

BULGARIAN NATIONAL BANK

ANNUAL REPORT 2022

APPENDIX



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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
MFI	Monetary Financial Institutions
MMFs	Money Market Funds
MoF	Ministry of Finance
NACE Rev. 2	Statistical Classification of Economic Activities 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 2022* is 31 March 2023 with the exception of the data of *part 3 Supervision Statistics* which are from the financial and supervisory reports on individual (non-consolidated) basis as of the end of December 2022, obtained until 21 February, 2023.

I. MONETARY AND FINANCIAL STATISTICS

I.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

	00.01.1900	28.02.2022	31.03.2022	29.04.2022	31.05.2022	30.06.2022	29.07.2022	31.08.2022	30.09.2022	31.10.2022	30.11.2022	30.12.2022
BALANCE SHEET OF ISSUE DEPARTMENT												(BGN thousand)
ASSETS	60 088 742	60 700 287	64 582 378	62 024 484	62 793 748	65 482 729	62 999 417	66 595 972	72 265 572	69 726 938	69 737 532	75 151 426
Cash and foreign currency denominated deposits	34 393 293	35 710 606	41 357 827	39 907 163	41 508 859	45 089 861	43 312 492	46 765 721	51 376 971	49 897 351	48 968 527	58 749 849
Monetary gold and other monetary gold instruments	21 575 187	20 621 302	18 726 909	17 458 016	16 871 492	15 912 437	15 255 530	15 425 624	16 496 765	15 575 417	16 430 414	12 038 615
Investments in securities	21 575 187	20 621 302	18 726 909	17 458 016	16 871 492	15 912 437	15 255 530	15 425 624	16 496 765	15 575 417	16 430 414	12 038 615
LIABILITIES	60 088 742	60 700 287	64 582 378	62 024 484	62 793 748	65 482 729	62 999 417	66 595 972	72 265 572	69 726 938	69 737 532	75 151 426
Notes and coins in circulation	24 215 980	24 353 870	24 562 256	25 096 903	25 075 482	25 252 892	25 924 056	26 403 265	26 521 889	26 560 531	26 436 411	27 425 373
Liabilities to banks	16 007 965	16 552 474	23 047 941	18 173 563	19 256 997	20 968 268	17 486 716	21 534 280	22 948 206	20 757 848	20 496 308	25 638 156
Liabilities to Government and to government budget institutions	9 445 741	9 020 054	6 269 371	7 696 251	7 641 584	8 431 469	8 603 169	7 967 675	12 101 335	11 765 108	11 806 887	11 319 236
Liabilities to other depositors	1 520 529	1 518 430	1 534 356	1 676 656	1 754 313	1 707 109	1 847 164	1 509 920	1 615 324	1 739 701	2 073 167	1 816 861
Banking Department deposit	8 898 527	9 255 459	9 168 454	9 381 111	9 065 372	9 122 991	9 138 312	9 180 832	9 078 818	8 903 750	8 924 759	8 951 800
BALANCE SHEET OF BANKING DEPARTMENT												(BGN thousand)
ASSETS	11 226 941	11 524 172	11 498 824	11 703 147	11 354 801	11 433 540	11 479 848	11 520 980	11 439 760	11 229 104	11 213 182	11 208 459
Gold and other precious metals	50 053	52 595	52 401	54 144	51 438	52 178	51 489	51 137	51 093	49 720	50 679	50 969
Receivables from central government	0	0	0	0	0	0	0	0	0	0	0	0
Capital investments and IMF quota	2 056 571	2 053 394	2 053 035	2 100 079	2 075 791	2 104 581	2 135 167	2 140 530	2 158 681	2 129 731	2 087 228	2 057 093
Fixed tangible and intangible assets	137 159	138 244	137 378	136 456	135 439	134 438	133 360	133 206	132 558	131 553	130 518	130 105
Other assets	84 631	24 480	87 556	31 357	26 761	19 352	21 520	15 275	18 610	14 350	19 998	18 492
Deposit with Issue Department	8 898 527	9 255 459	9 168 454	9 381 111	9 065 372	9 122 991	9 138 312	9 180 832	9 078 818	8 903 750	8 924 759	8 951 800
LIABILITIES	11 226 941	11 524 172	11 498 824	11 703 147	11 354 801	11 433 540	11 479 848	11 520 980	11 439 760	11 229 104	11 213 182	11 208 459
Borrowings from IMF	0	0	0	0	0	0	0	0	0	0	0	0
Liabilities to international financial institutions	5 534 565	5 526 016	5 525 705	5 660 488	5 591 220	5 674 710	5 765 345	5 777 444	5 834 616	5 759 371	5 629 324	5 551 650
Other liabilities	747 252	855 102	751 740	692 249	693 734	652 839	657 152	740 905	657 744	655 823	649 950	666 607
Total liabilities:	6 281 817	6 381 118	6 277 445	6 352 737	6 284 954	6 327 549	6 422 497	6 518 349	6 492 360	6 415 194	6 279 274	6 218 257
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	5 167 330	5 397 170	5 505 053	5 448 397	5 192 451	5 242 427	5 208 494	5 145 093	5 116 561	5 011 159	5 101 981	5 129 464
Retained earnings	-242 206	-274 116	-303 674	-117 987	-142 604	-156 436	-171 143	-162 462	-189 161	-217 249	-188 073	-159 262
Total equity:	4 945 124	5 143 054	5 221 379	5 350 410	5 069 847	5 105 991	5 057 351	5 002 631	4 947 400	4 813 910	4 933 908	4 990 202

Source: BNB.

1.2. MONETARY SURVEY¹

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
	(BGN thousand)							
Exchange rate: BGN / USD 1	1.66809	1.64577	1.68912	1.72685	1.76185	1.88296	2.00639	1.83371
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	67 829 011	70 377 946	73 774 601	71 267 134	71 561 090	71 967 718	78 800 353	82 721 071
Foreign assets	77 114 105	79 432 841	85 476 193	84 833 990	85 376 833	87 152 772	94 783 662	99 276 034
Cash in foreign currency	6 864 692	6 667 767	6 612 043	6 723 797	6 793 995	6 615 832	6 549 808	2 551 866
o/w EUR	6 661 609	6 478 843	6 416 878	6 515 828	6 542 479	6 323 383	6 262 626	2 330 857
Deposits	24 966 419	26 127 812	36 224 096	40 596 660	39 174 874	43 482 551	50 156 289	61 061 663
in BGN	99 805	84 233	69 973	58 596	47 857	39 438	27 937	19 300
in foreign currency	24 866 614	26 043 579	36 154 123	40 538 064	39 127 017	43 443 113	50 128 352	61 042 363
o/w EUR	22 624 033	24 014 094	33 940 701	38 896 256	37 183 818	41 396 357	47 576 509	59 068 135
Repos	1 952 430	2 322 541	1 600 114	869 507	2 439 723	2 632 433	2 619 862	3 538 851
in BGN	5 074	4 069	4 069	3 005	3 005	3 006	3 010	3 010
in foreign currency	1 947 356	2 318 472	1 596 045	866 502	2 436 718	2 629 427	2 616 852	3 535 841
o/w EUR	1 936 872	2 194 341	1 469 192	631 920	2 400 160	1 665 318	2 115 207	2 831 825
Loans	2 344 999	2 224 385	2 407 762	2 607 988	3 130 365	3 115 339	3 189 041	3 589 391
in BGN	203 744	197 182	200 780	209 877	237 219	240 762	291 741	337 672
in foreign currency	2 141 255	2 027 203	2 206 982	2 398 111	2 893 146	2 874 577	2 897 300	3 251 719
o/w EUR	1 606 038	1 455 585	1 595 612	1 743 418	2 171 394	2 040 167	2 127 688	2 552 336
Debt security held	35 256 317	36 232 303	30 651 774	25 732 110	25 170 881	22 547 318	23 473 600	19 929 201
in BGN	-	54 457	54 478	54 527	49 395	53 961	53 928	53 807
in foreign currency	35 256 317	36 177 846	30 597 296	25 677 583	25 121 486	22 493 357	23 419 672	19 875 394
o/w EUR	33 402 410	34 347 888	28 737 920	23 652 922	23 282 610	20 420 710	21 387 656	17 829 797
Shares and other equity	333 762	338 123	343 941	343 930	313 933	314 589	311 174	306 761
in BGN	-	-	-	-	-	-	-	-
in foreign currency	333 762	338 123	343 941	343 930	313 933	314 589	311 174	306 761
o/w EUR	156 167	158 869	163 915	165 621	165 181	166 752	165 291	160 194
Monetary gold and SDR holdings ²	5 380 987	5 484 388	7 627 693	7 945 813	8 349 198	8 434 061	8 454 079	8 224 388
Accrued interest receivable	14 499	35 522	8 770	14 185	3 864	10 649	29 809	73 913
in BGN	-	-	-	-	-	-	-	-
in foreign currency	14 499	35 522	8 770	14 185	3 864	10 649	29 809	73 913
o/w EUR	14 339	35 120	8 486	13 843	2 031	6 335	19 018	56 811
Less: foreign liabilities	9 285 094	9 054 895	11 701 592	13 566 856	13 815 743	15 185 054	15 983 309	16 554 963
Deposits	6 870 199	6 438 420	7 039 587	8 357 229	8 074 757	9 260 118	10 069 733	11 009 076
in BGN	1 033 587	989 995	1 113 720	1 346 681	1 220 742	1 483 111	1 555 286	1 661 732
in foreign currency	5 836 612	5 448 425	5 925 867	7 010 548	6 854 015	7 777 007	8 514 447	9 347 344
o/w EUR	5 350 781	4 977 533	5 411 398	6 523 633	6 350 060	7 118 078	7 826 774	8 686 491
Repos	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
in BGN	-	-	-	-	-	-	-	-
in foreign currency	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
o/w EUR	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
Loans ³	-	-	-	-	-	-	-	-
Debt security issued ⁴	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
in BGN	-	-	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
o/w EUR	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
Accrued interest payable	40	224	126	220	1 676	3 953	10 415	17 174
in BGN	-	-	-	-	-	-	-	512
in foreign currency	40	224	126	220	1 676	3 953	10 415	16 662
o/w EUR	- 110	- 104	- 105	- 105	- 103	- 98	39	195
SDR allocation	1 444 128	1 434 067	3 498 087	3 552 666	3 580 154	3 675 082	3 774 715	3 587 195
DOMESTIC ASSETS (NET)	71 429 623	71 290 189	72 606 927	78 461 198	81 946 196	82 641 903	82 565 111	84 433 449
DOMESTIC CREDIT	72 530 843	72 039 495	73 414 867	78 659 026	82 496 888	82 540 045	82 312 715	84 457 858
CLAIMS ON GENERAL GOVERNMENT	4 190 551	2 596 981	2 119 815	5 183 867	6 767 350	4 402 562	1 390 515	1 821 601
Central government (net)	3 773 041	2 191 193	1 720 634	4 800 064	6 394 502	4 038 956	1 012 218	1 432 739
Claims	12 252 883	12 281 533	12 680 253	14 679 358	13 530 456	13 561 137	14 255 114	14 688 914
Government securities	11 648 858	11 680 882	12 055 411	14 041 417	12 880 640	12 947 142	13 640 768	14 071 350
in BGN	4 111 855	4 117 661	4 366 170	6 356 605	7 063 355	7 217 218	7 041 090	7 289 037
in foreign currency	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924	6 599 678	6 782 313
o/w EUR	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924	6 599 678	6 782 313
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	604 025	600 651	624 842	637 941	649 816	613 995	614 346	617 564
in BGN	290 147	293 969	294 825	307 919	332 512	296 656	316 558	315 876
in foreign currency	313 878	306 682	330 017	330 022	317 304	317 339	297 788	301 688
o/w EUR	313 878	306 682	330 017	330 022	317 304	317 339	297 788	301 688
Less: liabilities	8 479 842	10 090 340	10 959 619	9 879 294	7 135 954	9 522 181	13 242 896	13 256 175
Deposits	8 479 842	10 090 340	10 959 619	9 879 294	7 135 954	9 522 181	13 242 896	13 256 175
in BGN	6 643 944	8 286 933	9 308 174	8 520 162	6 182 743	8 445 377	7 924 047	9 765 115
in foreign currency	1 835 898	1 803 407	1 651 445	1 359 132	953 211	1 076 804	5 318 849	3 491 060
o/w EUR	1 744 126	1 711 040	1 542 473	1 248 379	839 844	956 255	5 192 207	3 374 127
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	417 510	405 788	399 181	383 803	372 848	363 606	378 297	388 862
Debt security held	81 864	76 210	73 729	68 440	66 118	59 846	66 498	59 623
in BGN	72 790	69 392	66 925	63 876	61 425	57 406	63 975	59 623
in foreign currency	9 074	6 818	6 804	4 564	4 693	2 440	2 523	-
o/w EUR	9 074	6 818	6 804	4 564	4 693	2 440	2 523	-

1.2. MONETARY SURVEY¹

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
	(BGN thousand)							
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	335 646	329 578	325 452	315 363	306 730	303 760	311 799	329 239
in BGN	325 547	320 870	317 814	308 670	300 328	297 669	306 013	323 759
in foreign currency	10 099	8 708	7 638	6 693	6 402	6 091	5 786	5 480
o/w EUR	10 099	8 708	7 638	6 693	6 402	6 091	5 786	5 480
CLAIMS ON NON-GOVERNMENT SECTOR	68 340 292	69 442 514	71 295 052	73 475 159	75 729 538	78 137 483	80 922 200	82 636 257
Non-financial corporations	36 692 506	36 474 169	37 201 096	38 283 192	39 586 045	40 275 389	41 372 752	42 176 022
Repos	363 310	340 907	354 150	355 872	389 782	356 930	375 669	403 992
in BGN	329 949	307 502	320 745	325 627	359 507	326 636	345 375	384 496
in foreign currency	33 361	33 405	33 405	30 245	30 275	30 294	30 294	19 496
o/w EUR	33 361	33 405	33 405	30 245	30 275	30 294	30 294	19 496
Loans	35 765 093	35 550 650	36 246 273	37 279 972	38 595 712	39 311 765	40 384 107	41 146 248
in BGN	18 456 550	18 460 148	19 045 596	19 956 285	20 747 480	21 326 608	22 486 943	23 503 575
in foreign currency	17 308 543	17 090 502	17 200 677	17 323 687	17 848 232	17 985 157	17 897 164	17 642 673
o/w EUR	16 846 928	16 593 559	16 716 554	16 871 315	17 358 770	17 461 213	17 324 796	17 210 871
Debt security held	368 773	384 934	398 824	432 306	405 844	413 122	407 520	428 385
in BGN	83 817	83 888	95 519	127 354	111 447	111 202	109 245	131 513
in foreign currency	284 956	301 046	303 305	304 952	294 397	301 920	298 275	296 872
o/w EUR	284 956	301 046	303 305	304 952	294 397	301 920	298 275	296 872
Shares and other equity	195 330	197 678	201 849	215 042	194 707	193 572	205 456	197 397
in BGN	195 330	197 678	201 849	215 042	194 707	193 572	205 456	197 397
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	5 562 645	5 856 551	5 999 671	6 284 044	6 377 716	6 751 245	7 168 851	7 333 090
Repos	42 795	44 563	48 295	40 041	47 038	44 185	58 519	51 945
in BGN	22 008	25 633	25 706	25 070	25 150	23 852	28 125	38 419
in foreign currency	20 787	18 930	22 589	14 971	21 888	20 333	30 394	13 526
o/w EUR	20 787	18 930	22 589	14 971	21 888	20 333	30 394	13 526
Loans	4 434 920	4 713 883	4 847 610	4 968 716	5 030 431	5 434 055	5 827 520	5 946 017
in BGN	2 554 432	2 745 037	2 867 038	3 007 146	3 121 307	3 348 535	3 680 110	3 886 529
in foreign currency	1 880 488	1 968 846	1 980 572	1 961 570	1 909 124	2 085 520	2 147 410	2 059 488
o/w EUR	1 847 757	1 931 690	1 956 538	1 914 173	1 901 155	2 073 194	2 135 184	2 054 034
Debt security held	365 160	370 853	369 241	534 444	578 570	551 628	572 550	620 910
in BGN	326 602	332 474	332 188	439 529	440 524	419 571	410 634	451 564
in foreign currency	38 558	38 379	37 053	94 915	138 046	132 057	161 916	169 346
o/w EUR	38 558	38 379	37 053	75 362	138 046	132 057	161 916	169 346
Shares and other equity	719 770	727 252	734 525	740 843	721 677	721 377	710 262	714 218
in BGN	718 215	725 721	732 921	739 268	721 659	721 360	710 246	714 202
in foreign currency	1 555	1 531	1 604	1 575	18	17	16	16
o/w EUR	1 555	1 531	1 604	1 575	18	17	16	16
Households and NPISHs	26 085 141	27 111 794	28 094 285	28 907 923	29 765 777	31 110 849	32 380 597	33 127 145
Repos	101	99	380	331	336	334	331	329
in BGN	101	99	380	331	336	334	331	329
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515	32 380 266	33 126 816
in BGN	24 228 557	25 297 050	26 344 267	27 240 865	28 184 016	29 572 528	30 884 065	31 691 691
in foreign currency	1 856 483	1 814 645	1 749 638	1 666 727	1 581 425	1 537 987	1 496 201	1 435 125
o/w EUR	1 806 628	1 765 729	1 704 046	1 621 613	1 538 549	1 496 134	1 454 048	1 396 463
NON-FINANCIAL ASSETS	6 504 392	6 486 388	6 535 494	6 617 706	6 688 784	6 696 246	6 732 116	6 720 820
OTHER ITEMS (NET)	-7 605 612	-7 235 694	-7 343 434	-6 815 534	-7 239 476	-6 594 388	-6 479 720	-6 745 229
Accounts between MFIs (net)	149 256	143 262	49 040	50 722	80 125	58 030	54 959	41 390
in BGN	147 911	146 466	56 825	68 760	83 502	68 061	57 577	71 506
in foreign currency	1 345	- 3 204	- 7 785	- 18 038	- 3 377	- 10 031	- 2 618	- 30 116
o/w EUR	1 180	- 5 683	- 8 363	- 15 565	- 3 754	- 9 617	- 2 601	- 30 274
Other assets and liabilities (net)	-7 754 868	-7 378 956	-7 392 474	-6 866 256	-7 319 601	-6 652 418	-6 534 679	-6 786 619
in BGN	-6 492 963	-6 187 489	-6 090 988	-5 984 055	-6 357 709	-5 654 278	-5 785 931	-5 670 485
in foreign currency	-1 261 905	-1 191 467	-1 301 486	-882 201	-961 892	-998 140	-748 748	-1 116 134
o/w EUR	-1 011 471	-926 760	-1 056 444	- 635 386	- 634 886	- 633 951	- 446 878	- 785 765
BROAD MONEY M3	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608	137 363 935	142 370 926
MONEY M1	86 542 952	89 350 297	94 821 881	97 827 705	102 656 632	104 927 051	111 511 086	115 971 985
Currency outside MFIs	19 712 021	20 603 561	21 690 635	22 377 555	22 612 508	23 260 614	24 272 799	24 998 439
Overnight deposits	66 830 931	68 746 736	73 131 246	75 450 150	80 044 124	81 666 437	87 238 287	90 973 546
in BGN	47 134 571	48 467 326	51 420 219	54 145 334	56 694 595	57 341 217	60 943 096	64 642 764
Local government and SSFs	2 642 097	2 776 173	2 523 342	2 106 774	2 764 575	3 079 829	2 941 475	2 537 193
Non-financial corporations	17 019 133	16 740 895	18 805 435	19 701 313	21 218 124	20 975 123	23 415 649	24 657 775
Financial corporations	1 456 194	1 689 493	1 911 871	1 878 536	1 686 898	1 440 983	1 603 729	1 859 977
Households and NPISHs	26 017 147	27 260 765	28 179 571	30 458 711	31 024 998	31 845 282	32 982 243	35 587 819
in foreign currency	19 696 360	20 279 410	21 711 027	21 304 816	23 349 529	24 325 220	26 295 191	26 330 782
Local government and SSFs	50 558	44 825	35 997	35 399	37 847	36 630	68 270	55 520
Non-financial corporations	9 510 160	9 294 103	9 757 010	9 314 848	10 268 115	11 117 880	12 636 934	12 100 744
Financial corporations	880 138	1 445 833	1 787 988	1 712 533	1 851 379	1 596 826	1 386 688	1 175 463
Households and NPISHs	9 255 504	9 494 649	10 130 032	10 642 036	11 192 188	11 573 884	12 203 299	12 459 055
o/w EUR	15 906 326	16 497 188	17 905 550	17 107 873	18 920 460	19 542 728	20 947 118	21 636 922
Local government and SSFs	46 359	41 509	32 637	31 984	34 391	32 937	64 336	51 964
Non-financial corporations	7 567 507	7 344 846	7 857 606	7 361 740	8 074 980	8 720 546	10 244 740	9 786 814
Financial corporations	577 124	1 171 567	1 536 931	862 943	1 524 626	1 196 272	665 399	1 420 448
Households and NPISHs	7 715 336	7 939 266	8 478 376	8 851 206	9 286 463	9 592 973	9 972 643	10 377 696

1.2. MONETARY SURVEY¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
MONEY M2 (M1 + QUASI-MONEY)	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608	137 363 935	142 370 926
QUASI-MONEY	30 154 936	29 264 522	27 998 651	27 948 441	26 527 160	25 874 557	25 852 849	26 398 941
Deposits with agreed maturity up to 2 years	29 572 556	28 676 422	27 407 124	27 338 989	25 919 232	25 260 074	25 234 699	25 772 141
in BGN	14 728 948	14 255 451	13 610 584	14 196 911	13 217 894	12 436 897	12 395 460	12 829 746
Local government and SSFs	764 900	608 653	644 075	1 613 964	1 064 335	709 478	746 480	693 251
Non-financial corporations	1 332 269	1 347 632	1 120 155	1 079 327	940 780	890 502	926 883	1 193 067
Financial corporations	327 457	285 667	343 693	381 806	435 089	321 698	330 870	429 530
Households and NPISHs	12 304 322	12 013 499	11 502 661	11 121 814	10 777 690	10 515 219	10 391 227	10 513 898
in foreign currency	14 843 608	14 420 971	13 796 540	13 142 078	12 701 338	12 823 177	12 839 239	12 942 395
Local government and SSFs	3 137	3 143	3 148	3 151	3 152	222	239	216
Non-financial corporations	1 601 177	1 469 111	1 386 652	1 127 039	923 959	1 212 246	1 309 474	1 618 515
Financial corporations	101 946	100 511	97 158	38 828	126 882	150 448	164 215	149 057
Households and NPISHs	13 137 348	12 848 206	12 309 582	11 973 060	11 647 345	11 460 261	11 365 311	11 174 607
o/w EUR	11 970 804	11 660 221	11 141 183	10 614 571	10 216 070	10 216 447	10 170 259	10 399 836
Local government and SSFs	2 945	2 953	2 953	2 951	2 949	6	9	5
Non-financial corporations	1 087 524	986 955	894 041	736 541	521 002	713 737	786 224	1 094 938
Financial corporations	100 766	97 489	96 336	37 983	126 371	138 969	150 578	136 555
Households and NPISHs	10 779 569	10 572 824	10 147 853	9 837 096	9 565 748	9 363 735	9 233 448	9 168 338
Deposits redeemable at notice up to 3 months	582 380	588 100	591 527	609 452	607 928	614 483	618 150	626 800
in BGN	323 558	322 746	327 847	338 184	334 397	336 568	337 778	347 894
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	323 558	322 746	327 847	338 184	334 397	336 568	337 778	347 894
in foreign currency	258 822	265 354	263 680	271 268	273 531	277 915	280 372	278 906
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	918	843	841	861	786	775	753	750
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	257 904	264 511	262 839	270 407	272 745	277 140	279 619	278 156
o/w EUR	227 264	233 087	231 143	236 647	238 187	240 754	241 779	243 100
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	227 264	233 087	231 143	236 647	238 187	240 754	241 779	243 100
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608	137 363 935	142 370 926
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	22 560 746	23 053 316	23 560 996	23 952 186	24 323 494	23 808 013	24 001 529	24 783 594
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	2 170 078	2 220 141	2 437 630	2 381 935	2 387 153	2 367 089	2 411 849	2 501 009
in BGN	1 104 270	1 056 376	1 142 635	1 077 828	1 026 342	988 852	1 003 477	1 045 356
in foreign currency	1 065 808	1 163 765	1 294 995	1 304 107	1 360 811	1 378 237	1 408 372	1 455 653
o/w EUR	828 059	929 362	997 003	1 000 019	1 041 054	1 051 609	1 061 557	1 139 124
DEBT SECURITIES ISSUED OVER 2 YEARS	84 183	84 184	101 786	59 111	83 111	102 488	108 730	131 337
in BGN	100	101	101	101	101	803	803	5 813
in foreign currency	84 083	84 083	101 685	59 010	83 010	101 685	107 927	125 524
o/w EUR	84 083	84 083	101 685	59 010	83 010	101 685	107 927	125 524
CAPITAL AND RESERVES⁵	20 306 485	20 748 991	21 021 580	21 511 140	21 853 230	21 338 436	21 480 950	22 151 248
Equity capital raised	6 131 619	6 160 953	6 160 965	6 160 966	6 275 765	6 275 765	6 275 777	6 275 778
Reserves	9 619 261	9 705 996	9 549 808	9 810 610	9 932 821	9 524 306	9 134 196	9 252 092
Financial result	4 555 605	4 882 042	5 310 807	5 539 564	5 644 644	5 538 365	6 070 977	6 623 378

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 REPORTING¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Exchange rate: BGN / USD 1	1.66809	1.64577	1.68912	1.72685	1.76185	1.88296	2.00639	1.83371
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	46 580 217	46 981 539	49 491 849	54 595 792	54 362 874	52 737 111	55 908 661	59 154 392
FOREIGN ASSETS (NET)	54 497 529	56 528 277	59 848 256	63 818 246	60 841 059	61 418 766	68 181 693	71 119 979
Foreign assets	56 127 076	58 144 244	63 524 744	67 701 031	64 623 362	65 523 710	72 308 303	75 193 935
Cash in foreign currency	6 245 388	6 118 399	6 014 499	6 160 318	6 101 190	5 845 371	5 745 861	1 857 761
o/w EUR	6 242 967	6 118 399	6 014 499	6 160 318	6 101 190	5 845 371	5 745 861	1 857 761
Deposits	15 569 273	17 312 310	26 019 600	34 573 676	31 662 718	35 549 310	41 814 219	53 227 300
in BGN	-	-	-	-	-	-	-	-
in foreign currency	15 569 273	17 312 310	26 019 600	34 573 676	31 662 718	35 549 310	41 814 219	53 227 300
o/w EUR	15 508 430	17 251 025	25 948 613	34 503 218	31 588 265	35 472 746	41 731 929	53 150 977
Repos	-	-	-	2 245	-	2 071	-	550
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	2 245	-	2 071	-	550
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Debt security held	28 886 131	29 162 827	23 823 384	18 972 783	18 474 381	15 650 237	16 232 324	11 777 777
in BGN	-	-	-	-	-	-	-	-
in foreign currency	28 886 131	29 162 827	23 823 384	18 972 783	18 474 381	15 650 237	16 232 324	11 777 777
o/w EUR	28 877 791	29 154 599	23 823 384	18 972 783	18 474 381	15 650 237	16 232 324	11 777 777
Shares and other equity	30 798	30 798	30 798	32 011	32 011	32 011	32 011	32 246
in BGN	-	-	-	-	-	-	-	-
in foreign currency	30 798	30 798	30 798	32 011	32 011	32 011	32 011	32 246
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	5 380 987	5 484 388	7 627 693	7 945 813	8 349 198	8 434 061	8 454 079	8 224 388
Accrued interest receivable	14 499	35 522	8 770	14 185	3 864	10 649	29 809	73 913
in BGN	-	-	-	-	-	-	-	-
in foreign currency	14 499	35 522	8 770	14 185	3 864	10 649	29 809	73 913
o/w EUR	14 339	35 120	8 486	13 843	2 031	6 335	19 018	56 811
Less: foreign liabilities:	1 629 547	1 615 967	3 676 488	3 882 785	3 782 303	4 104 944	4 126 610	4 073 956
Deposits	185 379	181 676	178 275	329 899	200 473	425 909	341 480	469 587
in BGN	2 793	2 931	2 581	160 389	30 759	259 910	177 230	302 500
in foreign currency	182 586	178 745	175 694	169 510	169 714	165 999	164 250	167 087
o/w EUR	182 586	178 745	175 694	169 510	169 714	165 999	164 250	167 087
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans ³	-	-	-	-	-	-	-	-
Accrued interest payable	40	224	126	220	1 676	3 953	10 415	17 174
in BGN	-	-	-	-	-	-	-	512
in foreign currency	40	224	126	220	1 676	3 953	10 415	16 662
o/w EUR	- 110	- 104	- 105	- 105	- 103	- 98	39	195
SDR allocation	1 444 128	1 434 067	3 498 087	3 552 666	3 580 154	3 675 082	3 774 715	3 587 195
CLAIMS ON GENERAL GOVERNMENT	-7 491 120	-9 148 307	-9 952 776	-8 764 847	-6 078 317	-8 308 534	-11 880 887	-11 559 232
Central government (net)	-7 491 120	-9 148 307	-9 952 776	-8 764 847	-6 078 317	-8 308 534	-11 880 887	-11 559 232
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	7 491 120	9 148 307	9 952 776	8 764 847	6 078 317	8 308 534	11 880 887	11 559 232
Deposits	7 491 120	9 148 307	9 952 776	8 764 847	6 078 317	8 308 534	11 880 887	11 559 232
in BGN	5 871 732	7 575 587	8 602 617	7 683 985	5 362 119	7 535 629	6 822 393	8 309 080
in foreign currency	1 619 388	1 572 720	1 350 159	1 080 862	716 198	772 905	5 058 494	3 250 152
o/w EUR	1 546 228	1 500 557	1 262 960	991 558	625 003	677 243	4 957 425	3 155 630
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 REPORTING¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
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	343 354	344 152	346 007	344 412	348 752	349 327	350 940	341 499
OTHER ITEMS (NET)	- 846 554	- 819 591	- 826 646	- 879 027	- 825 628	- 799 456	- 820 093	- 824 862
Other assets	1 960 107	1 941 907	1 964 043	2 002 916	2 083 973	2 067 093	2 119 365	2 017 759
in BGN	73 168	67 888	64 532	73 555	139 564	71 444	69 599	69 518
in foreign currency	1 886 939	1 874 019	1 899 511	1 929 361	1 944 409	1 995 649	2 049 766	1 948 241
o/w EUR	33	258	57	270	393	79	87	390
Less: other liabilities	2 806 661	2 761 498	2 790 689	2 881 943	2 909 601	2 866 549	2 939 458	2 842 621
in BGN	765 612	734 418	736 599	795 128	806 923	708 307	723 321	730 474
in foreign currency	2 041 049	2 027 080	2 054 090	2 086 815	2 102 678	2 158 242	2 216 137	2 112 147
o/w EUR	1 838	1 857	1 320	1 787	1 518	1 545	1 123	6 868
LIABILITIES	46 580 217	46 981 539	49 491 849	54 595 792	54 362 874	52 737 111	55 908 661	59 154 392
RESERVE MONEY	40 985 823	41 491 480	43 824 205	47 779 689	47 610 196	46 221 160	49 470 095	53 063 530
Currency in circulation	21 208 667	22 309 807	23 621 936	24 696 679	24 562 255	25 252 892	26 521 890	27 425 373
Deposits of other MFIs	19 777 156	19 181 673	20 202 269	23 083 010	23 047 941	20 968 268	22 948 205	25 638 157
in BGN	12 166 589	12 135 478	12 203 604	13 778 817	13 897 702	11 084 681	13 525 650	15 039 075
in foreign currency	7 610 567	7 046 195	7 998 665	9 304 193	9 150 239	9 883 587	9 422 555	10 599 082
o/w EUR	7 610 567	7 046 195	7 998 665	9 304 193	9 150 239	9 883 587	9 422 555	10 599 082
LIABILITIES INCLUDED IN MONEY SUPPLY	865 829	726 242	866 241	1 834 626	1 531 298	1 409 960	1 491 166	1 100 660
DEPOSITS	865 829	726 242	866 241	1 834 626	1 531 298	1 409 960	1 491 166	1 100 660
Overnight deposits	342 903	361 044	450 702	438 139	688 295	930 945	967 943	628 376
in BGN	317 914	336 263	425 829	366 811	663 114	905 961	921 826	518 866
Local government and SSFs	317 566	336 033	425 560	324 756	662 045	904 861	919 959	502 401
Non-financial corporations	-	1	-	1	-	-	601	946
Financial corporations	348	229	269	42 054	1 069	1 100	1 266	15 519
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	24 989	24 781	24 873	71 328	25 181	24 984	46 117	109 510
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	21 528	21 530	21 529	21 517	21 760	21 764	42 753	59 498
Financial corporations	3 461	3 251	3 344	49 811	3 421	3 220	3 364	50 012
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	24 988	24 780	24 872	71 327	25 181	24 984	46 117	109 510
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	21 528	21 530	21 529	21 517	21 760	21 764	42 753	59 498
Financial corporations	3 460	3 250	3 343	49 810	3 421	3 220	3 364	50 012
Households and NPISHs	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	522 926	365 198	415 539	1 396 487	843 003	479 015	523 223	472 284
in BGN	522 926	365 198	415 539	1 396 487	843 003	479 015	523 223	472 284
Local government and SSFs	522 926	365 198	415 539	1 396 487	843 003	479 015	523 223	472 284
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 REPORTING¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN								
MONEY SUPPLY	4 728 565	4 763 817	4 801 403	4 981 477	5 221 380	5 105 991	4 947 400	4 990 202
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	4 728 565	4 763 817	4 801 403	4 981 477	5 221 380	5 105 991	4 947 400	4 990 202
Equity capital raised	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	4 914 678	4 858 537	4 907 967	5 181 168	5 505 053	5 242 427	5 116 561	5 129 464
Financial result	- 206 113	- 114 720	- 126 564	- 219 691	- 303 673	- 156 436	- 189 161	- 159 262

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 MFIs¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Exchange rate: BGN / USD 1	1.66809	1.64577	1.68912	1.72685	1.76185	1.88296	2.00639	1.83371
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	113 952 219	115 574 515	119 023 249	120 534 674	124 142 100	124 833 056	130 654 099	136 065 219
FOREIGN ASSETS (NET)	13 331 482	13 849 669	13 926 345	7 448 888	10 720 031	10 548 952	10 618 660	11 601 092
Foreign assets	20 987 029	21 288 597	21 951 449	17 132 959	20 753 471	21 629 062	22 475 359	24 082 099
Cash in foreign currency	619 304	549 368	597 544	563 479	692 805	770 461	803 947	694 105
o/w EUR	418 642	360 444	402 379	355 510	441 289	478 012	516 765	473 096
Deposits	9 397 146	8 815 502	10 204 496	6 022 984	7 512 156	7 933 241	8 342 070	7 834 363
in BGN	99 805	84 233	69 973	58 596	47 857	39 438	27 937	19 300
in foreign currency	9 297 341	8 731 269	10 134 523	5 964 388	7 464 299	7 893 803	8 314 133	7 815 063
o/w EUR	7 115 603	6 763 069	7 992 088	4 393 038	5 595 553	5 923 611	5 844 580	5 917 158
Repos	1 952 430	2 322 541	1 600 114	867 262	2 439 723	2 630 362	2 619 862	3 538 301
in BGN	5 074	4 069	4 069	3 005	3 005	3 006	3 010	3 010
in foreign currency	1 947 356	2 318 472	1 596 045	864 257	2 436 718	2 627 356	2 616 852	3 535 291
o/w EUR	1 936 872	2 194 341	1 469 192	631 920	2 400 160	1 665 318	2 115 207	2 831 825
Loans	2 344 999	2 224 385	2 407 762	2 607 988	3 130 365	3 115 339	3 189 041	3 589 391
in BGN	203 744	197 182	200 780	209 877	237 219	240 762	291 741	337 672
in foreign currency	2 141 255	2 027 203	2 206 982	2 398 111	2 893 146	2 874 577	2 897 300	3 251 719
o/w EUR	1 606 038	1 455 585	1 595 612	1 743 418	2 171 394	2 040 167	2 127 688	2 552 336
Debt security held	6 370 186	7 069 476	6 828 390	6 759 327	6 696 500	6 897 081	7 241 276	8 151 424
in BGN	-	54 457	54 478	54 527	49 395	53 961	53 928	53 807
in foreign currency	6 370 186	7 015 019	6 773 912	6 704 800	6 647 105	6 843 120	7 187 348	8 097 617
o/w EUR	4 524 619	5 193 289	4 914 536	4 680 139	4 808 229	4 740 473	5 155 332	6 052 020
Shares and other equity	302 964	307 325	313 143	311 919	281 922	282 578	279 163	274 515
in BGN	-	-	-	-	-	-	-	-
in foreign currency	302 964	307 325	313 143	311 919	281 922	282 578	279 163	274 515
o/w EUR	148 325	151 027	156 073	157 779	157 339	158 910	157 449	152 352
Less: foreign liabilities	7 655 547	7 438 928	8 025 104	9 684 071	10 033 440	11 080 110	11 856 699	12 481 007
Deposits	6 684 820	6 256 744	6 861 312	8 027 330	7 874 284	8 834 209	9 728 253	10 539 489
in BGN	1 030 794	987 064	1 111 139	1 186 292	1 189 983	1 223 201	1 378 056	1 359 232
in foreign currency	5 654 026	5 269 680	5 750 173	6 841 038	6 684 301	7 611 008	8 350 197	9 180 257
o/w EUR	5 168 195	4 798 788	5 235 704	6 354 123	6 180 346	6 952 079	7 662 524	8 519 404
Repos	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
in BGN	-	-	-	-	-	-	-	-
in foreign currency	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
o/w EUR	775 144	986 601	968 209	817 782	1 344 197	1 444 010	1 326 555	1 215 904
Debt securities issued ²	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
in BGN	-	-	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
o/w EUR	195 583	195 583	195 583	838 959	814 959	801 891	801 891	725 614
RESERVES IN THE BNB ³	21 274 439	20 880 924	22 121 972	25 401 784	24 990 710	22 948 454	25 191 799	28 055 441
Cash in levs	1 496 646	1 706 246	1 931 301	2 319 124	1 949 747	1 992 278	2 249 091	2 426 934
Deposits	19 777 793	19 174 678	20 190 671	23 082 660	23 040 963	20 956 176	22 942 708	25 628 507
in BGN	12 163 292	12 132 131	12 200 481	13 790 108	13 897 897	11 086 181	13 523 083	15 046 581
in foreign currency	7 614 501	7 042 547	7 990 190	9 292 552	9 143 066	9 869 995	9 419 625	10 581 926
o/w EUR	7 614 501	7 042 547	7 990 190	9 292 552	9 143 066	9 869 995	9 419 625	10 581 926
CLAIMS ON GENERAL GOVERNMENT	11 681 671	11 745 288	12 072 591	13 948 714	12 845 667	12 711 096	13 271 402	13 380 833
Central government (net)	11 264 161	11 339 500	11 673 410	13 564 911	12 472 819	12 347 490	12 893 105	12 991 971
Claims	12 252 883	12 281 533	12 680 253	14 679 358	13 530 456	13 561 137	14 255 114	14 688 914
Government securities	11 648 858	11 680 882	12 055 411	14 041 417	12 880 640	12 947 142	13 640 768	14 071 350
in BGN	4 111 855	4 117 661	4 366 170	6 356 605	7 063 355	7 217 218	7 041 090	7 289 037
in foreign currency	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924	6 599 678	6 782 313
o/w EUR	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924	6 599 678	6 782 313
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	604 025	600 651	624 842	637 941	649 816	613 995	614 346	617 564
in BGN	290 147	293 969	294 825	307 919	332 512	296 656	316 558	315 876
in foreign currency	313 878	306 682	330 017	330 022	317 304	317 339	297 788	301 688
o/w EUR	313 878	306 682	330 017	330 022	317 304	317 339	297 788	301 688
Less: liabilities	988 722	942 033	1 006 843	1 114 447	1 057 637	1 213 647	1 362 009	1 696 943
Deposits	988 722	942 033	1 006 843	1 114 447	1 057 637	1 213 647	1 362 009	1 696 943
in BGN	772 212	711 346	705 557	836 177	820 624	909 748	1 101 654	1 456 035
in foreign currency	216 510	230 687	301 286	278 270	237 013	303 899	260 355	240 908
o/w EUR	197 898	210 483	279 513	256 821	214 841	279 012	234 782	218 497
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Local government and SSFs	417 510	405 788	399 181	383 803	372 848	363 606	378 297	388 862
Debt security held	81 864	76 210	73 729	68 440	66 118	59 846	66 498	59 623
in BGN	72 790	69 392	66 925	63 876	61 425	57 406	63 975	59 623
in foreign currency	9 074	6 818	6 804	4 564	4 693	2 440	2 523	-
o/w EUR	9 074	6 818	6 804	4 564	4 693	2 440	2 523	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	335 646	329 578	325 452	315 363	306 730	303 760	311 799	329 239
in BGN	325 547	320 870	317 814	308 670	300 328	297 669	306 013	323 759
in foreign currency	10 099	8 708	7 638	6 693	6 402	6 091	5 786	5 480
o/w EUR	10 099	8 708	7 638	6 693	6 402	6 091	5 786	5 480
CLAIMS ON NON-GOVERNMENT SECTOR	68 263 284	69 365 506	71 218 044	73 398 151	75 652 530	78 060 475	80 845 192	82 559 249
Non-financial corporations	36 622 314	36 403 977	37 130 904	38 213 000	39 515 853	40 205 197	41 302 560	42 105 830
Repos	363 310	340 907	354 150	355 872	389 782	356 930	375 669	403 992
in BGN	329 949	307 502	320 745	325 627	359 507	326 636	345 375	384 496
in foreign currency	33 361	33 405	33 405	30 245	30 275	30 294	30 294	19 496
o/w EUR	33 361	33 405	33 405	30 245	30 275	30 294	30 294	19 496
Loans	35 765 093	35 550 650	36 246 273	37 279 972	38 595 712	39 311 765	40 384 107	41 146 248
in BGN	18 456 550	18 460 148	19 045 596	19 956 285	20 747 480	21 326 608	22 486 943	23 503 575
in foreign currency	17 308 543	17 090 502	17 200 677	17 323 687	17 848 232	17 985 157	17 897 164	17 642 673
o/w EUR	16 846 928	16 593 559	16 716 554	16 871 315	17 358 770	17 461 213	17 324 796	17 210 871
Debt security held	368 773	384 934	398 824	432 306	405 844	413 122	407 520	428 385
in BGN	83 817	83 888	95 519	127 354	111 447	111 202	109 245	131 513
in foreign currency	284 956	301 046	303 305	304 952	294 397	301 920	298 275	296 872
o/w EUR	284 956	301 046	303 305	304 952	294 397	301 920	298 275	296 872
Shares and other equity	125 138	127 486	131 657	144 850	124 515	123 380	135 264	127 205
in BGN	125 138	127 486	131 657	144 850	124 515	123 380	135 264	127 205
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	5 555 829	5 849 735	5 992 855	6 277 228	6 370 900	6 744 429	7 162 035	7 326 274
Repos	42 795	44 563	48 295	40 041	47 038	44 185	58 519	51 945
in BGN	22 008	25 633	25 706	25 070	25 150	23 852	28 125	38 419
in foreign currency	20 787	18 930	22 589	14 971	21 888	20 333	30 394	13 526
o/w EUR	20 787	18 930	22 589	14 971	21 888	20 333	30 394	13 526
Loans	4 434 920	4 713 883	4 847 610	4 968 716	5 030 431	5 434 055	5 827 520	5 946 017
in BGN	2 554 432	2 745 037	2 867 038	3 007 146	3 121 307	3 348 535	3 680 110	3 886 529
in foreign currency	1 880 488	1 968 846	1 980 572	1 961 570	1 909 124	2 085 520	2 147 410	2 059 488
o/w EUR	1 847 757	1 931 690	1 956 538	1 914 173	1 901 155	2 073 194	2 135 184	2 054 034
Debt security held	365 160	370 853	369 241	534 444	578 570	551 628	572 550	620 910
in BGN	326 602	332 474	332 188	439 529	440 524	419 571	410 634	451 564
in foreign currency	38 558	38 379	37 053	94 915	138 046	132 057	161 916	169 346
o/w EUR	38 558	38 379	37 053	75 362	138 046	132 057	161 916	169 346
Shares and other equity	712 954	720 436	727 709	734 027	714 861	714 561	703 446	707 402
in BGN	711 399	718 905	726 105	732 452	714 843	714 544	703 430	707 386
in foreign currency	1 555	1 531	1 604	1 575	18	17	16	16
o/w EUR	1 555	1 531	1 604	1 575	18	17	16	16
Households and NPISHs	26 085 141	27 111 794	28 094 285	28 907 923	29 765 777	31 110 849	32 380 597	33 127 145
Repos	101	99	380	331	336	334	331	329
in BGN	101	99	380	331	336	334	331	329
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515	32 380 266	33 126 816
in BGN	24 228 557	25 297 050	26 344 267	27 240 865	28 184 016	29 572 528	30 884 065	31 691 691
in foreign currency	1 856 483	1 814 645	1 749 638	1 666 727	1 581 425	1 537 987	1 496 201	1 435 125
o/w EUR	1 806 628	1 765 729	1 704 046	1 621 613	1 538 549	1 496 134	1 454 048	1 396 463
NON-FINANCIAL ASSETS	6 161 038	6 142 236	6 189 487	6 273 294	6 340 032	6 346 919	6 381 176	6 379 321
OTHER ITEMS (NET)	-6 759 695	-6 409 108	-6 505 190	-5 936 157	-6 406 870	-5 782 840	-5 654 130	-5 910 717
Accounts between other MFIs (net)	148 619	150 257	60 638	51 072	87 103	70 122	60 456	51 040
Claims on other MFIs	1 392 207	1 410 312	1 018 251	892 189	1 125 155	924 646	884 859	780 797
in BGN	602 224	578 407	407 224	301 520	362 367	460 209	325 815	419 474
in foreign currency	789 983	831 905	611 027	590 669	762 788	464 437	559 044	361 323
o/w EUR	417 348	485 248	286 072	195 525	413 450	153 504	198 936	172 367
Less: liabilities to other MFIs	1 243 588	1 260 055	957 613	841 117	1 038 052	854 524	824 403	729 757
in BGN	451 016	428 594	347 276	244 051	279 060	393 648	265 671	355 474
in foreign currency	792 572	831 461	610 337	597 066	758 992	460 876	558 732	374 283
o/w EUR	420 102	487 283	285 960	199 449	410 031	149 529	198 607	185 485

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN thousand)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Other (net)	-6 908 314	-6 559 365	-6 565 828	-5 987 229	-6 493 973	-5 852 962	-5 714 586	-5 961 757
Other unclassified assets	2 481 726	2 561 056	2 630 322	2 663 457	2 876 087	3 191 990	3 548 502	3 484 700
in BGN	1 151 027	1 188 567	1 183 229	1 111 877	1 320 491	1 542 817	1 526 203	1 438 366
in foreign currency	1 330 699	1 372 489	1 447 093	1 551 580	1 555 596	1 649 173	2 022 299	2 046 334
o/w EUR	1 164 563	1 205 759	1 281 098	1 391 143	1 372 127	1 411 460	1 710 989	1 816 045
Less: other unclassified liabilities	9 390 040	9 120 421	9 196 150	8 650 686	9 370 060	9 044 952	9 263 088	9 446 457
in BGN	6 951 546	6 709 526	6 602 150	6 374 359	7 010 841	6 560 232	6 658 412	6 447 895
in foreign currency	2 438 494	2 410 895	2 594 000	2 276 327	2 359 219	2 484 720	2 604 676	2 998 562
o/w EUR	2 174 229	2 130 920	2 336 279	2 025 012	2 005 888	2 043 945	2 156 831	2 595 332
LIABILITIES	113 952 219	115 574 515	119 023 249	120 534 674	124 142 100	124 833 056	130 654 099	136 065 219
LIABILITIES TO THE BNB	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	96 120 038	97 285 016	100 263 656	101 563 965	105 039 986	106 131 034	111 599 970	116 271 827
DEPOSITS	96 120 038	97 285 016	100 263 656	101 563 965	105 039 986	106 131 034	111 599 970	116 271 827
Overnight deposits	66 488 028	68 385 692	72 680 544	75 012 011	79 355 829	80 735 492	86 270 344	90 345 170
in BGN	46 816 657	48 131 063	50 994 390	53 778 523	56 031 481	56 435 256	60 021 270	64 123 898
Local government and SSFs	2 324 531	2 440 140	2 097 782	1 782 018	2 102 530	2 174 968	2 021 516	2 034 792
Non-financial corporations	17 019 133	16 740 894	18 805 435	19 701 312	21 218 124	20 975 123	23 415 048	24 656 829
Financial corporations	1 455 846	1 689 264	1 911 602	1 836 482	1 685 829	1 439 883	1 602 463	1 844 458
Households and NPISHs	26 017 147	27 260 765	28 179 571	30 458 711	31 024 998	31 845 282	32 982 243	35 587 819
in foreign currency	19 671 371	20 254 629	21 686 154	21 233 488	23 324 348	24 300 236	26 249 074	26 221 272
Local government and SSFs	50 558	44 825	35 997	35 399	37 847	36 630	68 270	55 520
Non-financial corporations	9 488 632	9 272 573	9 735 481	9 293 331	10 246 355	11 096 116	12 594 181	12 041 246
Financial corporations	876 677	1 442 582	1 784 644	1 262 722	1 847 958	1 593 606	1 383 324	1 665 451
Households and NPISHs	9 255 504	9 494 649	10 130 032	10 642 036	11 192 188	11 573 884	12 203 299	12 459 055
o/w EUR	15 881 338	16 472 408	17 880 678	17 036 546	18 895 279	19 517 744	20 901 001	21 527 412
Local government and SSFs	46 359	41 509	32 637	31 984	34 391	32 937	64 336	51 964
Non-financial corporations	7 545 979	7 323 316	7 836 077	7 340 223	8 053 220	8 698 782	10 201 987	9 727 316
Financial corporations	573 664	1 168 317	1 533 588	813 133	1 521 205	1 193 052	662 035	1 370 436
Households and NPISHs	7 715 336	7 939 266	8 478 376	8 851 206	9 286 463	9 592 973	9 972 643	10 377 696
Deposits with agreed maturity up to 2 years	29 049 630	28 311 224	26 991 585	25 942 502	25 076 229	24 781 059	24 711 476	25 299 857
in BGN	14 206 022	13 890 253	13 195 045	12 800 424	12 374 891	11 957 882	11 872 237	12 357 462
Local government and SSFs	241 974	243 455	228 536	217 477	221 332	230 463	223 257	220 967
Non-financial corporations	1 332 269	1 347 632	1 120 155	1 079 327	940 780	890 502	926 883	1 193 067
Financial corporations	327 457	285 667	343 693	381 806	435 089	321 698	330 870	429 530
Households and NPISHs	12 304 322	12 013 499	11 502 661	11 121 814	10 777 690	10 515 219	10 391 227	10 513 898
in foreign currency	14 843 608	14 420 971	13 796 540	13 142 078	12 701 338	12 823 177	12 839 239	12 942 395
Local government and SSFs	3 137	3 143	3 148	3 151	3 152	222	239	216
Non-financial corporations	1 601 177	1 469 111	1 386 652	1 127 039	923 959	1 212 246	1 309 474	1 618 515
Financial corporations	101 946	100 511	97 158	38 828	126 882	150 448	164 215	149 057
Households and NPISHs	13 137 348	12 848 206	12 309 582	11 973 060	11 647 345	11 460 261	11 365 311	11 174 607
o/w EUR	11 970 804	11 660 221	11 141 183	10 614 571	10 216 070	10 216 447	10 170 259	10 399 836
Local government and SSFs	2 945	2 953	2 953	2 951	2 949	6	9	5
Non-financial corporations	1 087 524	986 955	894 041	736 541	521 002	713 737	786 224	1 094 938
Financial corporations	100 766	97 489	96 336	37 983	126 371	138 969	150 578	136 555
Households and NPISHs	10 779 569	10 572 824	10 147 853	9 837 096	9 565 748	9 363 735	9 233 448	9 168 338
Deposits redeemable at notice up to 3 months	582 380	588 100	591 527	609 452	607 928	614 483	618 150	626 800
in BGN	323 558	322 746	327 847	338 184	334 397	336 568	337 778	347 894
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	323 558	322 746	327 847	338 184	334 397	336 568	337 778	347 894
in foreign currency	258 822	265 354	263 680	271 268	273 531	277 915	280 372	278 906
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	918	843	841	861	786	775	753	750
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	257 904	264 511	262 839	270 407	272 745	277 140	279 619	278 156
o/w EUR	227 264	233 087	231 143	236 647	238 187	240 754	241 779	243 100
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	227 264	233 087	231 143	236 647	238 187	240 754	241 779	243 100
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 MFIs¹

(BGN thousand)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY								
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	17 832 181	18 289 499	18 759 593	18 970 709	19 102 114	18 702 022	19 054 129	19 793 392
in BGN	1 104 270	1 056 376	1 142 635	1 077 828	1 026 342	988 852	1 003 477	1 045 356
in foreign currency	1 065 808	1 163 765	1 294 995	1 304 107	1 360 811	1 378 237	1 408 372	1 455 653
o/w EUR	828 059	929 362	997 003	1 000 019	1 041 054	1 051 609	1 061 557	1 139 124
Debt securities issued over 2 years	84 183	84 184	101 786	59 111	83 111	102 488	108 730	131 337
in BGN	100	101	101	101	101	803	803	5 813
in foreign currency	84 083	84 083	101 685	59 010	83 010	101 685	107 927	125 524
o/w EUR	84 083	84 083	101 685	59 010	83 010	101 685	107 927	125 524
Capital and reserves ⁴	15 577 920	15 985 174	16 220 177	16 529 663	16 631 850	16 232 445	16 533 550	17 161 046
Equity capital raised	6 111 619	6 140 953	6 140 965	6 140 966	6 255 765	6 255 765	6 255 777	6 255 778
Reserves	4 704 583	4 847 459	4 641 841	4 629 442	4 427 768	4 281 879	4 017 635	4 122 628
Financial result	4 761 718	4 996 762	5 437 371	5 759 255	5 948 317	5 694 801	6 260 138	6 782 640

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 SECTOR¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582	82 865 119	85 039 178
Resident sector	67 585 559	68 655 036	70 297 716	72 261 530	74 516 312	76 945 243	79 676 078	81 449 787
Monetary financial institutions	360 835	348 579	159 634	151 946	168 182	171 153	158 040	283 903
General government sector	939 671	930 229	950 294	953 304	956 546	917 755	926 145	946 803
Other residents	66 285 053	67 376 228	69 187 788	71 156 280	73 391 584	75 856 335	78 591 893	80 219 081
Non-financial corporations	35 765 093	35 550 650	36 246 273	37 279 972	38 595 712	39 311 765	40 384 107	41 146 248
Financial corporations	4 434 920	4 713 883	4 847 610	4 968 716	5 030 431	5 434 055	5 827 520	5 946 017
Households and NPISHs	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515	32 380 266	33 126 816
Non-resident sector	2 344 999	2 224 385	2 407 762	2 607 988	3 130 365	3 115 339	3 189 041	3 589 391
Countries and institutions of the EU	1 687 933	1 511 263	1 706 522	1 904 634	2 273 158	2 266 642	2 301 329	2 682 771
MU	1 259 343	1 042 450	1 201 809	1 369 168	1 653 639	1 730 348	1 800 785	2 178 271
Monetary financial institutions	612 008	588 160	641 089	704 703	779 780	806 393	836 752	903 645
General government sector	-	-	-	-	-	-	-	-
Other residents	647 335	454 290	560 720	664 465	873 859	923 955	964 033	1 274 626
Non-financial corporations	369 305	367 463	473 335	551 232	746 939	786 070	599 670	620 888
Financial corporations	213 470	16 725	10 539	10 554	16 148	16 329	230 578	510 852
Households and NPISHs	64 560	70 102	76 846	102 679	110 772	121 556	133 785	142 886
NON-MU	428 590	468 813	504 713	535 466	619 519	536 294	500 544	504 500
Rest of the world	657 066	713 122	701 240	703 354	857 207	848 697	887 712	906 620

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 CURRENCY¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582	82 865 119	85 039 178
in BGN	46 276 985	47 523 675	49 195 739	51 150 020	53 061 899	55 226 461	58 088 091	60 238 558
in foreign currency	23 653 573	23 355 746	23 509 739	23 719 498	24 584 778	24 834 121	24 777 028	24 800 620
in EUR	22 574 155	22 201 113	22 344 620	22 519 922	23 322 719	23 421 588	23 380 669	23 625 319
in USD	747 135	786 452	761 376	766 206	800 465	914 903	954 102	792 318
in CHF	48 901	47 727	43 951	43 379	41 290	40 978	40 408	37 145
in other currencies	283 382	320 454	359 792	389 991	420 304	456 652	401 849	345 838

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 MATURITY¹

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total²	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582	82 865 119	85 039 178
Up to one year	14 259 216	13 882 544	14 143 375	14 723 509	15 895 789	16 500 158	17 295 254	17 533 728
Over one and up to five years	9 991 346	9 835 169	10 288 159	10 530 420	10 765 550	10 942 272	11 032 186	11 585 275
Over five years	45 679 996	47 161 708	48 273 944	49 615 589	50 985 338	52 618 152	54 537 679	55 920 175

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'* SECTOR BY TYPE²

	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515	32 380 266	33 126 816
Overdraft	1 169 245	1 179 015	1 209 170	1 169 824	1 168 104	1 196 160	1 258 006	1 217 700
Consumer loans	12 296 752	12 732 068	13 109 132	13 350 482	13 739 529	14 387 880	14 926 938	15 003 756
Loans for house purchases	12 240 507	12 814 881	13 382 034	14 004 015	14 484 915	15 149 970	15 794 853	16 501 660
Other loans	378 536	385 731	393 569	383 271	372 893	376 505	400 469	403 700
o/w Sole proprietorships and partnerships without legal status	377 538	385 902	398 646	383 582	391 738	400 660	432 863	424 989

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. DEPOSITS¹ OF NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	number	9 897 385	9 814 546	9 728 180	9 698 921	9 552 531	9 498 715	9 476 798	9 522 434
	(BGN'000)	95 669 764	96 773 433	100 335 583	101 907 101	105 062 201	106 055 755	111 698 506	116 461 200
Non-financial corporations	number	588 922	600 688	603 564	608 323	610 226	614 713	617 318	617 304
	(BGN'000)	29 971 201	29 356 479	31 609 419	31 766 505	33 947 365	34 809 250	38 902 128	40 211 285
up to 1 000 BGN	number	313 101	320 970	316 810	313 380	313 965	313 682	311 345	306 433
	(BGN'000)	59 994	59 713	58 336	57 762	58 429	58 625	63 628	62 796
over 1 000 and up to 2 500 BGN	number	56 183	57 655	56 998	56 768	57 987	59 278	58 544	58 350
	(BGN'000)	92 682	95 180	94 151	94 148	95 815	97 979	97 046	96 951
over 2 500 and up to 5 000 BGN	number	42 204	42 535	42 657	43 289	44 271	44 437	44 472	44 913
	(BGN'000)	154 605	155 098	155 569	158 479	161 993	161 998	162 240	164 245
over 5 000 and up to 10 000 BGN	number	40 569	41 226	41 471	42 379	42 546	43 144	43 405	43 953
	(BGN'000)	290 442	294 913	296 723	304 536	304 974	308 971	311 179	315 987
over 10 000 and up to 20 000 BGN	number	36 538	36 455	37 554	38 807	38 362	39 534	40 464	41 187
	(BGN'000)	522 038	522 579	536 866	556 265	547 918	565 882	578 375	589 148
over 20 000 and up to 30 000 BGN	number	18 602	18 699	19 437	20 307	20 069	20 397	21 481	21 814
	(BGN'000)	456 177	458 100	476 763	498 660	491 613	500 148	526 530	534 810
over 30 000 and up to 40 000 BGN	number	11 801	11 852	12 577	13 297	12 982	13 271	13 792	14 425
	(BGN'000)	409 480	410 759	436 548	461 610	449 997	460 064	477 663	500 319
over 40 000 and up to 50 000 BGN	number	8 588	8 582	9 038	9 593	9 585	9 538	9 921	10 418
	(BGN'000)	385 101	384 356	404 745	429 807	429 349	427 484	444 200	466 199
over 50 000 and up to 100 000 BGN	number	21 988	22 508	23 653	25 159	25 270	25 860	26 691	27 478
	(BGN'000)	1 565 067	1 606 054	1 689 922	1 797 227	1 810 177	1 855 198	1 907 881	1 965 589
over 100 000 and up to 200 000 BGN	number	17 056	17 685	18 937	20 724	20 858	21 019	21 222	21 571
	(BGN'000)	2 473 949	2 567 692	2 759 819	3 030 430	3 054 287	3 080 494	3 078 697	3 126 164
over 200 000 and up to 500 000 BGN	number	12 783	13 195	14 774	15 049	15 013	15 166	15 657	15 868
	(BGN'000)	3 975 099	4 148 842	4 693 973	4 761 770	4 800 257	4 875 514	4 943 553	4 964 836
over 500 000 and up to 1 000 000 BGN	number	5 216	5 142	5 423	5 550	5 247	5 227	5 664	5 816
	(BGN'000)	3 739 089	3 674 969	3 887 667	3 996 212	3 752 337	3 720 229	3 981 926	4 075 695
over 1 000 000 BGN	number	4 293	4 184	4 235	4 021	4 071	4 160	4 660	5 078
	(BGN'000)	15 847 478	14 978 224	16 118 337	15 619 599	17 990 219	18 696 664	22 329 210	23 348 546
Financial corporations	number	6 781	6 795	6 824	6 937	6 976	6 974	7 111	7 166
	(BGN'000)	2 846 073	3 627 453	4 217 971	3 601 048	4 196 049	3 606 296	3 583 319	4 212 837
up to 1 000 BGN	number	2 485	2 505	2 476	2 582	2 456	2 502	2 556	2 582
	(BGN'000)	589	574	567	580	539	555	570	569
over 1 000 and up to 2 500 BGN	number	526	542	508	526	555	581	569	583
	(BGN'000)	863	902	831	874	910	947	927	946
over 2 500 and up to 5 000 BGN	number	505	491	494	474	506	469	526	522
	(BGN'000)	1 870	1 805	1 823	1 743	1 808	1 661	1 881	1 890
over 5 000 and up to 10 000 BGN	number	472	460	475	478	503	452	507	482
	(BGN'000)	3 430	3 325	3 446	3 490	3 620	3 241	3 708	3 506
over 10 000 and up to 20 000 BGN	number	424	427	439	432	459	484	473	456
	(BGN'000)	6 117	6 081	6 255	6 247	6 618	6 913	6 901	6 544
over 20 000 and up to 30 000 BGN	number	262	239	254	246	232	266	273	268
	(BGN'000)	6 429	5 935	6 125	6 005	5 644	6 483	6 617	6 606
over 30 000 and up to 40 000 BGN	number	154	165	168	176	163	163	128	160
	(BGN'000)	5 402	5 671	5 776	6 038	5 635	5 602	4 432	5 551
over 40 000 and up to 50 000 BGN	number	137	127	123	148	127	143	122	113
	(BGN'000)	6 177	5 689	5 546	6 656	5 678	6 465	5 450	5 079
over 50 000 and up to 100 000 BGN	number	359	370	371	359	404	409	397	365
	(BGN'000)	25 974	26 568	26 768	25 607	28 985	29 443	28 831	26 629
over 100 000 and up to 200 000 BGN	number	338	381	386	403	406	411	401	451
	(BGN'000)	50 003	56 368	56 724	59 729	60 522	62 286	60 034	68 050
over 200 000 and up to 500 000 BGN	number	436	412	432	449	461	426	459	469
	(BGN'000)	140 151	133 899	137 507	145 838	151 595	138 229	149 400	150 452
over 500 000 and up to 1 000 000 BGN	number	271	259	271	247	270	251	253	258
	(BGN'000)	194 234	183 430	194 853	182 391	196 715	182 521	181 061	187 263
over 1 000 000 BGN	number	412	417	427	417	434	417	447	457
	(BGN'000)	2 404 834	3 197 206	3 771 750	3 155 850	3 727 780	3 161 950	3 133 507	3 749 752

1.9. DEPOSITS¹ OF NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Households and NPISHs	number	9 301 682	9 207 063	9 117 792	9 083 661	8 935 329	8 877 028	8 852 369	8 897 964
	(BGN'000)	62 852 490	63 789 501	64 508 193	66 539 548	66 918 787	67 640 209	69 213 059	72 037 078
up to 1 000 BGN	number	5 316 742	5 260 592	5 242 552	5 107 489	5 009 845	4 972 750	4 931 937	4 851 825
	(BGN'000)	849 441	839 108	844 287	845 918	808 746	806 714	812 367	818 328
over 1 000 and up to 2 500 BGN	number	1 046 042	1 007 792	984 556	1 015 867	976 864	963 058	974 563	1 005 446
	(BGN'000)	1 738 497	1 676 005	1 631 912	1 687 498	1 626 400	1 599 932	1 616 097	1 669 922
over 2 500 and up to 5 000 BGN	number	784 026	769 649	738 541	752 570	742 404	731 434	721 981	745 711
	(BGN'000)	2 851 070	2 805 258	2 691 435	2 739 590	2 704 553	2 667 834	2 632 926	2 713 104
over 5 000 and up to 10 000 BGN	number	811 661	805 824	783 320	795 416	786 839	778 869	772 594	795 149
	(BGN'000)	5 759 267	5 738 132	5 583 661	5 666 120	5 612 453	5 560 512	5 517 236	5 676 816
over 10 000 and up to 20 000 BGN	number	636 310	640 600	633 094	648 378	646 978	646 926	649 780	668 862
	(BGN'000)	8 858 033	8 937 640	8 845 493	9 057 712	9 050 697	9 065 264	9 100 165	9 381 524
over 20 000 and up to 30 000 BGN	number	255 479	259 836	261 101	269 557	270 698	273 048	278 325	287 192
	(BGN'000)	6 168 194	6 285 333	6 320 026	6 521 608	6 556 211	6 615 413	6 740 322	6 957 308
over 30 000 and up to 40 000 BGN	number	133 151	135 309	137 785	142 694	144 048	146 159	148 099	154 159
	(BGN'000)	4 574 837	4 650 677	4 738 736	4 906 398	4 955 412	5 030 697	5 096 669	5 301 863
over 40 000 and up to 50 000 BGN	number	80 600	82 599	83 811	86 776	87 887	89 320	92 166	95 402
	(BGN'000)	3 574 844	3 668 794	3 723 639	3 851 483	3 902 022	3 968 623	4 092 349	4 236 089
over 50 000 and up to 100 000 BGN	number	153 586	157 674	161 902	168 854	171 711	175 215	179 233	186 749
	(BGN'000)	10 584 822	10 843 093	11 143 342	11 618 282	11 830 851	12 085 039	12 354 724	12 878 592
over 100 000 and up to 200 000 BGN	number	66 735	68 998	71 593	76 348	79 659	81 228	83 138	85 750
	(BGN'000)	9 370 095	9 660 470	10 027 120	10 744 743	11 271 371	11 502 677	11 721 266	12 087 328
over 200 000 and up to 500 000 BGN	number	14 132	14 995	16 392	16 406	15 165	15 735	17 074	17 815
	(BGN'000)	3 941 832	4 225 944	4 643 856	4 618 540	4 276 548	4 417 946	4 766 661	4 998 297
over 500 000 and up to 1 000 000 BGN	number	2 064	2 045	2 102	2 254	2 209	2 244	2 337	2 646
	(BGN'000)	1 411 540	1 407 909	1 455 279	1 560 127	1 527 755	1 541 603	1 599 400	1 812 262
over 1 000 000 BGN	number	1 154	1 150	1 043	1 052	1 022	1 042	1 142	1 258
	(BGN'000)	3 170 018	3 051 138	2 859 407	2 721 529	2 795 768	2 777 955	3 162 877	3 505 645

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. DEPOSITS¹ OF NON-FINANCIAL CORPORATIONS BY ECONOMIC ACTIVITY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Non-financial corporations	number	588 922	600 688	603 564	608 323	610 226	614 713	617 318	617 304
	(BGN'000)	29 971 201	29 356 479	31 609 419	31 766 505	33 947 365	34 809 250	38 902 128	40 211 285
Agriculture, forestry and fishing	number	23 961	24 423	24 609	25 003	24 932	25 262	25 430	25 457
	(BGN'000)	1 240 165	1 250 524	1 563 519	1 418 851	1 699 172	1 751 167	1 748 077	1 564 584
Mining and quarrying	number	1 535	1 594	1 572	1 541	1 557	1 560	1 538	1 530
	(BGN'000)	434 415	458 213	377 410	377 333	480 208	570 667	585 502	584 817
Manufacturing	number	56 277	57 064	57 410	57 923	58 002	58 218	58 547	58 616
	(BGN'000)	4 482 015	4 357 806	4 456 921	4 127 145	4 321 050	5 018 031	5 417 504	5 725 236
Electricity, gas, steam and air conditioning supply	number	4 259	4 420	4 482	4 664	4 870	5 248	5 626	5 988
	(BGN'000)	1 968 329	2 087 942	2 430 741	2 616 190	4 360 905	3 292 253	3 933 381	3 390 310
Water supply, sewerage, waste management and remediation activities	number	1 871	1 909	1 929	1 955	1 991	1 954	1 982	1 970
	(BGN'000)	232 841	252 240	246 727	261 234	259 023	265 386	251 397	297 528
Construction	number	44 816	45 821	46 647	47 441	47 661	47 775	48 136	48 341
	(BGN'000)	3 094 307	2 822 479	2 859 259	3 159 761	2 922 014	2 907 596	3 048 496	3 633 052
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	218 064	221 915	221 110	222 210	221 576	222 428	222 945	221 559
	(BGN'000)	7 615 847	7 549 757	7 943 093	8 116 431	8 138 488	8 942 570	9 995 166	10 774 521
Transportation and storage	number	40 218	40 968	41 355	41 551	41 798	41 803	42 087	42 024
	(BGN'000)	1 918 680	1 794 729	2 073 642	1 855 670	1 781 352	1 951 735	2 391 513	2 234 040
Accommodation and food service activities	number	37 110	38 145	38 553	38 826	38 838	39 571	39 774	39 576
	(BGN'000)	1 116 828	1 053 654	1 330 776	1 146 676	1 187 173	1 199 282	1 385 772	1 353 725
Information and communication	number	22 934	23 557	23 881	24 297	24 506	24 884	25 205	25 500
	(BGN'000)	2 051 958	1 951 900	1 926 745	2 083 629	2 241 414	2 085 436	2 419 670	2 455 763
Real estate activities	number	18 304	19 033	19 681	20 227	20 707	21 193	21 489	21 839
	(BGN'000)	1 261 057	1 290 683	1 348 622	1 414 284	1 437 441	1 479 554	1 559 206	1 550 643
Professional, scientific and technical activities	number	53 873	54 859	55 270	56 015	56 753	57 395	57 959	58 463
	(BGN'000)	2 381 720	2 288 416	2 690 115	2 789 726	2 667 648	2 815 111	3 568 540	3 846 851
Administrative and support service activities	number	14 661	14 928	14 774	14 817	14 799	14 900	14 864	14 748
	(BGN'000)	635 614	654 156	741 329	755 086	749 626	832 819	900 693	913 297
Education	number	4 015	4 058	4 069	4 033	4 023	4 087	4 119	4 167
	(BGN'000)	233 314	229 662	229 059	193 383	202 015	208 060	212 858	210 982
Human health and social work activities	number	15 952	16 251	16 357	16 426	16 544	16 602	16 666	16 757
	(BGN'000)	679 051	679 175	733 393	792 127	820 835	851 565	806 219	916 900
Arts, entertainment and recreation	number	8 174	8 277	8 296	8 095	8 119	8 279	8 228	8 123
	(BGN'000)	322 840	318 208	310 956	317 483	347 735	342 540	394 479	467 167
Other service activities	number	22 898	23 466	23 569	23 299	23 550	23 554	22 723	22 646
	(BGN'000)	302 220	316 935	347 112	341 496	331 266	295 478	283 655	291 869

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. LOANS¹ TO NON-FINANCIAL CORPORATIONS, FINANCIAL CORPORATIONS, HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	number	2 959 330	2 965 116	2 981 700	2 931 529	2 931 157	2 948 382	2 977 981	2 982 449
	(BGN'000)	66 691 259	67 761 797	69 590 613	71 552 524	73 828 740	76 257 784	79 026 412	80 675 347
Non-financial corporations	number	141 402	141 536	140 984	141 025	144 818	148 338	150 449	150 295
	(BGN'000)	36 128 403	35 891 557	36 600 423	37 635 844	38 985 494	39 668 695	40 759 776	41 550 240
up to 1 000 BGN	number	46 305	45 741	45 635	45 450	47 103	47 878	49 147	48 785
	(BGN'000)	7 471	7 438	7 181	6 977	7 344	7 410	7 519	7 449
over 1 000 and up to 2 500 BGN	number	7 190	7 298	7 273	7 148	7 231	7 203	7 166	7 036
	(BGN'000)	11 928	12 196	12 123	11 949	11 959	12 002	11 984	11 711
over 2 500 and up to 5 000 BGN	number	6 829	6 696	6 618	6 570	6 642	6 642	6 569	6 603
	(BGN'000)	25 143	24 615	24 492	24 146	24 433	24 642	24 150	24 305
over 5 000 and up to 10 000 BGN	number	7 761	7 608	7 534	7 559	7 429	7 550	7 441	7 359
	(BGN'000)	58 653	57 650	57 694	57 224	56 345	56 898	56 169	55 757
over 10 000 and up to 25 000 BGN	number	15 047	14 952	14 802	14 813	14 850	14 964	14 806	14 852
	(BGN'000)	257 049	256 809	255 739	255 124	254 815	257 273	254 440	255 602
over 25 000 and up to 50 000 BGN	number	16 310	16 443	16 205	16 135	16 721	17 348	17 550	17 586
	(BGN'000)	610 974	615 201	607 313	602 890	624 812	649 872	654 766	656 502
over 50 000 and up to 100 000 BGN	number	13 974	14 381	14 320	14 308	14 924	15 521	15 716	15 851
	(BGN'000)	1 037 787	1 071 713	1 067 729	1 065 673	1 114 595	1 156 474	1 169 349	1 177 452
over 100 000 and up to 250 000 BGN	number	12 767	12 915	12 842	12 963	13 355	14 008	14 340	14 440
	(BGN'000)	2 064 556	2 090 574	2 086 464	2 096 109	2 162 304	2 269 202	2 322 427	2 333 454
over 250 000 and up to 500 000 BGN	number	6 349	6 510	6 648	6 782	6 964	7 212	7 405	7 359
	(BGN'000)	2 268 154	2 325 914	2 372 870	2 413 786	2 480 044	2 572 556	2 641 076	2 638 841
over 500 000 and up to 1 000 000 BGN	number	3 700	3 745	3 795	3 834	3 989	4 188	4 326	4 479
	(BGN'000)	2 677 126	2 708 958	2 769 898	2 800 829	2 911 188	3 055 914	3 149 793	3 257 116
over 1 000 000 BGN	number	5 170	5 247	5 312	5 463	5 610	5 772	5 983	5 945
	(BGN'000)	27 109 562	26 720 489	27 338 920	28 301 137	29 337 655	29 606 452	30 468 103	31 132 051
Financial corporations	number	799	854	861	896	914	959	971	944
	(BGN'000)	4 477 715	4 758 446	4 895 905	5 008 757	5 077 469	5 478 240	5 886 039	5 997 962
up to 1 000 BGN	number	122	120	116	129	131	133	122	100
	(BGN'000)	19	26	24	17	28	21	23	19
over 1 000 and up to 2 500 BGN	number	16	12	11	17	19	19	15	25
	(BGN'000)	28	20	17	27	32	33	25	45
over 2 500 and up to 5 000 BGN	number	16	14	20	7	12	12	18	15
	(BGN'000)	57	52	74	27	46	45	66	55
over 5 000 and up to 10 000 BGN	number	17	17	18	22	17	23	22	18
	(BGN'000)	120	124	155	173	138	173	168	139
over 10 000 and up to 25 000 BGN	number	34	42	33	29	49	49	45	49
	(BGN'000)	583	699	609	529	904	818	810	866
over 25 000 and up to 50 000 BGN	number	62	65	64	77	60	59	66	77
	(BGN'000)	2 244	2 459	2 429	2 836	2 212	2 149	2 484	2 925
over 50 000 and up to 100 000 BGN	number	61	63	65	67	77	89	88	72
	(BGN'000)	4 270	4 438	4 713	5 096	5 827	6 501	6 374	5 161
over 100 000 and up to 250 000 BGN	number	84	94	90	87	86	99	105	105
	(BGN'000)	13 967	15 562	14 335	14 065	14 030	16 765	17 704	17 682
over 250 000 and up to 500 000 BGN	number	36	48	49	55	56	42	44	46
	(BGN'000)	13 919	18 316	18 508	20 704	20 095	15 330	16 039	17 059
over 500 000 and up to 1 000 000 BGN	number	52	52	53	56	55	65	54	54
	(BGN'000)	40 180	40 417	40 790	43 072	42 155	49 898	40 284	40 547
over 1 000 000 BGN	number	299	327	342	350	352	369	392	383
	(BGN'000)	4 402 328	4 676 333	4 814 251	4 922 211	4 992 002	5 386 507	5 802 062	5 913 464
Households and NPISHs	number	2 817 129	2 822 726	2 839 855	2 789 608	2 785 425	2 799 085	2 826 561	2 831 210
	(BGN'000)	26 085 141	27 111 794	28 094 285	28 907 923	29 765 777	31 110 849	32 380 597	33 127 145
up to 1 000 BGN	number	1 424 992	1 402 819	1 387 835	1 348 977	1 344 270	1 329 098	1 318 198	1 317 363
	(BGN'000)	387 085	373 783	389 563	381 061	372 156	368 526	368 798	377 764
over 1 000 and up to 2 500 BGN	number	382 434	386 388	399 582	394 492	386 996	393 371	407 885	414 393
	(BGN'000)	628 732	637 043	650 068	640 833	630 024	642 189	667 055	672 809
over 2 500 and up to 5 000 BGN	number	261 959	263 008	266 384	258 041	254 633	258 058	264 742	265 220
	(BGN'000)	965 710	967 434	976 894	942 410	927 898	938 416	957 075	950 375
over 5 000 and up to 10 000 BGN	number	225 869	235 076	237 248	231 043	229 547	231 100	233 479	229 468
	(BGN'000)	1 646 697	1 713 399	1 728 590	1 680 696	1 667 905	1 678 797	1 694 261	1 654 233
over 10 000 and up to 25 000 BGN	number	251 902	255 296	260 101	260 473	264 186	269 296	274 236	272 583
	(BGN'000)	4 087 986	4 147 707	4 216 026	4 231 837	4 297 442	4 387 750	4 468 153	4 409 200
over 25 000 and up to 50 000 BGN	number	148 721	152 260	154 428	156 043	159 199	163 440	166 591	165 714
	(BGN'000)	5 298 544	5 418 014	5 494 440	5 557 475	5 671 035	5 829 183	5 943 441	5 881 490
over 50 000 and up to 100 000 BGN	number	76 416	80 103	83 512	86 687	90 229	94 855	98 021	99 545
	(BGN'000)	5 337 729	5 586 120	5 812 184	6 027 168	6 264 222	6 573 881	6 787 136	6 886 435
over 100 000 and up to 250 000 BGN	number	39 821	42 332	44 810	47 292	49 284	51 819	54 396	56 893
	(BGN'000)	5 771 864	6 153 965	6 536 025	6 925 700	7 240 499	7 646 610	8 067 818	8 473 516
over 250 000 and up to 500 000 BGN	number	4 347	4 746	5 212	5 746	6 207	7 062	7 898	8 740
	(BGN'000)	1 411 239	1 535 931	1 682 599	1 855 897	2 007 522	2 290 863	2 572 146	2 849 613
over 500 000 and up to 1 000 000 BGN	number	562	593	635	699	762	872	980	1 142
	(BGN'000)	373 257	390 336	411 701	448 207	486 791	556 451	625 255	725 433
over 1 000 000 BGN	number	106	105	108	115	112	114	135	149
	(BGN'000)	176 298	188 062	196 195	216 639	200 283	198 183	229 459	246 277

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' TO NON-FINANCIAL CORPORATIONS BY ECONOMIC ACTIVITY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Non-financial corporations	number	141 402	141 536	140 984	141 025	144 818	148 338	150 449	150 295
	(BGN'000)	36 128 403	35 891 557	36 600 423	37 635 844	38 985 494	39 668 695	40 759 776	41 550 240
Agriculture, forestry and fishing	number	13 447	12 830	12 810	12 757	13 237	13 076	13 483	13 714
	(BGN'000)	2 430 655	2 346 717	2 359 860	2 406 477	2 386 978	2 429 753	2 691 997	2 814 323
Mining and quarrying	number	226	216	231	228	230	222	221	210
	(BGN'000)	167 966	154 040	148 120	147 964	154 316	153 759	170 793	148 575
Manufacturing	number	20 788	20 855	20 910	21 079	21 063	22 765	22 749	22 948
	(BGN'000)	8 019 595	7 545 785	7 903 039	8 330 195	8 789 342	9 154 966	9 310 494	9 333 068
Electricity, gas, steam and air conditioning supply	number	687	752	742	807	804	830	884	990
	(BGN'000)	1 569 479	1 654 280	1 470 505	1 462 970	1 621 614	1 752 987	1 903 211	1 932 435
Water supply, sewerage, waste management and remediation activities	number	395	404	383	372	383	393	420	421
	(BGN'000)	252 446	258 598	245 216	246 007	272 915	266 709	241 014	277 694
Construction	number	9 508	9 533	9 601	9 621	10 029	10 312	10 514	10 331
	(BGN'000)	3 037 854	3 147 152	3 390 911	3 223 779	3 465 640	3 411 787	3 558 373	3 459 842
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	54 600	54 896	54 227	54 290	56 074	56 715	57 658	56 978
	(BGN'000)	9 487 726	9 531 655	9 788 439	10 270 935	10 588 676	10 882 846	11 363 809	11 849 762
Transportation and storage	number	14 396	14 558	14 453	14 355	14 568	14 874	15 101	15 056
	(BGN'000)	2 254 253	2 417 943	2 465 258	2 633 375	2 620 284	2 582 063	2 561 706	2 520 286
Accommodation and food service activities	number	9 310	9 340	9 276	9 375	9 884	10 042	10 113	10 217
	(BGN'000)	2 510 179	2 492 887	2 477 798	2 534 877	2 569 928	2 579 502	2 485 756	2 515 423
Information and communication	number	2 609	2 614	2 650	2 604	2 723	2 775	2 777	2 777
	(BGN'000)	498 177	533 767	541 580	537 294	577 309	559 708	525 152	598 087
Real estate activities	number	1 806	1 863	2 037	2 059	2 079	2 126	2 160	2 222
	(BGN'000)	3 948 375	3 855 212	3 817 306	3 900 153	3 947 178	3 864 340	3 960 902	4 035 177
Professional, scientific and technical activities	number	6 203	6 239	6 255	6 150	6 321	6 378	6 516	6 582
	(BGN'000)	943 483	954 394	1 042 471	968 233	991 950	998 341	996 832	978 845
Administrative and support service activities	number	2 071	2 090	2 078	2 072	2 105	2 440	2 419	2 492
	(BGN'000)	456 425	459 107	423 234	444 407	485 793	527 443	480 989	563 646
Education	number	382	369	400	400	426	427	441	431
	(BGN'000)	79 986	79 940	77 445	62 620	67 144	66 970	64 824	67 901
Human health and social work activities	number	2 502	2 510	2 466	2 437	2 507	2 545	2 523	2 500
	(BGN'000)	308 675	300 383	269 497	304 119	307 607	295 780	278 609	281 725
Arts, entertainment and recreation	number	751	722	728	709	718	720	727	710
	(BGN'000)	84 087	83 227	100 617	99 430	89 999	92 551	107 987	115 347
Other service activities	number	1 721	1 745	1 737	1 710	1 667	1 698	1 743	1 716
	(BGN'000)	79 042	76 470	79 127	63 009	48 821	49 190	57 328	58 104

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 RATE² AND INTEREST RATE ON EXCESS RESERVES³

		BIR	LEONIA Plus ⁴	Concluded deals		Interest rate on Excess Reserves
				Volume in million BGN	Deal count	
				2022	I	
	II	0.00	-0.40	5.0	1	-0.70
	III	0.00	-0.61	156.0	6	-0.70
	IV	0.00	-0.63	280.0	12	-0.70
	V	0.00	-0.64	334.0	19	-0.70
	VI	0.00	-0.64	720.0	40	-0.70
	VII	0.00	-0.57	321.0	26	-0.53
	VIII	0.00	-0.08	78.0	5	0.00
	IX	0.00	0.49	1 932.0	46	0.00
	X	0.49	0.59	4 754.1	117	0.00
	XI	0.59	1.30	5 210.7	122	0.00
	XII	1.30	1.42	3 575.7	95	0.00

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 transactions 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.

⁴The 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 ASSESSMENT PURPOSES¹

	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 ⁸
	2 years ³	3 years ⁴	5 years ⁵	7 years ⁶	10 years ⁷	20 years	2 years ³	3 years ⁴	5 years ⁵	7 years ⁶	10 years ⁷	20 years				
2022						annual effective yield										
I	-	-	-	-	-	-	-	-	-	-	-	1.17	0.57			
II	-	-	-	-	-	-	-	-	-	-	-	-	0.61			
III	-	0.55	-	1.33	-	-	0.33	-	1.22	-	0.97	-	1.09			
IV	-	0.88	-	-	-	-	0.97	-	-	0.13	-	-	1.62			
V	-	1.33	-	-	-	-	-	-	-	-	-	-	1.62			
VI	-	-	-	-	-	-	-	-	0.81	0.72	1.18	-	1.77			
VII	-	-	-	-	-	-	1.71	-	-	-	-	-	1.85			
VIII	-	-	-	-	-	-	1.81	-	-	-	-	-	1.85			
IX	-	-	4.13	-	3.01	-	-	-	2.31	-	3.17	-	1.85			
X	-	-	5.65	-	4.31	-	4.09	5.50	-	4.04	-	-	1.85			
XI	-	-	-	-	-	-	3.62	4.42	-	-	-	-	1.85			
XII	-	-	-	-	-	-	-	3.45	-	-	-	-	1.85			

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 five years also include issues with maturity of five years and six months.

⁶ Government securities with maturity of seven years also include issues with maturity of seven years and three months.

⁷ Government securities with maturity of ten years also include issues with maturity of ten years and six months.

⁸ L TIR – 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 RATES¹ AND VOLUMES OF NEW BUSINESS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR BY ORIGINAL MATURITY²

		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									
2022	I	2.56	2.88	2.52	2.42	2.36	1.02	2.64	2.51
	II	2.54	2.83	2.72	2.33	2.35	1.06	2.48	2.49
	III	2.38	2.08	2.56	2.40	2.38	1.32	3.04	2.26
	IV	2.42	2.41	2.72	2.23	1.97	0.75	2.58	1.92
	V	2.27	2.30	2.48	2.17	2.23	0.67	1.32	2.91
	VI	2.57	2.41	2.50	2.70	2.58	2.03	2.74	2.71
	VII	2.49	2.50	2.51	2.47	2.42	0.81	2.21	2.57
	VIII	2.49	2.59	2.56	2.39	2.12	1.81	2.03	2.21
	IX	2.71	2.98	2.77	2.59	3.20	1.69	3.69	3.36
	X	2.69	2.86	2.78	2.59	3.51	1.69	3.26	3.63
	XI	2.87	3.49	2.63	2.79	3.68	3.83	3.83	3.50
	XII	3.12	3.35	2.96	3.16	3.92	3.00	3.74	4.03
volumes in million BGN									
2022	I	631.7	152.5	166.5	312.7	368.8	45.1	95.8	228.0
	II	736.9	173.7	170.7	392.5	708.1	70.0	185.5	452.7
	III	928.6	187.5	273.1	468.0	646.1	52.5	168.0	425.7
	IV	956.5	153.1	315.6	487.8	640.7	48.3	136.5	455.9
	V	1 016.0	173.2	261.2	581.6	717.9	39.9	250.0	428.1
	VI	1 386.8	285.0	510.9	590.8	659.5	128.9	165.8	364.9
	VII	1 168.4	258.2	431.4	478.8	909.6	38.0	189.1	682.4
	VIII	917.9	220.7	282.9	414.3	779.4	89.3	210.7	479.5
	IX	813.3	136.6	263.5	413.2	452.0	56.4	62.6	332.9
	X	901.1	158.0	236.2	506.8	636.4	20.2	104.0	512.2
	XI	1 021.2	198.4	350.4	472.4	815.8	74.4	369.3	372.1
	XII	1 272.8	182.6	420.7	669.5	723.5	33.1	167.0	523.4

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 RATES¹ AND VOLUMES OF NEW BUSINESS ON RENEGOTIATED LOANS AND LOANS FOR REFINANCING² TO *NON-FINANCIAL CORPORATIONS* SECTOR BY ORIGINAL MATURITY³

		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									
2022	I	2.45	4.70	2.49	2.31	2.65	-	2.38	2.77
	II	2.46	1.93	2.66	2.37	3.00	1.69	3.18	2.97
	III	2.59	2.58	2.55	2.61	2.57	-	2.80	2.50
	IV	2.40	3.64	2.68	2.19	2.61	-	2.61	2.61
	V	2.18	2.96	2.43	2.12	2.46	-	0.97	3.26
	VI	2.68	2.26	2.44	2.88	2.92	2.55	2.84	3.13
	VII	2.40	2.66	2.55	2.26	2.48	2.94	2.09	2.53
	VIII	2.38	3.00	2.38	2.38	2.35	3.92	1.99	2.47
	IX	2.69	2.03	2.72	2.69	3.57	2.89	3.79	3.54
	X	2.75	2.17	2.80	2.73	3.68	-	3.21	3.75
	XI	2.86	2.21	2.89	2.85	3.98	-	4.18	3.74
	XII	3.42	2.77	3.05	3.60	4.17	-	3.91	4.25
volumes in million BGN									
2022	I	195.0	5.7	76.3	113.0	221.0	-	67.8	153.2
	II	260.2	3.9	87.8	168.5	396.2	0.0	67.8	328.4
	III	398.9	5.5	133.0	260.4	244.4	-	60.8	183.6
	IV	408.9	3.9	164.8	240.1	275.5	-	32.1	243.4
	V	437.9	3.3	84.8	349.8	502.7	-	175.9	326.8
	VI	607.6	15.2	247.5	344.9	395.2	80.9	126.7	187.6
	VII	448.2	2.0	210.7	235.6	614.2	0.1	78.2	535.9
	VIII	282.3	1.9	114.1	166.4	381.9	1.9	106.9	273.1
	IX	330.8	5.4	133.2	192.3	256.2	1.4	39.9	215.0
	X	360.4	1.5	107.4	251.5	456.8	-	55.4	401.4
	XI	412.8	4.3	162.2	246.2	232.7	-	128.3	104.5
	XII	491.7	7.7	152.5	331.5	466.6	-	111.1	355.5

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 RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO NON-FINANCIAL CORPORATIONS SECTOR²

	Overdraft ³		Loans other than overdraft								
	in BGN		in BGN		in EUR			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	
					annual effective interest rate						
					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	
2022	I	2.38	1.83	2.76	3.58	2.84	2.67	2.41	1.78	2.24	2.44
	II	2.36	1.80	2.74	3.51	2.83	2.66	2.39	1.81	2.21	2.43
	III	2.34	1.77	2.74	3.59	2.84	2.64	2.38	2.12	2.19	2.42
	IV	2.35	1.78	2.71	3.53	2.86	2.60	2.35	2.09	2.21	2.38
	V	2.34	1.77	2.69	3.49	2.85	2.58	2.36	2.05	2.20	2.39
	VI	2.26	1.84	2.67	3.44	2.83	2.57	2.39	2.13	2.36	2.40
	VII	2.33	1.78	2.66	3.23	2.81	2.56	2.47	2.23	2.41	2.48
	VIII	2.34	1.93	2.67	3.27	2.81	2.57	2.56	2.23	2.45	2.59
	IX	2.40	2.25	2.73	3.39	2.87	2.63	2.99	2.63	2.96	3.00
	X	2.46	2.68	2.81	3.49	2.94	2.72	3.34	3.22	3.29	3.36
	XI	2.57	3.09	2.90	3.50	3.01	2.81	3.58	3.67	3.56	3.58
	XII	2.68	3.38	3.00	3.63	3.05	2.92	3.97	4.32	4.01	3.96
					volumes in million BGN						
2022	I	8 201.7	3 686.0	10 982.9	583.7	2 581.4	7 817.7	11 695.3	111.3	1 828.9	9 755.1
	II	8 418.1	3 920.5	11 105.3	594.1	2 610.9	7 900.3	11 769.2	114.1	1 879.0	9 776.2
	III	8 463.8	4 031.4	11 202.2	617.9	2 607.7	7 976.5	11 899.0	125.2	1 937.7	9 836.1
	IV	8 328.6	4 184.0	11 218.6	572.5	2 638.9	8 007.2	11 873.1	127.2	1 827.4	9 918.5
	V	8 296.3	4 167.9	11 380.1	569.4	2 697.6	8 113.1	11 835.4	112.6	1 877.4	9 845.4
	VI	8 643.9	4 277.3	11 600.1	578.1	2 782.8	8 239.3	11 790.5	178.7	1 771.9	9 839.9
	VII	8 958.7	4 270.8	11 809.0	690.1	2 841.5	8 277.4	11 869.0	190.1	1 841.4	9 837.6
	VIII	9 024.4	4 271.5	11 868.5	698.8	2 941.6	8 228.2	11 973.4	125.2	1 917.1	9 931.1
	IX	9 368.5	4 095.2	12 055.6	690.7	3 002.5	8 362.5	11 818.4	143.5	1 867.7	9 807.2
	X	9 549.9	4 065.8	12 183.9	674.7	3 032.5	8 476.7	11 728.5	117.6	1 850.2	9 760.8
	XI	9 761.6	4 096.3	12 527.3	766.2	3 111.0	8 650.0	11 840.9	144.9	1 850.9	9 845.2
	XII	9 666.5	3 996.7	12 780.3	775.8	3 156.5	8 847.9	11 804.1	153.9	1 921.2	9 729.0

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.

1.19. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON RENEGOTIATED LOANS AND LOANS FOR REFINANCING²; OTHER THAN OVERDRAFT, TO THE HOUSEHOLDS SECTOR³ BY ORIGINAL MATURITY⁴

	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								
2022	annual effective interest rate																									
I	6.49	32.10	12.53	5.52	4.39	-	2.02	4.44	2.77	-	2.69	2.77	3.27	-	2.69	2.71	3.28	3.45	-	3.89	2.71	2.78	-	2.78	-	-
II	6.57	35.98	13.87	5.45	5.86	-	10.76	5.62	2.72	-	3.08	2.72	3.49	-	0.00	3.09	3.47	3.06	4.07	3.02	3.09	-	-	-	-	-
III	6.47	32.65	13.40	5.48	3.12	-	3.77	3.11	2.72	-	3.50	2.71	3.48	-	4.06	3.47	3.40	3.40	3.56	3.29	3.59	-	-	-	-	-
IV	6.28	31.10	12.33	5.31	3.36	-	6.70	3.32	2.70	-	2.96	2.69	2.88	-	-	2.88	3.26	3.26	1.84	4.63	3.10	-	-	-	-	-
V	6.32	33.39	11.18	5.47	4.06	-	5.12	4.04	2.62	-	2.85	2.62	3.54	-	-	3.54	3.55	3.55	2.98	3.62	3.55	-	-	-	-	-
VI	6.09	30.06	10.98	5.35	4.20	-	5.05	4.10	2.61	-	2.11	2.61	3.09	-	-	3.09	3.14	3.14	7.14	3.06	3.47	-	-	-	-	-
VII	6.64	34.52	12.76	5.53	2.86	-	3.28	2.84	2.58	-	2.87	2.58	3.63	-	2.63	3.63	3.06	3.06	3.44	3.28	2.57	-	-	-	-	-
VIII	6.48	30.25	13.29	5.37	3.22	-	4.74	3.14	2.61	-	2.90	2.61	3.23	-	-	3.23	3.36	3.36	6.26	3.34	3.33	-	-	-	-	-
IX	6.70	33.91	13.18	5.58	3.37	-	-	3.37	2.59	-	6.03	2.55	2.96	-	-	2.96	3.52	3.52	1.67	3.74	3.04	-	-	-	-	-
X	7.11	32.19	15.57	5.63	3.15	-	5.35	3.01	2.56	-	2.70	2.56	3.51	-	2.63	3.52	2.96	2.96	2.88	2.63	3.48	-	-	-	-	4.74
XI	6.92	30.45	15.90	5.53	3.61	-	-	3.61	2.61	-	2.70	2.61	3.37	-	-	3.37	3.33	3.33	3.40	5.25	2.69	-	-	-	-	-
XII	8.15	36.58	19.50	5.83	3.56	-	-	3.56	2.59	-	2.60	2.49	2.59	3.51	-	2.81	3.52	3.42	3.24	3.25	3.62	-	-	-	-	-
	volumes in million BGN																									
I	87.7	0.2	11.5	76.1	0.6	-	0.0	0.6	145.5	-	0.6	144.9	9.8	-	0.1	9.7	3.5	3.5	-	2.2	1.3	0.0	-	-	-	-
II	101.0	0.2	12.8	88.0	0.5	-	0.0	0.5	149.5	-	0.7	148.7	6.5	-	-	6.5	2.2	2.2	0.0	1.4	0.7	-	-	-	-	-
III	116.4	0.2	13.8	102.4	0.6	-	0.0	0.6	164.7	-	0.7	164.0	7.7	-	0.1	7.6	3.6	3.6	0.2	2.3	1.2	-	-	-	-	-
IV	100.7	0.1	13.4	87.1	0.9	-	0.0	0.9	156.2	-	0.5	155.7	11.8	-	-	11.8	4.4	4.4	1.5	1.7	1.3	-	-	-	-	-
V	105.5	0.2	14.8	90.5	0.6	-	0.0	0.6	139.7	-	0.4	139.3	5.8	-	-	5.8	3.3	3.3	0.2	1.6	1.5	-	-	-	-	-
VI	119.7	0.2	15.0	104.6	0.6	-	0.1	0.5	152.6	-	1.0	151.5	7.7	-	-	7.7	7.0	7.0	0.1	6.2	0.7	-	-	-	-	-
VII	110.7	0.2	16.2	94.3	1.2	-	0.1	1.2	155.6	-	0.6	155.0	7.8	-	0.0	7.8	8.5	8.5	0.5	5.3	2.7	-	-	-	-	-
VIII	113.9	0.2	15.2	98.5	1.2	-	0.1	1.1	149.1	-	0.4	148.8	9.6	-	-	9.6	2.1	2.1	0.0	1.0	1.0	-	-	-	-	-
IX	95.0	0.3	13.0	81.7	1.3	-	-	1.3	142.2	-	1.3	140.8	11.2	-	-	11.2	4.6	4.6	0.2	1.5	2.8	-	-	-	-	-
X	95.1	0.3	13.5	81.3	1.1	-	0.1	1.0	165.3	-	0.7	164.7	7.2	-	0.1	7.2	1.9	1.9	0.2	1.0	0.7	0.1	-	-	-	0.1
XI	103.6	0.3	13.2	90.1	1.1	-	-	1.1	160.7	-	0.4	160.3	7.2	-	-	7.2	4.0	4.0	0.2	0.9	2.8	-	-	-	-	-
XII	86.8	0.4	13.9	72.5	0.3	-	-	0.3	162.7	0.1	1.6	161.0	9.3	-	0.0	9.3	4.8	4.8	0.1	2.5	2.2	-	-	-	-	-

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							
	annual effective interest rate																
2022	8.82	15.79	5.88	3.52	4.13	3.42	2.88	-	3.54	3.07	2.87	3.49	-	2.67	3.02	3.55	
I	8.19	22.57	5.74	3.73	4.00	3.67	2.83	-	3.17	2.92	2.83	3.42	-	-	3.17	3.43	
II	8.20	24.30	5.72	3.45	3.95	3.37	2.83	-	2.94	2.86	2.83	3.43	-	4.17	3.17	3.43	
III	8.29	25.47	5.68	3.43	3.53	3.41	2.82	6.32	3.05	3.04	2.81	3.47	-	-	2.74	3.58	
IV	8.28	25.30	5.71	3.26	3.03	3.28	2.78	6.30	2.81	2.98	2.77	3.37	-	-	3.65	3.32	
V	8.00	24.50	5.67	3.08	4.36	2.98	2.79	-	2.71	2.95	2.78	3.10	-	-	3.25	3.09	
VI	8.66	25.52	5.77	3.30	4.33	3.24	2.71	-	3.18	2.89	2.70	3.66	-	2.77	2.94	3.72	
VII	8.78	23.65	5.81	3.39	4.28	3.23	2.76	5.42	3.55	2.97	2.75	3.37	-	2.91	2.40	3.50	
VIII	8.76	23.39	5.80	3.36	4.90	3.23	2.66	5.80	5.19	2.92	2.64	3.65	-	8.41	3.90	3.61	
IX	8.85	22.72	5.85	3.20	5.39	3.04	2.73	-	3.10	3.04	2.71	3.49	-	2.49	2.97	3.54	
X	9.29	17.29	5.94	3.85	4.01	3.78	2.81	5.20	3.36	3.11	2.80	3.51	-	-	2.93	3.55	
XI	10.16	18.58	6.11	4.94	5.32	4.88	2.87	9.42	3.00	3.09	2.86	3.61	-	3.11	3.86	3.58	
XII																	

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.

1.2.1. INTEREST RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON LOANS TO HOUSEHOLDS SECTOR^{2, 3}

	Loans other than overdraft																							
	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	in BGN	up to 1 year	over 1 and up to 5 years	over 5 years	in EUR	up to 1 year	over 1 and up to 5 years	over 5 years	in BGN	up to 1 year	over 1 and up to 5 years	over 5 years	in EUR	up to 1 year	over 1 and up to 5 years	over 5 years		
	annual effective interest rate																							
2022	I	14.84	8.94	6.43	22.98	9.92	5.55	5.12	3.84	5.20	2.98	2.87	2.92	2.98	3.95	-	2.74	3.96	3.56	3.06	3.25	3.82	3.14	
	II	14.75	9.46	6.41	23.07	9.98	5.54	5.06	3.81	5.13	2.96	2.87	2.90	2.97	3.93	-	2.72	3.93	3.54	3.15	3.21	3.79	3.17	
	III	14.80	9.53	6.38	22.63	9.99	5.52	5.03	3.79	5.10	2.94	2.89	2.87	2.94	3.91	-	2.72	3.91	3.51	3.06	3.21	3.75	3.17	
	IV	14.85	9.19	6.37	22.81	10.06	5.49	4.96	4.24	5.04	2.93	2.89	2.82	2.93	3.89	-	2.55	3.90	3.47	3.06	3.16	3.71	3.16	
	V	14.77	9.29	6.34	22.90	10.03	5.47	4.90	4.25	3.69	2.91	2.89	2.80	2.91	3.88	-	2.58	3.89	3.47	3.27	3.15	3.69	3.17	
	VI	14.72	9.22	6.33	22.98	10.04	5.45	4.84	4.24	3.70	2.89	2.89	2.78	2.89	3.86	-	2.56	3.86	3.46	3.59	3.14	3.67	3.16	
	VII	14.43	8.69	6.32	23.16	10.08	5.43	4.80	4.23	3.69	2.87	2.89	2.75	2.87	3.91	-	2.57	3.91	3.42	3.37	3.12	3.63	3.20	
	VIII	14.38	8.83	6.33	22.80	10.16	5.42	4.75	4.23	3.68	2.86	2.89	2.74	2.86	3.91	-	2.53	3.92	3.45	3.27	3.25	3.63	3.34	
	IX	14.35	8.85	6.33	22.65	10.22	5.41	4.78	4.24	3.75	2.84	2.89	2.85	2.84	4.00	-	2.74	4.00	3.38	3.12	3.15	3.58	3.29	
	X	14.24	9.02	6.32	22.34	10.24	5.40	4.86	6.68	4.93	2.83	-	2.86	2.83	4.08	-	2.68	4.08	3.44	3.03	3.25	3.64	3.55	
	XI	14.34	9.32	6.33	20.39	10.38	5.40	4.92	5.32	3.73	2.82	-	2.88	2.82	4.13	-	2.79	4.13	3.55	3.03	3.44	3.69	3.62	
	XII	14.57	9.01	6.36	20.44	10.53	5.41	5.34	5.82	4.65	2.82	2.63	2.79	2.82	4.34	-	2.92	4.34	3.54	3.01	3.41	3.71	3.92	
		volumes in million BGN																						
2022	I	1 022.0	48.1	12 038.1	89.0	2 051.2	9 897.9	259.1	0.9	13.8	244.4	12 660.9	0.1	36.5	12 624.3	1 002.1	-	5.1	997.0	311.5	18.0	115.1	178.5	19.2
	II	1 024.5	43.6	12 178.3	87.0	2 052.5	10 038.8	256.5	0.9	14.0	241.6	12 803.0	0.0	36.1	12 766.8	997.4	-	4.9	992.5	315.6	17.2	117.3	181.2	18.9
	III	1 036.0	44.5	12 374.0	86.2	2 072.2	10 215.6	251.5	0.9	13.8	236.8	13 062.4	0.0	36.7	13 025.7	985.8	-	4.6	981.2	315.2	14.9	119.1	181.2	18.4
	IV	1 025.2	47.6	12 563.8	86.4	2 075.7	10 401.6	249.7	0.9	14.0	234.8	13 277.2	0.0	32.3	13 244.9	977.3	-	3.9	973.4	317.8	11.2	123.0	183.6	18.1
	V	1 058.8	48.3	12 754.4	88.1	2 100.5	10 565.9	247.9	0.9	14.1	232.9	13 486.4	0.0	33.3	13 453.0	969.4	-	3.7	965.7	318.3	9.3	125.0	183.9	18.0
	VI	1 067.4	47.8	13 022.0	90.5	2 135.3	10 796.3	245.3	0.9	13.8	230.6	13 772.8	0.0	32.6	13 740.2	965.5	-	3.5	962.0	323.1	7.6	130.0	185.5	17.6
	VII	1 086.0	51.1	13 187.1	94.3	2 163.1	10 929.7	244.5	0.9	13.5	230.1	13 999.1	0.0	34.2	13 964.9	960.1	-	3.4	956.7	331.9	11.9	135.0	185.0	17.8
	VIII	1 108.4	51.4	13 391.5	101.7	2 191.2	11 098.6	242.9	0.9	13.8	228.3	14 240.6	0.0	33.6	14 206.9	951.8	-	3.4	948.4	341.0	17.2	138.5	185.3	15.4
	IX	1 125.1	51.3	13 542.3	105.4	2 203.5	11 233.4	242.7	0.9	13.8	228.0	14 465.5	0.0	34.3	14 431.2	943.8	-	3.3	940.4	347.6	20.6	139.3	187.6	15.1
	X	1 126.8	49.9	13 698.5	107.6	2 205.4	11 385.5	243.7	0.1	13.5	230.1	14 705.1	-	34.3	14 670.8	936.6	-	3.4	933.2	352.1	23.8	141.0	187.2	15.4
	XI	1 157.5	50.1	13 816.1	120.2	2 210.1	11 485.8	243.7	0.2	14.3	229.2	14 955.4	-	34.9	14 920.5	926.2	-	3.2	922.9	356.1	25.0	145.0	186.2	15.0
	XII	1 104.1	49.1	13 851.8	124.3	2 198.2	11 529.3	238.3	0.1	13.4	224.8	15 230.5	0.1	34.5	15 196.0	916.3	-	3.1	913.2	357.1	26.6	143.6	186.8	14.7

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 RATES¹ AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF NON-FINANCIAL CORPORATIONS SECTOR²

	in BGN						in EUR												
	over 1 day up to 1 year		over 1 up to 3 months		over 6 up to 12 months		over 1 up to 2 years		over 1 day up to 1 year		over 1 up to 3 months		over 6 up to 12 months		over 1 up to 2 years		over 2 years		
	to 1 month	to 3 months	to 6 months	to 6 months	to 12 months	to 12 months	to 1 month	to 3 months	to 6 months	to 6 months	to 12 months	to 12 months	to 12 months	to 12 months	to 12 months	to 12 months	to 12 months	to 12 months	
2022	annual effective interest rate																		
I	-0.43	-0.54	0.00	0.01	0.06	0.00	0.00	0.02	0.00	0.00	0.00	0.04	0.00	0.08	0.00	0.00	0.00	0.00	0.00
II	-0.32	-0.36	0.00	0.13	0.05	0.00	0.00	-0.01	-0.41	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00
III	-0.33	-0.55	0.00	0.02	0.08	0.00	0.00	-0.48	-0.69	0.00	0.00	-0.20	0.01	0.02	0.00	0.00	0.00	0.00	0.00
IV	-0.50	-0.53	0.03	0.01	0.05	0.00	0.00	-0.06	-0.32	0.00	0.00	0.00	0.00	0.08	0.00	0.00	0.00	0.00	0.00
V	-0.54	-0.56	0.00	0.03	0.01	0.00	0.00	-0.17	-0.73	0.00	0.00	0.06	0.00	0.08	0.00	0.00	0.00	0.00	0.00
VI	-0.42	-0.55	0.03	0.01	0.03	0.02	0.00	-0.41	-0.73	0.00	0.00	0.00	0.00	0.05	0.00	0.00	0.00	0.00	0.00
VII	-0.27	-0.51	0.03	0.00	0.01	0.00	0.00	-0.30	-0.41	0.00	0.00	0.00	0.22	0.22	0.00	0.00	0.00	0.00	0.00
VIII	0.04	0.00	0.03	0.28	0.03	0.00	0.26	0.06	0.00	0.00	0.09	0.04	0.04	0.09	1.10	0.00	0.00	0.00	0.00
IX	0.02	0.02	0.01	0.01	0.03	0.00	1.87	0.19	0.10	0.35	0.01	0.08	0.00	0.08	0.00	1.27	0.00	0.00	0.00
X	0.32	0.26	0.14	0.21	0.50	1.27	1.56	0.22	0.16	0.15	0.11	0.47	0.11	0.47	-	2.66	0.00	0.00	0.00
XI	0.50	0.39	1.09	0.14	0.40	0.00	1.02	0.29	0.27	0.00	0.02	0.45	0.02	0.45	0.00	1.91	0.00	0.00	0.00
XII	0.33	0.22	0.40	0.38	0.46	0.00	1.08	0.47	0.46	0.86	0.00	0.29	0.00	0.29	6.85	0.00	0.00	0.00	0.00
	volumes in million BGN																		
I	97.8	78.0	4.9	6.0	8.9	0.0	8.1	68.8	42.8	1.7	3.6	20.7	3.6	20.7	-	6.1	-	6.1	6.1
II	128.6	117.8	3.1	2.5	5.1	0.1	2.1	54.5	9.6	0.3	2.0	42.6	2.0	42.6	0.4	17.9	-	17.9	17.9
III	152.5	97.9	6.9	4.0	43.7	0.0	4.5	48.2	32.7	2.6	12.2	0.6	12.2	0.6	-	1.4	-	1.4	1.4
IV	125.0	117.9	1.5	2.0	3.6	0.3	2.0	149.3	31.5	0.3	95.3	22.2	95.3	22.2	-	9.0	-	9.0	9.0
V	159.5	153.4	3.5	2.2	0.4	0.2	1.4	87.5	25.6	28.1	3.7	30.1	3.7	30.1	-	0.3	-	0.3	0.3
VI	151.1	114.8	2.4	27.4	6.4	0.1	5.8	51.7	28.9	0.3	20.7	1.8	20.7	1.8	-	3.0	-	3.0	3.0
VII	111.0	60.0	1.4	48.1	1.5	0.0	16.4	48.9	39.4	1.0	7.9	0.5	7.9	0.5	0.1	2.0	0.1	2.0	2.0
VIII	67.5	53.7	3.0	7.4	3.3	0.0	21.2	75.9	15.0	3.4	11.1	46.5	11.1	46.5	0.2	1.4	0.2	1.4	1.4
IX	85.2	78.8	0.8	1.8	3.8	0.1	5.8	87.7	38.6	31.7	0.2	17.2	0.2	17.2	0.0	5.7	0.0	5.7	5.7
X	86.4	55.3	1.9	4.0	25.2	0.3	4.0	22.8	11.0	1.9	4.6	5.3	4.6	5.3	-	1.5	-	1.5	1.5
XI	379.6	278.8	61.1	3.7	35.9	0.1	7.3	209.7	178.2	1.6	0.3	29.7	0.3	29.7	0.0	10.6	0.0	10.6	10.6
XII	143.1	62.8	32.5	15.5	32.3	3.9	23.4	316.0	169.6	57.2	14.8	74.4	14.8	74.4	0.8	9.1	0.8	9.1	9.1

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 RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF NON-FINANCIAL CORPORATIONS SECTOR²

	Overnight deposits ³		Deposits with agreed maturity												Deposits redeemable at notice ³				
	in BGN	in EUR	in BGN						in EUR						in BGN	in EUR			
			over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years						
			over 1 day up to 1 month	over 1 day up to 3 months	over 1 day up to 6 months	over 1 day up to 12 months	over 1 day up to 2 years	over 1 day up to 1 month	over 1 day up to 3 months	over 1 day up to 6 months	over 1 day up to 12 months	over 1 day up to 2 years	over 1 day up to 1 month	over 1 day up to 3 months			over 1 day up to 6 months	over 1 day up to 12 months	over 1 day up to 2 years
			annual effective interest rate																
			volumes in million BGN																
2022	I	0.00	0.01	-0.03	0.01	0.01	0.01	0.05	0.03	0.06	-0.05	-0.17	0.04	0.02	0.05	0.05	0.16	-	-
	II	0.00	0.01	-0.04	0.01	0.02	0.02	0.05	0.02	0.06	-0.01	-0.10	0.04	0.02	0.05	0.05	0.13	-	-
	III	0.00	0.00	-0.04	0.01	0.02	0.04	0.02	0.04	0.06	-0.01	-0.08	0.04	0.02	0.04	0.06	0.10	-	-
	IV	0.00	0.00	-0.05	0.01	0.02	0.04	0.02	0.06	0.06	-0.01	-0.07	0.04	0.01	0.05	0.04	0.12	-	-
	V	-0.01	-0.01	-0.06	0.01	0.02	0.03	0.01	0.05	0.05	0.00	-0.08	0.04	0.01	0.05	0.04	0.11	-	-
	VI	-0.01	0.00	-0.03	0.01	0.01	0.03	0.01	0.05	0.00	-0.07	0.04	0.01	0.05	0.04	0.09	-	-	
	VII	-0.01	0.00	-0.03	0.01	0.01	0.03	0.01	0.04	0.01	-0.10	0.05	0.01	0.05	0.04	0.14	-	-	
	VIII	0.00	0.01	0.00	0.01	0.03	0.02	0.01	0.06	0.01	-0.08	0.05	0.02	0.05	0.06	0.14	-	-	
	IX	0.00	0.02	0.00	0.01	0.01	0.04	0.01	0.10	0.02	-0.07	0.10	0.02	0.05	0.05	0.13	-	-	
	X	0.00	0.05	0.04	0.02	0.02	0.09	0.04	0.13	0.03	-0.06	0.10	0.02	0.07	0.04	0.19	-	-	
	XI	0.00	0.19	0.19	0.49	0.03	0.12	0.04	0.16	0.08	0.07	0.10	0.03	0.12	0.04	0.27	-	-	
	XII	0.00	0.18	0.14	0.49	0.07	0.15	0.03	0.21	0.18	0.19	0.34	0.02	0.16	0.46	0.20	-	-	
2022	I	19 585.4	927.5	348.8	90.4	136.1	300.8	51.4	225.5	686.7	288.2	108.0	106.8	161.6	22.0	165.3	-	-	
	II	20 181.4	945.6	380.5	86.7	130.2	299.4	48.8	225.0	593.4	203.9	109.5	81.2	176.9	22.0	202.0	-	-	
	III	21 218.1	940.8	350.2	90.0	120.5	332.6	47.6	226.1	521.0	190.9	101.6	83.6	128.2	16.7	268.5	-	-	
	IV	20 528.9	832.9	355.9	83.3	117.9	293.5	49.1	223.2	642.2	215.5	100.4	166.9	143.8	15.7	228.0	-	-	
	V	20 651.2	848.5	328.5	94.9	135.6	281.9	50.2	221.0	684.7	204.8	127.5	169.2	167.7	15.5	225.9	-	-	
	VI	20 975.1	890.5	312.2	96.8	153.6	279.2	48.7	226.8	713.7	214.5	131.9	186.6	166.2	14.6	283.5	-	-	
	VII	21 799.2	891.1	305.1	88.5	173.4	275.0	49.0	270.7	779.7	230.6	121.2	248.0	165.3	14.5	179.3	-	-	
	VIII	23 135.1	886.2	315.0	83.0	172.6	268.1	47.6	268.9	696.7	197.5	122.2	182.6	179.9	14.4	177.0	-	-	
	IX	23 415.0	926.9	372.6	81.9	166.7	258.6	47.0	257.6	786.2	227.0	173.7	175.7	195.7	14.1	255.2	-	-	
	X	23 591.6	950.7	432.6	81.9	143.7	275.4	17.0	250.9	804.8	231.7	181.9	176.5	200.7	14.0	194.2	-	-	
	XI	23 847.5	9703.6	1 151.8	560.9	140.5	306.7	16.7	248.9	931.3	337.5	177.1	175.6	227.4	13.7	206.0	-	-	
	XII	24 656.8	9 727.3	1 193.1	560.2	166.0	302.7	20.7	283.3	1 094.9	428.1	146.0	206.5	299.9	14.5	285.9	-	-	

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.

2. SUPERVISORY STATISTICS¹

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2022

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	32 428 447
Cash on hand	3 226 462
Cash balances at central banks	26 609 718
Other demand deposits	2 592 267
Financial assets held for trading	424 132
Derivatives	274 132
Equity instruments	70 823
Debt securities	79 177
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	541 875
Equity instruments	299 098
Debt securities	241 033
Loans and advances	1 744
Financial assets designated at fair value through profit or loss	416
Debt securities	416
Loans and advances	0
Financial assets at fair value through other comprehensive income	8 059 449
Equity instruments	204 174
Debt securities	7 853 971
Loans and advances	1 304
Financial assets at amortised cost	108 090 307
Debt securities	15 431 977
Loans and advances	92 658 330
Derivatives – Hedge accounting	223 237
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	566 415
Tangible assets	3 023 562
Property, Plant and Equipment	1 685 234
Investment property	1 338 328
Intangible assets	449 574
Goodwill	77 372
Other intangible assets	372 202
Tax assets	44 620
Current tax assets	20 332
Deferred tax assets	24 288
Other assets	1 453 769
Non-current assets and disposal groups classified as held for sale	99 142
TOTAL ASSETS	155 404 945
LIABILITIES	
Financial liabilities held for trading	328 933
Derivatives	328 933
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	8 488
Deposits	0
Debt securities issued	0
Other financial liabilities	8 488
Financial liabilities measured at amortised cost	136 256 225
Deposits	134 079 340
Debt securities issued	975 002
Other financial liabilities	1 201 883
Derivatives – Hedge accounting	152 943
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14 515
Provisions	404 410
Pensions and other post employment defined benefit obligations	41 087
Other long term employee benefits	0
Restructuring	7 688
Pending legal issues and tax litigation	65 268
Commitments and guarantees given	286 374
Other provisions	3 993
Tax liabilities	84 951
Current tax liabilities	12 121
Deferred tax liabilities	72 830
Share capital repayable on demand	0
Other liabilities	874 602
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	138 125 067

**2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF THE BANKING SYSTEM AS OF 31 DECEMBER 2022**

	(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	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	801
Accumulated other comprehensive income	-228 467
Items that will not be reclassified to profit or loss	177 704
<i>Tangible assets</i>	242 513
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	2 838
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	-67 647
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-406 171
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	873
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	-71 689
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-333 288
<i>Hedging instruments [not designated elements]</i>	-2 067
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	4 730 920
Revaluation reserves	-245
Other reserves	4 447 703
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 447 703
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	2 074 766
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	17 279 878
TOTAL EQUITY AND TOTAL LIABILITIES	155 404 945

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-consolidated) basis as of the end of December 2022, obtained until 21 February, 2023.

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 2022**

	(BGN thousand)
	Current period
Interest income	3 631 847
Financial assets held for trading	84 518
Non-trading financial assets mandatorily at fair value through profit or loss	12 311
Financial assets designated at fair value through profit or loss	8
Financial assets at fair value through other comprehensive income	125 986
Financial assets at amortised cost	3 328 985
Derivatives - Hedge accounting, interest rate risk	20 808
Other assets	2 099
Interest income on liabilities	57 132
(Interest expenses)	404 844
(Financial liabilities held for trading)	134 203
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	173 491
(Derivatives - Hedge accounting, interest rate risk)	28 976
(Other liabilities)	1 467
(Interest expense on assets)	66 707
(Expenses on share capital repayable on demand)	0
Dividend income	279 653
Financial assets held for trading	1 164
Non-trading financial assets mandatorily at fair value through profit or loss	689
Financial assets at fair value through other comprehensive income	7 656
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	270 144
Fee and commission income	1 758 379
(Fee and commission expenses)	328 738
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	7 981
Financial assets at fair value through other comprehensive income	-13 624
Financial assets at amortised cost	19 704
Financial liabilities measured at amortised cost	1 901
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	245 960
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-434
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8
Gains or (-) losses from hedge accounting, net	-1 163
Exchange differences [gain or (-) loss], net	9 037
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	2 752
Gains or (-) losses on derecognition of non-financial assets, net	4 525
Other operating income	130 356
(Other operating expenses)	47 491
TOTAL OPERATING INCOME, NET	5 287 812
(Administrative expenses)	1 972 663
(Staff expenses)	1 097 931
(Other administrative expenses)	874 732
(Cash contributions to resolution funds and deposit guarantee schemes)	195 701
(Depreciation)	280 820
(Property, Plant and Equipment)	193 033
(Investment Properties)	3 308
(Other intangible assets)	84 479
Modification gains or (-) losses, net	-264
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-264
(Provisions or (-) reversal of provisions)	-15 253
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-3 375
(Other provisions)	-11 878
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	583 713
(Financial assets at fair value through other comprehensive income)	15 547
(Financial assets at amortised cost)	568 166
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	10 425
(Impairment or (-) reversal of impairment on non-financial assets)	18 091
(Property, plant and equipment)	1 405
(Investment properties)	3 193
(Goodwill)	0
(Other intangible assets)	17 811
(Other)	-4 318
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, 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	30 912
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2 272 300
(Tax expense or (-) income related to profit or loss from continuing operations)	197 534
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2 074 766
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	2 074 766
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	2 074 766

Source: BNB.

2.3. BANK GROUPS¹ AS OF 31 DECEMBER 2022

BAE code	BANK
Group I	
STSA9300	DSK BANK
UNCR9660	UNICREDIT BULBANK
UBBS9200	UNITED BULGARIAN BANK
BPBI9920	EUROBANK BULGARIA
FINV9150	FIRST INVESTMENT BANK
Group II	
RZBB9155	KBC BANK BULGARIA*
CECB9790	CENTRAL COOPERATIVE BANK
BUIN9561	ALLIANZ BANK BULGARIA
PRCB9230	PROCREDIT BANK (BULGARIA)
NASB9620	BULGARIAN DEVELOPMENT BANK
IORT9120	INVESTBANK
BGUS9160	BULGARIAN-AMERICAN CREDIT BANK
IABG9470	INTERNATIONAL ASSET BANK
SOMB9130	MUNICIPAL BANK
TBIB9310	TBI BANK
DEMI9240	D COMMERCE 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.

*On 14.07.2022, a change has been registered in the Commercial Register of Registry Agency concerning the ownership of Raiffeisenbank (Bulgaria) EAD, by which the new sole owner of the equity of the bank becomes KBC Bank NV, Belgium. Effective from this date, the name of Raiffeisenbank (Bulgaria) EAD has been changed to KBC Bank Bulgaria EAD.

Source: BNB.

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2022**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	19 095 537
Cash on hand	2 022 620
Cash balances at central banks	16 304 282
Other demand deposits	768 635
Financial assets held for trading	280 019
Derivatives	224 212
Equity instruments	10 222
Debt securities	45 585
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	345 067
Equity instruments	106 838
Debt securities	236 485
Loans and advances	1 744
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	6 024 033
Equity instruments	48 503
Debt securities	5 975 530
Loans and advances	0
Financial assets at amortised cost	74 841 868
Debt securities	10 354 310
Loans and advances	64 487 558
Derivatives – Hedge accounting	198 222
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	229 435
Tangible assets	2 013 160
Property, Plant and Equipment	1 156 426
Investment property	856 734
Intangible assets	354 765
Goodwill	77 372
Other intangible assets	277 393
Tax assets	28 493
Current tax assets	19 176
Deferred tax assets	9 317
Other assets	1 037 249
Non-current assets and disposal groups classified as held for sale	16 411
TOTAL ASSETS	104 464 259
LIABILITIES	
Financial liabilities held for trading	280 323
Derivatives	280 323
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	8 488
Deposits	0
Debt securities issued	0
Other financial liabilities	8 488
Financial liabilities measured at amortised cost	91 393 970
Deposits	90 522 063
Debt securities issued	570 562
Other financial liabilities	301 345
Derivatives – Hedge accounting	152 904
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	236 320
Pensions and other post employment defined benefit obligations	27 540
Other long term employee benefits	0
Restructuring	7 688
Pending legal issues and tax litigation	64 304
Commitments and guarantees given	136 329
Other provisions	459
Tax liabilities	55 987
Current tax liabilities	874
Deferred tax liabilities	55 113
Share capital repayable on demand	0
Other liabilities	542 622
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	92 670 614

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2022**

	(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	787
Accumulated other comprehensive income	-92 603
Items that will not be reclassified to profit or loss	236 783
<i>Tangible assets</i>	224 844
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	3 816
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	8 123
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-329 386
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	0
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	-71 689
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-255 630
<i>Hedging instruments [not designated elements]</i>	-2 067
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	4 045 106
Revaluation reserves	0
Other reserves	3 490 471
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 490 471
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 472 126
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	11 793 645
TOTAL EQUITY AND TOTAL LIABILITIES	104 464 259

Source: BNB.

**2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 31 DECEMBER 2022**

	(BGN thousand)
	Current period
Interest income	2 374 425
Financial assets held for trading	82 213
Non-trading financial assets mandatorily at fair value through profit or loss	12 000
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	94 870
Financial assets at amortised cost	2 121 869
Derivatives - Hedge accounting, interest rate risk	20 009
Other assets	1 963
Interest income on liabilities	41 501
(Interest expenses)	284 145
(Financial liabilities held for trading)	133 912
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	85 237
(Derivatives - Hedge accounting, interest rate risk)	27 957
(Other liabilities)	219
(Interest expense on assets)	36 820
(Expenses on share capital repayable on demand)	0
Dividend income	197 698
Financial assets held for trading	434
Non-trading financial assets mandatorily at fair value through profit or loss	456
Financial assets at fair value through other comprehensive income	6 344
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	190 464
Fee and commission income	1 186 321
(Fee and commission expenses)	202 607
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	28 377
Financial assets at fair value through other comprehensive income	6 299
Financial assets at amortised cost	21 909
Financial liabilities measured at amortised cost	169
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	230 683
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-5 269
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	-666
Exchange differences [gain or (-) loss], net	-16 355
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	1 204
Gains or (-) losses on derecognition of non-financial assets, net	3 670
Other operating income	48 968
(Other operating expenses)	12 707
TOTAL OPERATING INCOME, NET	3 549 597
(Administrative expenses)	1 172 339
(Staff expenses)	672 041
(Other administrative expenses)	500 298
(Cash contributions to resolution funds and deposit guarantee schemes)	136 472
(Depreciation)	175 242
(Property, Plant and Equipment)	110 727
(Investment Properties)	2 836
(Other intangible assets)	61 679
Modification gains or (-) losses, net	-733
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-733
(Provisions or (-) reversal of provisions)	31 670
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	43 753
(Other provisions)	-12 083
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	426 004
(Financial assets at fair value through other comprehensive income)	9 838
(Financial assets at amortised cost)	416 166
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	5 975
(Impairment or (-) reversal of impairment on non-financial assets)	40
(Property, plant and equipment)	1 405
(Investment properties)	2 946
(Goodwill)	0
(Other intangible assets)	9
(Other)	-4 320
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, 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	13 798
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 614 920
(Tax expense or (-) income related to profit or loss from continuing operations)	142 794
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 472 126
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	1 472 126
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 472 126

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2022**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	11 328 289
Cash on hand	1 123 321
Cash balances at central banks	9 273 516
Other demand deposits	931 452
Financial assets held for trading	119 287
Derivatives	31 901
Equity instruments	60 601
Debt securities	26 785
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	196 513
Equity instruments	191 965
Debt securities	4 548
Loans and advances	0
Financial assets designated at fair value through profit or loss	416
Debt securities	416
Loans and advances	0
Financial assets at fair value through other comprehensive income	1 897 186
Equity instruments	155 619
Debt securities	1 740 263
Loans and advances	1 304
Financial assets at amortised cost	30 161 069
Debt securities	4 989 636
Loans and advances	25 171 433
Derivatives – Hedge accounting	25 015
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	336 980
Tangible assets	993 322
Property, Plant and Equipment	511 728
Investment property	481 594
Intangible assets	90 465
Goodwill	0
Other intangible assets	90 465
Tax assets	14 763
Current tax assets	1 325
Deferred tax assets	13 438
Other assets	378 996
Non-current assets and disposal groups classified as held for sale	82 152
TOTAL ASSETS	45 624 453
LIABILITIES	
Financial liabilities held for trading	33 627
Derivatives	33 627
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	39 910 832
Deposits	39 241 103
Debt securities issued	354 325
Other financial liabilities	315 404
Derivatives – Hedge accounting	39
Fair value changes of the hedged items in portfolio hedge of interest rate risk	14 515
Provisions	163 136
Pensions and other post employment defined benefit obligations	11 361
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	964
Commitments and guarantees given	147 341
Other provisions	3 470
Tax liabilities	27 655
Current tax liabilities	9 972
Deferred tax liabilities	17 683
Share capital repayable on demand	0
Other liabilities	231 641
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	40 381 445

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2022**

	(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	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	0
Accumulated other comprehensive income	-130 354
Items that will not be reclassified to profit or loss	-59 131
Tangible assets	17 669
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-1 030
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	-75 770
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	-71 223
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	873
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	-72 096
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 subsidiaries, joint ventures and associates	0
Retained earnings	668 556
Revaluation reserves	0
Other reserves	824 214
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	824 214
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	528 950
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	5 243 008
TOTAL EQUITY AND TOTAL LIABILITIES	45 624 453

Source: BNB.

**2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 31 DECEMBER 2022**

	(BGN thousand)
	Current period
Interest income	1 116 175
Financial assets held for trading	921
Non-trading financial assets mandatorily at fair value through profit or loss	311
Financial assets designated at fair value through profit or loss	8
Financial assets at fair value through other comprehensive income	30 780
Financial assets at amortised cost	1 069 632
Derivatives - Hedge accounting, interest rate risk	799
Other assets	136
Interest income on liabilities	13 588
(Interest expenses)	103 728
(Financial liabilities held for trading)	284
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	77 360
(Derivatives - Hedge accounting, interest rate risk)	1 019
(Other liabilities)	1 248
(Interest expense on assets)	23 817
(Expenses on share capital repayable on demand)	0
Dividend income	81 929
Financial assets held for trading	730
Non-trading financial assets mandatorily at fair value through profit or loss	233
Financial assets at fair value through other comprehensive income	1 286
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	79 680
Fee and commission income	498 506
(Fee and commission expenses)	115 562
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-20 844
Financial assets at fair value through other comprehensive income	-20 373
Financial assets at amortised cost	-2 205
Financial liabilities measured at amortised cost	1 734
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	10 397
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	4 902
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8
Gains or (-) losses from hedge accounting, net	-497
Exchange differences [gain or (-) loss], net	7 120
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	1 548
Gains or (-) losses on derecognition of non-financial assets, net	804
Other operating income	62 797
(Other operating expenses)	31 932
TOTAL OPERATING INCOME, NET	1 511 607
(Administrative expenses)	687 051
(Staff expenses)	374 317
(Other administrative expenses)	312 734
(Cash contributions to resolution funds and deposit guarantee schemes)	58 185
(Depreciation)	97 669
(Property, Plant and Equipment)	75 716
(Investment Properties)	261
(Other intangible assets)	21 692
Modification gains or (-) losses, net	469
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	469
(Provisions or (-) reversal of provisions)	-48 938
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-48 373
(Other provisions)	-565
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	137 771
(Financial assets at fair value through other comprehensive income)	5 713
(Financial assets at amortised cost)	132 058
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	4 450
(Impairment or (-) reversal of impairment on non-financial assets)	18 032
(Property, plant and equipment)	0
(Investment properties)	247
(Goodwill)	0
(Other intangible assets)	17 802
(Other)	-17
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, 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	17 114
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	574 970
(Tax expense or (-) income related to profit or loss from continuing operations)	46 020
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	528 950
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	528 950
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	528 950

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2022**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	2 004 621
Cash on hand	80 521
Cash balances at central banks	1 031 920
Other demand deposits	892 180
Financial assets held for trading	24 826
Derivatives	18 019
Equity instruments	0
Debt securities	6 807
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	295
Equity instruments	295
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	138 230
Equity instruments	52
Debt securities	138 178
Loans and advances	0
Financial assets at amortised cost	3 087 370
Debt securities	88 031
Loans and advances	2 999 339
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	17 080
Property, Plant and Equipment	17 080
Investment property	0
Intangible assets	4 344
Goodwill	0
Other intangible assets	4 344
Tax assets	1 364
Current tax assets	-169
Deferred tax assets	1 533
Other assets	37 524
Non-current assets and disposal groups classified as held for sale	579
TOTAL ASSETS	5 316 233
LIABILITIES	
Financial liabilities held for trading	14 983
Derivatives	14 983
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	4 951 423
Deposits	4 316 174
Debt securities issued	50 115
Other financial liabilities	585 134
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	4 954
Pensions and other post employment defined benefit obligations	2 186
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	2 704
Other provisions	64
Tax liabilities	1 309
Current tax liabilities	1 275
Deferred tax liabilities	34
Share capital repayable on demand	0
Other liabilities	100 339
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	5 073 008

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2022**

	(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	14
Accumulated other comprehensive income	-5 510
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 subsidiaries, 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	-5 562
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	-5 562
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 subsidiaries, joint ventures and associates	0
Retained earnings	17 258
Revaluation reserves	-245
Other reserves	133 018
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	133 018
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	73 690
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	243 225
TOTAL EQUITY AND TOTAL LIABILITIES	5 316 233

Source: BNB.

**2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 31 DECEMBER 2022**

	(BGN thousand)
	Current period
Interest income	141 247
Financial assets held for trading	1 384
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	336
Financial assets at amortised cost	137 484
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	2 043
(Interest expenses)	16 971
(Financial liabilities held for trading)	7
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	10 894
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	6 070
(Expenses on share capital repayable on demand)	0
Dividend income	26
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	26
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	73 552
(Fee and commission expenses)	10 569
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	448
Financial assets at fair value through other comprehensive income	450
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	-2
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	4 880
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-67
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	18 272
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	51
Other operating income	18 591
(Other operating expenses)	2 852
TOTAL OPERATING INCOME, NET	226 608
(Administrative expenses)	113 273
(Staff expenses)	51 573
(Other administrative expenses)	61 700
(Cash contributions to resolution funds and deposit guarantee schemes)	1 044
(Depreciation)	7 909
(Property, Plant and Equipment)	6 590
(Investment Properties)	211
(Other intangible assets)	1 108
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)	2 015
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	1 245
(Other provisions)	770
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	19 938
(Financial assets at fair value through other comprehensive income)	-4
(Financial assets at amortised cost)	19 942
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	19
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	19
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, 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	82 410
(Tax expense or (-) income related to profit or loss from continuing operations)	8 720
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	73 690
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	73 690
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	73 690

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 31 DECEMBER 2022**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	20.78%	21.10%	20.88%
T1 CAPITAL RATIO (%)	20.69%	20.02%	20.48%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

3.1. CLAIMS UNDER LEASE CONTRACTS - STOCKS^{1,2}

	(BGN'000)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
By type of asset	4 364 088	4 491 360	4 539 342	4 575 092	4 669 411	4 848 748	5 177 139	5 292 900
Financial leases	4 144 741	4 271 648	4 317 781	4 350 694	4 445 845	4 617 119	4 831 739	4 937 148
Machinery and industrial equipment	957 584	1 187 161	1 195 341	1 205 586	1 227 019	1 301 848	1 369 774	1 372 330
Computers and other IT equipment	6 796	8 595	8 445	8 969	8 181	6 998	7 217	7 804
Commercial and light commercial motor vehicles	1 289 184	1 122 267	1 126 067	1 123 173	1 134 233	1 169 301	1 204 736	1 238 915
Cars	1 665 121	1 733 387	1 781 932	1 816 175	1 882 885	1 951 709	2 069 085	2 140 627
Real estate	151 340	149 652	139 460	131 727	129 880	127 129	124 228	121 172
Other	74 716	70 586	66 536	65 064	63 647	60 134	56 699	56 300
Operational leases	219 347	219 712	221 561	224 398	223 566	231 629	345 400	355 752
Financial leases by institutional sector	4 144 741	4 271 648	4 317 781	4 350 694	4 445 845	4 617 119	4 831 739	4 937 148
Resident sector	4 144 417	4 270 910	4 317 080	4 350 052	4 445 190	4 616 497	4 831 172	4 936 574
Non-financial corporations	3 423 367	3 517 362	3 527 866	3 546 255	3 617 879	3 753 712	3 915 031	3 995 576
Monetary financial institutions	4 228	4 221	3 990	3 872	3 665	3 533	3 542	3 630
Other financial corporations ³	9 964	9 064	8 986	9 083	9 283	9 412	10 780	11 814
General government	2 104	2 058	1 915	2 078	1 925	1 831	1 761	1 867
Households and NPISHs	704 754	738 205	774 323	788 764	812 438	848 009	900 058	923 687
Non-resident sector	324	738	701	642	655	622	567	574
Total	4 364 088	4 491 360	4 539 342	4 575 092	4 669 411	4 848 748	5 177 139	5 292 900
Financial leases	4 144 741	4 271 648	4 317 781	4 350 694	4 445 845	4 617 119	4 831 739	4 937 148
By maturity	4 042 377	4 171 190	4 224 918	4 258 542	4 355 026	4 484 298	4 716 102	4 830 755
Up to 1 year	90 561	86 385	84 500	96 449	94 954	99 806	109 733	107 041
Over 1 up to 5 years	3 124 753	3 251 251	3 303 602	3 314 791	3 409 489	3 546 811	3 720 795	3 820 831
Over 5 years	827 063	833 554	836 816	847 302	850 583	837 681	885 574	902 883
Overdue ⁴	102 364	100 458	92 863	92 152	90 819	132 821	115 637	106 393
Operational leases	219 347	219 712	221 561	224 398	223 566	231 629	345 400	355 752

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)							
	2021				2022			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
By type of asset	500 773	598 799	556 623	586 676	611 043	680 266	865 784	719 531
Financial leases	485 704	579 952	538 618	565 008	590 805	655 879	734 826	694 469
Machinery and industrial equipment	120 073	160 239	145 520	177 924	146 529	184 317	209 840	202 810
Computers and other IT equipment	647	3 019	1 280	2 157	932	1 462	2 155	1 858
Commercial and light commercial motor vehicles	134 016	132 467	128 292	134 351	156 935	168 928	173 601	174 430
Cars	226 539	274 524	260 296	246 676	282 437	298 075	343 350	308 149
Real estate	727	7 946	2 552	1 542	2 102	1 696	4 933	4 652
Other	3 702	1 757	678	2 358	1 870	1 401	947	2 570
Operational leases	15 069	18 847	18 005	21 668	20 238	24 387	130 958	25 062
Financial leases by institutional sector	485 704	579 952	538 618	565 008	590 805	655 879	734 826	694 469
Resident sector	485 597	579 517	538 618	564 985	590 753	655 879	734 826	694 469
Non-financial corporations	399 481	466 669	422 968	463 061	484 374	535 166	598 513	572 624
Monetary financial institutions	562	395	112	194	87	129	276	365
Other financial corporations ³	1 509	783	1 401	1 256	1 137	1 025	2 444	2 124
General government	290	254	84	119	231	91	161	340
Households and NPISHs	83 755	111 416	114 053	100 355	104 924	119 468	133 432	119 016
Non-resident sector	107	435	-	23	52	-	-	-
By maturity	500 773	598 799	556 623	586 676	611 043	680 266	865 784	719 531
Financial leases	485 704	579 952	538 618	565 008	590 805	655 879	734 826	694 469
Up to 1 year	24 123	22 321	24 770	30 567	25 025	26 948	31 329	29 695
Over 1 up to 5 years	418 022	495 744	452 745	459 701	496 058	541 813	605 187	566 367
Over 5 years	43 559	61 887	61 103	74 740	69 722	87 118	98 310	98 407
Operational leases	15 069	18 847	18 005	21 668	20 238	24 387	130 958	25 062

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)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS	5 266 395	5 405 105	5 438 398	5 464 524	5 613 359	5 935 584	6 232 007	6 363 331
Loans	4 539 218	4 672 538	4 756 624	4 769 289	4 874 707	5 104 166	5 352 033	5 465 715
Repos	2 294	2 303	3 940	4 200	4 207	6 314	11 166	5 300
Securities other than shares	27	27	13	13	28	27	27	-
Shares and other equity	36 673	37 070	37 295	37 357	36 833	35 181	35 162	37 168
Investment fund shares	1 546	1 558	1 564	1 558	1 473	1 394	1 378	1 026
Other shares	35 127	35 512	35 731	35 799	35 360	33 787	33 784	36 142
Other assets	688 183	693 167	640 526	653 665	697 584	789 896	833 619	855 148
LIABILITIES	5 266 395	5 405 105	5 438 398	5 464 524	5 613 359	5 935 584	6 232 007	6 363 331
Loans	4 166 382	4 303 797	4 346 579	4 384 719	4 497 578	4 871 193	5 087 267	5 210 997
Up to 1 year	506 982	555 468	537 887	506 061	559 168	606 627	649 119	610 190
Over 1 year	3 659 400	3 748 329	3 808 692	3 878 658	3 938 410	4 264 566	4 438 148	4 600 807
Debt securities issued	5 310	4 711	4 175	2 071	2 087	5 996	15 813	13 796
Other liabilities	391 991	388 197	372 220	355 975	404 363	383 339	442 152	438 751
Capital and reserves	702 712	708 400	715 424	721 759	709 331	675 056	686 775	699 787
of which: funds contributed by owners	320 962	320 953	321 103	322 606	322 609	324 767	326 054	327 554
of which: financial result	33 748	63 974	84 699	94 367	43 252	60 752	81 046	95 513
Number of reporting agents	45	45	45	46	46	46	47	47

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)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Total	3 128 493	3 346 439	3 487 925	3 701 838	3 906 483	4 118 586	4 294 881	4 426 869
By maturity	2 834 658	3 043 213	3 206 802	3 418 181	3 617 876	3 770 702	3 948 473	4 124 181
Up to 1 year	703 568	792 793	888 561	1 036 633	1 093 167	1 126 753	1 193 349	1 251 251
Over 1 and up to 5 years	752 140	769 576	831 764	837 941	886 434	857 272	906 172	903 217
Over 5 years	1 378 950	1 480 844	1 486 477	1 543 607	1 638 275	1 786 678	1 848 952	1 969 713
Overdue ³	293 835	303 226	281 123	283 657	288 608	347 884	346 408	302 688
By sectors and by purpose	3 128 493	3 346 439	3 487 925	3 701 838	3 906 483	4 118 586	4 294 881	4 426 869
Resident sector	3 086 699	3 295 794	3 434 542	3 654 793	3 858 536	4 068 959	4 242 218	4 367 250
Non-financial corporations	645 763	733 404	769 568	939 036	1 012 233	1 078 386	1 075 313	1 121 718
Monetary financial institutions	-	-	-	-	-	-	-	-
Other financial corporations ⁴	86 621	89 551	95 048	97 015	103 555	97 088	130 912	134 520
General government	1 879	2 172	1 967	1 833	785	693	607	910
Households and NPISHs	2 352 437	2 470 667	2 567 959	2 616 909	2 741 963	2 892 793	3 035 385	3 110 102
Consumer loans	2 220 815	2 347 186	2 443 577	2 492 268	2 616 908	2 769 940	2 909 316	2 991 812
Loans for house purchases	31 391	31 190	33 414	33 575	33 871	34 042	35 601	31 830
Other loans	100 231	92 291	90 967	91 066	91 184	88 811	90 468	86 460
Non-resident sector	41 794	50 645	53 383	47 045	47 947	49 627	52 664	59 619

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)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Assets	3 828 727	4 058 790	4 231 442	4 479 607	4 667 577	4 890 204	5 132 812	5 286 945
Loans	3 128 493	3 346 439	3 487 925	3 701 838	3 906 483	4 118 586	4 294 881	4 426 869
Repos	-	-	-	-	-	-	-	-
Securities other than shares	-	-	-	1 930	1 946	1 929	1 933	1 742
Shares and other equity	152 263	158 166	158 927	160 286	161 142	185 232	187 933	191 851
Investment fund shares	-	-	-	-	-	-	-	-
Other shares	152 263	158 166	158 927	160 286	161 142	185 232	187 933	191 851
Other assets	547 970	554 185	584 589	615 553	598 006	584 457	648 065	666 483
Liabilities	3 828 727	4 058 790	4 231 442	4 479 607	4 667 577	4 890 204	5 132 812	5 286 945
Loans	1 905 385	2 064 556	2 145 695	2 322 220	2 553 353	2 695 446	2 849 626	2 902 780
Up to 1 year	184 348	196 128	217 893	212 531	232 408	232 897	294 982	287 614
Over 1 year	1 721 037	1 868 428	1 927 801	2 109 689	2 320 945	2 462 548	2 554 644	2 615 166
Debt securities issued	52 407	52 040	52 314	58 158	59 615	60 980	70 782	87 451
Other liabilities	712 148	753 655	778 082	822 031	846 291	879 442	887 722	928 185
Capital and reserves	1 158 787	1 188 540	1 255 350	1 277 198	1 208 318	1 254 336	1 324 681	1 368 529
of which: funds contributed by owners	400 468	405 514	407 628	417 188	422 805	427 825	448 208	454 556
of which: financial result	276 286	304 023	372 207	398 437	307 852	354 796	395 362	432 729
Number of reporting agents	166	168	169	169	170	171	173	177

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)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
<i>Instrumental and currency breakdown</i>								
By instrument	1,952.6	2,260.5	2,515.5	2,725.9	2,728.8	2,681.9	2,645.4	2,765.8
Cash	0.1	1.1	4.2	1.8	3.3	4.1	1.7	3.6
Deposits	158.5	184.4	230.0	194.6	180.2	148.5	141.1	137.1
Securities other than shares	728.2	790.9	800.5	627.7	602.9	588.7	572.1	565.7
Shares and other equity	858.7	951.5	1,001.3	954.5	1,014.1	1,020.3	1,016.3	1,108.9
Investment fund shares/units ²	191.8	306.1	436.3	928.6	907.4	893.7	875.7	913.3
Non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.5	2.1	0.8	1.9	0.0	0.0	0.0	0.0
Other assets	14.8	20.3	38.3	9.5	11.8	16.2	18.6	16.9
Loans	0.0	4.2	4.2	7.3	9.1	10.4	19.9	20.4
By currency	1,952.6	2,260.5	2,515.5	2,725.9	2,728.8	2,681.9	2,645.4	2,765.8
BGN	1,022.9	1,141.0	1,258.1	1,677.8	1,704.3	1,702.3	1,669.1	1,786.5
EUR	785.7	966.3	1,109.6	926.4	905.3	865.0	853.8	854.5
USD	56.1	59.7	56.0	39.2	42.8	41.8	51.2	52.2
Other	87.9	93.5	91.9	82.5	76.4	72.8	71.3	72.6
<i>Securities portfolio structure</i>								
By countries	1778.8	2048.4	2238.1	2510.8	2524.4	2502.7	2464.1	2587.9
Bulgaria	1060.6	1145.9	1228.7	1205.2	1252.8	1315.1	1296.5	1419.4
European Union ³	532.4	679.1	757.9	1065.6	1036.4	969.9	960.9	955.2
Balkan countries	18.5	20.5	27.0	27.7	29.4	26.4	24.9	25.7
Russian Federation	26.3	29.6	27.7	24.2	14.8	14.1	12.1	8.6
United States	31.7	34.1	30.7	17.3	17.2	22.8	23.9	29.9
Other	109.3	139.2	166.0	170.9	173.8	154.4	145.8	149.0
By institutional sectors	1778.8	2048.4	2238.1	2510.8	2524.4	2502.7	2464.1	2587.9
Non-financial corporations	340.2	405.9	444.5	443.8	477.8	491.2	483.5	531.8
Other MFIs	26.7	26.7	27.2	44.1	41.8	46.2	45.4	46.4
Other financial intermediaries	473.4	486.0	521.8	497.4	530.1	543.1	533.0	554.2
Financial auxiliaries	83.3	88.2	103.7	133.9	143.3	169.0	171.6	221.2
Insurance companies and pension funds	1.0	1.0	2.1	2.4	3.0	3.0	3.1	4.4
General government	136.0	138.1	129.4	83.6	56.8	62.4	59.9	61.4
Rest of the world	718.2	902.6	1009.4	1305.6	1271.6	1187.7	1167.6	1168.5

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}

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	
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			

3.7. LIABILITIES OF INVESTMENT FUNDS^{1,2}

Institutional sectors breakdown	(million BGN)								
	31.03.2022		30.06.2022		30.09.2022		31.12.2022		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL	8,723.3	8,544.3	179.1	8,282.3	8,080.3	202.0	8,176.8	7,980.2	196.6
Non-resident investment funds	5,994.6	5,994.6	-	5,600.4	5,600.4	-	5,531.4	5,531.4	-
Resident investment funds	2,728.8	2,549.7	179.1	2,681.9	2,479.9	202.0	2,645.4	2,448.8	196.6
NON-RESIDENT INVESTMENT FUNDS	5,994.6	5,994.6	-	5,600.4	5,600.4	-	5,531.4	5,531.4	-
Non-financial corporations	322.0	322.0	-	270.5	270.5	-	277.6	277.6	-
Other MFIs	58.8	58.8	-	58.0	58.0	-	58.3	58.3	-
Other financial intermediaries	788.7	788.7	-	766.3	766.3	-	762.0	762.0	-
Financial auxiliaries	1.5	1.5	-	1.4	1.4	-	2.7	2.7	-
Insurance companies and pension funds	3,744.2	3,744.2	-	3,461.9	3,461.9	-	3,397.2	3,397.2	-
General government	2.5	2.5	-	2.2	2.2	-	2.1	2.1	-
Households and non-profit institutions serving households	1,076.8	1,076.8	-	1,040.0	1,040.0	-	1,031.5	1,031.5	-
RESIDENT INVESTMENT FUNDS	2,728.8	2,549.7	179.1	2,681.9	2,479.9	202.0	2,645.4	2,448.8	196.6
Investment funds shares/units	2,712.8	2,534.7	178.1	2,669.1	2,469.3	199.8	2,630.8	2,438.0	192.8
Non-financial corporations	320.6	285.9	34.7	343.1	259.0	84.1	296.3	249.0	47.3
Other MFIs	214.5	143.3	71.2	208.4	143.0	65.4	200.9	133.4	67.5
Other financial intermediaries	62.0	50.2	11.8	77.0	65.5	11.4	80.6	69.2	11.3
Financial auxiliaries	143.9	143.9	0.0	170.0	170.0	0.0	171.3	171.3	0.0
Insurance companies and pension funds	683.5	661.2	22.3	677.5	672.0	5.5	707.1	674.5	32.6
General government	68.6	68.6	0.0	69.5	69.5	0.0	80.2	80.2	0.0
Households and non-profit institutions serving households	1,219.6	1,181.5	38.0	1,123.6	1,090.2	33.3	1,094.4	1,060.3	34.1
Loans	1.2	1.2	0.0	1.2	1.2	0.0	1.3	1.3	0.0
Financial derivatives	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	14.7	13.7	0.9	11.5	9.4	2.2	13.3	9.6	3.7
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.									
<i>Sources:</i> 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 STATISTICS¹ - ASSETS BY TYPE OF ACTIVITY^{2,3}

Type of activity	31.03.2021		30.06.2021		30.09.2021		31.12.2021		31.03.2022		30.06.2022		30.09.2022		31.12.2022	
	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	51	9 469.5	51	9 539.3	51	9 893.6	49	10 116.3	45	9 499.6	44	9 172.9	44	9 238.2	44	9 635.1
Life insurance companies	14	2 750.5	14	2 938.1	14	3 034.5	14	3 108.9	13	2 767.4	12	2 715.8	12	2 623.7	12	2 658.2
General insurance companies	37	6 719.0	37	6 601.2	37	6 859.1	35	7 007.4	32	6 732.2	32	6 457.1	32	6 614.5	32	6 976.9
incl. Reinsurance companies	1	2 966.5	1	2 722.9	1	2 873.0	1	2 979.2	1	3 078.3	1	2 808.6	1	2 888.4	1	3 146.9

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 classification of insurance companies is in accordance with the *Insurance Code*.

³ The scope of *insurance statistics* includes data 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 STATISTICS¹ - STRUCTURE OF ASSETS²

	(million BGN)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
By instruments	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9	9 238.2	9 635.1
Cash	14.6	14.6	14.4	12.4	14.9	14.5	17.2	23.8
Deposits	625.8	732.7	655.3	653.7	813.0	661.5	790.9	673.0
Loans	569.6	477.4	529.0	467.5	368.0	338.9	334.0	317.5
Securities other than shares	4 476.0	4 290.3	4 292.7	4 483.0	4 209.5	4 162.8	4 080.6	4 487.6
Shares and other equity	1 538.8	1 659.4	1 807.2	1 907.6	1 898.0	1 745.5	1 825.5	1 973.9
- Shares (incl. mutual fund shares) ³	1 513.9	1 634.5	1 782.2	1 881.3	1 887.7	1 733.3	1 813.4	1 961.3
- Other equity ⁴	24.9	25.0	25.1	26.3	10.3	12.1	12.1	12.6
Fixed assets	245.4	252.0	263.7	261.6	262.6	257.4	257.6	250.6
Financial derivatives	1.6	10.1	5.3	17.7	37.3	27.6	33.8	48.9
Non-financial assets	159.0	158.6	280.7	280.5	303.3	308.5	263.6	244.7
Receivables from insurance operations	1 208.1	1 331.2	1 410.9	1 464.2	1 258.1	1 246.3	1 196.5	1 212.6
- From direct insurance operations	770.1	824.4	832.5	817.4	629.9	648.7	638.7	663.0
- From reinsurance operations	438.0	506.8	578.5	646.8	628.2	597.6	557.8	549.6
Other assets	630.8	613.0	634.3	568.2	335.1	410.0	438.5	402.5
By currency	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9	9 238.2	9 635.1
BGN	3 771.0	3 815.9	3 925.0	3 898.9	3 248.0	3 336.2	3 335.5	3 396.7
EUR	3 358.5	3 620.0	3 753.6	3 940.6	3 799.4	3 510.1	3 453.1	3 627.7
USD	388.7	364.7	403.1	415.0	382.4	297.6	314.8	280.3
Other	1 951.4	1 738.8	1 811.8	1 861.8	2 069.8	2 029.0	2 134.9	2 330.5
By countries	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9	9 238.2	9 635.1
Bulgaria	4 262.2	4 389.6	4 373.2	4 338.7	3 627.5	3 665.7	3 642.9	3 778.0
European Union	4 449.3	4 432.9	4 647.2	4 907.0	4 993.0	4 641.6	4 793.4	5 093.3
USA	192.2	180.9	178.0	156.8	165.9	132.6	128.3	140.5
Other countries	392.3	362.8	400.3	420.9	360.0	375.8	357.8	309.9
Unclassified	173.5	173.1	295.1	292.9	353.2	357.2	315.8	313.4
By institutional sectors	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9	9 238.2	9 635.1
Residents	4 262.2	4 389.6	4 373.2	4 338.7	3 627.5	3 665.7	3 642.9	3 778.0
Non-financial corporations	145.9	123.0	119.3	137.8	220.9	248.7	257.2	256.4
Monetary financial institutions	476.4	587.7	511.3	477.8	478.3	478.2	540.7	546.3
Other financial intermediaries	80.6	86.9	85.5	96.0	125.7	129.1	115.5	141.3
Financial auxiliaries	12.9	12.7	21.7	18.6	36.9	45.2	45.7	46.5
Insurance corporations and pension funds	178.4	185.9	224.5	218.2	173.3	172.5	172.5	171.7
General government	1 536.4	1 525.5	1 478.4	1 539.1	1 463.2	1 426.5	1 313.3	1 382.4
Households and NPISHs	232.1	236.8	239.3	244.7	0.7	0.7	0.9	0.9
Non-sectorized	1 599.5	1 631.1	1 693.2	1 606.6	1 128.6	1 164.9	1 197.1	1 232.5
Non-residents (Rest of the World)	5 033.8	4 976.6	5 225.4	5 484.7	5 518.9	5 150.0	5 279.6	5 543.8
Unclassified	173.5	173.1	295.1	292.9	353.2	357.2	315.8	313.4

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 STATISTICS¹ - STRUCTURE OF LIABILITIES²

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
	(million BGN)							
TOTAL	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9	9 238.2	9 635.1
Equity capital	2 841.4	2 736.0	2 859.3	2 966.0	3 063.5	2 782.7	2 803.9	3 010.6
Loans	212.5	114.5	107.5	107.0	53.0	50.3	75.0	77.7
Residents	29.1	29.1	25.5	25.5	36.1	33.9	58.9	58.0
Monetary financial institutions	3.6	3.6	-	-	5.8	3.5	3.5	0.5
General government	-	-	-	-	-	-	-	-
Other sectors	25.6	25.5	25.5	25.5	30.3	30.3	55.4	57.5
Other financial intermediaries	0.7	0.7	0.7	0.6	3.0	3.1	28.1	30.2
Financial auxiliaries	20.0	20.0	20.0	20.0	-	-	-	-
Insurance corporations and pension funds	-	-	-	-	1.8	1.8	1.8	1.9
Non-financial corporations	4.8	4.8	4.8	4.8	25.5	25.5	25.4	25.4
Households and NPISHs	0.0	0.0	0.0	0.0	-	-	-	-
Non-residents (Rest of the World)	183.3	85.3	82.0	81.5	16.9	16.5	16.1	19.7
Securities other than shares	-	-	-	-	-	-	-	-
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	-	-	-	-	-	-	-	-
Financial derivatives	6.8	1.9	6.2	4.7	9.4	10.6	11.8	7.3
Residents	-	-	-	-	4.4	5.7	5.4	5.9
Non-residents (Rest of the World)	6.8	1.9	6.2	4.7	5.1	4.9	6.3	1.3
Insurance technical reserves	5 348.8	5 550.1	5 707.3	5 777.0	5 338.9	5 309.4	5 313.0	5 336.1
<i>Net equity of households in life insurance reserves</i> ³	1 816.7	1 896.6	1 981.5	2 047.8	2 033.0	1 959.8	1 954.1	2 012.3
Residents	1 816.7	1 896.6	1 981.5	2 047.8	2 028.6	1 955.3	1 932.5	1 984.2
Non-residents (Rest of the World)	-	-	-	-	4.4	4.5	21.7	28.2
<i>Unearned premiums reserve and outstanding claims provisions</i> ⁴	3 532.1	3 653.5	3 725.8	3 729.1	3 305.8	3 349.7	3 358.9	3 323.7
Residents	2 249.5	2 322.0	2 365.5	2 400.3	1 730.1	1 714.8	1 771.6	1 820.4
Monetary financial institutions	64.2	40.8	71.0	78.5	33.1	38.9	42.3	15.5
General government	4.1	4.0	3.8	4.0	8.4	7.7	9.1	8.9
Other sectors	2 181.3	2 277.1	2 290.8	2 317.8	1 688.7	1 668.2	1 720.2	1 796.0
Other financial intermediaries	19.5	45.2	18.7	17.2	59.2	82.5	76.5	77.0
Financial auxiliaries	10.9	11.1	11.7	10.9	10.8	4.7	4.9	4.9
Insurance corporations and pension funds	0.1	0.1	0.1	0.1	31.2	21.9	25.1	26.6
Non-financial corporations	915.0	941.4	957.2	960.5	732.7	724.5	747.7	756.1
Households and NPISHs	1 235.8	1 279.2	1 303.2	1 329.2	854.9	834.7	866.0	931.4
Non-residents (Rest of the world)	1 282.6	1 331.5	1 360.3	1 328.9	1 575.7	1 634.9	1 587.3	1 503.3
Deposits received by reinsurers	48.1	49.3	52.4	45.9	62.5	63.8	65.1	68.9
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	48.1	49.3	52.4	45.9	62.5	63.8	65.1	68.9
Obligations under insurance and reinsurance operations	680.0	759.9	821.8	848.3	719.9	727.3	731.2	855.9
Residents	203.6	225.5	219.9	211.1	193.4	201.5	198.4	201.7
Non-residents (Rest of the World)	476.4	534.3	601.9	637.1	526.5	525.7	532.8	654.2
Other liabilities	331.9	327.7	339.1	367.5	252.5	228.8	238.3	278.7
Residents	318.9	309.9	336.2	364.1	213.2	210.2	210.0	229.6
Non-residents (Rest of the World)	13.0	17.8	2.9	3.4	39.3	18.6	28.3	49.0

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 *Net equity of households in life insurance reserves* comprises the net amount of life insurance technical reserves as of March 2022.

⁴ Indicator *Unearned premiums reserve and outstanding claims provisions* comprises the net amount of the non-life insurance technical reserves as of March 2022.

Source: Insurance companies

4. FINANCIAL MARKETS

4.1. INTERBANK MONEY MARKET¹

(BGN thousand)

	Volumes		
	Deposit lending	Repo agreements in government securities ²	Outright deals in government securities ³
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
2022			
I	0	43 050	1 053
II	5 000	61 347	2 341
III	182 000	60 750	37 351
IV	556 000	550 993	24 485
V	828 000	353 275	0
VI	1 305 000	251 280	371 852
VII	923 000	24 000	477
VIII	243 000	24 277	956
IX	2 057 000	98 161	1 873
X	5 035 850	744 548	11 287
XI	5 688 500	73 943	6 204
XII	4 552 700	125 900	1 344
TOTAL	21 376 050	2 411 524	459 223

¹ Includes deals in BGN of commercial banks.

² Only the securities purchase side.

³ Includes purchases of government securities of any denomination and maturity, at market prices.

Source: BNB.

4.2. DEALING IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE
JANUARY - DECEMBER 2022

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	40.9	510.4	70.1	99.7	2.1	8.0	0.1	0.0	1.5	101.4	9.5	0.0	

(million BGN)

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
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
January - December 2022	136 751.0	134 921.5	1 829.6
BNB with banks	130 179.6	132 594.3	-2 414.6
BNB with final customers	6 571.4	2 327.2	4 244.2
of which:			
account transactions with budget organisations	6 571.4	1 925.2	4 646.2
cash operations at counters	0.1	402.1	-402.0

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

Source: BNB.

4.4. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
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
January - December 2022	134 284.0	136 698.7	-2 414.6
of which:			
banks	4 104.4	4 104.4	0.0
BNB with banks	130 179.6	132 594.3	-2 414.6

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 CUSTOMERS¹

	(million EUR)		
	Bought	Sold	Balance
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
January - December 2022	52 767.0	50 209.6	2 557.3
of which:			
banks	46 195.5	47 882.4	-1 686.9
- of which: with nonresidents	6 747.8	8 069.4	-1 321.6
BNB	6 571.4	2 327.2	4 244.2

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 TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2021	1 089.2	1 089.2	0.0
January - December 2022	669.9	669.9	0.0

¹ Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies 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 CUSTOMERS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2021	16 486.8	16 215.1	271.8
- of which: with nonresidents	14 112.9	14 003.1	109.8
January - December 2022	38 508.0	38 685.6	-177.7
- of which: with nonresidents	35 825.1	35 961.0	-135.9

¹ Without BNB. The figures for foreign exchange swap deals include both the sales of foreign currencies 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 PAYMENTS¹

	(million EUR)									
	2021					2022				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Current and Capital Account					-824.9	-1,118.4	916.1	5.2	412.8	215.6
Current Account¹	-327.4	-159.7	262.8	-1,091.5	-1,315.8	-724.2	914.3	98.4	-866.2	-577.7
Current Account - Credit	10,878.8	11,751.5	12,807.6	12,704.2	48,142.2	14,054.9	16,736.3	17,052.1	15,356.7	63,200.0
Current Account - Debit	11,206.3	11,911.2	12,544.8	13,795.7	49,458.0	14,779.1	15,822.0	16,953.6	16,223.0	63,777.7
Goods and Services - Net	236.9	379.6	968.8	-392.5	1,192.9	-73.4	522.2	699.3	-711.5	436.6
Goods and Services - Credit	9,559.6	10,556.8	11,747.2	11,724.5	43,588.1	12,748.4	15,193.1	15,866.8	14,003.1	57,811.5
Goods and Services - Debit	9,322.7	10,177.2	10,778.3	12,117.0	42,395.3	12,821.9	14,670.8	15,167.5	14,714.6	57,374.8
Goods - Net	-444.8	-553.2	-570.2	-1,318.6	-2,886.7	-1,001.6	-771.0	-1,236.2	-1,880.6	-4,889.4
Goods - Credit	7,846.2	8,418.7	8,802.8	9,337.0	34,404.6	10,455.4	12,287.1	12,058.2	11,125.4	45,926.1
General merchandise on a balance of payments (BOP) basis ²	7,791.9	8,394.1	8,767.3	9,254.0	34,207.3	10,320.7	12,167.3	11,773.8	11,553.0	45,814.8
Net exports of goods under merchandising ³	48.7	22.6	31.1	77.4	179.8	129.0	115.6	281.3	-430.4	95.5
Non-monetary gold	5.5	2.1	4.4	5.5	17.5	5.6	4.2	3.2	2.8	15.8
Goods - Debit	8,290.9	8,971.9	9,373.0	10,655.5	37,291.3	11,457.0	13,058.1	13,294.5	13,005.9	50,815.5
General merchandise on a balance of payments (BOP) basis ²	8,283.6	8,969.0	9,366.2	10,640.7	37,259.5	11,449.8	13,049.3	13,289.8	12,998.8	50,787.8
Non-monetary gold	7.3	2.8	6.8	14.8	31.8	7.1	8.8	4.6	7.1	27.7
Services - Net	681.7	932.8	1,539.0	926.1	4,079.5	928.1	1,293.2	1,935.5	1,169.1	5,326.0
Services - Credit	1,713.5	2,138.1	2,944.4	2,387.6	9,183.5	2,293.0	2,906.0	3,808.6	2,877.8	11,885.4
Manufacturing services on physical inputs owned by others	58.5	44.4	50.5	32.0	185.5	46.0	24.7	35.9	-70.7	35.8
Maintenance and repair services not included elsewhere (n.i.e.)	52.6	50.1	52.8	55.8	211.3	38.7	62.2	62.2	73.4	236.5
Transport ⁴	374.2	416.7	544.7	471.7	1,807.4	500.3	588.3	704.0	572.5	2,365.1
Travel ⁵	198.7	400.5	1,093.7	406.8	2,099.8	406.8	744.8	1,461.0	633.8	3,246.3
Other services ³	1,029.5	1,226.3	1,202.6	1,421.2	4,879.5	1,301.2	1,486.1	1,545.6	1,668.8	6,001.7
Services - Debit	1,031.8	1,205.3	1,405.3	1,461.5	5,104.0	1,364.9	1,612.7	1,873.1	1,708.7	6,559.4
Manufacturing services on physical inputs owned by others	10.7	8.2	18.3	9.3	46.5	6.8	11.7	8.9	-18.3	9.0
Maintenance and repair services not included elsewhere (n.i.e.)	14.0	19.7	18.4	21.4	73.5	17.4	20.9	23.4	20.0	81.8
Transport ⁴	344.5	362.0	379.0	391.5	1,477.0	483.7	550.6	581.4	533.2	2,148.9
Travel ⁵	165.1	236.4	387.7	302.3	1,091.5	265.8	395.8	470.4	342.5	1,474.5
Other services ³	497.5	579.0	601.9	737.0	2,415.5	591.2	633.7	789.0	831.3	2,845.1
Primary income - Net	-679.1	-727.2	-1,052.2	-886.0	-3,344.4	-826.6	83.5	-949.9	-723.0	-2,416.0
Primary income - Credit	802.0	681.0	443.0	347.2	2,273.2	735.2	807.7	510.3	380.6	2,433.8
Compensation of employees	92.6	131.7	148.3	131.5	504.0	116.2	227.9	220.3	163.9	728.2
Investment income	222.9	166.3	172.4	187.1	748.8	185.5	228.7	200.2	173.8	788.2
Direct investment income	72.5	65.4	106.9	108.5	353.3	116.6	139.7	116.1	45.2	417.6
Portfolio investment income	139.2	73.9	65.9	63.2	342.1	57.5	86.8	68.9	71.1	284.3
Other investment income	11.2	27.0	-0.4	15.5	53.3	11.4	2.3	15.2	57.5	86.3
Other primary income	486.4	383.1	122.4	28.6	1,020.4	433.4	351.1	89.9	43.0	917.4
Primary income - Debit	1,481.0	1,408.2	1,495.2	1,233.2	5,617.6	1,561.7	724.2	1,460.3	1,103.6	4,849.8
Compensation of employees	35.2	31.3	25.1	20.7	112.3	34.6	45.2	39.8	33.2	152.8
Investment income	1,419.6	1,333.2	1,437.5	1,172.3	5,362.7	1,484.9	613.8	1,361.1	1,017.1	4,476.9
Direct investment income	1,324.0	1,238.6	1,343.6	1,079.2	4,985.5	1,401.0	523.3	1,255.1	881.5	4,060.9
Portfolio investment income	44.0	43.4	42.7	42.5	172.6	31.9	35.7	39.5	56.5	163.6
Other investment income	51.6	51.2	51.1	50.7	204.6	52.0	54.8	66.5	79.1	252.4
Other primary income	26.1	43.7	32.7	40.1	142.6	42.3	65.2	59.4	53.2	220.1

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	(million EUR)												
	2021				2022				Total				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Total
Secondary income - Net													
Secondary income - Credit	114.7	187.9	346.2	187.0	835.8	175.8	308.6	349.1	568.2	1,401.7			
General government	517.2	513.6	617.4	632.5	2,280.8	571.3	735.5	674.9	973.0	2,954.8			
Other sectors	111.2	122.4	275.2	253.5	762.3	161.0	310.5	271.3	555.1	1,298.0			
Secondary income - Debit	406.1	391.2	342.2	379.1	1,518.6	410.3	425.0	403.6	417.9	1,656.8			
General government	402.5	325.8	271.3	445.5	1,445.1	395.5	426.9	325.8	404.8	1,553.1			
Other sectors	239.6	158.9	144.6	293.5	836.7	197.4	196.7	207.9	235.8	837.8			
Other sectors	162.9	166.8	126.7	152.0	608.4	198.1	230.2	118.0	169.0	715.3			
Capital Account^{1,6}													
Gross acquisitions/disposals of non-produced non-financial assets - Net³													
Gross acquisitions/disposals of non-produced non-financial assets - Credit	227.7	217.2	120.0	-74.0	490.9	-394.2	1.8	-93.2	1,279.0	793.3			
Gross acquisitions/disposals of non-produced non-financial assets - Debit	-29.5	35.8	-33.1	-284.0	-310.8	-492.4	-181.7	-211.8	-173.9	-1,059.7			
General government	141.0	233.0	218.1	293.3	885.4	201.3	335.5	303.2	263.8	1,103.7			
Other sectors	170.6	197.2	251.2	577.3	1,196.2	693.6	517.2	515.0	437.6	2,163.5			
Capital transfers - Net													
Capital transfers - Credit	257.2	181.4	153.0	210.0	801.7	98.1	183.5	118.6	1,452.9	1,853.1			
General government	257.5	183.4	155.8	211.5	808.2	98.2	185.3	118.7	1,452.9	1,855.1			
Other sectors	248.3	179.3	155.3	205.6	788.5	97.9	184.9	114.5	1,452.4	1,849.7			
Capital transfers - Debit	9.2	4.1	0.5	5.9	19.7	0.3	0.4	4.2	0.5	5.4			
General government	0.3	2.0	2.7	1.4	6.5	0.0	1.8	0.1	0.0	2.0			
Other sectors	-	-	-	-	-	-	-	-	-	-			
Other sectors	0.3	2.0	2.7	1.4	6.5	0.0	0.0	0.1	0.0	0.2			
Financial account - Net^{1,6}													
Financial account - Assets	1,381.7	434.1	1,879.7	-704.7	2,990.8	-706.0	1,534.0	2,806.3	1,046.6	4,680.9			
Financial account - Liabilities	1,868.4	2,030.0	3,660.2	92.6	7,651.2	1,317.2	1,832.5	5,556.6	2,345.0	11,051.2			
Financial account - Liabilities	486.7	1,595.9	1,780.5	797.3	4,660.4	2,023.2	298.5	2,750.2	1,298.4	6,370.3			
Direct investment - Net⁷													
Direct investment - Assets													
Equity	287.4	340.9	40.0	112.7	780.9	751.1	-34.2	288.6	-0.9	1,004.6			
Reinvestment of earnings	24.0	32.5	16.1	49.5	122.2	25.0	38.7	16.3	38.0	118.1			
Debt instruments ^{8,9}	23.5	34.6	62.6	57.2	178.0	58.4	56.5	75.6	17.1	207.5			
Direct investment - Liabilities													
Equity	744.2	811.3	549.7	-21.2	2,084.0	1,959.3	-571.9	905.1	721.7	3,014.1			
Reinvestment of earnings	-164.6	-37.2	-4.4	-65.8	-272.0	170.7	52.3	39.8	317.8	580.6			
Debt instruments ^{8,10}	920.2	595.6	463.5	494.6	2,473.9	979.8	-388.4	279.0	462.2	1,332.7			
Debt instruments	-11.4	252.8	90.6	-449.9	-117.9	808.8	-235.9	586.3	-58.4	1,100.8			
Portfolio investment - Net													
Portfolio investment - Assets¹¹													
Equity and investment fund shares	1,242.8	404.3	99.8	706.3	2,453.2	253.8	443.1	662.4	825.8	2,185.1			
Debt securities	415.4	225.4	178.5	365.7	1,185.0	350.0	126.3	239.2	7.8	723.3			
Portfolio investment - Liabilities													
Equity and investment fund shares	827.4	179.0	-78.7	340.6	1,268.2	-96.2	316.8	423.2	818.0	1,461.8			
Equity	-35.1	87.4	-170.0	261.8	144.2	-324.4	15.2	1,565.8	-132.1	1,124.5			
Investment fund shares	-2.0	14.0	-120.9	19.0	-90.0	-7.3	12.6	-2.3	20.0	23.1			
Debt securities	-16.8	11.9	-133.1	16.2	-121.8	-22.3	-7.3	11.0	-20.8	-20.8			
Debt securities	14.8	2.0	12.1	2.8	31.8	15.1	20.0	-0.2	9.0	43.8			
Debt securities	-33.1	73.5	-49.0	242.8	234.2	-317.1	2.6	1,568.1	-152.1	1,101.5			
Financial derivatives (other than reserves) and employee stock options - Net													
Other investment - Net													
Other investment - Assets	2,565.0	-425.3	-565.5	-3,274.2	-1,700.0	1,660.0	-133.2	795.7	-688.4	1,634.2			
Other equity	2,342.6	271.9	835.3	-2,717.6	732.2	2,048.3	722.1	1,075.1	20.4	3,865.9			
Other equity	15.0	6.0	5.8	2.3	29.1	-9.6	-16.6	-4.7	0.7	-30.2			

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	2021				2022				(million EUR)		
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3		Q4	Total
	Currency and deposits ¹²	2,115.7	155.0	589.6	-2,884.6	-24.3	1,729.0	315.2		917.4	254.3
Loans ⁸	50.5	-114.4	52.8	-12.5	-23.6	122.1	-18.3	178.9	12.8	295.5	
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-	-	-	-	
Trade credits and advances ⁹	168.8	147.9	88.8	146.2	551.7	181.9	294.7	-24.4	-240.9	211.3	
Other accounts receivable	-7.4	77.4	98.4	31.0	199.3	24.9	147.1	8.0	-6.5	173.4	
Other investment - Liabilities	-222.4	697.2	1,400.8	556.6	2,432.2	388.3	855.2	279.4	708.8	2,231.7	
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	-225.6	-113.4	275.1	529.6	465.7	119.6	592.3	341.1	156.0	1,208.9	
Loans ⁸	-210.6	629.0	-87.2	-60.8	270.4	-24.1	-118.2	-1.7	357.5	213.5	
Insurance, pension schemes, and standardised guarantee schemes	1.0	109.9	54.8	-8.1	157.6	170.5	-4.2	-4.4	-20.2	141.7	
Trade credits and advances ¹⁰	216.8	54.2	186.3	113.2	570.5	234.6	398.5	-104.0	-75.1	454.1	
Other accounts payable	-3.9	17.3	-65.8	-17.2	-69.6	-113.0	-14.3	45.2	287.1	205.0	
SDRs	-0.1	0.1	1,037.5	0.0	1,037.6	0.7	1.1	3.1	3.5	8.5	
BNB Reserve assets¹³	-2,033.7	997.1	2,685.5	1,957.4	3,606.3	-1,756.6	717.6	3,474.0	1,556.7	3,991.7	
Monetary gold	0.0	0.0	0.2	0.0	0.2	0.0	0.1	0.3	0.3	0.6	
Special drawing rights	0.0	0.1	1,050.3	0.1	1,050.4	0.8	1.2	3.5	4.1	9.5	
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	-2,033.7	997.0	1,635.0	1,957.3	2,555.6	-1,757.3	716.3	3,470.3	1,552.3	3,981.6	
Currency and deposits	-5,290.6	826.4	4,395.7	4,450.3	4,381.8	-1,522.5	1,855.4	3,157.4	3,866.1	7,356.5	
Securities	3,256.9	170.6	-2,760.7	-2,493.0	-1,826.2	-234.8	-1,139.2	312.8	-2,313.8	-3,374.9	
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	-99.8	57.5	382.8	-1,165.4	-824.9	-1,118.4	916.1	5.2	412.8	215.6	
Financial Account Balance	1,381.7	434.1	1,879.7	-704.7	2,990.8	-706.0	1,534.0	2,806.3	1,046.6	4,680.9	
Net errors and Omissions ¹⁴	1,481.5	376.6	1,496.9	460.8	3,815.7	412.4	617.9	2,801.2	633.9	4,465.3	

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 and 2022 - 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. On the basis enterprises' direct reporting of transactions with non-residents related to services, remunerations, gratuitous receipts and payments.

⁵ A minus sign denotes a capital outflow (decrease in assets or liabilities) and a positive sign - a capital inflow (increase in assets or liabilities).

⁶ 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 2022 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

⁷ 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. 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.

⁸ 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.

⁹ 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.

¹⁰ Data source for Other sectors: BIS International Banking Statistics. Data at end-September 2022 published in January 2023 have been used.

¹¹ Excluding valuation changes due to the exchange rate or price changes, changes associated with the creation of reserve assets (monetization/demonetization of gold and allocation or cancellation of SDRs) and reclassifications. A positive sign (+) denotes an increase in the reserves, a minus sign (-) - a decrease.

¹² Net errors and omissions represent the difference between the *Financial account balance* and *Current and Capital account balance*.

¹³ 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 FLOW¹

(million EUR)

	2021					2022				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Direct investment, net	-456.8	-470.4	-509.7	133.8	-1,303.1	-1,208.2	537.7	-616.5	-722.6	-2,009.5
Direct investment abroad^{2,3}	106.4	59.2	-15.1	146.3	296.9	160.5	85.2	132.5	-9.0	369.1
Equity ⁴	24.0	32.5	16.1	49.5	122.2	25.0	38.7	16.3	38.0	118.1
Reinvestment of earnings	23.5	34.6	62.6	57.2	178.0	58.4	56.5	75.6	17.1	207.5
Debt instruments ⁵	58.9	-8.0	-93.8	39.6	-3.3	77.0	-10.0	40.6	-64.0	43.6
Foreign Direct Investment in Bulgaria^{2,3}	563.2	529.6	494.7	12.5	1,600.1	1,368.7	-452.5	749.0	713.5	2,378.7
Equity ⁶	-164.6	-37.2	-4.4	-65.8	-272.0	170.7	52.3	39.8	317.8	580.6
Reinvestment of earnings	920.2	595.6	463.5	494.6	2,473.9	979.8	-388.4	279.0	462.2	1,332.7
Debt instruments ⁵	-192.4	-28.8	35.6	-416.3	-601.9	218.2	-116.4	430.2	-66.5	465.4

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 GROUP¹

Commodity groups ²	I - XII				Change	
	2021		2022		million EUR	%
	million EUR	share	million EUR	share		
Machines, transport facilities, appliances and tools, including:	9,447.9	27.0%	12,235.1	25.6%	2,787.2	29.5%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3,666.0	10.5%	4,412.9	9.2%	746.9	20.4%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	2,817.5	8.1%	3,526.2	7.4%	708.7	25.2%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1,236.5	3.5%	1,513.6	3.2%	277.1	22.4%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	847.7	2.4%	950.8	2.0%	103.1	12.2%
Animal and vegetable products, food, drinks and tobacco products, including:	6,041.0	17.3%	8,254.5	17.3%	2,213.5	36.6%
Division 10. Cereals	1,673.9	4.8%	1,882.2	3.9%	208.3	12.4%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	713.2	2.0%	1,748.4	3.7%	1,035.2	145.2%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	832.1	2.4%	918.6	1.9%	86.5	10.4%
Division 23. Residues and waste from the food industry; prepared animal fodder	408.7	1.2%	609.6	1.3%	200.8	49.1%
Base metals and their products, including:	6,130.9	17.5%	7,601.6	15.9%	1,470.7	24.0%
Division 74. Copper and articles thereof	3,171.0	9.1%	3,984.6	8.3%	813.6	25.7%
Division 72. Iron and steel	976.7	2.8%	1,100.9	2.3%	124.3	12.7%
Division 73. Articles of iron and steel	867.6	2.5%	1,020.2	2.1%	152.5	17.6%
Division 76. Aluminium and articles thereof	548.4	1.6%	759.5	1.6%	211.1	38.5%
Mineral products and fuels, including:	3,322.3	9.5%	6,909.7	14.5%	3,587.3	108.0%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	2,103.6	6.0%	5,838.1	12.2%	3,734.5	177.5%
Division 26. Ores, Slag and ash	1,079.6	3.1%	894.4	1.9%	-185.2	-17.2%
Chemical products, plastics and rubber, including:	4,856.5	13.9%	6,423.0	13.4%	1,566.4	32.3%
Division 39. Plastics and articles thereof	1,246.5	3.6%	1,508.5	3.2%	262.0	21.0%
Division 38. Miscellaneous chemical products	905.2	2.6%	1,390.2	2.9%	485.0	53.6%
Division 30. Pharmaceutical products	981.5	2.8%	1,129.3	2.4%	147.7	15.0%
Division 31. Fertilizers	297.5	0.9%	639.5	1.3%	342.0	115.0%
Division 28. Inorganic chemicals	314.3	0.9%	481.6	1.0%	167.3	53.2%
Textile and leather materials, clothing, footwear and other consumer goods, including:	3,522.4	10.1%	4,209.8	8.8%	687.4	19.5%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	870.9	2.5%	933.9	2.0%	63.0	7.2%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	655.6	1.9%	768.4	1.6%	112.7	17.2%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	527.0	1.5%	663.6	1.4%	136.5	25.9%
Wood, paper, earthenware and glass products, including	1,667.2	4.8%	2,170.6	4.5%	503.4	30.2%
Division 70. Glass and glassware	516.5	1.5%	759.4	1.6%	242.9	47.0%
Division 44. Wood and articles of wood; wood charcoal	401.8	1.1%	491.5	1.0%	89.8	22.3%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	299.0	0.9%	385.2	0.8%	86.3	28.9%
TOTAL EXPORTS /FOB/	34,988.3	100.0%	47,804.2	100.0%	12,815.9	36.6%

¹ For 2021 -final data , 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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 GROUP¹

Commodity groups ²	I - XII				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	12,028.3	30.7%	15,635.7	28.3%	3,607.3	30.0%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	4,285.7	10.9%	5,894.9	10.7%	1,609.2	37.5%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	3,787.5	9.7%	4,825.3	8.7%	1,037.8	27.4%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	2,423.0	6.2%	3,416.3	6.2%	993.2	41.0%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	684.4	1.7%	838.1	1.5%	153.8	22.5%
Mineral products and fuels, including:	6,702.1	17.1%	11,935.7	21.6%	5,233.5	78.1%
Division 27. Mineral fuels, oils & products of their distillation; etc.	4,495.9	11.5%	9,327.1	16.9%	4,831.2	107.5%
Division 26. Ores, slag and ash	2,068.7	5.3%	2,422.4	4.4%	353.7	17.1%
Chemical products, plastics and rubber, including:	6,943.5	17.7%	8,885.3	16.1%	1,941.8	28.0%
Division 39. Plastics and articles thereof	1,990.2	5.1%	2,348.6	4.2%	358.3	18.0%
Division 30. Pharmaceutical products	1,753.9	4.5%	1,828.0	3.3%	74.1	4.2%
Division 38. Miscellaneous chemical products	939.1	2.4%	1,566.9	2.8%	627.8	66.9%
Division 31. Fertilizers	403.3	1.0%	769.6	1.4%	366.3	90.8%
Division 40. Rubber and articles thereof	450.7	1.1%	570.0	1.0%	119.3	26.5%
Animal and vegetable products, food, drinks and tobacco products, including:	4,418.5	11.3%	6,669.8	12.1%	2,251.3	51.0%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	462.1	1.2%	1,080.3	2.0%	618.3	133.8%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	296.5	0.8%	878.0	1.6%	581.5	196.1%
Division 02. Meat and edible meat offal	405.2	1.0%	520.1	0.9%	114.9	28.3%
Base metals and their products, including:	4,432.8	11.3%	5,848.0	10.6%	1,415.2	31.9%
Division 72. Iron and steel	1,681.6	4.3%	2,203.7	4.0%	522.1	31.0%
Division 74. Copper and articles thereof	912.0	2.3%	1,181.2	2.1%	269.2	29.5%
Division 73. Articles of iron and steel	757.8	1.9%	984.5	1.8%	226.7	29.9%
Division 76. Aluminium and articles thereof	638.7	1.6%	924.6	1.7%	285.9	44.8%
Textile and leather materials, clothing, footwear and other consumer goods, including:	3,345.1	8.5%	4,359.6	7.9%	1,014.5	30.3%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	605.7	1.5%	720.0	1.3%	114.3	18.9%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	365.8	0.9%	564.4	1.0%	198.6	54.3%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	269.2	0.7%	390.6	0.7%	121.5	45.1%
Wood, paper, earthenware and glass products, including	1,367.5	3.5%	1,929.0	3.5%	561.5	41.1%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	558.7	1.4%	810.9	1.5%	252.2	45.1%
Division 44. Wood and articles of wood; wood charcoal	294.9	0.8%	447.1	0.8%	152.3	51.6%
TOTAL IMPORTS /CIF/	39,237.9	100.0%	55,263.0	100.0%	16,025.1	40.8%
(-) Freight	1,863.5		2,627.5			
TOTAL IMPORTS /FOB/	37,374.3		52,635.5		15,261.2	40.8%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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 USE¹

Commodity groups	I - XII				Change	
	2021		2022		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	8,470.5	24.2%	10,780.1	22.6%	2,309.6	27.3%
Food	2,329.3	6.7%	3,654.8	7.6%	1,325.5	56.9%
Tobacco	54.0	0.2%	82.9	0.2%	28.9	53.6%
Beverages	159.3	0.5%	142.9	0.3%	-16.3	-10.3%
Clothing and footwear	1,384.1	4.0%	1,701.2	3.6%	317.2	22.9%
Medicines and cosmetics	1,289.0	3.7%	1,415.5	3.0%	126.6	9.8%
Furniture and household appliances	1,609.2	4.6%	1,646.7	3.4%	37.5	2.3%
Others	1,645.7	4.7%	2,136.0	4.5%	490.3	29.8%
Raw materials	15,098.1	43.2%	18,774.7	39.3%	3,676.6	24.4%
Iron and steel	976.7	2.8%	1,100.9	2.3%	124.3	12.7%
Non-ferrous metals	3,215.3	9.2%	4,142.9	8.7%	927.5	28.8%
Chemicals	542.0	1.5%	777.0	1.6%	235.0	43.4%
Plastics and rubber	1,475.1	4.2%	1,757.1	3.7%	282.0	19.1%
Fertilizers	297.5	0.9%	639.5	1.3%	342.0	115.0%
Textiles	571.6	1.6%	709.9	1.5%	138.3	24.2%
Raw materials for the food industry	2,989.2	8.5%	3,730.9	7.8%	741.7	24.8%
Wood products, paper and paperboard	675.4	1.9%	853.9	1.8%	178.5	26.4%
Cement	31.2	0.1%	27.0	0.1%	-4.2	-13.5%
Raw tobacco	111.3	0.3%	108.8	0.2%	-2.5	-2.3%
Others	4,212.9	12.0%	4,927.0	10.3%	714.1	16.9%
Investment goods	8,431.1	24.1%	11,138.9	23.3%	2,707.7	32.1%
Machines and equipment	2,085.7	6.0%	2,700.4	5.6%	614.8	29.5%
Electrical machines	1,478.5	4.2%	1,807.4	3.8%	328.9	22.2%
Vehicles	637.6	1.8%	727.4	1.5%	89.8	14.1%
Spare parts and equipment	2,013.5	5.8%	2,443.8	5.1%	430.3	21.4%
Others	2,215.8	6.3%	3,459.8	7.2%	1,244.0	56.1%
Total non energy commodities	31,999.8	91.5%	40,693.7	85.1%	8,693.9	27.2%
Mineral fuels, oils and electricity	2,889.6	8.3%	7,110.6	14.9%	4,221.0	146.1%
Petroleum products	1,121.1	3.2%	3,981.6	8.3%	2,860.4	255.1%
Others	1,768.4	5.1%	3,129.0	6.5%	1,360.6	76.9%
incl. Electricity	690.4	2.0%	959.1	2.0%	268.6	38.9%
Other Exports²	99.0	0.3%	0.0	0.0%	-99.0	-100.0%
TOTAL EXPORTS /FOB/	34,988.3	100.0%	47,804.2	100.0%	12,815.9	36.6%

¹ For 2021 - final data , 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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 USE¹

Commodity groups	I - XII				Change	
	2021		2022		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	8,843.9	22.5%	11,446.2	20.7%	2,602.3	29.4%
Food, drinks and tobacco	2,885.0	7.4%	4,007.5	7.3%	1,122.4	38.9%
Furniture and household appliances	1,386.5	3.5%	1,563.1	2.8%	176.6	12.7%
Medicines and cosmetics	1,702.6	4.3%	1,899.6	3.4%	197.0	11.6%
Clothing and footwear	963.4	2.5%	1,405.5	2.5%	442.1	45.9%
Automobiles	484.7	1.2%	633.9	1.1%	149.2	30.8%
Others	1,421.7	3.6%	1,936.6	3.5%	515.0	36.2%
Raw materials	14,877.1	37.9%	19,687.2	35.6%	4,810.2	32.3%
Ores	2,068.7	5.3%	2,422.4	4.4%	353.7	17.1%
Iron and steel	1,681.6	4.3%	2,203.7	4.0%	522.1	31.0%
Non-ferrous metals	1,247.2	3.2%	1,679.8	3.0%	432.6	34.7%
Textiles	1,053.3	2.7%	1,272.2	2.3%	218.9	20.8%
Wood products, paper and paperboard	758.9	1.9%	1,106.7	2.0%	347.8	45.8%
Chemicals	916.2	2.3%	1,267.7	2.3%	351.5	38.4%
Plastics and rubber	2,359.9	6.0%	2,830.3	5.1%	470.5	19.9%
Raw materials for the food industry	1,099.3	2.8%	1,965.8	3.6%	866.5	78.8%
Raw skins	50.1	0.1%	53.0	0.1%	2.9	5.8%
Raw tobacco	73.7	0.2%	87.5	0.2%	13.8	18.7%
Others	3,568.2	9.1%	4,798.2	8.7%	1,230.0	34.5%
Investment goods	10,279.7	26.2%	13,788.1	24.9%	3,508.5	34.1%
Machines and equipment	3,205.4	8.2%	4,089.8	7.4%	884.4	27.6%
Electrical machines	1,756.0	4.5%	2,333.3	4.2%	577.3	32.9%
Vehicles	1,564.8	4.0%	2,109.1	3.8%	544.3	34.8%
Spare parts and equipment	2,160.3	5.5%	3,232.6	5.8%	1,072.3	49.6%
Others	1,593.1	4.1%	2,023.3	3.7%	430.2	27.0%
Total non energy commodities	34,000.7	86.7%	44,921.5	81.3%	10,920.9	32.1%
Mineral fuels, oils and electricity	4,992.5	12.7%	10,341.3	18.7%	5,348.9	107.1%
Fuels	3,947.5	10.1%	8,673.4	15.7%	4,725.9	119.7%
Crude oil and Natural gas	3,243.1	8.3%	7,184.4	13.0%	3,941.3	121.5%
Coal	93.7	0.2%	346.3	0.6%	252.5	269.4%
Others	610.7	1.6%	1,142.8	2.1%	532.1	87.1%
Others	1,045.0	2.7%	1,667.9	3.0%	622.9	59.6%
Oils	1,045.0	2.7%	1,667.9	3.0%	622.9	59.6%
Other Imports²	244.7	0.6%	0.1	0.0%	-244.6	-99.9%
TOTAL IMPORTS /CIF/	39,237.9	100.0%	55,263.0	100.0%	16,025.1	40.8%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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 REGION¹

Countries	I - XII				Change	
	2021		2022		million EUR	%
	million EUR	share	million EUR	share		
EU countries incl.:	23,146.5	66.2%	31,383.3	65.6%	8,236.8	35.6%
Germany	5,182.0	14.8%	6,667.7	13.9%	1,485.7	28.7%
Romania	3,510.0	10.0%	4,838.2	10.1%	1,328.3	37.8%
Italy	2,621.9	7.5%	3,569.3	7.5%	947.4	36.1%
Greece	2,425.6	6.9%	3,099.8	6.5%	674.2	27.8%
France	1,267.1	3.6%	1,576.1	3.3%	308.9	24.4%
Spain	951.4	2.7%	1,244.7	2.6%	293.3	30.8%
Netherlands	870.8	2.5%	1,228.6	2.6%	357.8	41.1%
Belgium	1,130.6	3.2%	1,215.3	2.5%	84.7	7.5%
Poland	877.8	2.5%	1,072.9	2.2%	195.1	22.2%
Austria	687.9	2.0%	945.9	2.0%	257.9	37.5%
Hungary	638.9	1.8%	837.2	1.8%	198.3	31.0%
Czech Republic	761.3	2.2%	781.3	1.6%	19.9	2.6%
Slovenia	214.7	0.6%	524.1	1.1%	309.4	144.1%
Europe incl.: ²	2,033.5	5.8%	3,480.4	7.3%	1,446.9	71.2%
Ukraine	405.8	1.2%	1,150.5	2.4%	744.7	183.5%
United Kingdom	627.7	1.8%	740.2	1.5%	112.5	17.9%
Gibraltar	139.3	0.4%	524.7	1.1%	385.5	276.8%
Russia	436.6	1.2%	487.3	1.0%	50.7	11.6%
Balkan countries incl.: ³	3,782.5	10.8%	5,089.0	10.6%	1,306.5	34.5%
Turkey	2,151.0	6.1%	2,823.7	5.9%	672.8	31.3%
Serbia	743.3	2.1%	1,131.3	2.4%	388.0	52.2%
Macedonia	575.0	1.6%	776.3	1.6%	201.3	35.0%
Americas incl.:	1,164.0	3.3%	1,436.2	3.0%	272.2	23.4%
USA	868.7	2.5%	1,039.3	2.2%	170.6	19.6%
Asia incl.:	3,208.7	9.2%	3,694.4	7.7%	485.8	15.1%
China	1,124.2	3.2%	784.9	1.6%	-339.3	-30.2%
Other countries	1,653.3	4.7%	2,720.9	5.7%	1,067.7	64.6%
TOTAL EXPORTS /FOB/	34,988.3	100.0%	47,804.2	100.0%	12,815.9	36.6%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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 REGION¹

Countries ²	I - XII				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	19,480.5	49.6%	24,643.5	44.6%	5,163.1	26.5%
Germany	4,291.5	10.9%	5,106.2	9.2%	814.6	19.0%
Italy	2,495.8	6.4%	3,081.4	5.6%	585.6	23.5%
Greece	1,660.6	4.2%	2,683.2	4.9%	1,022.6	61.6%
Romania	2,182.5	5.6%	2,608.4	4.7%	425.9	19.5%
Netherlands	1,204.9	3.1%	1,636.1	3.0%	431.1	35.8%
Poland	1,235.1	3.1%	1,510.9	2.7%	275.8	22.3%
France	1,025.9	2.6%	1,252.4	2.3%	226.5	22.1%
Spain	804.5	2.1%	1,232.6	2.2%	428.1	53.2%
Czech Republic	817.4	2.1%	1,041.1	1.9%	223.7	27.4%
Hungary	827.2	2.1%	982.3	1.8%	155.0	18.7%
Austria	681.2	1.7%	876.3	1.6%	195.1	28.6%
Belgium	581.9	1.5%	711.3	1.3%	129.4	22.2%
Europe incl.: ³	4,663.1	11.9%	9,248.0	16.7%	4,584.9	98.3%
Russia	2,840.8	7.2%	6,145.4	11.1%	3,304.6	116.3%
Ukraine	798.8	2.0%	1,751.6	3.2%	952.8	119.3%
United Kingdom	407.1	1.0%	603.0	1.1%	195.9	48.1%
Switzerland	399.6	1.0%	457.0	0.8%	57.3	14.3%
Balkan countries incl.: ⁴	4,294.3	10.9%	5,762.1	10.4%	1,467.8	34.2%
Turkey	3,063.5	7.8%	4,244.8	7.7%	1,181.4	38.6%
Serbia	764.7	1.9%	988.1	1.8%	223.4	29.2%
Macedonia	374.2	1.0%	429.1	0.8%	55.0	14.7%
Americas incl.:	2,010.3	5.1%	3,034.8	5.5%	1,024.5	51.0%
USA	672.7	1.7%	1,594.5	2.9%	921.8	137.0%
Asia incl.:	7,899.1	20.1%	11,362.9	20.6%	3,463.8	43.9%
China	3,839.8	9.8%	5,845.3	10.6%	2,005.5	52.2%
Other countries	890.6	2.3%	1,211.6	2.2%	321.0	36.1%
TOTAL IMPORTS /CIF/	39,237.9	100.0%	55,263.0	100.0%	16,025.1	40.8%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published 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)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Net International Investment Position^{1,2}	-14,864.5	-14,245.7	-12,645.8	-13,166.7	-13,550.1	-12,332.6	-10,602.8	-10,582.7
Direct investment, net	-46,747.1	-47,306.5	-47,997.4	-48,104.6	-48,983.2	-48,131.5	-49,555.1	-50,551.1
Portfolio investment, net	6,523.8	7,106.3	7,162.4	7,747.6	8,030.9	7,956.8	6,722.5	7,492.4
Financial derivatives (other than reserves) and employee stock options, net	-98.2	-79.1	-61.8	-21.1	15.9	49.9	140.1	64.8
Other investment, net	-3,224.7	-3,679.3	-4,213.0	-7,387.3	-5,638.7	-5,693.1	-4,864.7	-6,018.4
Reserve assets	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4	36,954.3	38,429.6
ASSETS	64,237.5	66,424.3	70,233.0	70,652.0	71,489.5	72,513.3	77,596.4	78,877.0
Direct investment	7,007.7	7,313.7	7,357.5	7,451.6	8,183.5	8,208.4	8,438.0	8,146.6
Equity and reinvestment of earnings ³	1,960.6	2,009.4	2,090.2	2,170.8	2,243.4	2,351.4	2,423.1	2,421.3
Debt instruments ^{4,5}	5,047.2	5,304.3	5,267.3	5,280.8	5,940.1	5,857.0	6,014.8	5,725.3
Portfolio investment⁶	13,275.9	13,920.1	14,010.5	14,799.7	14,368.4	13,936.1	13,999.3	14,864.0
Equity and investment fund shares	3,646.1	4,044.7	4,246.4	4,831.1	4,995.7	4,640.8	4,540.0	4,659.9
Equity securities	1,296.2	1,513.3	1,531.3	1,672.3	1,924.4	1,785.1	1,701.7	1,742.3
Investment fund shares	2,349.9	2,531.4	2,715.2	3,158.9	3,071.2	2,855.7	2,838.3	2,917.6
Debt securities	9,629.8	9,875.4	9,764.1	9,968.5	9,372.7	9,295.3	9,459.3	10,204.2
Short-term	329.6	301.4	463.0	453.1	527.9	509.7	457.8	739.9
Long-term	9,300.2	9,574.0	9,301.0	9,515.5	8,844.8	8,785.6	9,001.6	9,464.2
Financial derivatives (other than reserves) and employee stock options	65.4	43.2	52.4	72.5	124.1	203.1	305.3	222.2
Other investment	15,206.9	15,434.3	16,348.6	13,729.5	15,788.4	16,680.3	17,899.5	17,214.7
Other equity	702.7	729.5	747.1	784.9	747.1	742.5	754.9	688.9
Currency and deposits ⁷	8,864.6	9,006.6	9,620.0	6,767.2	8,509.4	8,879.7	9,858.7	9,728.9
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	6,158.2	5,999.7	6,372.8	3,845.1	5,479.8	5,835.0	6,076.0	6,236.0
General government	10.0	13.1	15.5	13.3	15.9	17.5	21.3	17.9
Other sectors	2,696.4	2,993.8	3,231.7	2,908.8	3,013.6	3,027.3	3,761.5	3,475.1
Financial corporations other than MFIs	392.7	438.1	424.8	438.0	338.2	342.7	388.5	359.0
Non-financial corporations, households, and non-profit institutions serving households	2,303.7	2,555.7	2,807.0	2,470.9	2,675.4	2,684.6	3,372.9	3,116.2
Loans ⁴	1,847.7	1,692.5	1,751.0	1,744.8	1,866.7	1,870.9	2,069.3	2,051.5
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	504.9	519.8	542.1	543.1	631.7	632.3	637.3	668.5
General government	131.3	130.3	133.2	136.7	139.4	147.9	156.6	144.9
Other sectors	1,211.5	1,042.4	1,075.6	1,065.1	1,095.6	1,090.8	1,275.3	1,238.1
Financial corporations other than MFIs	257.9	181.7	206.9	173.9	206.2	188.9	182.1	119.5
Non-financial corporations, households, and non-profit institutions serving households	953.6	860.7	868.7	891.2	889.4	901.9	1,093.2	1,118.6
Trade credits and advances ⁵	3,132.5	3,269.1	3,395.4	3,566.9	3,776.2	4,150.6	4,224.6	3,771.7
Other accounts receivable	659.4	736.5	835.0	865.8	889.1	1,036.5	992.1	973.7
Reserve assets⁸	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4	36,954.3	38,429.6
Monetary gold	1,891.1	1,950.0	1,975.9	2,108.5	2,299.6	2,290.8	2,246.0	2,231.2
Special drawing rights	741.7	736.6	1,804.8	1,833.0	1,848.0	1,898.2	1,953.2	1,860.1
Reserve position in the IMF	118.6	117.8	119.4	121.3	122.2	125.4	128.8	122.4
Other reserve assets	25,930.2	26,908.6	28,563.8	30,535.8	28,755.2	29,170.9	32,626.3	34,215.8
LIABILITIES	79,102.0	80,670.1	82,878.8	83,818.7	85,039.6	84,845.9	88,199.2	89,459.7
Direct investment	53,754.9	54,620.2	55,354.9	55,556.2	57,166.7	56,339.8	57,993.0	58,697.7
Equity and reinvestment of earnings	40,144.5	40,752.6	41,355.2	41,964.6	43,015.4	42,388.0	43,437.7	44,284.8
Debt instruments ^{9,10}	13,610.3	13,867.6	13,999.7	13,591.6	14,151.3	13,951.8	14,555.3	14,412.9
Portfolio investment¹¹	6,752.1	6,813.8	6,848.0	7,052.0	6,337.6	5,979.4	7,276.8	7,371.6
Equity and investment fund shares	437.6	470.8	548.1	546.5	544.6	561.2	564.7	586.3
Equity securities	373.0	400.7	471.7	466.4	456.0	457.3	457.8	476.4
Investment fund shares	64.6	70.2	76.4	80.2	88.7	103.9	107.0	110.0
Debt securities	6,314.5	6,343.0	6,300.0	6,505.5	5,792.9	5,418.2	6,712.0	6,785.3
Short-term	0.0	0.0	0.0	0.0	3.5	5.2	2.7	2.5
Long-term	6,314.5	6,343.0	6,300.0	6,505.5	5,789.4	5,413.0	6,709.4	6,782.7
Financial derivatives (other than reserves) and employee stock options	163.5	122.4	114.2	93.6	108.2	153.2	165.2	157.4

5.9. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Other investment	18,431.5	19,113.7	20,561.6	21,116.8	21,427.1	22,373.5	22,764.3	23,233.0
Currency and deposits ⁶	3,934.8	3,818.5	4,099.4	4,634.4	4,759.5	5,366.1	5,723.7	5,849.8
Central bank	94.7	92.8	91.1	168.6	102.4	217.7	174.6	240.5
Other MFIs	3,840.1	3,725.6	4,008.3	4,465.8	4,657.0	5,148.4	5,549.1	5,609.4
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	10,378.5	11,012.0	10,935.1	10,859.0	10,751.5	10,647.0	10,655.2	11,020.7
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	2,870.1	3,323.2	3,314.2	3,236.5	3,226.7	3,053.9	3,063.6	3,448.4
Other sectors ¹⁴	7,508.4	7,688.8	7,620.9	7,622.5	7,524.8	7,593.1	7,591.6	7,572.3
Financial corporations other than MFIs	1,091.5	1,056.0	1,110.5	1,087.9	1,106.8	1,114.5	1,145.2	1,194.0
Non-financial corporations, households, and non-profit institutions serving households	6,416.9	6,632.9	6,510.4	6,534.6	6,418.0	6,478.7	6,446.4	6,378.3
Insurance, pension schemes, and standardised guarantee schemes	715.6	825.6	880.4	872.6	1,043.1	1,038.9	1,034.5	1,014.3
Trade credits and advances ¹⁰	1,948.9	1,989.3	2,189.0	2,281.4	2,504.7	2,915.7	2,843.8	2,654.8
Other accounts receivable	715.2	734.9	669.1	652.7	536.9	524.6	571.7	850.9
SDRs ¹⁵	738.4	733.4	1,788.7	1,816.6	1,831.4	1,881.1	1,935.3	1,842.5

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 2022 published in January 2023 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 SECTOR¹

	(million EUR)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
GROSS EXTERNAL DEBT¹ (I+II+III+IV+V)	38 356.4	39 324.2	40 861.3	41 213.9	41 371.4	41 743.5	44 031.6	44 431.3
I. General Government²	7 865.8	8 358.2	8 295.6	8 261.1	7 571.8	7 031.3	8 376.1	8 845.4
<i>Short-term</i>	1.7	8.6	15.0	1.4	20.3	0.0	0.2	0.0
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	1.7	8.6	14.6	1.0	19.9	0.0	0.2	0.0
Other debt liabilities	0.0	0.0	0.4	0.4	0.4	0.0	0.0	0.0
<i>Long-term</i>	7 864.1	8 349.6	8 280.6	8 259.7	7 551.5	7 031.3	8 375.8	8 845.4
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	4 994.0	5 026.4	4 966.4	5 023.2	4 324.8	3 977.4	5 312.2	5 397.0
Loans	2 870.1	3 323.2	3 314.2	3 236.5	3 226.7	3 053.9	3 063.6	3 448.4
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	839.3	829.7	1 883.1	1 989.2	1 938.6	2 101.1	2 111.9	2 083.9
<i>Short-term</i>	100.8	96.3	94.5	172.5	107.2	220.0	176.6	241.4
Currency and deposits	94.7	92.8	91.1	168.6	102.4	217.7	174.6	240.5
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	6.1	3.4	3.4	3.9	4.8	2.3	2.0	0.9
<i>Long-term</i>	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1	1 935.3	1 842.5
Special drawing rights (allocations) ⁴	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1	1 935.3	1 842.5
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	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 MFIs⁵	4 329.2	4 205.5	4 395.4	4 975.1	5 096.3	5 574.4	6 014.9	6 309.2
<i>Short-term</i>	2 852.2	2 765.0	2 986.5	3 347.9	3 421.3	3 934.2	4 115.0	4 376.1
Currency and deposits ⁶	2 476.9	2 406.2	2 717.1	3 107.5	3 255.6	3 776.6	3 914.7	3 945.4
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	9.6	7.6	8.5	8.5	9.7	9.8	10.7	10.1
Other debt liabilities	365.7	351.1	261.0	231.9	156.0	147.8	189.6	420.6
<i>Long-term</i>	1 477.0	1 440.5	1 408.9	1 627.3	1 675.0	1 640.1	1 899.9	1 933.1
Currency and deposits ⁶	1 363.2	1 319.4	1 291.1	1 358.3	1 401.4	1 371.8	1 634.4	1 663.9
Debt securities	113.7	121.1	117.8	269.0	273.6	268.3	265.5	269.1
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 sectors⁷	11 711.8	12 063.2	12 287.4	12 396.9	12 613.4	13 084.9	12 973.5	12 779.8
<i>Short-term</i>	3 164.1	3 308.4	3 251.1	3 366.5	3 737.0	4 256.7	4 244.6	4 146.7
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	3.5	5.2	2.7	2.5
Loans ⁸	330.2	287.4	292.9	265.7	286.2	283.6	310.3	301.4
Trade credit and advances ⁹	1 831.3	1 869.7	1 727.3	1 864.6	2 078.8	2 604.1	2 572.5	2 438.1
Other debt liabilities ⁹	1 002.6	1 151.2	1 231.0	1 236.2	1 368.5	1 363.8	1 359.1	1 404.7
<i>Long-term</i>	8 547.7	8 754.9	9 036.3	9 030.4	8 876.4	8 828.3	8 728.8	8 633.1
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 206.8	1 195.5	1 215.8	1 213.3	1 191.0	1 167.3	1 131.6	1 116.6
Loans	7 178.2	7 401.4	7 328.0	7 356.8	7 238.6	7 309.6	7 281.2	7 270.9
Trade credit and advances	106.3	103.3	438.7	407.3	396.4	301.7	260.4	206.6
Other debt liabilities	56.4	54.7	53.9	53.0	50.4	49.7	55.6	39.0
Other financial corporations	2 148.9	2 263.7	2 408.1	2 369.2	2 533.7	2 533.5	2 573.1	2 635.4
<i>Short-term</i>	1 051.7	1 146.1	1 255.4	1 234.7	1 378.1	1 371.5	1 373.1	1 429.0
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	3.5	5.2	2.7	2.5
Loans ⁸	78.5	29.1	49.5	27.1	35.4	35.8	36.3	38.3
Trade credit and advances ⁹	6.6	6.8	11.1	6.8	6.5	8.4	9.3	12.0
Other debt liabilities ⁹	966.6	1 110.1	1 194.8	1 200.7	1 332.7	1 322.1	1 324.8	1 376.2
<i>Long-term</i>	1 097.2	1 117.6	1 152.8	1 134.5	1 155.6	1 162.0	1 200.0	1 206.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	78.0	84.8	86.0	67.4	76.2	75.6	76.5	45.0
Loans	1 013.0	1 026.8	1 061.0	1 060.8	1 071.4	1 078.7	1 108.9	1 155.7
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	6.3	6.0	5.8	6.3	7.9	7.7	14.6	5.7
Nonfinancial corporations	9 466.9	9 695.9	9 767.9	9 907.6	9 959.4	10 430.2	10 278.7	10 024.0
<i>Short-term</i>	2 098.8	2 150.6	1 986.0	2 123.9	2 350.8	2 877.1	2 863.4	2 709.6
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	238.1	246.6	233.6	230.6	242.8	239.8	266.0	255.1
Trade credit and advances	1 824.7	1 862.9	1 716.2	1 857.8	2 072.3	2 595.7	2 563.1	2 426.0
Other debt liabilities	36.0	41.1	36.2	35.4	35.8	41.6	34.3	28.5
<i>Long-term</i>	7 368.1	7 545.4	7 781.9	7 783.7	7 608.5	7 553.1	7 415.2	7 314.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 128.8	1 110.7	1 129.8	1 145.9	1 114.8	1 091.7	1 055.1	1 071.5
Loans	6 082.9	6 282.6	6 165.4	6 183.8	6 054.9	6 117.7	6 058.7	6 003.0
Trade credit and advances	106.3	103.3	438.7	407.3	396.4	301.7	260.4	206.6
Other debt liabilities	50.1	48.8	48.0	46.7	42.5	41.9	40.9	33.3
Households and NPISHs	95.9	103.6	111.5	120.1	120.3	121.2	121.7	120.4
<i>Short-term</i>	13.6	11.7	9.8	8.0	8.0	8.0	8.1	8.1
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

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

	(million EUR)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Loans	13.6	11.7	9.8	8.0	8.0	8.0	8.1	8.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	<i>82.3</i>	<i>92.0</i>	<i>101.6</i>	<i>112.2</i>	<i>112.3</i>	<i>113.1</i>	<i>113.6</i>	<i>112.3</i>
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	82.3	92.0	101.6	112.2	112.3	113.1	113.6	112.3
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	13 610.3	13 867.6	13 999.7	13 591.6	14 151.3	13 951.8	14 555.3	14 412.9
Debt liabilities of direct investment enterprises to direct investors	8 463.4	8 733.9	8 914.3	8 847.6	9 032.9	8 875.9	9 436.5	9 271.5
Debt liabilities of direct investors to direct investment enterprises	98.1	143.8	118.6	158.7	158.3	188.9	207.1	266.3
Debt liabilities between fellow enterprises	5 048.8	4 989.9	4 966.8	4 585.3	4 960.0	4 887.0	4 911.7	4 875.1
Memorandum Items								
Public sector external debt	10 714.9	11 180.8	12 460.2	12 488.7	11 678.6	11 181.7	12 472.3	12 793.2
Private sector external debt	27 641.5	28 143.5	28 401.1	28 725.2	29 692.7	30 561.8	31 559.3	31 638.0
Debt Securities: by Sector (at nominal value)³	5 927.5	6 006.5	5 952.9	6 207.1	5 874.6	5 888.2	7 485.2	7 381.1
General Government	4 599.0	4 687.7	4 616.2	4 711.0	4 355.7	4 386.1	6 000.3	5 886.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	4 599.0	4 687.7	4 616.2	4 711.0	4 355.7	4 386.1	6 000.3	5 886.1
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	113.7	121.1	117.7	268.9	273.6	268.3	265.6	269.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	113.7	121.1	117.7	268.9	273.6	268.3	265.6	269.3
Other Sectors	1 214.8	1 197.7	1 218.9	1 227.1	1 245.3	1 233.9	1 219.3	1 225.6
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 214.8	1 197.7	1 218.9	1 227.1	1 245.3	1 233.9	1 219.3	1 225.6
Other financial corporations	83.7	89.3	89.6	72.5	84.2	85.4	83.1	74.7
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	83.7	89.3	89.6	72.5	84.2	85.4	83.1	74.7
Nonfinancial corporations	1 131.0	1 108.4	1 129.3	1 154.6	1 161.1	1 148.5	1 136.2	1 151.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 131.0	1 108.4	1 129.3	1 154.6	1 161.1	1 148.5	1 136.2	1 151.0
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 2023. The data for the period January 2020 - December 2022 have been revised.

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 December 2022 as of 9 January 2023.

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 *EDS Guide for Compilers and Users, IMF 2014 para. 3.32*, all interbank positions, other than securities and accounts receivable/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 December 2022 as of 9 January 2023.)

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 INSTRUMENTS¹

	(million EUR)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
GROSS EXTERNAL DEBT¹	38 356.4	39 324.2	40 861.3	41 213.9	41 371.4	41 743.5	44 031.6	44 431.3
Currency and deposits ²	3 934.8	3 818.5	4 099.4	4 634.4	4 759.5	5 366.1	5 723.7	5 849.8
Debt securities ³	6 314.5	6 343.0	6 300.0	6 505.5	5 792.9	5 418.2	6 712.0	6 785.3
Loans ^{4,5}	10 378.5	11 012.0	10 935.1	10 859.0	10 751.5	10 647.0	10 655.2	11 020.7
Trade credit and advances ⁶	1 948.9	1 989.3	2 189.0	2 281.4	2 504.7	2 915.7	2 843.8	2 654.8
Other debt liabilities ⁶	1 430.8	1 560.5	1 549.5	1 525.4	1 580.0	1 563.5	1 606.2	1 865.2
Special drawing rights (allocations) ⁷	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1	1 935.3	1 842.5
Direct investment: Intercompany Lending	13 610.3	13 867.6	13 999.7	13 591.6	14 151.3	13 951.8	14 555.3	14 412.9
<i>Debt securities</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.2</i>	<i>0.2</i>	<i>0.2</i>	<i>0.2</i>
<i>Loans</i>	<i>11 355.4</i>	<i>11 443.3</i>	<i>11 764.3</i>	<i>11 333.2</i>	<i>11 268.8</i>	<i>11 150.1</i>	<i>11 352.2</i>	<i>11 390.3</i>
<i>Trade credit and advances</i>	<i>1 323.0</i>	<i>1 367.0</i>	<i>1 258.6</i>	<i>1 261.8</i>	<i>1 643.2</i>	<i>1 657.9</i>	<i>1 772.2</i>	<i>1 695.4</i>
<i>Other debt liabilities</i>	<i>931.9</i>	<i>1 057.1</i>	<i>976.6</i>	<i>996.5</i>	<i>1 239.2</i>	<i>1 143.6</i>	<i>1 430.7</i>	<i>1 327.1</i>

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 2023. The data for the period January 2020 - December 2022 have been revised.

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 receivable/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 December 2022 as of 9 January 2023).

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

(%)

<i>Gross external debt</i>								
Currency	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
EUR	83.5	83.4	81.4	81.0	79.6	78.5	78.9	79.6
USD	5.6	5.2	5.0	5.5	5.7	6.7	6.3	5.9
BGN	5.4	5.6	5.2	5.3	6.0	6.2	6.7	6.5
GBP	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
CHF	0.1	0.1	0.1	0.0	0.1	0.1	0.1	0.1
JPY	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
XDR	1.9	1.9	4.4	4.4	4.4	4.5	4.4	4.1
Other	3.1	3.3	3.4	3.4	3.7	3.6	3.3	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 FLOW¹
(by Institutional Sectors)

	2019	2020	2021	2022	I. - XII. 2022 / I. - XII. 2021	
	million EURO					
						%
I. General Government	-78.2	1 975.5	427.3	1 370.0	942.7	220.6
II. Central bank	-21.4	-32.9	1 102.2	77.3	-1 024.8	-93.0
III. Other MFIs	-58.3	-89.6	481.0	1 316.4	835.5	173.7
IV. Other Sectors	33.3	-344.1	496.9	429.1	-67.8	-13.6
V. Direct investment: Intercompany Lending	980.4	1 434.4	-117.9	1 100.8	1 218.7	-1 033.6
TOTAL NET FLOW (I+II+III+IV+V)	855.8	2 943.3	2 389.5	4 293.7	1 904.2	79.7

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

Source: BNB.

5.14. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS¹

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

	(million EUR)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
A. Official reserve assets	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4	36,954.3	38,429.6
(1) Foreign currency reserves (in convertible foreign currencies) ²	25,930.2	26,908.6	28,563.8	30,535.8	28,755.2	29,170.9	32,626.3	34,215.8
(a) Securities	14,779.7	14,932.1	12,190.7	9,711.5	9,452.7	8,010.5	8,305.8	6,032.8
<i>of which: issuer headquartered in reporting country but located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) total currency and deposits with:	11,150.5	11,976.5	16,373.1	20,824.3	19,302.5	21,160.4	24,320.5	28,182.9
other national central banks, BIS and IMF	5,990.3	7,612.7	10,707.5	17,758.6	13,792.4	15,081.3	17,184.6	21,597.1
banks headquartered in the reporting country	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>of which: located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
banks headquartered outside the reporting country	5,160.2	4,363.8	5,665.6	3,065.7	5,510.1	6,079.1	7,135.9	6,585.9
<i>of which: located in the reporting country</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(2) IMF reserve position	118.6	117.8	119.4	121.3	122.2	125.4	128.8	122.4
(3) SDRs	741.7	736.6	1,804.8	1,833.0	1,848.0	1,898.2	1,953.2	1,860.1
(4) gold (including gold deposits and gold swapped) ³	1,891.1	1,950.0	1,975.9	2,108.5	2,299.6	2,290.8	2,246.0	2,231.2
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	134.8	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	134.8	142.6	178.7	168.1	148.0	182.1	159.2	149.2
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	110.7	117.9	154.0	142.3	121.2	155.4	133.1	123.2
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	24.1	24.6	24.6	25.8	26.8	26.7	26.1	26.1
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Foreign currency loans; securities and deposits	-1,643.2	-1,641.9	-1,641.7	-1,638.2	-1,506.0	-1,496.6	-1,593.0	-1,708.6
outflows (-) (Principal)	-1,392.8	-1,392.7	-1,392.6	-1,389.9	-1,283.8	-1,274.9	-1,274.8	-1,376.3
outflows (-) (Interest)	-250.4	-249.3	-249.0	-248.3	-222.2	-221.7	-318.2	-332.3
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Foreign currency loans; securities and deposits	-12.7	0.0	-8.4	0.0	-8.3	0.0	-3.5	0.0
outflows (-) (Principal)	-12.6	0.0	-8.4	0.0	-8.3	0.0	-3.5	0.0
outflows (-) (Interest)	0.0	0.0	0.0	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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Foreign currency loans; securities and deposits	-62.0	-89.9	-73.9	-1,395.0	-65.2	-89.6	-75.5	-1,263.7
outflows (-) (Principal)	-50.2	-13.1	-50.3	-1,258.1	-54.5	-13.1	-52.3	-1,152.1
outflows (-) (Interest)	-11.8	-76.7	-23.6	-136.9	-10.7	-76.5	-23.2	-111.6
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Foreign currency loans; securities and deposits	-1,568.6	-1,552.0	-1,559.4	-243.2	-1,432.5	-1,407.0	-1,514.0	-444.9
outflows (-) (Principal)	-1,329.9	-1,379.5	-1,334.0	-131.7	-1,221.1	-1,261.7	-1,219.0	-224.2
outflows (-) (Interest)	-238.7	-172.5	-225.4	-111.4	-211.4	-145.3	-295.0	-220.7
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Contingent liabilities in foreign currency	-74.0	-158.2	-158.0	-157.4	-148.1	-126.4	-117.3	-116.9
(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	-74.0	-158.2	-158.0	-157.4	-148.1	-126.4	-117.3	-116.9
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Contingent liabilities in foreign currency	-1.6	0.0	0.0	0.0	0.0	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	-1.6	0.0	0.0	0.0	0.0	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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Contingent liabilities in foreign currency	-31.4	-12.8	-15.2	-12.8	-117.2	-12.7	-14.6	-3.8
(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	-31.4	-12.8	-15.2	-12.8	-117.2	-12.7	-14.6	-3.8
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
1. Contingent liabilities in foreign currency	-41.1	-145.3	-142.8	-144.6	-30.9	-113.7	-102.7	-113.0
(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	-41.1	-145.3	-142.8	-144.6	-30.9	-113.7	-102.7	-113.0
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

Source: BNB.

5.14.4. SECTION IV. MEMO ITEMS

	(million EUR)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
(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)	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4	36,954.3	38,429.6
— currencies in SDR basket ²	28,681.3	29,712.9	32,463.9	34,598.5	33,025.0	33,485.3	36,954.2	38,429.5
— currencies not in SDR basket	0.3	0.1	0.1	0.1	0.1	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 ACCOUNTS¹

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	51,650	51,926	55,252	56,116	58,512	59,976	65,019	33,188
Debt securities	AF.3	327	482	468	388	499	481	466	509
Loans	AF.4	18,815	19,376	20,000	20,461	20,827	20,975	21,517	21,769
Equity and investment fund shares	AF.5	38,506	42,221	45,933	49,667	49,951	50,260	50,162	50,173
Insurance, pension and standardised guarantee schemes	AF.6	1,384	1,415	1,433	1,450	1,123	1,108	1,105	1,106
Financial derivatives and employee stock options	AF.7	71	66	78	76	105	174	253	203
Other accounts receivable	AF.8	110,508	113,779	116,630	122,937	123,824	124,366	124,369	124,421
Total assets	AF	221,261	229,266	239,795	251,095	254,840	257,340	262,890	231,369
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	3,210	3,222	3,312	3,312	3,240	3,168	3,099	3,146
Loans	AF.4	88,894	89,857	91,466	92,307	93,512	93,079	95,511	96,488
Equity and investment fund shares	AF.5	187,346	202,146	216,469	231,031	233,035	232,470	232,762	234,138
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	143	127	103	97	111	86	93	57
Other accounts payable	AF.8	117,672	121,004	124,845	127,547	129,011	129,438	130,003	131,222
Total liabilities	AF	397,266	416,356	436,196	454,294	458,909	458,241	461,468	465,051

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2021				2022			
		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	1,067	308	3,314	846	2,347	1,291	4,887	-31,548
Debt securities	F.3	85	28	76	3	152	-34	58	222
Loans	F.4	609	587	625	445	394	102	521	311
Equity and investment fund shares	F.5	3,543	3,428	3,093	3,294	405	425	-196	258
Insurance, pension and standardised guarantee schemes	F.6	53	32	17	17	-327	-15	-3	2
Financial derivatives and employee stock options	F.7	-10	-3	10	-5	8	15	33	-54
Other accounts receivable	F.8	3,356	3,289	2,823	6,302	857	475	148	695
Total assets	F	8,703	7,668	9,958	10,901	3,834	2,258	5,446	-30,115
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	23	-24	101	0	19	-42	-16	23
Loans	F.4	124	1,071	1,650	1,012	1,840	-444	2,406	1,141
Equity and investment fund shares	F.5	14,119	13,574	11,963	12,215	1,838	-667	-497	1,283
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	-15	-10	-5	18	-1	0	-39
Other accounts payable	F.8	3,838	3,314	3,758	2,703	1,568	487	528	1,549
Total liabilities	F	18,104	17,919	17,461	15,925	5,284	-667	2,421	3,958

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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS									
Monetary gold and SDRs	AF.1	5,149	5,254	7,394	7,709	8,112	8,193	8,213	8,002
Currency and deposits	AF.2	60,020	61,854	72,669	79,096	79,482	81,007	89,887	101,288
Debt securities	AF.3	64,378	64,930	59,702	57,479	54,340	51,484	53,001	50,858
Loans	AF.4	79,951	81,329	83,561	85,860	88,418	91,190	94,424	96,406
Equity and investment fund shares	AF.5	14,407	15,146	15,511	16,353	16,475	15,925	15,780	16,223
Insurance, pension and standardised guarantee schemes	AF.6	134	138	142	153	204	242	244	226
Financial derivatives and employee stock options	AF.7	286	209	214	232	315	511	727	474
Other accounts receivable	AF.8	6,176	6,553	6,868	6,831	6,807	6,821	7,028	7,194
Total assets	AF	230,502	235,412	246,061	253,712	254,153	255,372	269,304	280,671
LIABILITIES									
Monetary gold and SDRs	AF.1	1,444	1,434	3,498	3,553	3,582	3,679	3,785	3,604
Currency and deposits	AF.2	155,676	158,788	165,636	171,670	172,325	175,310	188,090	162,470
Debt securities	AF.3	1,394	1,393	1,431	1,748	1,932	1,949	1,983	2,050
Loans	AF.4	11,291	11,493	11,734	12,047	12,235	12,573	13,514	13,879
Equity and investment fund shares	AF.5	35,203	35,774	36,941	37,529	38,073	37,442	38,692	39,364
Insurance, pension and standardised guarantee schemes	AF.6	24,682	25,684	26,293	27,141	26,505	25,696	25,397	26,496
Financial derivatives and employee stock options	AF.7	366	264	273	211	267	450	578	480
Other accounts payable	AF.8	6,411	6,466	6,682	6,443	6,495	6,479	6,558	7,108
Total liabilities	AF	236,469	241,296	252,487	260,342	261,415	263,578	278,597	255,451

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)									
Financial instrument	ESA 2010 code	2021				2022			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	2,055	0	2	3	7	9
Currency and deposits	F.2	-10,064	1,870	10,698	6,342	350	1,366	8,684	11,733
Debt securities	F.3	8,027	505	-5,327	-1,951	-1,715	-802	2,544	-2,222
Loans	F.4	1,203	1,582	2,310	2,627	2,825	2,878	3,235	2,384
Equity and investment fund shares	F.5	507	314	210	361	334	84	544	196
Insurance, pension and standardised guarantee schemes	F.6	-3	4	4	11	51	39	2	-18
Financial derivatives and employee stock options	F.7	43	-75	4	-1	56	117	99	-232
Other accounts receivable	F.8	221	378	315	-38	-22	107	201	160
Total assets	F	-65	4,577	10,269	7,350	1,881	3,791	15,316	12,009
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	2,029	0	1	2	6	7
Currency and deposits	F.2	-1,580	3,204	6,676	5,879	527	2,508	12,302	-24,869
Debt securities	F.3	-83	-76	-63	246	83	16	25	34
Loans	F.4	105	202	222	299	356	337	838	375
Equity and investment fund shares	F.5	623	473	992	575	516	269	753	425
Insurance, pension and standardised guarantee schemes	F.6	718	1,002	608	848	-636	-810	-299	1,100
Financial derivatives and employee stock options	F.7	-23	-96	25	-67	26	122	35	-113
Other accounts payable	F.8	248	64	213	-243	26	-29	68	540
Total liabilities	F	7	4,775	10,703	7,537	899	2,416	13,729	-22,501

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	12,562	14,117	14,763	14,196	11,573	13,874	17,536	16,970
Debt securities	AF.3	738	737	702	792	794	840	868	861
Loans	AF.4	2,138	2,166	2,197	2,253	2,264	1,063	1,889	2,015
Equity and investment fund shares	AF.5	9,854	9,855	9,855	9,948	10,194	10,061	9,968	9,996
Insurance, pension and standardised guarantee schemes	AF.6	60	48	45	50	62	53	48	53
Financial derivatives and employee stock options	AF.7	1	1	1	1	1	1	1	1
Other accounts receivable	AF.8	14,446	14,496	15,325	15,569	15,430	14,533	14,193	16,883
Total assets	AF	39,800	41,421	42,889	42,809	40,319	40,426	44,504	46,780
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	25,914	25,869	25,950	28,259	25,368	24,806	28,008	28,951
Loans	AF.4	6,849	7,743	7,807	7,711	7,669	7,307	7,337	8,118
Equity and investment fund shares	AF.5	5	4	4	6	6	5	5	5
Insurance, pension and standardised guarantee schemes	AF.6	1	1	1	0	0	0	0	1
Financial derivatives and employee stock options	AF.7	232	231	220	222	235	230	216	224
Other accounts payable	AF.8	9,003	9,296	9,343	13,685	12,940	12,939	13,037	17,593
Total liabilities	AF	42,003	43,145	43,325	49,882	46,218	45,287	48,603	54,892

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2021				2022			
		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	-346	1,556	644	-569	-2,623	2,294	3,655	-557
Debt securities	F.3	-39	0	-34	93	9	49	32	-5
Loans	F.4	9	32	25	51	6	-1,216	808	153
Equity and investment fund shares	F.5	1	1	0	-49	1	9	4	-14
Insurance, pension and standardised guarantee schemes	F.6	13	-12	-3	5	12	-9	-5	5
Financial derivatives and employee stock options	F.7	1	0	0	0	0	0	0	0
Other accounts receivable	F.8	-155	78	775	196	-176	-1,049	-495	2,907
Total assets	F	-517	1,654	1,406	-274	-2,771	77	3,999	2,489
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	144	112	118	2,574	-1,662	865	4,318	595
Loans	F.4	-57	896	61	-95	-36	-354	29	781
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	-1	0	0	0	0
Financial derivatives and employee stock options	F.7	2	1	-1	-1	0	0	0	0
Other accounts payable	F.8	-735	294	47	4,341	-717	-2	98	4,556
Total liabilities	F	-646	1,303	225	6,818	-2,415	509	4,445	5,933

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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	65,251	66,684	67,909	69,268	70,062	70,846	73,821	76,191
Debt securities	AF.3	469	451	441	429	399	373	372	405
Loans	AF.4	396	393	391	388	392	395	411	412
Equity and investment fund shares	AF.5	93,542	104,149	114,830	125,514	125,754	125,643	125,437	125,394
Insurance, pension and standardised guarantee schemes	AF.6	21,705	22,469	22,951	23,782	23,077	22,257	21,977	23,127
Financial derivatives and employee stock options	AF.7	190	189	180	179	185	185	173	179
Other accounts receivable	AF.8	13,364	13,665	13,970	15,127	14,818	14,892	14,949	15,107
Total assets	AF	194,916	208,000	220,672	234,687	234,687	234,590	237,140	240,814
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	29,952	31,128	32,260	33,127	33,892	35,406	36,861	37,699
Equity and investment fund shares	AF.5	703	715	726	738	738	738	738	738
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	7,171	7,109	7,254	6,995	6,771	6,695	6,710	6,957
Total liabilities	AF	37,825	38,951	40,240	40,861	41,402	42,839	44,309	45,394

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)									
Financial instrument	ESA 2010 code	2021				2022			
		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	1,804	1,478	1,145	1,251	736	557	2,763	3,204
Debt securities	F.3	-34	8	-9	-2	-16	-7	4	39
Loans	F.4	-4	-3	-3	-3	2	1	4	4
Equity and investment fund shares	F.5	10,164	9,781	9,515	9,251	207	118	-76	-172
Insurance, pension and standardised guarantee schemes	F.6	654	764	482	831	-705	-820	-281	1,150
Financial derivatives and employee stock options	F.7	2	2	0	-2	0	1	0	0
Other accounts receivable	F.8	-329	309	305	1,156	-308	72	57	138
Total assets	F	12,258	12,338	11,435	12,482	-85	-78	2,472	4,362
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	710	1,230	1,153	1,033	806	1,553	1,511	1,104
Equity and investment fund shares	F.5	12	12	12	12	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	25	-62	145	-259	-224	-76	15	231
Total liabilities	F	746	1,180	1,310	785	582	1,477	1,526	1,336

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
ASSETS									
Monetary gold and SDRs	AF.1	1,444	1,434	3,498	3,553	3,582	3,679	3,785	3,604
Currency and deposits	AF.2	5,456	5,383	6,005	7,087	7,248	8,530	8,811	9,121
Debt securities	AF.3	12,350	12,406	12,322	12,724	11,330	10,594	13,128	13,271
Loans	AF.4	44,768	46,019	46,439	45,377	45,080	44,544	45,390	46,090
Equity and investment fund shares	AF.5	79,371	80,626	81,955	83,144	85,196	84,001	86,061	87,760
Insurance, pension and standardised guarantee schemes	AF.6	1,400	1,615	1,722	1,707	2,040	2,036	2,023	1,984
Financial derivatives and employee stock options	AF.7	320	239	223	183	207	278	313	307
Other accounts receivable	AF.8	10,496	10,924	10,757	10,886	11,848	12,856	13,545	16,088
Total assets	AF	155,605	158,645	162,922	164,660	166,530	166,517	173,056	178,224
LIABILITIES									
Monetary gold and SDRs	AF.1	3,704	3,764	5,884	6,097	6,354	6,442	6,496	6,297
Currency and deposits	AF.2	39,263	41,176	50,962	54,093	54,552	58,922	66,984	74,287
Debt securities	AF.3	47,742	48,522	42,942	38,492	36,823	33,848	34,746	31,757
Loans	AF.4	9,083	9,062	9,320	9,146	9,672	9,801	10,408	10,507
Equity and investment fund shares	AF.5	12,424	13,357	13,945	15,323	15,717	15,235	15,209	15,302
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	127	83	102	142	200	382	579	403
Other accounts payable	AF.8	14,733	15,542	15,426	16,679	17,510	17,918	17,777	16,813
Total liabilities	AF	127,075	131,505	138,581	139,973	140,828	142,548	152,200	155,364

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2021				2022			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	2,029	0	1	2	6	7
Currency and deposits	F.2	-296	-68	611	1,071	149	1,254	245	369
Debt securities	F.3	32	156	-103	468	-635	23	3,127	-308
Loans	F.4	-641	1,272	377	-1,074	280	-623	772	762
Equity and investment fund shares	F.5	1,474	1,120	661	876	2,236	-633	619	1,565
Insurance, pension and standardised guarantee schemes	F.6	2	215	107	-16	333	-5	-12	-40
Financial derivatives and employee stock options	F.7	-38	-77	3	-44	8	67	-10	-18
Other accounts receivable	F.8	159	412	-251	129	1,086	966	648	2,868
Total assets	F	692	3,030	3,435	1,409	3,459	1,052	5,396	5,205
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	2,055	0	2	3	7	9
Currency and deposits	F.2	-6,255	1,941	9,736	3,062	433	4,254	7,933	8,069
Debt securities	F.3	7,988	685	-5,555	-4,210	-646	-1,611	1,438	-2,926
Loans	F.4	296	70	249	-201	541	49	555	213
Equity and investment fund shares	F.5	935	584	512	931	828	401	638	123
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	19	-43	3	21	27	80	86	-152
Other accounts payable	F.8	-123	855	-198	1,201	784	190	-149	-109
Total liabilities	F	2,859	4,091	6,803	804	1,969	3,365	10,509	5,226

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								
Tax revenue	52 458.9	64 788.9	36 883.7	47 698.3	2 892.6	3 182.2	12 682.7	13 908.4
Profit taxes	40 876.3	46 783.0	27 336.5	31 679.3	1 309.7	1 366.1	12 230.1	13 737.7
Income taxes	3 406.4	4 592.6	3 406.4	4 592.6	0.0	0.0	0.0	0.0
Value added tax	4 852.0	5 331.2	4 839.4	5 318.5	12.7	12.7	0.0	0.0
Excises	12 978.5	15 331.3	12 978.5	15 331.3	0.0	0.0	0.0	0.0
Customs duties and fees	5 659.8	5 706.9	5 659.8	5 706.9	0.0	0.0	0.0	0.0
Social and health insurance contributions	289.7	451.2	289.7	451.2	0.0	0.0	0.0	0.0
Sugar levy	12 230.1	13 737.7	0.0	0.0	0.0	0.0	12 230.1	13 737.7
Other taxes	1 411.5	1 580.0	114.5	226.7	1 297.0	1 353.3	0.0	0.0
	48.3	52.2	48.3	52.2	0.0	0.0	0.0	0.0
Non-tax revenue	8 118.0	12 000.5	6 136.6	10 073.4	1 528.9	1 756.4	452.6	170.7
Grants and donations	3 464.6	6 005.4	3 410.6	5 945.7	54.0	59.7	0.0	0.0
Total expenditure	56 253.4	66 112.4	23 266.0	30 369.4	9 902.9	11 331.8	23 084.5	24 411.2
Current expenditure	50 654.0	58 654.0	19 482.5	24 900.6	8 097.1	9 349.7	23 074.4	24 403.6
Compensation of employees	13 292.2	14 640.5	7 990.3	8 668.8	5 153.8	5 812.1	148.1	159.6
Maintenance	5 463.7	7 109.5	3 026.7	4 226.1	2 371.4	2 813.1	65.5	70.2
Subsidies	7 885.9	10 467.9	6 335.1	9 634.4	357.1	477.6	1 193.8	356.0
to non-financial enterprises and non-profit organizations	7 410.7	10 065.8	6 164.6	9 409.4	340.9	460.7	905.2	195.7
for healthcare and medical service	475.2	402.1	170.5	225.0	16.2	16.9	288.6	160.3
Interest	628.6	651.8	579.2	611.8	36.2	35.4	13.2	4.7
external	465.9	501.2	448.3	485.0	17.5	16.2	0.0	0.0
domestic	162.7	150.6	130.8	126.8	18.7	19.2	13.2	4.7
Social security and benefits	23 383.7	25 784.3	1 551.2	1 759.5	178.6	211.6	21 653.8	23 813.1
Current and capital transfers for foreign governments	46.8	47.3	38.9	38.8	8.0	8.6	0.0	0.0
Capital expenditures end state reserve gain	3 871.5	5 706.0	2 063.6	3 724.9	1 797.8	1 973.5	10.0	7.7
BG contribution to the EU budget	1 681.0	1 705.0	1 681.0	1 705.0	0.0	0.0	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-17 670.6	-19 047.4	7 117.7	8 559.4	10 552.9	10 487.9
Balance (deficit(-)/surplus(+))	-3 794.4	-1 323.5	-4 052.9	-1 718.4	107.4	409.9	151.1	-14.9
Financing	3 794.4	1 323.5	4 052.9	1 718.4	-107.4	-409.9	-151.1	14.9
External (net)	671.3	2 529.7	715.9	2 540.0	-44.6	-10.3	0.0	0.0
Domestic (net)	3 224.9	-1 387.9	3 423.9	-1 029.4	-48.0	-373.4	-151.1	14.9
Net acquisition and net lending (net)	-101.7	181.7	-86.9	207.8	-14.8	-26.1	0.0	0.0
incl. privatization (net)	1.9	8.0	0.6	0.1	1.3	7.9	0.0	0.0

¹ Preliminary cash data for 2022 in accordance with the national methodology. Includes state budget, state universities, Bulgarian Academy of Science, Bulgarian National Radio, Bulgarian News Agency, Agricultural Academy, state enterprise Research and Production Center, state enterprise 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 standards.

Source: Ministry of Finance.

7.2. GOVERNMENT DEBT¹

	(million BGN)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
I. Domestic government debt	5 960.0	5 960.0	6 137.1	8 637.1	9 637.1	10 437.1	10 482.1	10 965.4
II. External government debt	21 843.0	22 719.6	22 694.9	22 580.9	20 117.6	19 993.1	24 368.3	25 160.3
Bulgarian Eurobonds issued on ICM	17 870.4	17 870.4	17 870.4	17 870.4	15 425.6	15 425.6	19 826.2	19 826.2
<i>with a fixed interest rate of 2.950%, maturing in 2024</i>	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1
<i>under the GMTN Programme, with a fixed interest rate of 2.000 %, maturing in 2022</i>	2 444.8	2 444.8	2 444.8	2 444.8	-	-	-	-
<i>under the GMTN Programme, with a fixed interest rate of 2.625%, maturing in 2027</i>	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8
<i>under the GMTN Programme, with a fixed interest rate of 3.125%, maturing in 2035</i>	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2
<i>under the GMTN Programme, with a fixed interest rate of 1.875%, maturing in 2023</i>	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5
<i>under the GMTN Programme, with a fixed interest rate of 3.000%, maturing in 2028</i>	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5
<i>under the GMTN Programme, with a fixed interest rate of 0.375%, maturing in 2030</i>	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
<i>under the GMTN Programme, with a fixed interest rate of 1.375%, maturing in 2050</i>	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
<i>under the GMTN Programme, with a fixed interest rate of 4.125%, maturing in 2029</i>	-	-	-	-	-	-	2 933.7	2 933.7
<i>under the GMTN Programme, with a fixed interest rate of 4.625%, maturing in 2034</i>	-	-	-	-	-	-	1 466.9	1 466.9
Government loans	3 972.5	4 849.1	4 824.5	4 710.4	4 691.9	4 567.5	4 542.0	5 334.0
GOVERNMENT DEBT, TOTAL	27 803.0	28 679.6	28 832.0	31 218.0	29 754.7	30 430.3	34 850.4	36 125.7
TOTAL GOVERNMENT DEBT/GDP (%)²	20.0	20.6	20.7	22.5	18.0	18.4	21.1	21.8

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: 139 012 BGN million for 2021 and 165 383 BGN million for 2022 (NSI data as of 8 March 2023) .

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

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)¹

	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022	(million BGN)
GENERAL GOVERNMENT (S.13)		29,878.4	30,757.0	30,955.2	33,274.5	31,752.1	32,163.3	36,590.8	37,847.7	
Currency and deposits	AF.2	-	-	-	-	-	-	-	-	-
Debt securities	AF.3	23,276.4	23,271.2	23,478.5	25,884.8	24,423.8	25,160.7	29,573.9	30,031.0	
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	23,276.4	23,271.2	23,478.5	25,884.8	24,423.8	25,160.7	29,573.9	30,031.0	
Loans	AF.4	6,602.1	7,485.8	7,476.6	7,389.7	7,328.4	7,002.6	7,016.9	7,816.7	
of which short-term	AF.41	6.6	7.4	19.2	37.9	36.9	13.2	10.7	14.4	
of which long-term	AF.42	6,595.5	7,478.3	7,457.4	7,351.7	7,291.4	6,989.5	7,006.3	7,802.3	
CENTRAL GOVERNMENT (S.1311)		29,090.5	29,992.2	30,162.1	32,532.2	31,038.6	31,471.9	35,841.3	37,093.3	
Currency and deposits	AF.2	-	-	-	-	-	-	-	-	
Debt securities	AF.3	23,568.2	23,568.2	23,739.3	26,184.3	24,734.1	25,476.7	29,872.2	30,334.6	
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	23,568.2	23,568.2	23,739.3	26,184.3	24,734.1	25,476.7	29,872.2	30,334.6	
Loans	AF.4	5,522.4	6,424.0	6,422.8	6,347.9	6,304.6	5,995.2	5,969.1	6,758.7	
of which short-term	AF.41	0.0	0.0	12.7	34.4	34.7	9.3	8.4	8.7	
of which long-term	AF.42	5,522.4	6,424.0	6,410.1	6,313.5	6,269.9	5,985.9	5,960.7	6,750.0	
LOCAL GOVERNMENT (S.1313)		1,350.1	1,341.1	1,337.1	1,341.4	1,320.9	1,312.5	1,356.9	1,374.3	
Currency and deposits	AF.2	-	-	-	-	-	-	-	-	
Debt securities	AF.3	85.1	80.0	76.1	71.4	67.6	61.9	66.9	61.6	
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	85.1	80.0	76.1	71.4	67.6	61.9	66.9	61.6	
Loans	AF.4	1,264.9	1,261.1	1,260.9	1,269.9	1,253.3	1,250.6	1,290.0	1,312.7	
of which short-term	AF.41	33.1	30.0	34.5	32.5	27.8	31.8	23.6	33.5	
of which long-term	AF.42	1,231.9	1,231.1	1,226.4	1,237.4	1,225.5	1,218.8	1,266.4	1,279.1	
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/GDP² (%)		21.5	22.1	22.3	23.9	19.2	19.4	22.1	22.9	

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 139 012 million for 2021 and BGN 165 363 million for 2022 (NSI data as of 8 March 2023).

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 2021	I - XII 2022	I - XII 2021		I - XII 2022		I - XII 2021	I - XII 2022	I - XII 2021	I - XII 2022
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	11	11	3 800.0	-	2 633.3	-	1.57	1.32	9	9
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	6	5	2200.0	-	1 630.5	-	1.61	1.52	9	9
long-term	5	6	1600.0	-	1 002.8	-	1.52	1.13	9	9

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	I - XII 2021	I - XII 2022	I - XII 2021	I - XII 2022
Total	554	513	4 734.1	3 048.6
1. Registration of government securities sold through auctions	129	138	3 800.0	2 633.3
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:	425	375	934.1	415.3
- principal	58	21	806.5	305.0
- interest	367	354	127.6	110.3

Notes:

- Government securities at nominal value.
- 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 2021	I - XII 2022	I - XII 2021	I - XII 2022
Total	1 752	1 439	15 817.4	14 137.7
1. Repo agreements ²	342	314	6 957.6	5 036.0
2. Outright purchases and sales	25	76	48.1	493.9
3. Transactions with and on behalf of customers	721	496	3 676.8	2 581.3
4. Blocking/unblocking of government securities, of which:	664	553	5 134.9	6 026.5
- for securing budgetary organisations' funds with banks	664	553	5 134.9	6 026.5
- in case of registered pledges on government securities	0	0	0.0	0.0

Notes:

- 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.
- Covers repo agreements (incl. reverse repo agreements) concluded throughout the period.
- 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 BANKNOTES¹

Denominations	(BGN thousand)							
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Banknotes, total	30 051 907	31 309 462	31 765 535	31 528 670	31 719 019	33 594 423	33 782 022	33 469 028
New issues ²	30 004 058	31 261 803	31 717 953	31 481 183	31 671 595	33 547 036	33 734 662	33 421 718
100 levs	13 071 832	14 432 920	14 413 629	14 387 291	14 362 808	14 326 120	14 305 122	14 267 577
50 levs	11 607 361	11 540 135	11 468 051	11 389 108	11 692 654	13 652 714	13 598 980	13 469 173
20 levs	3 587 571	3 598 224	3 871 841	3 788 286	3 731 344	3 729 194	4 027 864	3 940 436
10 levs	1 360 181	1 316 879	1 594 658	1 550 850	1 523 092	1 483 396	1 454 007	1 406 315
5 levs	377 113	373 645	369 773	365 647	361 696	355 612	348 688	338 217
2 levs	0	0	0	0	0	0	0	0
Issues out of circulation for which the term of exchange has not expired	47 849	47 659	47 583	47 488	47 424	47 387	47 360	47 310

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 COINS¹

(BGN thousand)

Denominations	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022	30.09.2022	31.12.2022
Coins in circulation, total	607 150	616 475	623 860	625 917	629 063	649 053	649 349	650 541
New issues ²	607 143	616 467	623 852	625 909	629 055	649 045	649 342	650 533
2 levs	204 460	211 660	218 106	218 106	218 106	238 106	238 106	238 106
1 lev	199 948	199 948	200 598	200 609	200 609	200 609	200 541	200 541
50 stotinkas	75 234	74 992	74 990	74 990	74 796	74 701	74 668	74 668
20 stotinkas	53 527	55 586	55 586	56 527	58 527	58 371	58 352	59 152
10 stotinkas	34 360	34 360	34 360	34 360	35 360	35 357	35 274	35 274
5 stotinkas	16 375	16 375	16 375	16 873	17 213	17 373	17 373	17 357
2 stotinkas	14 845	15 048	15 132	15 601	15 601	15 685	16 185	16 393
1 stotinka	8 391	8 496	8 703	8 841	8 841	8 841	8 841	9 041
Issues out of circulation for which the term of exchange has not expired	8	8	8	8	8	8	8	8
Commemorative coins	1 878	1 939	1 939	1 975	1 753	1 761	1 811	1 861

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	2021	2022 ¹		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² 2021 = 100, %	Implicit deflators ³ - 2022, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	121 607	145 614	103.4	115.8
Agriculture, forestry and fishing	6 071	7 276	99.2	120.8
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	24 405	37 820	114.4	135.4
Construction	4 573	5 156	95.5	118.1
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	28 345	31 220	100.2	110.0
Information and communication	9 211	10 582	101.6	113.1
Financial and insurance activities	8 252	8 793	101.3	105.2
Real estate activities	11 068	11 930	100.0	107.8
Professional, scientific and technical activities; administrative and support service activities	8 061	9 116	101.1	111.8
Public administration and defence; compulsory social security; education; human health and social work activities	19 598	21 606	102.6	107.5
Arts, entertainment and recreation, repair of household goods and other services	2 024	2 114	101.2	103.2
Adjustments (taxes less subsidies on products)	17 405	19 770	102.8	110.5
Gross Domestic Product	139 012	165 384	103.4	115.1
Final Consumption Expenditure	107 384	129 756	105.2	114.9
Individual Consumption	94 859	114 547	104.8	115.3
of Households	80 454	98 240	104.7	116.6
of NPISH's	594	719	107.4	112.7
Individual of General Government	13 811	15 588	104.9	107.6
Collective	12 524	15 209	108.3	112.2
Gross Capital Formation	29 296	34 299	-	114.0
Gross Fixed Capital Formation	22 720	25 412	95.7	116.9
Changes in Inventories	6 576	8 888	-	106.4
Exports of Goods and Services	85 251	113 360	108.3	122.8
Imports of Goods and Services	82 918	112 031	110.5	122.2
Statistical discrepancy	.	.	-	-

¹ Preliminary data as of 8 March 2023 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
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
2022	January	1.5	1.2	9.2	7.7	1.5	1.2
	February	1.4	1.2	10.0	8.4	2.9	2.4
	March	2.2	2.1	12.4	10.5	5.2	4.5
	April	2.5	2.1	14.4	12.1	7.8	6.8
	May	1.2	1.3	15.6	13.4	9.1	8.2
	June	0.9	1.2	16.9	14.8	10.1	9.4
	July	1.1	0.8	17.3	14.9	11.3	10.3
	August	1.2	0.8	17.7	15.0	12.6	11.2
	September	1.2	0.7	18.7	15.6	14.0	12.0
	October	0.9	0.6	17.6	14.8	15.0	12.7
	November	0.8	0.6	16.9	14.3	15.8	13.4
	December	0.9	0.8	16.9	14.3	16.9	14.3

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
2021						
January	-7.6	-0.6	-6.0	-3.4	-7.6	-0.6
February	2.5	-1.5	-4.1	2.4	-5.3	-2.1
March	13.6	19.6	9.3	25.1	7.6	17.0
April	-4.6	-2.0	24.9	46.3	2.6	14.7
May	-8.0	-9.8	16.1	38.9	-5.6	3.5
June	12.6	11.7	11.2	27.0	6.3	15.6
July	0.9	4.6	7.9	27.9	7.3	20.9
August	-5.0	-0.5	13.1	38.3	1.9	20.3
September	6.2	7.7	10.5	35.7	8.2	29.5
October	3.1	7.6	8.4	41.9	11.6	39.3
November	6.0	8.5	15.9	52.6	18.3	51.2
December	-3.4	6.6	14.3	61.1	14.3	61.1
2022						
January	-5.2	-1.5	17.3	59.7	-5.2	-1.5
February	0.3	-3.3	14.8	56.9	-4.9	-4.7
March	18.1	28.4	19.3	68.4	12.4	22.3
April	-9.9	-13.5	12.7	48.6	1.2	5.8
May	0.1	10.6	22.7	82.2	1.4	17.0
June	7.3	7.9	16.9	76.0	8.8	26.3
July	-0.7	0.3	15.1	68.7	8.1	26.6
August	-3.1	12.3	17.4	90.5	4.7	42.2
September	-0.5	0.1	10.0	77.1	4.2	42.4
October	-1.7	-19.7	4.8	32.3	2.4	14.4
November	5.4	2.3	4.3	24.7	7.9	17.1
December	-6.0	5.0	1.4	22.9	1.4	22.9

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
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
2022									
January	3.2	3.4	2.9	32.6	42.0	18.5	3.2	3.4	2.9
February	1.0	-0.1	2.9	32.3	40.5	19.8	4.2	3.3	5.9
March	4.3	4.3	4.4	36.1	45.2	22.7	8.7	7.7	10.6
April	3.3	4.1	1.9	40.2	49.8	25.8	12.3	12.1	12.7
May	0.4	-0.1	1.3	38.2	47.7	24.0	12.7	12.0	14.1
June	3.4	2.4	5.1	41.4	49.3	29.6	16.5	14.7	20.0
July	3.8	8.0	-3.4	42.5	56.0	22.2	21.0	23.8	15.8
August	8.7	12.5	1.4	50.3	68.2	22.4	31.5	39.2	17.4
September	6.8	9.2	1.7	56.8	78.1	23.0	40.4	52.0	19.4
October	-6.2	-8.8	-0.2	41.7	55.4	19.6	31.7	38.7	19.2
November	-9.5	-12.6	-3.0	21.2	25.3	14.2	19.2	21.2	15.6
December	3.4	6.0	-1.5	23.2	28.5	13.8	23.2	28.5	13.8

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2021				2022					
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
	EXPORT									
0 Food and live animals	109.2	112.2	108.7	117.9	111.9	121.3	141.0	137.5	136.7	134.2
1 Beverages and tobacco	100.6	105.5	101.9	105.0	103.2	103.7	102.8	106.8	109.2	105.7
2 Crude materials, inedible, except fuels	138.0	138.5	123.0	132.9	132.8	111.2	120.1	116.1	117.6	116.2
3 Mineral fuels, lubricants and related materials	130.3	143.4	183.1	188.4	163.9	168.0	194.4	203.9	187.5	189.8
4 Animal and vegetable oils, fats and waxes	136.0	167.0	145.9	158.4	152.4	131.4	184.7	156.1	130.4	152.0
5 Chemicals and related products, n.e.s.	112.7	126.5	122.7	138.7	125.4	125.0	135.5	133.8	128.0	130.8
6 Manufactured goods classified chiefly by material	114.8	121.6	127.2	132.9	124.0	113.5	124.1	115.4	114.6	116.5
7 Machinery and transport equipment	102.6	104.5	109.8	110.2	106.7	108.2	113.8	119.2	124.1	116.4
8 Miscellaneous manufactured articles	98.5	98.9	102.7	109.6	102.4	108.9	113.0	113.1	119.0	113.7
Total	110.8	116.1	118.5	125.5	117.8	118.5	131.1	129.8	127.6	126.8
IMPORT										
0 Food and live animals	99.8	101.7	103.9	107.0	103.2	111.9	115.1	122.2	129.2	119.8
1 Beverages and tobacco	103.2	105.6	102.6	102.5	103.5	104.8	106.3	109.4	98.1	104.5
2 Crude materials, inedible, except fuels	118.1	128.7	123.9	129.9	125.3	116.5	132.6	111.5	106.0	112.3
3 Mineral fuels, lubricants and related materials	124.7	144.4	168.5	208.8	168.3	198.8	162.3	142.0	137.7	155.1
4 Animal and vegetable oils, fats and waxes	109.0	130.1	133.6	140.4	128.7	122.9	145.0	127.8	117.0	123.6
5 Chemicals and related products, n.e.s.	110.9	108.9	119.1	115.2	113.6	116.6	119.4	125.6	118.8	119.8
6 Manufactured goods classified chiefly by material	105.1	116.5	123.0	131.1	119.3	116.4	129.3	123.6	120.9	121.8
7 Machinery and transport equipment	102.9	107.2	107.4	109.5	106.8	104.1	112.1	117.9	116.8	113.2
8 Miscellaneous manufactured articles	101.8	103.2	105.9	114.1	106.5	106.1	109.9	113.5	115.5	111.7
Total	106.8	111.9	115.9	121.8	114.4	116.4	122.0	121.7	118.5	119.1

¹ Based on the annual average prices for the previous year. 2022 data are preliminary.

Source: NSI.

9.6. UNEMPLOYMENT

		Unemployed registered at the end of the month (number)			Per cent of the labour force (total) ¹
		Total	Youths up to 29 years inclusive	Adults	
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
2022	January	162 322	17 404	144 918	5.7
	February	159 906	17 255	142 651	5.6
	March	155 863	16 624	139 239	5.5
	April	150 547	15 911	134 636	5.3
	May	147 477	15 569	131 908	5.2
	June	138 799	15 449	123 350	4.9
	July	139 215	16 127	123 088	4.9
	August	139 782	16 274	123 508	4.9
	September	138 380	16 127	122 253	4.9
	October	141 987	16 411	125 576	5.0
	November	145 431	17 342	128 089	5.1
	December	153 944	17 988	135 956	5.4

¹ 2022 unemployment data are recalculated using the new labour force data from the 2021 Census.

Source: Employment Agency.

9.7. EMPLOYED UNDER LABOUR CONTRACT¹

		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
2021	January	2 243 459	550 124	1 693 335	-3.2	-0.2	-2.0	-3.8
	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
2022	January	2 273 144	551 966	1 721 178	0.3	-2.8	0.9	0.2
	February	2 272 688	552 758	1 719 930	0.0	0.2	-0.3	0.1
	March	2 274 010	552 987	1 721 023	0.1	1.8	-0.3	0.2
	April	2 274 473	553 494	1 720 979	0.0	2.2	-0.5	0.2
	May	2 282 185	553 191	1 728 994	0.3	1.6	-0.3	0.6
	June	2 308 390	557 434	1 750 956	1.1	0.8	0.3	1.5
	July	2 314 267	554 969	1 759 298	0.3	0.7	-0.5	0.6
	August	2 298 141	553 269	1 744 872	-0.7	0.0	-0.6	-0.8
	September	2 276 349	560 017	1 716 332	-0.9	0.0	0.0	-1.4
	October	2 267 987	560 523	1 707 464	-0.4	-1.7	0.0	-0.5
	November	2 272 489	561 538	1 710 951	0.2	-2.0	0.2	0.3
	December	2 259 847	555 001	1 704 846	-0.6	-0.9	-0.6	-0.5

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 CONTRACT¹

(BGN)

		Total for the economy					
		Sectors by type of ownership			Economic sectors		
		Public sector	Private sector	Agriculture, forestry and fishery	Industry	Services	
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
2022	January	1 579	1 634	1 561	1 060	1 340	1 713
	February	1 555	1 543	1 559	1 061	1 331	1 681
	March	1 680	1 618	1 700	1 175	1 457	1 805
	April	1 771	1 843	1 747	1 212	1 507	1 918
	May	1 708	1 739	1 698	1 207	1 496	1 828
	June	1 710	1 715	1 708	1 386	1 504	1 817
	July	1 750	1 867	1 712	1 336	1 498	1 881
	August	1 693	1 690	1 694	1 297	1 497	1 799
	September	1 787	1 860	1 763	1 469	1 574	1 897
	October	1 839	2 045	1 770	1 327	1 555	1 991
	November	1 851	1 873	1 843	1 343	1 642	1 968
	December	1 947	2 127	1 887	1 486	1 636	2 109

¹ Preliminary data.

Source: NSI.