**
Total expenditure	**47 850.4**	**56 253.3**	**20 365.9**	**23 266.0**	**8 519.4**	**9 902.8**	**18 965.1**	**23 084.5**
Current expenditure	**41 405.5**	**50 656.1**	**15 688.4**	**19 483.3**	**6 767.2**	**8 098.3**	**18 949.9**	**23 074.4**
Compensation of employees	11 371.3	13 292.1	6 904.4	7 990.3	4 339.1	5 153.7	127.8	148.1
Maintenance	5 102.5	5 465.8	3 117.2	3 027.5	1 930.1	2 372.7	55.3	65.5
Subsidies	5 032.7	7 885.9	3 757.3	6 335.1	277.3	357.1	998.1	1 193.8
to non-financial enterprises and non-profit organizations	4 743.3	7 410.7	3 483.7	6 164.6	261.5	340.9	998.1	905.2
for healthcare and medical service	289.4	475.2	273.6	170.5	15.8	16.2	0.0	288.6
Interest	623.9	628.6	585.6	579.2	37.1	36.2	1.1	13.2
external	441.2	465.9	422.4	448.3	18.9	17.5	0.0	0.0
domestic	182.6	162.7	163.2	130.8	18.3	18.7	1.1	13.2
Social security and benefits	19 275.0	23 383.7	1 323.9	1 551.2	183.5	178.6	17 767.6	21 653.8
Current and capital transfers for foregn governments	**60.1**	**46.7**	**53.7**	**38.9**	**6.4**	**7.9**	**0.0**	**0.0**
Capital expenditures end state reserve gain	**5 089.4**	**3 869.4**	**3 328.3**	**2 062.8**	**1 745.8**	**1 796.6**	**15.2**	**10.0**
BG contribution to the EU budget	**1 295.5**	**1 681.0**	**1 295.5**	**1 681.0**	**0.0**	**0.0**	**0.0**	**0.0**
Transfers and temporary non-interest-bearing loans	**0.0**	**0.0**	**-14 274.8**	**-17 670.6**	**6 486.7**	**7 117.7**	**7 788.1**	**10 552.9**
Balance (deficit(-)/surplus(+))	**-3 532.7**	**-3 794.6**	**-4 002.4**	**-4 052.9**	**416.5**	**107.2**	**53.2**	**151.1**
Financing	**3 532.7**	**3 794.6**	**4 002.4**	**4 052.9**	**-416.5**	**-107.2**	**-53.2**	**-151.1**
External (net)	5 218.1	671.3	5 260.5	715.9	-42.3	-44.6	0.0	0.0
Domestic (net)	286.8	3 224.9	710.5	3 423.9	-370.5	-48.0	-53.2	-151.1
Net acquisition and net lending (net)	-1 972.3	-101.5	-1 968.6	-86.9	-3.7	-14.6	0.0	0.0
incl. privatization (net)	1.4	1.9	1.1	0.6	0.4	1.3	0.0	0.0

[1] Preliminary cash data for 2021 in accordance with the national methodology. Includes state budget, state universities, Bulgarian Academy of Science, Bulgarian National TV, Bulgarian National Radio, Bulgarian News Agency, Agricultural Academy, state enterprise Research and Production Center, State Petroleum Company, Enterprise for Management of Environmental Protection Activities, state enterprise Dams Management Company, Electricity System Security Fund and EU funds.

[2] Net lending to nonfinancial enterprises, net acquisition of shares and other equity and privatization receipts according to GFS 2014 and ESA 2010 as international standarts.

Source: Ministry of Finance.

7.2. GOVERNMENT DEBT[1]

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
I. Domestic government debt	**5 556.8**	**5 956.8**	**5 643.6**	**5 643.6**	**5 960.0**	**5 960.0**	**6 137.1**	**8 637.1**
II. External government debt	**16 530.1**	**17 185.1**	**22 044.8**	**21 861.1**	**21 843.0**	**22 719.6**	**22 694.9**	**22 580.9**
Bonds	12 980.9	12 980.9	17 870.4	17 870.4	17 870.4	17 870.4	17 870.4	17 870.4
1. Bulgarian Eurobonds issued on ICM, maturing in 2024	*2 920.1*	*2 920.1*	*2 920.1*	*2 920.1*	*2 920.1*	*2 920.1*	*2 920.1*	*2 920.1*
2. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2022	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*
3.Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2027	*1 955.8*	*1 955.8*	*1 955.8*	*1 955.8*	*1 955.8*	*1 955.8*	*1 955.8*	*1 955.8*
4. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2035	*1 760.3*	*1 760.3*	*1 760.3*	*1 760.3*	*1 760.2*	*1 760.2*	*1 760.2*	*1 760.2*
5. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2023	*2 237.5*	*2 237.5*	*2 237.5*	*2 237.5*	*2 237.5*	*2 237.5*	*2 237.5*	*2 237.5*
6. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2028	*1 662.5*	*1 662.5*	*1 662.5*	*1 662.5*	*1 662.5*	*1 662.5*	*1 662.5*	*1 662.5*
7. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2030	-	-	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*
8. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2050	-	-	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*	*2 444.8*
Government loans	3 549.3	4 204.3	4 174.4	3 990.7	3 972.5	4 849.1	4 824.5	4 710.4
GOVERNMENT DEBT, TOTAL	**22 086.9**	**23 141.9**	**27 688.4**	**27 504.8**	**27 803.0**	**28 679.6**	**28 832.0**	**31 218.0**
TOTAL GOVERNMENT DEBT/GDP (%)[2]	**18.4**	**19.3**	**23.1**	**22.9**	**20.9**	**21.6**	**21.7**	**23.5**

[1] Debt at nominal value. Debt in BGN is recalculated at the BNB central exchange rate for the respective foreign currencies by the end of the respective periods.
[2] Based on GDP data: 119 951 BGN million for 2020 and 132 744 BGN million for 2021 (NSI data as of 8 March 2022) .

Source: Ministry of Finance, *Central Government Debt and Guarantees* monthly bulletin.

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)[1]

(million BGN)

	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
GENERAL GOVERNMENT (S.13)		**24 123.1**	**25 132.3**	**29 871.6**	**29 602.5**	**29 879.3**	**30 758.0**	**30 955.0**	**33 276.5**
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	17 952.7	18 350.2	22 967.6	22 931.8	23 283.1	23 277.9	23 483.5	25 894.8
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	17 952.7	18 350.2	22 967.6	22 931.8	23 283.1	23 277.9	23 483.5	25 894.8
Loans	AF.4	6 170.4	6 782.2	6 904.0	6 670.7	6 596.2	7 480.1	7 471.4	7 381.7
of which short-term	AF.41	5.3	4.4	106.5	9.9	7.8	8.8	20.7	38.7
of which long-term	AF.42	6 165.1	6 777.7	6 797.6	6 660.8	6 588.5	7 471.3	7 450.8	7 343.0
CENTRAL GOVERNMENT (S.1311)		**23 416.6**	**24 436.3**	**29 134.4**	**28 858.8**	**29 091.4**	**29 993.2**	**30 161.9**	**32 536.3**
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	18 345.2	18 745.3	23 320.3	23 286.9	23 574.9	23 574.9	23 744.3	26 194.3
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	18 345.2	18 745.3	23 320.3	23 286.9	23 574.9	23 574.9	23 744.3	26 194.3
Loans	AF.4	5 071.3	5 691.0	5 814.1	5 571.9	5 516.5	6 418.4	6 417.6	6 342.0
of which short-term	AF.41	0.0	0.0	101.8	0.0	0.0	0.0	12.7	34.4
of which long-term	AF.42	5 071.3	5 691.0	5 712.3	5 571.9	5 516.5	6 418.4	6 404.9	6 307.6
LOCAL GOVERNMENT (S.1313)		**1 373.0**	**1 367.2**	**1 380.6**	**1 383.4**	**1 350.1**	**1 341.1**	**1 337.0**	**1 339.1**
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	97.7	95.1	90.6	88.1	85.1	80.0	76.1	71.4
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	97.7	95.1	90.6	88.1	85.1	80.0	76.1	71.4
Loans	AF.4	1 275.3	1 272.1	1 290.1	1 295.3	1 264.9	1 261.1	1 260.9	1 267.7
of which short-term	AF.41	69.4	69.0	71.6	69.9	53.4	56.5	61.6	60.2
of which long-term	AF.42	1 205.9	1 203.1	1 218.4	1 225.4	1 211.5	1 204.6	1 199.2	1 207.5
SOCIAL SECURITY FUNDS (S.1314)		**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
of which short-term	AF.41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
of which long-term	AF.42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GENERAL GOVERNMENT (S.13) DEBT/GDP[2] (%)		**20.1**	**21.0**	**24.9**	**24.7**	**22.5**	**23.2**	**23.3**	**25.1**

[1] General government (S.13) consolidated databased on ESA 2010 methodology in accordance with the Council Regulation (EC) No 1222/2004 of 28 June 2004.

[2] Based on GDP data: BGN 119 951 million for 2020 and BGN 132 744 million for 2021 (NSI data as of 8 March 2022).

Source: Ministry of Finance.

7.4. GOVERNMENT SECURITIES AUCTIONS

	Number of auctions		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - XII 2020	I - XII 2021	I - XII 2020		I - XII 2021		I - XII 2020	I - XII 2021	I - XII 2020	I - XII 2021
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	**7**	**11**	**1 200.0**	**-**	**3 800.0**	**-**	**1.74**	**1.57**	**9**	**9**
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	4	6	600.0	-	2 200.0	-	1.82	1.61	9	9
long-term	3	5	600.0	-	1 600.0	-	1.63	1.52	9	9

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN)[1,2]	
	I - XII 2020	I - XII 2021	I - XII 2020	I - XII 2021
Total	**624**	**554**	**2 392.9**	**4 734.1**
1. Registration of government securities sold through auctions	73	129	1 200.0	3 800.0
2. Registration of reverse repurchased prior to maturity government securities through auctions	0	0	0.0	0.0
3. Principal and interest repayments of matured government securities, of which:	551	425	1 192.9	934.1
- principal	111	58	1 035.8	806.5
- interest	440	367	157.1	127.6

Notes:
1. Government securities at nominal value.
2. The lev equivalent of government securities in foreign currency is based on the BNB exchange rate of respective currencies on the day of registration.

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN)[1,3]	
	I - XII 2020	I - XII 2021	I - XII 2020	I - XII 2021
Total	**2 017**	**1 752**	**17 337.5**	**15 817.4**
1. Repo agreements[2]	422	342	7 416.1	6 957.6
2. Outright purcheses and sales	52	25	320.0	48.1
3. Transactions with and on behalf of customers	883	721	4 640.1	3 676.8
4. Blocking/unblocking of government securities, of which:	660	664	4 961.3	5 134.9
- for securing budgetary organisations' funds with banks	660	664	4 961.3	5 134.9
- in case of registered pledges on government securities	0	0	0.0	0.0

Notes:
1. The volume of transactions is at nominal value and includes transactions both with and without flow on cash settlement accounts in RINGS/TARGET2, concluded in government securities issued under Ordinance No. 5 of the MoF and BNB.
2. Covers repo agreements (incl. reverse repo agreements) concluded throughout the period.
3. The lev equivalent of transactions in government securities denominated in foreign currency is recalculated using the BNB exchange rate of respective currencies on the day of conclusion of the transaction.

Source: BNB.

8. STATISTICS OF THE ISSUED BANKNOTES AND COINS

8.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES[1]

(BGN thousand)

Denominations	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Banknotes, total	**22 244 729**	**24 999 036**	**25 501 699**	**25 453 290**	**30 051 907**	**31 309 462**	**31 765 535**	**31 528 670**
New issues[2]	22 232 895	24 987 202	25 489 866	25 441 457	30 004 058	31 261 803	31 717 953	31 481 183
100 levs	8 213 172	10 093 743	10 570 720	10 596 870	13 071 832	14 432 920	14 413 629	14 387 291
50 levs	8 886 920	9 482 460	9 421 053	9 397 036	11 607 361	11 540 135	11 468 051	11 389 108
20 levs	3 707 301	3 739 005	3 687 250	3 646 700	3 587 571	3 598 224	3 871 841	3 788 286
10 levs	1 092 516	1 344 258	1 395 775	1 382 839	1 360 181	1 316 879	1 594 658	1 550 850
5 levs	295 087	290 320	377 962	381 208	377 113	373 645	369 773	365 647
2 levs	37 898	37 416	37 104	36 804	0	0	0	0
Issues out of circulation for which the term of exchange has not expired	11 834	11 834	11 834	11 833	47 849	47 659	47 583	47 488

[1] Banknotes in and outside BNB vaults as at the particular data.
[2] Issues after 5 July 1999.

Source: BNB.

8.2. DENOMINATION COMPOSITION OF THE ISSUED COINS[1]

(BGN thousand)

Denominations	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021	30.09.2021	31.12.2021
Coins in circulation, total	**534 604**	**552 320**	**567 307**	**586 311**	**607 150**	**616 475**	**623 860**	**625 917**
New issues[2]	534 597	552 312	567 299	586 303	607 143	616 467	623 852	625 909
2 levs	158 334	158 334	171 534	190 106	204 460	211 660	218 106	218 106
1 lev	178 609	195 609	195 609	195 609	199 948	199 948	200 598	200 609
50 stotinkas	75 253	75 253	75 253	75 234	75 234	74 992	74 990	74 990
20 stotinkas	53 344	53 537	53 527	53 527	53 527	55 586	55 586	56 527
10 stotinkas	31 487	31 487	32 949	32 860	34 360	34 360	34 360	34 360
5 stotinkas	15 873	15 873	15 873	15 873	16 375	16 375	16 375	16 873
2 stotinkas	13 805	14 308	14 308	14 701	14 845	15 048	15 132	15 601
1 stotinka	7 891	7 911	8 246	8 391	8 391	8 496	8 703	8 841
Issues out of circulation for which the term of exchange has not expired	8	8	8	8	8	8	8	8
Commemorative coins	**1 932**	**1 962**	**1 962**	**2 162**	**1 878**	**1 939**	**1 939**	**1 975**

[1] Coins in circulation and commemorative coins in and outside BNB vaults as at the particular data.

[2] Issues after 5 July 1999.

Source: BNB.

9. GENERAL ECONOMIC STATISTICS

9.1. GROSS DOMESTIC PRODUCT

Indicators	2020	2021[1]		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index[2] 2020 = 100, %	Implicit deflators[3] - 2021, %
Gross Domestic Product by economic sectors and economic activity groupings (NACE rev. 2)	**103 977**	**115 419**	**103.6**	**107.1**
Agriculture, forestry and fishing	4 205	4 950	106.1	110.9
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	21 184	25 496	109.4	110.0
Construction	5 113	5 084	92.2	107.9
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	22 279	23 852	97.5	109.8
Information and communication	8 608	9 265	106.3	101.2
Financial and insurance activities	5 821	6 435	107.7	102.7
Real estate activities	10 206	10 776	104.7	100.9
Professional, scientific and technical activities; administrative and support service activities	7 228	7 588	103.2	101.8
Public administration and defence; compulsory social security; education; human health and social work activities	17 352	19 722	103.3	110.0
Arts, entertainment and recreation, repair of household goods and other services	1 980	2 251	111.9	101.6
Adjustments (taxes less subsidies on products)	15 974	17 326	107.7	100.7
Gross Domestic Product	**119 951**	**132 744**	**104.2**	**106.2**
Final Consumption Expenditure	93 791	105 352	101.3	105.0
Individual Consumption	82 160	92 298	100.4	104.5
of Households	69 892	78 193	99.6	103.6
of NPISH's	522	615	80.7	113.4
Individual of General Government	11 747	13 491	107.2	110.0
Collective	11 631	13 054	107.4	108.4
Gross Capital Formation	24 398	25 959	101.9	107.6
Gross Fixed Capital Formation	22 981	21 993	102.0	107.5
Changes in Inventories	1 417	3 966	100.6	108.4
Exports of Goods and Services	66 361	83 673	98.0	114.7
Imports of Goods and Services	64 599	82 241	93.4	113.5
Statistical discrepancy	-	-	-	-

[1] Preliminary darta as of 8 March 2022 compiled in accordance with ESA 2010.
[2] Based on the values of the corresponding indicator at constant prices of 2015.
[3] The deflators are calculated as the ratio of current prices GDP estimate and previous year's prices GDP estimate.

Source: NSI.

9.2. CONSUMER PRICES' CHANGE

(%)

		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices
2020	January	0.9	0.5	4.1	3.4	0.9	0.5
	February	0.1	0.0	3.7	3.1	1.0	0.5
	March	-0.6	-0.5	3.0	2.4	0.4	0.0
	April	-0.6	-0.4	1.8	1.3	-0.3	-0.4
	May	-0.3	-0.2	1.3	1.0	-0.6	-0.6
	June	-0.4	-0.1	1.6	0.9	-1.0	-0.7
	July	0.5	0.8	1.2	0.4	-0.5	0.2
	August	0.0	0.4	1.2	0.6	-0.5	0.6
	September	-0.6	-1.2	0.9	0.6	-1.1	-0.7
	October	0.6	0.2	0.8	0.6	-0.5	-0.5
	November	0.1	0.0	0.4	0.3	-0.4	-0.5
	December	0.5	0.5	0.1	0.0	0.1	0.0
2021	January	0.2	0.2	-0.6	-0.3	0.2	0.2
	February	0.6	0.5	-0.1	0.2	0.8	0.7
	March	0.1	0.2	0.6	0.8	0.9	0.8
	April	0.7	0.7	2.0	2.0	1.6	1.6
	May	0.1	0.1	2.5	2.3	1.7	1.7
	June	-0.2	0.0	2.7	2.4	1.5	1.7
	July	0.8	0.7	3.0	2.2	2.3	2.4
	August	0.8	0.7	3.7	2.5	3.1	3.1
	September	0.4	0.2	4.8	4.0	3.5	3.3
	October	1.8	1.3	6.0	5.2	5.4	4.6
	November	1.4	1.1	7.3	6.3	6.8	5.7
	December	0.9	0.8	7.8	6.6	7.8	6.6

Source: NSI.

9.3. INDUSTRIAL PRODUCTION AND TURNOVER INDICES

(%)

		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Industrial Production Index[1]	Industrial Turnover Index	Industrial Production Index[1]	Industrial Turnover Index	Industrial Production Index[1]	Industrial Turnover Index
2020	January	-2.0	2.4	-0.8	5.2	-2.0	2.4
	February	0.4	-7.1	-1.0	2.1	-1.6	-4.8
	March	-0.3	-2.1	-5.7	-7.7	-1.9	-6.9
	April	-16.5	-16.2	-16.2	-20.5	-18.1	-21.9
	May	-1.0	-5.0	-18.6	-25.5	-19.0	-25.8
	June	17.6	22.2	-4.8	-1.9	-4.7	-9.4
	July	4.0	3.9	-6.0	-9.8	-0.9	-5.9
	August	-9.4	-8.0	-7.3	-11.5	-10.2	-13.4
	September	8.8	9.8	-1.1	-3.6	-2.4	-5.0
	October	5.0	2.8	-4.2	-8.3	2.5	-2.3
	November	-0.8	0.9	-4.8	-4.6	1.7	-1.4
	December	-2.1	0.9	-0.4	-0.4	-0.4	-0.4
2021	January	-8.2	-1.2	-6.7	-4.0	-8.2	-1.2
	February	2.5	-1.6	-4.8	1.6	-6.0	-2.8
	March	13.6	19.6	8.5	24.2	6.8	16.2
	April	-4.7	-2.0	23.9	45.1	1.8	13.8
	May	-8.2	-10.0	14.9	37.6	-6.5	2.5
	June	12.7	11.6	10.1	25.7	5.3	14.4
	July	0.8	4.6	6.8	26.6	6.2	19.7
	August	-5.1	-0.6	11.9	36.8	0.8	19.0
	September	6.5	8.0	9.5	34.6	7.3	28.5
	October	3.3	7.8	7.7	41.0	10.8	38.5
	November	6.0	8.6	15.0	51.8	17.5	50.4
	December	-3.5	6.5	13.4	60.2	13.4	60.2

[1] Seasonally unadjusted data.

Source: NSI.

9.4. PRODUCER PRICE INDICES IN INDUSTRY

(%)

		On the previous month			On corresponding month of the previous year			On December of the previous year		
		Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market
2020	January	0.3	0.3	0.2	4.3	4.7	3.7	0.3	0.3	0.2
	February	-1.0	0.0	-2.5	1.4	3.1	-1.1	2.8	4.8	-0.3
	March	-2.1	-1.3	-3.4	-1.5	1.7	-6.2	0.6	3.4	-3.7
	April	-2.5	-2.4	-2.7	-4.3	-1.1	-9.1	-2.0	0.9	-6.3
	May	-1.0	-0.6	-1.7	-5.3	-1.6	-10.7	-3.0	0.3	-7.9
	June	1.0	0.4	2.1	-3.2	-0.9	-6.8	-2.0	0.7	-5.9
	July	2.4	1.6	3.8	-2.1	-0.7	-4.2	0.4	2.3	-2.4
	August	-0.7	-0.5	-1.0	-3.1	-1.9	-4.9	-0.3	1.8	-3.3
	September	0.6	0.4	0.8	-3.1	-1.8	-5.0	0.3	2.2	-2.6
	October	0.3	0.4	0.2	-2.7	-1.5	-4.5	0.7	2.7	-2.4
	November	0.2	0.3	0.2	-2.6	-1.5	-4.3	0.9	2.9	-2.2
	December	1.9	1.0	3.2	-0.7	-0.5	-1.1	2.8	4.0	1.0
2021	January	1.8	0.9	3.1	0.7	0.1	1.7	1.8	0.9	3.1
	February	1.3	0.9	1.8	3.1	1.1	6.2	3.0	1.8	4.9
	March	1.4	0.9	2.0	6.8	3.4	12.2	4.5	2.8	7.0
	April	0.3	0.9	-0.7	9.8	6.8	14.6	4.7	3.7	6.3
	May	1.9	1.3	2.7	13.0	8.9	19.7	6.7	5.1	9.2
	June	1.0	1.3	0.6	13.0	9.9	18.0	7.8	6.4	9.9
	July	3.0	3.4	2.4	13.6	11.9	16.4	11.0	10.0	12.5
	August	3.0	4.2	1.2	17.9	17.2	19.0	14.4	14.7	13.9
	September	2.4	3.1	1.2	20.0	20.3	19.5	17.1	18.3	15.3
	October	3.8	4.5	2.6	24.1	25.2	22.4	21.5	23.6	18.3
	November	5.8	8.4	1.6	31.0	35.4	24.0	28.6	34.0	20.2
	December	1.7	3.4	-1.2	30.8	38.6	18.7	30.8	38.6	18.7

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS[1]

Components	2020					2021				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
EXPORT										
0 Food and live animals	105.2	104.8	100.3	107.1	104.3	109.5	111.9	108.5	117.9	111.7
1 Beverages and tobacco	93.9	89.9	83.4	90.4	89.3	100.7	105.9	101.7	105.0	103.2
2 Crude materials, inedible, except fuels	96.9	99.8	104.8	111.2	102.8	137.4	138.0	122.8	132.7	132.8
3 Mineral fuels, lubricants and related materials	81.4	48.4	71.2	71.5	69.2	130.4	143.4	182.1	188.5	163.3
4 Animal and vegetable oils, fats and waxes	108.9	108.8	106.7	123.5	111.9	136.0	166.9	145.9	158.3	152.4
5 Chemicals and related products, n.e.s.	98.4	104.8	103.9	101.2	102.0	112.1	129.5	129.3	144.4	129.4
6 Manufactured goods classified chiefly by material	98.7	95.7	99.6	103.0	99.3	114.4	121.3	126.8	132.7	123.3
7 Machinery and transport equipment	98.5	99.5	97.6	100.5	99.0	102.6	104.5	109.7	110.4	106.8
8 Miscellaneous manufactured articles	99.5	100.1	98.7	101.3	99.9	98.3	98.9	102.4	109.4	102.2
Total	**98.0**	**96.3**	**98.1**	**101.3**	**98.5**	**110.6**	**116.3**	**118.8**	**126.1**	**118.0**
IMPORT										
0 Food and live animals	105.5	101.7	97.6	98.8	100.9	100.0	102.1	104.0	107.1	103.4
1 Beverages and tobacco	96.4	97.0	92.9	92.8	94.6	103.2	105.7	102.5	102.3	103.5
2 Crude materials, inedible, except fuels	91.2	92.4	103.0	105.8	98.6	109.0	107.3	123.7	128.8	115.9
3 Mineral fuels, lubricants and related materials	81.5	54.5	73.7	67.8	69.0	120.2	144.3	167.0	209.3	168.0
4 Animal and vegetable oils, fats and waxes	108.7	108.0	106.9	112.4	109.4	110.4	118.8	133.6	140.4	125.4
5 Chemicals and related products, n.e.s.	101.6	97.9	95.5	99.8	98.7	110.4	103.9	118.8	117.1	112.8
6 Manufactured goods classified chiefly by material	96.0	92.7	92.6	94.1	93.9	105.0	112.5	121.7	131.3	117.9
7 Machinery and transport equipment	98.6	97.6	98.2	100.6	98.9	102.7	107.0	107.3	109.4	106.7
8 Miscellaneous manufactured articles	101.2	99.9	100.4	104.0	101.5	103.0	103.6	105.8	114.2	106.6
Total	**97.6**	**93.8**	**96.2**	**98.1**	**96.6**	**105.6**	**108.2**	**115.2**	**122.2**	**113.1**

[1] Based on the annual average prices for the previous year. 2021 data are preliminary.

Source: NSI.

9.6. UNEMPLOYMENT

		Unemployed registered at the end of the month (number)			Per cent of the labour force (total)
		Total			
			Youths up to 29 years inclusive	Adults	
2020	January	205 324	25 185	180 139	6.3
	February	202 500	24 840	177 660	6.2
	March	220 072	27 947	192 125	6.7
	April	292 810	42 538	250 272	8.9
	May	295 453	42 291	253 162	9.0
	June	273 367	36 827	236 540	8.3
	July	258 553	33 547	225 006	7.9
	August	245 774	30 919	214 855	7.5
	September	236 058	28 543	207 515	7.2
	October	227 909	26 865	201 044	6.9
	November	218 840	25 426	193 414	6.7
	December	220 292	25 325	194 967	6.7
2021	January	229 750	26 283	203 467	7.0
	February	225 281	25 786	199 495	6.9
	March	214 052	24 178	189 874	6.5
	April	200 417	22 342	178 075	6.1
	May	186 047	20 478	165 569	5.7
	June	170 716	18 832	151 884	5.2
	July	165 134	18 218	146 916	5.0
	August	160 707	17 719	142 988	4.9
	September	154 936	16 990	137 946	4.7
	October	155 263	17 196	138 067	4.7
	November	158 247	17 698	140 549	4.8
	December	157 283	17 041	140 242	4.8

Source: Employment Agency.

9.7. EMPLOYED UNDER LABOUR CONTRACT[1]

		PAYROLL NUMBER[2]			CHANGE ON PREVIOUS MONTH (%)			
		Total for the economy			Total for the economy			
			Public sector	Private sector		Agriculture, forestry and fishery	Industry	Services
2020	January	2 309 964	545 496	1 764 468	-3.8	-2.4	-3.3	-4.1
	February	2 310 656	547 125	1 763 531	0.0	0.1	-0.2	0.1
	March	2 263 469	547 636	1 715 833	-2.0	2.1	-1.5	-2.5
	April	2 218 104	547 048	1 671 056	-2.0	1.6	-1.9	-2.2
	May	2 212 673	546 207	1 666 466	-0.2	0.4	-0.7	-0.1
	June	2 239 910	546 846	1 693 064	1.2	3.0	0.2	1.6
	July	2 257 680	545 678	1 712 002	0.8	0.6	0.1	1.1
	August	2 255 721	546 368	1 709 353	-0.1	-1.0	-0.3	0.1
	September	2 249 110	553 281	1 695 829	-0.3	-1.2	0.1	-0.4
	October	2 249 905	555 638	1 694 267	0.0	-2.0	0.5	-0.1
	November	2 245 328	555 345	1 689 983	-0.2	-2.8	0.2	-0.3
	December	2 228 280	551 244	1 677 036	-0.8	-2.7	-0.8	-0.6
2021	January	2 243 459	550 124	1 693 335	0.7	1.6	1.2	0.4
	February	2 250 859	551 310	1 699 549	0.3	1.0	0.4	0.3
	March	2 262 665	553 599	1 709 066	0.5	2.5	0.4	0.5
	April	2 272 464	554 289	1 718 175	0.4	1.7	0.2	0.5
	May	2 275 093	553 509	1 721 584	0.1	0.5	-0.7	0.5
	June	2 305 292	554 754	1 750 538	1.3	1.3	0.3	1.8
	July	2 309 855	551 675	1 758 180	0.2	0.3	-0.2	0.4
	August	2 299 971	549 910	1 750 061	-0.4	0.2	-0.5	-0.4
	September	2 281 650	555 853	1 725 797	-0.8	-0.4	-0.5	-0.9
	October	2 271 391	556 625	1 714 766	-0.4	-2.0	0.1	-0.6
	November	2 271 953	556 987	1 714 966	0.0	-1.7	0.0	0.1
	December	2 265 433	556 263	1 709 170	-0.3	-2.2	-0.7	0.0

[1] Preliminary data.
[2] Payroll number as of the last working day of the month.

Source: NSI.

9.8. AVERAGE MONTHLY SALARY OF EMPLOYED UNDER LABOUR CONTRACT[1]

(BGN)

		Total for the economy					
			Sectors by type of ownership		Economic sectors		
			Public sector	Private sector	Agriculture, forestry and fishery	Industry	Services
2020	January	1 323	1 353	1 314	927	1 184	1 407
	February	1 308	1 324	1 303	933	1 175	1 389
	March	1 321	1 339	1 315	949	1 180	1 405
	April	1 323	1 347	1 315	969	1 175	1 412
	May	1 333	1 376	1 318	954	1 186	1 422
	June	1 355	1 387	1 345	997	1 222	1 436
	July	1 387	1 476	1 357	1 001	1 218	1 485
	August	1 335	1 338	1 334	968	1 205	1 414
	September	1 397	1 469	1 373	998	1 265	1 478
	October	1 442	1 606	1 386	991	1 250	1 554
	November	1 402	1 421	1 396	997	1 274	1 482
	December	1 468	1 628	1 415	969	1 278	1 582
2021	January	1 454	1 594	1 407	988	1 274	1 561
	February	1 431	1 537	1 396	967	1 261	1 534
	March	1 500	1 576	1 475	997	1 294	1 621
	April	1 542	1 688	1 493	1 065	1 326	1 667
	May	1 530	1 650	1 491	1 072	1 336	1 644
	June	1 505	1 572	1 483	1 092	1 328	1 606
	July	1 533	1 640	1 499	1 162	1 336	1 642
	August	1 485	1 528	1 471	1 083	1 308	1 585
	September	1 543	1 646	1 509	1 237	1 350	1 646
	October	1 581	1 802	1 508	1 109	1 339	1 717
	November	1 579	1 653	1 554	1 145	1 377	1 693
	December	1 676	1 872	1 611	1 113	1 414	1 823

[1] Preliminary data.

Source: NSI.