



ANNUAL REPORT
2024
STATISTICAL APPENDIX



BULGARIAN NATIONAL BANK

— 145 YEARS —

BULGARIAN NATIONAL BANK

ANNUAL REPORT 2024

APPENDIX



CONTENTS

1. Monetary and Financial Statistics

1.1. Balance Sheet of the BNB	5
1.2. Monetary Survey	6
1.3. BNB Analytical Reporting	9
1.4. Analytical Reporting of Other MFIs	12
1.5. Claims on Loans by Sector	16
1.6. Claims on Loans by Currency	16
1.7. Claims on Loans by Original Term to Maturity	16
1.8. Claims on Loans to <i>Households</i> Sector by Type	16
1.9. Deposits of <i>Non-financial Corporations, Households</i> and <i>NPISHs</i> by Amount Category	17
1.10. Deposits of <i>Non-financial Corporations</i> by Economic Activity	19
1.11. Loans to <i>Non-financial Corporations, Households</i> and <i>NPISHs</i> by Amount Category	20
1.12. Loans to <i>Non-financial Corporations</i> by Economic Activity	21
1.13. Base Interest Rate (BIR), LEONIA Plus Reference Rate and Interest Rate On Excess Reserves	22
1.14. Yield on Government Securities and Long-term Interest Rate for Convergence Assessment Purposes	23
1.15. Interest Rates and Volumes of New Business on Loans to <i>Non-financial Corporations</i> Sector by Original Maturity	24
1.16. Interest Rates and Volumes of New Business on Renegotiated Loans and Loans for Refinancing to <i>Non-financial Corporations</i> Sector by Original Maturity	24
1.17. Interest rates and Volumes of Outstanding Amounts on Loans to <i>Non-financial Corporations</i> Sector	25
1.18. Interest rates and Volumes of New Business on Loans other than Overdraft to <i>Households</i> sector by Original Maturity ..	26
1.19. Interest Rates and Volumes of New Business on Renegotiated Loans and Loans for Refinancing, other than Overdraft, to the <i>Households</i> Sector by Original Maturity.....	27
1.20. Annual Percentage Rate of Charge of New Business on Loans other than Overdraft to <i>Households</i> Sector.....	28
1.21. Interest Rates and Volumes of Outstanding Amounts on Loans to <i>Households</i> Sector.....	29
1.22. Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of <i>Non-financial Corporations</i> sector..	30
1.23. Interest Rates and Volumes of Outstanding Amounts on Overnight Deposits, Deposits with Agreed Maturity and Deposits Redeemable at Notice of <i>Non-financial Corporations</i> Sector.....	31
1.24. Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of <i>Households</i> Sector.....	32
1.25. Interest Rates and Volumes of Outstanding Amounts on Overnight Deposits, Deposits with Agreed Maturity and Deposits Redeemable at Notice of <i>Households</i> Sector.....	33

2. Supervision Statistics

2.1. Balance Sheet Statement [Statement of Financial Position] of the Banking System	34
2.2. Statement of Profit or Loss of the Banking System	36
2.3. Banks Groups	37
2.4. Balance Sheet Statement [Statement of Financial Position] of Group I Banks	38
2.5. Statement of Profit or Loss of Group I. Banks	40
2.6. Balance Sheet Statement [Statement of Financial Position] of Group II Banks	41
2.7. Statement of Profit or Loss of Group II Banks	43
2.8. Balance Sheet Statement [Statement of Financial Position] of Group III Banks	44
2.9. Statement of Profit or Loss of Group III Banks	46
2.10. Capital Adequacy of the Banking System and of Banks Groups	47

3. Non-Bank Financial Institutions

3.1. Claims under Lease Contracts – Stocks	48
3.2. Claims under Lease Contracts - New Business	48
3.3. Assets and Liabilities of Leasing Companies	49
3.4. Claims on Loans of Corporations Specializing in Lending	50
3.5. Assets and Liabilities of Corporations Specializing in Lending	50
3.6. Assets of Resident Investment Funds	51
3.7. Liabilities of Investment Funds	52
3.8. Insurance Statistics - Assets by Type of Activity	54
3.9. Insurance Statistics - Structure of Assets.....	55
3.10. Insurance Statistics - Structure of Liabilities.....	56

4. Financial Markets

4.1. Interbank Money Market	57
4.2. Dealing in Securities Registered on the Bulgarian Stock Exchange	58
4.3. Foreign Exchange Market. BNB Spot Transactions	59
4.4. Foreign Exchange Market. Interbank Spot Transactions	59
4.5. Foreign Exchange Market. Spot Transactions with Final Customers	59
4.6. Foreign Exchange Market. Interbank Swap and Forward Transactions	60
4.7. Foreign Exchange Market. Swap and Forward Transactions of Banks with Final Customers	60

5. Balance of Payments and International Investment Position

5.1. Balance of Payments	61
5.2. Direct Investment, Net Flow	64
5.3. Exports by Commodity Group	65
5.4. Imports by Commodity Group	66
5.5. Exports by Use	67
5.6. Imports by Use	68

5.7. Exports by Major Trading Partner and Region	69
5.8. Imports by Major Trading Partner and Region	70
5.9. International Investment Position.....	71
5.10. Gross External Debt by Institutional Sector.....	73
5.11. Gross External Debt by Instruments.....	75
5.12. Currency Structure of the Gross External Debt.....	76
5.13. Gross External Debt: Net Flow (by Institutional Sectors).....	77
5.14. Gross External Debt Service by Institutional Sector.....	78
5.14.1. Section I. Official Reserve Assets and Other Foreign Currency Assets (Approximate Market Value).....	78
5.14.2. Section II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value).....	79
5.14.3. Section III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value).....	80
5.14.4. Section IV. Memo Items.....	81
6. Quarterly Financial Accounts	
6.1. Quarterly Financial Accounts for <i>Non-Financial Corporations</i> (S.11).....	82
6.2. Quarterly Financial Accounts for <i>Financial Corporations</i> (S.12).....	83
6.3. Quarterly Financial Accounts for <i>General Government</i> (S.13).....	84
6.4. Quarterly Financial Accounts for <i>Households and Non-profit Institutions Serving Households</i> (S.14+S.15).....	85
6.5. Quarterly Financial Accounts for <i>Rest Of The World</i> (S.2).....	86
7. Public Finance	
7.1. Consolidated Fiscal Program.....	87
7.2. Government Debt.....	88
7.3. <i>General Government Debt</i> (Maastricht Debt).....	89
7.4. Government Securities Auctions	90
7.5. Government Securities Primary Registration and Payments.....	91
7.6. Government Securities Transactions Registered in the Secondary Market.....	91
8. Statistics of the Issued Banknotes and Coins	
8.1 Denomination Composition of the Issued Banknotes.....	92
8.2 Denomination Composition of the Issued Coins.....	93
9. General Economic Statistics	
9.1. Gross Domestic Product	94
9.2. Consumer Prices' Change.....	95
9.3. Industrial Production and Turnover Indices.....	96
9.4. Producer Price Indices In Industry.....	97
9.5. Export and Import Price Indices by Component.....	98
9.6. Unemployment.....	99
9.7. Employed Under Labour Contract.....	100
9.8. Average Monthly Salary of Employed Under Labour Contract.....	101

ABBREVIATIONS

ACT	Actual
BGN	Abbreviation of the Redenominated Lev
BIS	Bank for International Settlements
BIR	Base Interest Rate
BNB	Bulgarian National Bank
BSE	Bulgarian Stock Exchange - Sofia
CIF	Cost, Insurance, Freight
CPI	Consumer Price Index
EC	European Commission
ECB	European Central Bank
e.o.p.	end of period
ESA 2010	Regulation (EU) No 549/2013 of the European Parliament and of the Council of 21 May 2013 on the European system of national and regional accounts in the European Union
EU	European Union
FOB	Free on Board
GDP	Gross Domestic Product
GMTN	Global Medium Term Note (Bonds)
GNFS	Goods and Nonfactor Services
ICs and PFs	Insurance Companies and Pension Funds
ICM	International capital markets
IMF	International Monetary Fund
INTRASTAT	System for collecting statistics on the trade in goods between countries of the European Union
ISMA	International Securities Market Association
LEONIA Plus	(LEv OverNight Index Average Plus) an interest rate of BGN overnight unsecured transactions on the interbank market
LTIR	Long-term interest rate for convergence assessment purposes
M1	Narrow money
M2	M1 and quasi-money
M3	Broad money
MFIs	Monetary Financial Institutions
MMFs	Money Market Funds
MoF	Ministry of Finance
NACE Rev. 2	Statistical Classification of Economic 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 Unserved 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 2024* is 31 March 2025 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 2024, obtained until 19 February 2025, and *part 6 Quarterly financial accounts*, which are as of 22 April 2025.

I. MONETARY AND FINANCIAL STATISTICS

I.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

BALANCE SHEET OF <i>ISSUE</i> DEPARTMENT	31.01.2024	29.02.2024	29.03.2024	30.04.2024	31.05.2024	28.06.2024	31.07.2024	30.08.2024	30.09.2024	31.10.2024	29.11.2024	31.12.2024
(BGN thousand)												
ASSETS	73 655 863	72 692 684	75 287 121	73 376 809	71 749 091	73 744 526	71 752 073	72 775 472	81 696 109	77 896 456	77 779 340	82 254 641
Cash and foreign currency denominated deposits	28 102 418	26 536 680	30 963 552	29 871 680	30 413 284	33 382 506	32 132 179	35 402 564	44 115 725	38 901 586	34 836 453	41 843 631
Monetary gold and other monetary gold instruments	4 847 292	4 847 355	5 269 320	5 535 203	5 551 552	5 598 583	5 748 571	5 830 819	6 053 567	6 469 799	6 457 132	6 446 435
Investments in securities	40 706 153	41 308 649	39 054 249	37 969 926	35 784 255	34 763 437	33 871 323	31 542 089	31 526 817	32 525 071	36 485 755	33 964 575
LIABILITIES	73 655 863	72 692 684	75 287 121	73 376 809	71 749 091	73 744 526	71 752 073	72 775 472	81 696 109	77 896 456	77 779 340	82 254 641
Notes and coins in circulation	28 631 901	28 780 687	28 893 615	29 164 949	29 211 648	29 414 044	29 824 502	30 270 949	30 356 389	30 378 083	30 580 533	31 078 055
Liabilities to banks	21 783 945	21 139 774	23 742 859	21 713 275	19 847 846	22 588 426	19 855 600	20 035 094	23 995 517	20 520 821	19 671 324	27 072 126
Liabilities to Government and to government budget institutions	10 544 888	10 163 670	9 290 070	9 468 901	9 232 721	8 389 041	8 353 669	5 678 180	12 911 237	11 893 343	12 335 571	9 104 048
Liabilities to other depositors	1 851 982	1 669 802	1 857 332	1 764 792	2 060 126	1 738 820	1 732 973	1 566 612	1 811 548	1 914 464	1 805 895	1 511 781
<i>Banking</i> Department deposit	10 843 147	10 938 751	11 503 245	11 264 892	11 396 750	11 614 195	11 985 329	15 224 637	12 621 418	13 189 745	13 386 017	13 488 631

BALANCE SHEET OF <i>BANKING</i> DEPARTMENT	31.01.2024	29.02.2024	29.03.2024	30.04.2024	31.05.2024	28.06.2024	31.07.2024	30.08.2024	30.09.2024	31.10.2024	29.11.2024	31.12.2024
(BGN thousand)												
ASSETS	13 079 117	13 207 299	13 740 878	13 509 478	13 629 057	13 868 176	14 256 653	17 487 071	15 114 852	15 469 850	15 760 898	15 838 842
Gold and other precious metals	56 023	55 926	60 163	62 865	63 251	63 722	65 227	66 033	68 608	73 259	72 978	72 838
Receivables from central government	0	0	0	0	0	0	0	0	0	0	0	0
Capital investments and IMF quota	2 034 147	2 032 742	2 029 399	2 037 971	2 022 343	2 036 518	2 033 597	2 014 473	2 009 612	2 028 696	2 060 384	2 078 829
Fixed tangible and intangible assets	129 161	127 974	127 014	125 787	126 035	127 613	139 803	138 471	137 582	136 592	138 217	140 593
Other assets	16 639	51 906	21 057	17 963	20 678	26 128	32 697	43 457	277 632	41 558	103 302	57 951
Deposit with <i>Issue</i> Department	10 843 147	10 938 751	11 503 245	11 264 892	11 396 750	11 614 195	11 985 329	15 224 637	12 621 418	13 189 745	13 386 017	13 488 631
LIABILITIES	13 079 117	13 207 299	13 740 878	13 509 478	13 629 057	13 868 176	14 256 653	17 487 071	15 114 852	15 469 850	15 760 898	15 838 842
Borrowings from IMF	0	0	0	0	0	0	0	0	0	0	0	0
Liabilities to international financial institutions	5 480 538	5 451 315	5 454 188	5 490 523	5 422 582	5 474 685	5 478 336	5 399 522	5 396 285	5 461 123	5 528 427	5 588 608
Other liabilities	668 341	697 120	663 577	657 516	710 638	684 188	672 832	3 692 697	900 480	681 970	756 046	678 743
Total liabilities:	6 148 879	6 148 435	6 117 765	6 148 039	6 133 220	6 158 873	6 151 168	9 092 219	6 296 765	6 143 093	6 284 473	6 267 351
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	5 524 732	5 548 427	5 983 059	6 752 278	6 751 048	6 845 709	7 072 572	7 212 239	7 512 195	7 898 011	7 933 280	7 906 657
Retained earnings	1 385 506	1 490 437	1 620 054	589 161	724 789	843 594	1 012 913	1 162 613	1 285 892	1 408 746	1 523 145	1 644 834
Total equity:	6 930 238	7 058 864	7 623 113	7 361 439	7 495 837	7 709 303	8 105 485	8 394 852	8 818 087	9 326 757	9 476 425	9 571 491

Source: BNB.

1.2. MONETARY SURVEY¹

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702	1.74690	1.88260
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	85 764 902	83 529 023	84 061 624	87 344 350	87 249 132	83 858 002	90 510 964	89 004 969
Foreign assets	102 652 102	100 489 544	101 752 937	106 185 272	106 057 800	102 598 071	110 239 263	110 534 423
Cash in foreign currency	1 201 873	1 023 623	1 036 575	958 411	1 071 854	1 103 584	926 489	1 029 935
o/w EUR	999 433	747 824	720 736	683 532	786 908	783 614	655 144	757 881
Deposits	50 006 431	39 153 626	39 075 359	39 702 276	34 498 971	36 507 790	47 842 130	44 430 643
in BGN	16 535	11 120	12 120	17 743	21 337	8 621	6 812	10 042
in foreign currency	49 989 896	39 142 506	39 063 239	39 684 533	34 477 634	36 499 169	47 835 318	44 420 601
o/w EUR	48 251 601	37 701 956	37 487 284	38 343 025	32 992 480	34 910 138	43 737 705	41 160 179
Repos	6 804 508	9 664 600	5 653 267	3 293 159	6 668 959	3 556 123	3 154 309	3 280 139
in BGN	3 010	3 010	-	10 056	10 056	15 334	15 334	15 679
in foreign currency	6 801 498	9 661 590	5 653 267	3 283 103	6 658 903	3 540 789	3 138 975	3 264 460
o/w EUR	4 257 156	6 795 351	4 374 852	1 986 038	5 383 521	2 350 142	2 154 601	2 741 345
Loans	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237	4 404 477	4 592 595
in BGN	245 977	291 881	367 953	558 342	722 800	860 591	891 959	1 119 956
in foreign currency	3 157 542	4 142 754	4 090 922	4 174 012	4 113 466	4 139 646	3 512 518	3 472 639
o/w EUR	2 529 010	3 356 134	3 281 615	3 301 147	3 142 451	3 272 858	2 635 158	2 509 465
Debt security held	32 251 709	37 271 358	42 407 767	48 192 023	49 026 707	46 210 040	43 312 832	45 904 413
in BGN	53 229	52 454	-	-	-	-	-	-
in foreign currency	32 198 480	37 218 904	42 407 767	48 192 023	49 026 707	46 210 040	43 312 832	45 904 413
o/w EUR	30 084 923	35 127 012	40 413 065	46 387 814	47 257 008	44 376 457	41 131 259	44 060 371
Shares and other equity	327 725	330 407	321 163	318 671	296 452	297 754	281 069	310 580
in BGN	-	-	-	-	-	-	-	-
in foreign currency	327 725	330 407	321 163	318 671	296 452	297 754	281 069	310 580
o/w EUR	173 164	175 161	178 399	167 259	132 626	140 905	129 097	138 815
Monetary gold and SDR holdings ²	8 499 079	8 290 541	8 388 660	8 558 569	9 067 424	9 413 127	9 804 063	10 334 600
Accrued interest receivable	157 258	320 754	411 271	429 809	591 167	509 416	513 894	651 518
in BGN	-	-	-	-	-	-	-	-
in foreign currency	157 258	320 754	411 271	429 809	591 167	509 416	513 894	651 518
o/w EUR	136 505	297 761	386 136	404 548	566 373	484 405	488 474	615 037
Less: foreign liabilities	16 887 200	16 960 521	17 691 313	18 840 922	18 808 668	18 740 069	19 728 299	21 529 454
Deposits	10 863 478	11 259 268	11 773 609	12 706 699	12 477 597	12 572 784	13 217 844	14 219 777
in BGN	1 376 982	1 346 993	1 661 127	1 689 906	1 470 366	1 570 595	1 664 221	1 497 018
in foreign currency	9 486 496	9 912 275	10 112 482	11 016 793	11 007 231	11 002 189	11 553 623	12 722 759
o/w EUR	8 840 155	9 366 806	9 467 436	10 417 702	10 476 880	10 433 185	11 043 173	12 189 906
Repos	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
o/w EUR	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
Loans ³	-	-	-	-	-	-	-	-
Debt security issued ⁴	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
o/w EUR	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
Accrued interest payable	19 616	22 459	24 717	25 719	24 767	25 136	22 025	20 118
in BGN	-	-	-	1 002	539	665	-	-
in foreign currency	19 616	22 459	24 717	24 717	24 228	24 471	22 025	20 118
o/w EUR	-	-	431	456	460	427	-	-
SDR allocation	3 556 282	3 519 122	3 568 541	3 491 766	3 519 372	3 532 484	3 482 932	3 608 935
DOMESTIC ASSETS (NET)	84 703 743	88 888 577	93 735 430	97 817 611	101 269 261	108 521 533	107 055 084	116 525 403
DOMESTIC CREDIT	85 927 810	88 507 551	93 116 409	96 765 976	101 341 896	107 344 477	105 955 968	114 641 321
CLAIMS ON GENERAL GOVERNMENT	1 443 855	1 238 797	3 142 264	4 046 185	5 836 549	8 212 174	3 774 315	8 450 538
Central government (net)	1 040 575	814 650	2 703 579	3 548 834	5 352 921	7 741 044	3 299 308	7 972 230
Claims	13 979 549	14 188 063	14 425 075	15 582 870	15 791 090	17 365 451	17 440 567	18 417 319
Government securities	13 383 683	13 594 227	13 790 759	15 103 927	15 454 798	17 032 550	17 126 332	18 103 847
in BGN	7 516 938	7 491 890	7 289 940	7 201 397	7 421 600	8 525 731	8 793 483	8 933 823
in foreign currency	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819	8 332 849	9 170 024
o/w EUR	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819	8 266 880	9 101 501
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	595 866	593 836	634 316	478 943	336 292	332 901	314 235	313 472
in BGN	297 593	287 856	343 390	373 841	231 162	227 801	209 132	215 679
in foreign currency	298 273	305 980	290 926	105 102	105 130	105 100	105 103	97 793
o/w EUR	298 273	305 980	290 926	105 102	105 130	105 100	105 103	97 793
Less: liabilities	12 938 974	13 373 413	11 721 496	12 034 036	10 438 169	9 624 407	14 141 259	10 445 089
Deposits	12 938 974	13 373 413	11 721 496	12 034 036	10 438 169	9 624 407	14 141 259	10 445 089
in BGN	8 708 001	9 007 837	7 806 411	8 488 074	7 106 320	8 262 739	7 524 110	7 391 519
in foreign currency	4 230 973	4 365 576	3 915 085	3 545 962	3 331 849	1 361 668	6 617 149	3 053 570
o/w EUR	4 180 885	4 308 232	3 854 866	3 491 679	3 271 535	1 302 779	3 983 774	1 138 021
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Local government and SSFs	403 280	424 147	438 685	497 351	483 628	471 130	475 007	478 308
Debt security held	54 663	35 424	33 863	32 145	31 326	29 102	28 057	26 034
in BGN	54 663	35 424	33 863	32 145	31 326	29 102	28 057	26 034
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.2. MONETARY SURVEY¹

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	348 617	388 723	404 822	465 206	452 302	442 028	446 950	452 274
in BGN	343 441	383 851	400 242	460 906	448 283	438 290	443 492	449 097
in foreign currency	5 176	4 872	4 580	4 300	4 019	3 738	3 458	3 177
o/w EUR	5 176	4 872	4 580	4 300	4 019	3 738	3 458	3 177
CLAIMS ON NON-GOVERNMENT SECTOR	84 483 955	87 268 754	89 974 145	92 719 791	95 505 347	99 132 303	102 181 653	106 190 783
Non-financial corporations	42 682 601	43 680 659	44 339 694	45 399 042	46 412 501	47 542 148	48 175 960	50 072 613
Repos	421 467	430 911	417 914	555 829	568 198	561 605	551 067	524 275
in BGN	401 864	406 086	402 662	421 375	422 924	416 105	410 141	383 107
in foreign currency	19 603	24 825	15 252	134 454	145 274	145 500	140 926	141 168
o/w EUR	19 603	24 825	15 252	134 454	145 274	145 500	140 926	141 168
Loans	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561	46 802 830	48 580 561
in BGN	23 945 097	24 227 028	24 934 489	26 003 444	27 040 407	27 933 150	28 964 974	30 343 100
in foreign currency	17 697 688	18 367 458	18 333 429	18 138 781	18 001 031	18 261 411	17 837 856	18 237 461
o/w EUR	17 210 259	17 914 584	17 865 711	17 760 577	17 582 092	17 840 981	17 428 499	17 773 186
Debt security held	424 440	451 637	464 740	495 975	598 869	581 865	617 778	765 375
in BGN	131 239	128 963	138 366	156 926	218 390	208 290	267 998	335 920
in foreign currency	293 201	322 674	326 374	339 049	380 479	373 575	349 780	429 455
o/w EUR	293 201	322 674	326 374	339 049	380 479	373 575	349 780	429 455
Shares and other equity	193 909	203 625	189 122	205 013	203 996	204 117	204 285	202 402
in BGN	193 909	203 625	189 122	205 013	203 996	204 117	204 285	202 402
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	7 701 427	8 107 105	8 713 836	8 924 299	9 021 798	9 368 862	9 618 435	9 743 962
Repos	52 529	53 174	66 740	86 714	88 429	93 578	88 016	120 198
in BGN	38 749	38 531	38 310	46 208	46 259	46 783	66 948	94 165
in foreign currency	13 780	14 643	28 430	40 506	42 170	46 795	21 068	26 033
o/w EUR	13 780	14 643	28 430	40 506	42 170	46 795	21 068	26 033
Loans	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081	8 179 009	8 345 309
in BGN	4 390 039	4 844 343	5 202 315	5 396 385	5 510 217	5 814 561	6 028 903	6 200 362
in foreign currency	1 987 689	1 940 993	2 102 506	2 089 871	2 109 240	2 135 520	2 150 106	2 144 947
o/w EUR	1 982 637	1 936 611	2 097 150	2 086 429	2 106 026	2 135 520	2 150 106	2 144 947
Debt security held	563 817	587 250	650 896	651 184	614 857	611 084	616 768	585 096
in BGN	451 458	459 008	502 774	510 954	465 634	419 738	432 112	409 321
in foreign currency	112 359	128 242	148 122	140 230	149 223	191 346	184 656	175 775
o/w EUR	112 359	128 242	148 122	140 230	149 223	191 346	184 656	175 775
Shares and other equity	707 353	681 345	691 379	700 145	699 055	714 119	734 642	693 359
in BGN	707 337	681 327	691 361	700 145	699 055	714 119	734 642	693 359
in foreign currency	16	18	18	-	-	-	-	-
o/w EUR	16	18	18	-	-	-	-	-
Households and NPISHs	34 099 927	35 480 990	36 920 615	38 396 450	40 071 048	42 221 293	44 387 258	46 374 208
Repos	326	323	321	318	315	313	310	307
in BGN	326	323	321	318	315	313	310	307
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980	44 386 948	46 373 901
in BGN	32 750 245	34 206 482	35 694 589	37 199 872	38 869 195	41 005 174	43 170 926	45 153 025
in foreign currency	1 349 356	1 274 185	1 225 705	1 196 260	1 201 538	1 215 806	1 216 022	1 220 876
o/w EUR	1 311 833	1 239 809	1 192 123	1 164 309	1 172 150	1 186 453	1 187 437	1 194 886
NON-FINANCIAL ASSETS	6 752 867	6 914 674	6 947 618	6 861 759	6 844 338	6 920 001	7 104 528	7 363 371
OTHER ITEMS (NET)	-7 976 934	-6 533 648	-6 328 597	-5 810 124	-6 916 973	-5 742 945	-6 005 412	-5 479 289
Accounts between MFIs (net)	60 874	81 389	75 348	141 152	96 701	105 452	149 568	128 452
in BGN	68 307	84 153	72 406	132 425	95 933	119 372	140 739	122 413
in foreign currency	- 7 433	- 2 764	2 942	8 727	768	- 13 920	8 829	6 039
o/w EUR	- 7 449	- 2 856	2 516	7 634	745	- 13 987	8 771	5 900
Other assets and liabilities (net)	-8 037 808	-6 615 037	-6 403 945	-5 951 276	-7 013 674	-5 848 397	-6 154 980	-5 607 741
in BGN	-6 721 368	-6 206 838	-6 021 908	-5 780 051	-6 635 469	-5 818 928	-5 822 320	-5 855 988
in foreign currency	-1 316 440	-408 199	-382 037	-171 225	-378 205	-29 469	-332 660	248 247
o/w EUR	-911 275	-243 729	-116 471	158 834	-101 098	201 041	70 320	447 302
BROAD MONEY M3	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768	162 523 310	168 279 481
MONEY M1	117 618 392	117 833 960	120 406 507	125 285 882	126 980 780	129 347 900	131 464 327	135 766 973
Currency outside MFIs	24 531 798	25 361 298	26 335 714	27 134 497	26 822 364	27 411 924	28 273 178	28 850 370
Overnight deposits	93 086 594	92 472 662	94 070 793	98 151 385	100 158 416	101 935 976	103 191 149	106 916 603
in BGN	66 226 058	65 948 555	67 956 112	71 920 218	73 829 504	75 043 713	76 006 209	78 732 124
Local government and SSFs	3 183 983	3 129 362	2 812 969	2 563 774	3 573 875	3 484 691	3 025 208	2 232 302
Non-financial corporations	24 675 540	23 601 677	24 496 675	25 695 743	25 191 159	25 199 990	25 076 335	25 595 441
Financial corporations	2 062 177	1 762 715	1 626 419	1 641 267	1 938 746	1 486 834	1 864 147	1 724 137
Households and NPISHs	36 304 358	37 454 801	39 020 049	42 019 434	43 125 724	44 872 198	46 040 519	49 180 244
in foreign currency	26 860 536	26 524 107	26 114 681	26 231 167	26 328 912	26 892 263	27 184 940	28 184 479
Local government and SSFs	59 941	41 397	91 349	47 909	45 053	107 232	143 045	70 691
Non-financial corporations	12 454 192	12 369 860	12 238 132	12 193 632	12 341 561	12 849 442	13 181 072	13 255 192
Financial corporations	1 735 371	1 446 273	1 115 271	1 313 660	1 217 546	1 228 810	1 107 925	1 574 372
Households and NPISHs	12 611 032	12 666 577	12 669 929	12 675 966	12 724 752	12 706 779	12 752 898	13 284 224
o/w EUR	21 869 378	21 742 685	21 694 389	21 788 206	21 913 891	22 394 107	22 915 000	23 922 682
Local government and SSFs	56 474	37 898	87 763	44 511	41 589	103 734	139 747	67 179
Non-financial corporations	9 993 472	10 111 042	10 189 205	9 979 098	10 160 816	10 686 960	11 018 995	11 234 049
Financial corporations	1 310 603	1 007 965	805 946	1 124 482	1 013 334	842 478	900 887	1 357 714
Households and NPISHs	10 508 829	10 585 780	10 611 475	10 640 115	10 698 152	10 760 935	10 855 371	11 263 740

1.2. MONETARY SURVEY¹

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
MONEY M2 (M1 + QUASI-MONEY)	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768	162 523 310	168 279 481
QUASI-MONEY	27 204 985	27 924 592	28 936 162	29 471 832	29 442 657	30 160 868	31 058 983	32 512 508
Deposits with agreed maturity up to 2 years	26 589 651	27 323 767	28 336 587	28 871 419	28 842 071	29 566 418	30 463 409	31 900 250
in BGN	13 308 445	14 099 848	14 717 276	15 034 651	14 932 088	15 389 703	15 938 481	16 700 973
Local government and SSFs	714 000	734 684	724 895	750 332	779 442	789 452	798 325	818 464
Non-financial corporations	1 547 319	2 159 904	2 698 701	2 601 246	2 406 526	2 701 810	3 061 021	3 280 072
Financial corporations	457 064	533 366	540 013	648 427	582 114	523 985	505 883	630 352
Households and NPISHs	10 590 062	10 671 894	10 753 667	11 034 646	11 164 006	11 374 456	11 573 252	11 972 085
in foreign currency	13 281 206	13 223 919	13 619 311	13 836 768	13 909 983	14 176 715	14 524 928	15 199 277
Local government and SSFs	215	3 132	3 136	3 125	3 132	3 133	3 125	3 137
Non-financial corporations	1 778 031	1 637 243	2 024 143	2 240 226	2 278 774	2 434 299	2 826 230	3 396 402
Financial corporations	100 700	131 114	140 028	155 224	164 452	124 101	108 685	121 598
Households and NPISHs	11 402 260	11 452 430	11 452 004	11 438 193	11 463 625	11 615 182	11 586 888	11 678 140
o/w EUR	10 764 774	10 713 629	10 945 979	11 162 480	11 151 647	11 525 725	11 992 292	12 616 802
Local government and SSFs	8	2 940	2 939	2 936	2 939	2 938	2 938	2 936
Non-financial corporations	1 259 691	1 132 603	1 397 625	1 547 788	1 519 142	1 792 689	2 217 822	2 803 817
Financial corporations	84 202	113 695	120 399	128 134	133 664	104 431	98 359	107 165
Households and NPISHs	9 420 873	9 464 391	9 425 016	9 483 622	9 495 902	9 625 667	9 673 173	9 702 884
Deposits redeemable at notice up to 3 months	615 334	600 825	599 575	600 413	600 586	594 450	595 574	612 258
in BGN	339 997	328 028	327 631	334 216	336 280	336 247	339 148	353 204
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	339 997	328 028	327 631	334 216	336 280	336 247	339 148	353 204
in foreign currency	275 337	272 797	271 944	266 197	264 306	258 203	256 426	259 054
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	756	729	724	720	732	601	414	274
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	274 581	272 068	271 220	265 477	263 574	257 602	256 012	258 780
o/w EUR	240 023	238 150	236 718	232 822	230 560	226 044	225 386	226 273
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	240 023	238 150	236 718	232 822	230 560	226 044	225 386	226 273
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768	162 523 310	168 279 481
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	25 645 268	26 659 048	28 454 385	30 404 247	32 094 956	32 870 767	35 042 738	37 250 891
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	2 668 809	2 726 005	2 987 484	3 491 085	3 779 600	3 943 732	4 011 422	4 352 917
in BGN	1 085 819	1 035 346	1 236 596	1 537 494	1 641 281	1 783 716	1 862 207	2 028 700
in foreign currency	1 582 990	1 690 659	1 750 888	1 953 591	2 138 319	2 160 016	2 149 215	2 324 217
o/w EUR	1 291 875	1 368 558	1 465 261	1 667 090	1 846 672	1 924 903	1 935 489	2 043 225
DEBT SECURITIES ISSUED OVER 2 YEARS	195 159	203 009	217 050	233 507	234 412	302 844	302 075	373 870
in BGN	813	1 308	5 222	1 308	1 308	1 308	702	702
in foreign currency	194 346	201 701	211 828	232 199	233 104	301 536	301 373	373 168
o/w EUR	194 346	201 701	211 828	232 199	233 104	301 536	301 373	373 168
CAPITAL AND RESERVES ⁵	22 781 300	23 730 034	25 249 851	26 679 655	28 080 944	28 624 191	30 729 241	32 524 104
Equity capital raised	6 305 030	5 998 757	6 040 184	6 039 687	6 348 708	6 348 708	6 356 771	6 356 480
Reserves	10 011 147	10 104 117	10 306 441	10 703 858	11 818 495	13 029 509	13 794 600	14 274 723
Financial result	6 465 123	7 627 160	8 903 226	9 936 110	9 913 741	9 245 974	10 577 870	11 892 901

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702	1.74690	1.88260
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	58 928 319	52 821 856	58 026 165	66 966 329	61 964 019	61 316 741	64 681 718	68 907 889
FOREIGN ASSETS (NET)	70 645 711	65 110 737	68 781 934	78 000 461	71 394 475	69 854 688	77 835 442	78 447 320
Foreign assets	74 580 359	68 957 121	72 883 595	82 040 110	75 325 722	73 783 111	81 731 116	82 290 445
Cash in foreign currency	622 307	384 463	262 179	246 348	342 850	357 705	214 289	379 217
o/w EUR	622 307	384 463	262 179	246 348	342 850	357 705	214 289	379 217
Deposits	41 449 951	31 343 060	29 708 624	33 335 363	26 997 746	29 388 580	40 263 309	37 624 082
in BGN	-	-	-	-	-	-	-	-
in foreign currency	41 449 951	31 343 060	29 708 624	33 335 363	26 997 746	29 388 580	40 263 309	37 624 082
o/w EUR	41 440 450	31 338 758	29 695 047	33 334 882	26 984 313	29 387 996	37 672 679	35 782 173
Repos	-	9 180	-	9 204	-	9 683	-	14 308
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	9 180	-	9 204	-	9 683	-	14 308
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Debt security held	23 819 518	28 576 877	34 080 615	39 429 220	38 294 977	34 073 042	30 904 003	33 254 365
in BGN	-	-	-	-	-	-	-	-
in foreign currency	23 819 518	28 576 877	34 080 615	39 429 220	38 294 977	34 073 042	30 904 003	33 254 365
o/w EUR	23 819 518	28 576 877	34 080 615	39 429 220	38 294 977	34 073 042	30 904 003	33 254 365
Shares and other equity	32 246	32 246	32 246	31 597	31 558	31 558	31 558	32 355
in BGN	-	-	-	-	-	-	-	-
in foreign currency	32 246	32 246	32 246	31 597	31 558	31 558	31 558	32 355
o/w EUR	7 842	7 842	7 842	7 842	7 803	7 803	7 803	7 803
Monetary gold and SDR holdings ²	8 499 079	8 290 541	8 388 660	8 558 569	9 067 424	9 413 127	9 804 063	10 334 600
Accrued interest receivable	157 258	320 754	411 271	429 809	591 167	509 416	513 894	651 518
in BGN	-	-	-	-	-	-	-	-
in foreign currency	157 258	320 754	411 271	429 809	591 167	509 416	513 894	651 518
o/w EUR	136 505	297 761	386 136	404 548	566 373	484 405	488 474	615 037
Less: foreign liabilities	3 934 648	3 846 384	4 101 661	4 039 649	3 931 247	3 928 423	3 895 674	3 843 125
Deposits	358 750	304 803	508 403	522 164	387 108	370 803	390 717	214 072
in BGN	187 289	131 097	341 008	354 587	215 799	199 974	276 348	100 658
in foreign currency	171 461	173 706	167 395	167 577	171 309	170 829	114 369	113 414
o/w EUR	171 461	173 706	167 395	167 577	171 309	170 829	114 369	113 414
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans ³	-	-	-	-	-	-	-	-
Accrued interest payable	19 616	22 459	24 717	25 719	24 767	25 136	22 025	20 118
in BGN	-	-	-	1 002	539	665	-	-
in foreign currency	19 616	22 459	24 717	24 717	24 228	24 471	22 025	20 118
o/w EUR	-	-	431	456	460	427	-	-
SDR allocation	3 556 282	3 519 122	3 568 541	3 491 766	3 519 372	3 532 484	3 482 932	3 608 935
CLAIMS ON GENERAL GOVERNMENT	-11 322 615	-11 890 025	-10 363 301	-10 566 882	-9 022 253	-8 127 369	-12 803 846	-9 215 142
Central government (net)	-11 322 615	-11 890 025	-10 363 301	-10 566 882	-9 022 253	-8 127 369	-12 803 846	-9 215 142
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	11 322 615	11 890 025	10 363 301	10 566 882	9 022 253	8 127 369	12 803 846	9 215 142
Deposits	11 322 615	11 890 025	10 363 301	10 566 882	9 022 253	8 127 369	12 803 846	9 215 142
in BGN	7 322 006	7 850 870	6 728 296	7 263 198	5 926 648	7 118 469	6 461 652	6 401 858
in foreign currency	4 000 609	4 039 155	3 635 005	3 303 684	3 095 605	1 008 900	6 342 194	2 813 284
o/w EUR	3 972 200	4 005 703	3 599 360	3 270 731	3 056 858	971 769	3 729 865	918 925
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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
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	86 830	86 830	86 830	86 830	86 830	86 830	86 830
Non-financial corporations	70 192	80 014	80 014	80 014	80 014	80 014	80 014	80 014
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	70 192	80 014	80 014	80 014	80 014	80 014	80 014	80 014
in BGN	70 192	80 014	80 014	80 014	80 014	80 014	80 014	80 014
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	342 629	345 938	347 987	347 232	348 705	353 355	367 878	357 256
OTHER ITEMS (NET)	- 814 414	- 831 624	- 827 285	- 901 312	- 843 738	- 850 763	- 804 586	- 768 375
Other assets	2 012 744	2 140 865	2 031 808	1 965 271	1 992 234	2 007 981	2 237 464	2 090 435
in BGN	79 661	229 569	75 309	69 123	81 057	89 585	345 999	130 428
in foreign currency	1 933 083	1 911 296	1 956 499	1 896 148	1 911 177	1 918 396	1 891 465	1 960 007
o/w EUR	2 025	395	18 779	124	163	263	234	363
Less: other liabilities	2 827 158	2 972 489	2 859 093	2 866 583	2 835 972	2 858 744	3 042 050	2 858 810
in BGN	739 831	906 892	754 855	800 922	760 066	780 905	997 111	739 987
in foreign currency	2 087 327	2 065 597	2 104 238	2 065 661	2 075 906	2 077 839	2 044 939	2 118 823
o/w EUR	637	691	10 317	16 564	10 836	5 068	1 287	993
LIABILITIES	58 928 319	52 821 856	58 026 165	66 966 329	61 964 019	61 316 741	64 681 718	68 907 889
RESERVE MONEY	52 136 179	45 932 369	50 619 129	59 071 432	52 636 474	52 002 471	54 326 673	58 106 668
Currency in circulation	26 435 960	27 197 886	28 427 758	29 462 056	28 893 615	29 414 045	30 356 390	31 078 055
Deposits of other MFIs	25 700 219	18 734 483	22 191 371	29 609 376	23 742 859	22 588 426	23 970 283	27 028 613
in BGN	20 549 892	15 445 731	19 866 011	27 409 659	21 699 934	20 875 754	21 095 386	22 164 594
in foreign currency	5 150 327	3 288 752	2 325 360	2 199 717	2 042 925	1 712 672	2 874 897	4 864 019
o/w EUR	5 150 327	3 288 752	2 325 360	2 199 717	2 042 925	1 712 672	2 874 897	4 864 019
LIABILITIES INCLUDED IN MONEY SUPPLY	1 341 626	1 360 262	1 339 462	1 115 198	1 704 432	1 604 966	1 536 958	1 229 730
DEPOSITS	1 341 626	1 360 262	1 339 462	1 115 198	1 704 432	1 604 966	1 536 958	1 229 730
Overnight deposits	869 423	881 648	861 539	589 615	1 174 462	1 070 733	985 148	641 207
in BGN	752 577	771 158	708 061	428 335	997 876	903 139	789 734	434 690
Local government and SSFs	736 201	756 015	671 066	388 813	956 830	855 071	738 617	411 796
Non-financial corporations	1 926	3 164	170	2 292	3 384	58	2 772	2 137
Financial corporations	14 450	11 979	36 825	37 230	37 662	48 010	48 345	20 757
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	116 846	110 490	153 478	161 280	176 586	167 594	195 414	206 517
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	66 359	60 051	102 532	110 074	124 879	115 512	117 374	110 203
Financial corporations	50 487	50 439	50 946	51 206	51 707	52 082	78 040	96 314
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	116 766	110 409	153 394	161 199	176 502	167 508	195 414	206 517
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	66 359	60 051	102 532	110 074	124 879	115 512	117 374	110 203
Financial corporations	50 407	50 358	50 862	51 125	51 623	51 996	78 040	96 314
Households and NPISHs	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	472 203	478 614	477 923	525 583	529 970	534 233	551 810	588 523
in BGN	472 203	478 614	477 923	525 583	529 970	534 233	551 810	588 523
Local government and SSFs	472 203	478 614	477 923	525 583	529 970	534 233	551 810	588 523
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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	5 450 514	5 529 225	6 067 574	6 779 699	7 623 113	7 709 304	8 818 087	9 571 491
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	5 450 514	5 529 225	6 067 574	6 779 699	7 623 113	7 709 304	8 818 087	9 571 491
Equity capital raised	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 408 820	5 045 242	5 196 010	5 541 058	5 983 059	6 845 709	7 512 195	7 906 657
Financial result	21 694	463 983	851 564	1 218 641	1 620 054	843 595	1 285 892	1 644 834

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702	1.74690	1.88260
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	139 144 707	140 166 818	144 054 304	150 132 567	152 368 484	155 653 341	158 937 825	165 878 781
FOREIGN ASSETS (NET)	15 119 191	18 418 286	15 279 690	9 343 889	15 854 657	14 003 314	12 675 522	10 557 649
Foreign assets	28 071 743	31 532 423	28 869 342	24 145 162	30 732 078	28 814 960	28 508 147	28 243 978
Cash in foreign currency	579 566	639 160	774 396	712 063	729 004	745 879	712 200	650 718
o/w EUR	377 126	363 361	458 557	437 184	444 058	425 909	440 855	378 664
Deposits	8 556 480	7 810 566	9 366 735	6 366 913	7 501 225	7 119 210	7 578 821	6 806 561
in BGN	16 535	11 120	12 120	17 743	21 337	8 621	6 812	10 042
in foreign currency	8 539 945	7 799 446	9 354 615	6 349 170	7 479 888	7 110 589	7 572 009	6 796 519
o/w EUR	6 811 151	6 363 198	7 792 237	5 008 143	6 008 167	5 522 142	6 065 026	5 378 006
Repos	6 804 508	9 655 420	5 653 267	3 283 955	6 668 959	3 546 440	3 154 309	3 265 831
in BGN	3 010	3 010	-	10 056	10 056	15 334	15 334	15 679
in foreign currency	6 801 498	9 652 410	5 653 267	3 273 899	6 658 903	3 531 106	3 138 975	3 250 152
o/w EUR	4 257 156	6 795 351	4 374 852	1 986 038	5 383 521	2 350 142	2 154 601	2 741 345
Loans	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237	4 404 477	4 592 595
in BGN	245 977	291 881	367 953	558 342	722 800	860 591	891 959	1 119 956
in foreign currency	3 157 542	4 142 754	4 090 922	4 174 012	4 113 466	4 139 646	3 512 518	3 472 639
o/w EUR	2 529 010	3 356 134	3 281 615	3 301 147	3 142 451	3 272 858	2 635 158	2 509 465
Debt security held	8 432 191	8 694 481	8 327 152	8 762 803	10 731 730	12 136 998	12 408 829	12 650 048
in BGN	53 229	52 454	-	-	-	-	-	-
in foreign currency	8 378 962	8 642 027	8 327 152	8 762 803	10 731 730	12 136 998	12 408 829	12 650 048
o/w EUR	6 265 405	6 550 135	6 332 450	6 958 594	8 962 031	10 303 415	10 227 256	10 806 006
Shares and other equity	295 479	298 161	288 917	287 074	264 894	266 196	249 511	278 225
in BGN	-	-	-	-	-	-	-	-
in foreign currency	295 479	298 161	288 917	287 074	264 894	266 196	249 511	278 225
o/w EUR	165 322	167 319	170 557	159 417	124 823	133 102	121 294	131 012
Less: foreign liabilities	12 952 552	13 114 137	13 589 652	14 801 273	14 877 421	14 811 646	15 832 625	17 686 329
Deposits	10 504 728	10 954 465	11 265 206	12 184 535	12 090 489	12 201 981	12 827 127	14 005 705
in BGN	1 189 693	1 215 896	1 320 119	1 335 319	1 254 567	1 370 621	1 387 873	1 396 360
in foreign currency	9 315 035	9 738 569	9 945 087	10 849 216	10 835 922	10 831 360	11 439 254	12 609 345
o/w EUR	8 668 694	9 193 100	9 300 041	10 250 125	10 305 571	10 262 356	10 928 804	12 076 492
Repos	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
o/w EUR	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614	1 307 446	1 714 232
Debt securities issued ²	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
in BGN	-	-	-	-	-	-	-	-
in foreign currency	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
o/w EUR	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051	1 698 052	1 966 392
RESERVES IN THE BNB ³	27 603 985	20 584 332	24 271 714	31 986 074	25 833 832	24 573 395	26 082 763	29 265 895
Cash in levs	1 904 162	1 836 588	2 092 044	2 327 559	2 071 251	2 002 121	2 083 212	2 227 685
Deposits	25 699 823	18 747 744	22 179 670	29 658 515	23 762 581	22 571 274	23 999 551	27 038 210
in BGN	20 555 502	15 462 902	19 860 451	27 457 724	21 724 096	20 871 207	21 119 963	22 167 466
in foreign currency	5 144 321	3 284 842	2 319 219	2 200 791	2 038 485	1 700 067	2 879 588	4 870 744
o/w EUR	5 144 321	3 284 842	2 319 219	2 200 791	2 038 485	1 700 067	2 879 588	4 870 744
CLAIMS ON GENERAL GOVERNMENT	12 766 470	13 128 822	13 505 565	14 613 067	14 858 802	16 339 543	16 578 161	17 665 680
Central government (net)	12 363 190	12 704 675	13 066 880	14 115 716	14 375 174	15 868 413	16 103 154	17 187 372
Claims	13 979 549	14 188 063	14 425 075	15 582 870	15 791 090	17 365 451	17 440 567	18 417 319
Government securities	13 383 683	13 594 227	13 790 759	15 103 927	15 454 798	17 032 550	17 126 332	18 103 847
in BGN	7 516 938	7 491 890	7 289 940	7 201 397	7 421 600	8 525 731	8 793 483	8 933 823
in foreign currency	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819	8 332 849	9 170 024
o/w EUR	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819	8 266 880	9 101 501
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	595 866	593 836	634 316	478 943	336 292	332 901	314 235	313 472
in BGN	297 593	287 856	343 390	373 841	231 162	227 801	209 132	215 679
in foreign currency	298 273	305 980	290 926	105 102	105 130	105 100	105 103	97 793
o/w EUR	298 273	305 980	290 926	105 102	105 130	105 100	105 103	97 793
Less: liabilities	1 616 359	1 483 388	1 358 195	1 467 154	1 415 916	1 497 038	1 337 413	1 229 947
Deposits	1 616 359	1 483 388	1 358 195	1 467 154	1 415 916	1 497 038	1 337 413	1 229 947
in BGN	1 385 995	1 156 967	1 078 115	1 224 876	1 179 672	1 144 270	1 062 458	989 661
in foreign currency	230 364	326 421	280 080	242 278	236 244	352 768	274 955	240 286
o/w EUR	208 685	302 529	255 506	220 948	214 677	331 010	253 909	219 096
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Local government and SSFs	403 280	424 147	438 685	497 351	483 628	471 130	475 007	478 308
Debt security held	54 663	35 424	33 863	32 145	31 326	29 102	28 057	26 034
in BGN	54 663	35 424	33 863	32 145	31 326	29 102	28 057	26 034
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	348 617	388 723	404 822	465 206	452 302	442 028	446 950	452 274
in BGN	343 441	383 851	400 242	460 906	448 283	438 290	443 492	449 097
in foreign currency	5 176	4 872	4 580	4 300	4 019	3 738	3 458	3 177
o/w EUR	5 176	4 872	4 580	4 300	4 019	3 738	3 458	3 177
CLAIMS ON NON-GOVERNMENT SECTOR	84 406 947	87 181 924	89 887 315	92 632 961	95 418 517	99 045 473	102 094 823	106 103 953
Non-financial corporations	42 612 409	43 600 645	44 259 680	45 319 028	46 332 487	47 462 134	48 095 946	49 992 599
Repos	421 467	430 911	417 914	555 829	568 198	561 605	551 067	524 275
in BGN	401 864	406 086	402 662	421 375	422 924	416 105	410 141	383 107
in foreign currency	19 603	24 825	15 252	134 454	145 274	145 500	140 926	141 168
o/w EUR	19 603	24 825	15 252	134 454	145 274	145 500	140 926	141 168
Loans	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561	46 802 830	48 580 561
in BGN	23 945 097	24 227 028	24 934 489	26 003 444	27 040 407	27 933 150	28 964 974	30 343 100
in foreign currency	17 697 688	18 367 458	18 333 429	18 138 781	18 001 031	18 261 411	17 837 856	18 237 461
o/w EUR	17 210 259	17 914 584	17 865 711	17 760 577	17 582 092	17 840 981	17 428 499	17 773 186
Debt security held	424 440	451 637	464 740	495 975	598 869	581 865	617 778	765 375
in BGN	131 239	128 963	138 366	156 926	218 390	208 290	267 998	335 920
in foreign currency	293 201	322 674	326 374	339 049	380 479	373 575	349 780	429 455
o/w EUR	293 201	322 674	326 374	339 049	380 479	373 575	349 780	429 455
Shares and other equity	123 717	123 611	109 108	124 999	123 982	124 103	124 271	122 388
in BGN	123 717	123 611	109 108	124 999	123 982	124 103	124 271	122 388
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	7 694 611	8 100 289	8 707 020	8 917 483	9 014 982	9 362 046	9 611 619	9 737 146
Repos	52 529	53 174	66 740	86 714	88 429	93 578	88 016	120 198
in BGN	38 749	38 531	38 310	46 208	46 259	46 783	66 948	94 165
in foreign currency	13 780	14 643	28 430	40 506	42 170	46 795	21 068	26 033
o/w EUR	13 780	14 643	28 430	40 506	42 170	46 795	21 068	26 033
Loans	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081	8 179 009	8 345 309
in BGN	4 390 039	4 844 343	5 202 315	5 396 385	5 510 217	5 814 561	6 028 903	6 200 362
in foreign currency	1 987 689	1 940 993	2 102 506	2 089 871	2 109 240	2 135 520	2 150 106	2 144 947
o/w EUR	1 982 637	1 936 611	2 097 150	2 086 429	2 106 026	2 135 520	2 150 106	2 144 947
Debt security held	563 817	587 250	650 896	651 184	614 857	611 084	616 768	585 096
in BGN	451 458	459 008	502 774	510 954	465 634	419 738	432 112	409 321
in foreign currency	112 359	128 242	148 122	140 230	149 223	191 346	184 656	175 775
o/w EUR	112 359	128 242	148 122	140 230	149 223	191 346	184 656	175 775
Shares and other equity	700 537	674 529	684 563	693 329	692 239	707 303	727 826	686 543
in BGN	700 521	674 511	684 545	693 329	692 239	707 303	727 826	686 543
in foreign currency	16	18	18	-	-	-	-	-
o/w EUR	16	18	18	-	-	-	-	-
Households and NPISHs	34 099 927	35 480 990	36 920 615	38 396 450	40 071 048	42 221 293	44 387 258	46 374 208
Repos	326	323	321	318	315	313	310	307
in BGN	326	323	321	318	315	313	310	307
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980	44 386 948	46 373 901
in BGN	32 750 245	34 206 482	35 694 589	37 199 872	38 869 195	41 005 174	43 170 926	45 153 025
in foreign currency	1 349 356	1 274 185	1 225 705	1 196 260	1 201 538	1 215 806	1 216 022	1 220 876
o/w EUR	1 311 833	1 239 809	1 192 123	1 164 309	1 172 150	1 186 453	1 187 437	1 194 886
NON-FINANCIAL ASSETS	6 410 238	6 568 736	6 599 631	6 514 527	6 495 633	6 566 646	6 736 650	7 006 115
OTHER ITEMS (NET)	-7 162 124	-5 715 282	-5 489 611	-4 957 951	-6 092 957	-4 875 030	-5 230 094	-4 720 511
Accounts between other MFIs (net)	61 270	68 131	87 049	92 013	76 979	122 604	120 300	118 855
Claims on other MFIs	1 563 553	1 689 960	1 489 306	1 274 624	2 145 628	1 915 840	1 427 187	2 283 380
in BGN	586 214	860 021	772 964	383 877	1 084 946	643 706	321 429	771 295
in foreign currency	977 339	829 939	716 342	890 747	1 060 682	1 272 134	1 105 758	1 512 085
o/w EUR	737 869	635 156	548 947	702 594	841 306	1 005 252	883 589	1 300 898
Less: liabilities to other MFIs	1 502 283	1 621 829	1 402 257	1 182 611	2 068 649	1 793 236	1 306 887	2 164 525
in BGN	523 517	793 039	694 998	299 517	1 013 175	519 787	205 267	651 754
in foreign currency	978 766	828 790	707 259	883 094	1 055 474	1 273 449	1 101 620	1 512 771
o/w EUR	739 312	634 099	540 290	696 034	836 121	1 006 634	879 509	1 301 723

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Other (net)	-7 223 394	-5 783 413	-5 576 660	-5 049 964	-6 169 936	-4 997 634	-5 350 394	-4 839 366
Other unclassified assets	3 309 665	3 674 017	3 710 723	3 826 547	3 899 969	4 147 073	4 113 075	4 270 570
in BGN	1 274 542	1 322 779	1 373 964	1 456 941	1 465 528	1 593 441	1 754 361	1 609 998
in foreign currency	2 035 123	2 351 238	2 336 759	2 369 606	2 434 441	2 553 632	2 358 714	2 660 572
o/w EUR	1 822 838	2 005 625	2 090 069	2 124 868	2 202 380	2 290 663	2 143 618	2 344 775
Less: other unclassified liabilities	10 533 059	9 457 430	9 287 383	8 876 511	10 069 905	9 144 707	9 463 469	9 109 936
in BGN	7 335 740	6 852 294	6 716 326	6 505 193	7 421 988	6 721 049	6 925 569	6 856 427
in foreign currency	3 197 319	2 605 136	2 571 057	2 371 318	2 647 917	2 423 658	2 537 900	2 253 509
o/w EUR	2 735 501	2 249 058	2 215 002	1 949 594	2 292 805	2 084 817	2 072 245	1 896 843
LIABILITIES	139 144 707	140 166 818	144 054 304	150 132 567	152 368 484	155 653 341	158 937 825	165 878 781
LIABILITIES TO THE BNB	-	3	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	3	-	-	-	-	-	-
o/w EUR	-	3	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	118 949 953	119 036 992	121 667 493	126 508 019	127 896 641	130 491 878	132 713 174	138 199 381
DEPOSITS	118 949 953	119 036 992	121 667 493	126 508 019	127 896 641	130 491 878	132 713 174	138 199 381
Overnight deposits	92 217 171	91 591 014	93 209 254	97 561 770	98 983 954	100 865 243	102 206 001	106 275 396
in BGN	65 473 481	65 177 397	67 248 051	71 491 883	72 831 628	74 140 574	75 216 475	78 297 434
Local government and SSFs	2 447 782	2 373 347	2 141 903	2 174 961	2 617 045	2 629 620	2 286 591	1 820 506
Non-financial corporations	24 673 614	23 598 513	24 496 505	25 693 451	25 187 775	25 199 932	25 073 563	25 593 304
Financial corporations	2 047 727	1 750 736	1 589 594	1 604 037	1 901 084	1 438 824	1 815 802	1 703 380
Households and NPISHs	36 304 358	37 454 801	39 020 049	42 019 434	43 125 724	44 872 198	46 040 519	49 180 244
in foreign currency	26 743 690	26 413 617	25 961 203	26 069 887	26 152 326	26 724 669	26 989 526	27 977 962
Local government and SSFs	59 941	41 397	91 349	47 909	45 053	107 232	143 045	70 691
Non-financial corporations	12 387 833	12 309 809	12 135 600	12 083 558	12 216 682	12 733 930	13 063 698	13 144 989
Financial corporations	1 684 884	1 395 834	1 064 325	1 262 454	1 165 839	1 176 728	1 029 885	1 478 058
Households and NPISHs	12 611 032	12 666 577	12 669 929	12 675 966	12 724 752	12 706 779	12 752 898	13 284 224
o/w EUR	21 752 612	21 632 276	21 540 995	21 627 007	21 737 389	22 226 599	22 719 586	23 716 165
Local government and SSFs	56 474	37 898	87 763	44 511	41 589	103 734	139 747	67 179
Non-financial corporations	9 927 113	10 050 991	10 086 673	9 869 024	10 035 937	10 571 448	10 901 621	11 123 846
Financial corporations	1 260 196	957 607	755 084	1 073 357	961 711	790 482	822 847	1 261 400
Households and NPISHs	10 508 829	10 585 780	10 611 475	10 640 115	10 698 152	10 760 935	10 855 371	11 263 740
Deposits with agreed maturity up to 2 years	26 117 448	26 845 153	27 858 664	28 345 836	28 312 101	29 032 185	29 911 599	31 311 727
in BGN	12 836 242	13 621 234	14 239 353	14 509 068	14 402 118	14 855 470	15 386 671	16 112 450
Local government and SSFs	241 797	256 070	246 972	224 749	249 472	255 219	246 515	229 941
Non-financial corporations	1 547 319	2 159 904	2 698 701	2 601 246	2 406 526	2 701 810	3 061 021	3 280 072
Financial corporations	457 064	533 366	540 013	648 427	582 114	523 985	505 883	630 352
Households and NPISHs	10 590 062	10 671 894	10 753 667	11 034 646	11 164 006	11 374 456	11 573 252	11 972 085
in foreign currency	13 281 206	13 223 919	13 619 311	13 836 768	13 909 983	14 176 715	14 524 928	15 199 277
Local government and SSFs	215	3 132	3 136	3 125	3 132	3 133	3 125	3 137
Non-financial corporations	1 778 031	1 637 243	2 024 143	2 240 226	2 278 774	2 434 299	2 826 230	3 396 402
Financial corporations	100 700	131 114	140 028	155 224	164 452	124 101	108 685	121 598
Households and NPISHs	11 402 260	11 452 430	11 452 004	11 438 193	11 463 625	11 615 182	11 586 888	11 678 140
o/w EUR	10 764 774	10 713 629	10 945 979	11 162 480	11 151 647	11 525 725	11 992 292	12 616 802
Local government and SSFs	8	2 940	2 939	2 936	2 939	2 938	2 938	2 936
Non-financial corporations	1 259 691	1 132 603	1 397 625	1 547 788	1 519 142	1 792 689	2 217 822	2 803 817
Financial corporations	84 202	113 695	120 399	128 134	133 664	104 431	98 359	107 165
Households and NPISHs	9 420 873	9 464 391	9 425 016	9 483 622	9 495 902	9 625 667	9 673 173	9 702 884
Deposits redeemable at notice up to 3 months	615 334	600 825	599 575	600 413	600 586	594 450	595 574	612 258
in BGN	339 997	328 028	327 631	334 216	336 280	336 247	339 148	353 204
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	339 997	328 028	327 631	334 216	336 280	336 247	339 148	353 204
in foreign currency	275 337	272 797	271 944	266 197	264 306	258 203	256 426	259 054
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	756	729	724	720	732	601	414	274
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	274 581	272 068	271 220	265 477	263 574	257 602	256 012	258 780
o/w EUR	240 023	238 150	236 718	232 822	230 560	226 044	225 386	226 273
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	240 023	238 150	236 718	232 822	230 560	226 044	225 386	226 273
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)

	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY								
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	20 194 754	21 129 823	22 386 811	23 624 548	24 471 843	25 161 463	26 224 651	27 679 400
in BGN	2 668 809	2 726 005	2 987 484	3 491 085	3 779 600	3 943 732	4 011 422	4 352 917
in foreign currency	1 085 819	1 035 346	1 236 596	1 537 494	1 641 281	1 783 716	1 862 207	2 028 700
o/w EUR	1 582 990	1 690 659	1 750 888	1 953 591	2 138 319	2 160 016	2 149 215	2 324 217
Debt securities issued over 2 years	1 291 875	1 368 558	1 465 261	1 667 090	1 846 672	1 924 903	1 935 489	2 043 225
in BGN	195 159	203 009	217 050	233 507	234 412	302 844	302 075	373 870
in foreign currency	813	1 308	5 222	1 308	1 308	1 308	702	702
o/w EUR	194 346	201 701	211 828	232 199	233 104	301 536	301 373	373 168
Capital and reserves ⁴	194 346	201 701	211 828	232 199	233 104	301 536	301 373	373 168
Equity capital raised	17 330 786	18 200 809	19 182 277	19 899 956	20 457 831	20 914 887	21 911 154	22 952 613
Reserves	6 285 030	5 978 757	6 020 184	6 019 687	6 328 708	6 328 708	6 336 771	6 336 480
Financial result	4 602 327	5 058 875	5 110 431	5 162 800	5 835 436	6 183 800	6 282 405	6 368 066
	6 443 429	7 163 177	8 051 662	8 717 469	8 293 687	8 402 379	9 291 978	10 248 067

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040	104 778 551	108 900 046
Resident sector	83 366 881	86 048 087	88 753 148	91 183 152	93 733 575	97 366 803	100 374 074	104 307 451
Monetary financial institutions	302 284	205 039	220 977	214 390	213 353	226 252	244 102	241 934
General government sector	944 483	982 559	1 039 138	944 149	788 594	774 929	761 185	765 746
Other residents	82 120 114	84 860 489	87 493 033	90 024 613	92 731 628	96 365 622	99 368 787	103 299 771
Non-financial corporations	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561	46 802 830	48 580 561
Financial corporations	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081	8 179 009	8 345 309
Households and NPISHs	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980	44 386 948	46 373 901
Non-resident sector	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237	4 404 477	4 592 595
Countries and institutions of the EU	2 608 431	3 425 697	3 384 534	3 652 214	3 870 122	4 122 942	3 510 808	3 599 248
MU	2 228 772	2 875 194	2 805 223	2 945 719	3 141 174	3 325 999	2 668 897	2 740 082
Monetary financial institutions	433 328	899 448	861 860	984 294	1 114 591	1 133 172	1 121 189	1 272 372
General government sector	1	1	-	-	1	1	-	-
Other residents	1 795 443	1 975 745	1 943 363	1 961 425	2 026 582	2 192 826	1 547 708	1 467 710
Non-financial corporations	746 166	790 668	754 906	771 529	833 788	646 307	614 880	608 331
Financial corporations	900 054	1 024 270	1 020 703	1 017 250	1 017 427	1 369 769	761 226	696 743
Households and NPISHs	149 223	160 807	167 754	172 646	175 367	176 750	171 602	162 636
NON-MU	379 659	550 503	579 311	706 495	728 948	796 943	841 911	859 166
Rest of the world	795 088	1 008 938	1 074 341	1 080 140	966 144	877 295	893 669	993 347

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040	104 778 551	108 900 046
in BGN	62 147 754	64 326 210	67 043 708	70 087 926	72 916 160	76 368 076	79 815 751	83 589 219
in foreign currency	24 622 646	26 156 512	26 168 315	25 827 580	25 653 681	25 998 964	24 962 800	25 310 827
in EUR	23 464 110	24 878 260	24 852 352	24 541 118	24 231 125	24 682 393	23 647 498	23 857 388
in USD	823 392	763 507	767 873	717 225	837 971	712 299	650 342	758 342
in CHF	34 945	31 897	30 499	29 250	26 179	24 433	23 768	20 621
in other currencies	300 199	482 848	517 591	539 987	558 406	579 839	641 192	674 476

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total²	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040	104 778 551	108 900 046
Up to one year	18 474 206	17 802 000	18 235 347	18 519 183	19 200 729	19 759 607	20 672 122	21 617 010
Over one and up to five years	11 556 799	12 570 297	13 387 229	13 732 104	13 961 756	14 100 365	13 513 016	14 086 670
Over five years	56 739 395	60 110 425	61 589 447	63 664 219	65 407 356	68 507 068	70 593 413	73 196 366

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

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

Source: Other MFIs.

1.8. CLAIMS ON LOANS TO *HOUSEHOLDS*¹ SECTOR BY TYPE²

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980	44 386 948	46 373 901
Overdraft	1 236 256	1 246 429	1 266 705	1 262 664	1 292 180	1 293 222	1 352 093	1 350 383
Consumer loans	15 399 810	15 956 850	16 493 966	16 833 410	17 436 814	18 188 430	18 968 346	18 835 910
Loans for house purchases	17 061 239	17 880 289	18 763 121	19 900 601	20 931 530	22 319 382	23 617 671	25 691 979
Other loans	402 296	397 099	396 502	399 457	410 209	419 946	448 838	495 629
o/w Sole proprietorships and partnerships								
without legal status	431 941	432 030	446 990	453 771	472 211	470 524	512 842	535 722

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

		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	number	9 426 213	9 430 245	9 486 314	9 548 108	9 538 501	9 550 254	9 570 594	9 659 111
	(BGN'000)	118 867 597	119 088 003	122 169 760	127 538 525	128 754 656	131 432 640	134 037 925	140 423 530
Non-financial corporations	number	612 781	617 668	619 339	624 195	624 763	623 799	629 914	642 505
	(BGN'000)	41 278 949	40 550 207	42 327 185	43 829 198	43 326 207	44 238 022	45 269 849	46 918 028
up to 1 000 BGN	number	303 523	305 189	299 140	300 554	302 855	297 183	300 555	308 501
	(BGN'000)	63 505	62 308	59 200	57 077	58 466	55 771	56 049	57 553
over 1 000 and up to 2 500 BGN	number	58 430	60 140	59 614	59 150	60 008	62 548	62 071	61 375
	(BGN'000)	96 733	99 626	98 820	98 085	99 451	105 451	105 758	103 717
over 2 500 and up to 5 000 BGN	number	45 161	45 541	45 534	46 138	45 682	45 016	44 659	45 009
	(BGN'000)	164 790	165 784	166 084	168 565	166 657	165 320	164 428	166 086
over 5 000 and up to 10 000 BGN	number	44 066	44 981	45 586	45 426	46 710	46 708	46 211	46 800
	(BGN'000)	315 877	323 001	326 755	326 701	334 626	334 992	331 234	337 124
over 10 000 and up to 20 000 BGN	number	40 965	41 156	42 443	42 549	42 198	43 037	43 221	44 375
	(BGN'000)	586 282	588 505	608 382	610 138	603 126	615 463	619 338	636 731
over 20 000 and up to 30 000 BGN	number	21 421	21 407	22 534	23 166	22 524	22 856	23 667	23 789
	(BGN'000)	525 111	523 983	552 230	567 499	552 365	561 032	581 963	583 477
over 30 000 and up to 40 000 BGN	number	14 106	13 972	14 488	15 014	14 493	14 589	15 292	15 711
	(BGN'000)	488 854	484 151	502 861	520 822	502 962	505 857	530 014	545 691
over 40 000 and up to 50 000 BGN	number	10 137	10 239	10 798	11 040	10 820	11 036	11 111	11 314
	(BGN'000)	454 181	458 826	484 048	494 604	484 793	494 763	497 821	507 745
over 50 000 and up to 100 000 BGN	number	27 184	27 082	28 569	29 022	28 312	28 859	29 592	30 252
	(BGN'000)	1 939 537	1 935 307	2 037 194	2 072 551	2 020 048	2 062 892	2 118 504	2 159 051
over 100 000 and up to 200 000 BGN	number	21 085	21 059	21 938	22 518	21 973	22 442	22 753	23 837
	(BGN'000)	3 056 192	3 051 673	3 182 493	3 256 735	3 183 491	3 246 910	3 288 138	3 441 439
over 200 000 and up to 500 000 BGN	number	15 778	15 697	16 617	17 099	16 767	16 833	17 546	17 996
	(BGN'000)	4 930 060	4 908 941	5 180 161	5 320 364	5 217 012	5 272 541	5 483 711	5 608 873
over 500 000 and up to 1 000 000 BGN	number	5 742	5 859	6 250	6 425	6 433	6 471	6 800	6 929
	(BGN'000)	4 023 495	4 120 860	4 403 837	4 554 939	4 552 059	4 562 369	4 805 504	4 889 452
over 1 000 000 BGN	number	5 183	5 346	5 828	6 094	5 988	6 221	6 436	6 617
	(BGN'000)	24 634 332	23 827 242	24 725 120	25 781 118	25 551 151	26 254 661	26 687 387	27 881 089
Financial corporations	number	7 227	7 344	7 399	7 515	7 542	7 744	7 829	7 997
	(BGN'000)	4 408 007	3 862 342	3 382 558	3 725 822	3 867 986	3 413 488	3 628 006	4 102 013
up to 1 000 BGN	number	2 587	2 650	2 579	2 671	2 542	2 707	2 650	2 832
	(BGN'000)	575	554	530	577	524	582	611	600
over 1 000 and up to 2 500 BGN	number	607	581	576	584	652	660	717	678
	(BGN'000)	992	925	922	957	1 074	1 076	1 192	1 123
over 2 500 and up to 5 000 BGN	number	543	543	556	546	557	549	536	523
	(BGN'000)	1 961	1 957	2 016	1 963	1 975	1 961	1 936	1 919
over 5 000 and up to 10 000 BGN	number	494	545	500	552	532	598	621	626
	(BGN'000)	3 568	3 925	3 637	3 952	3 799	4 230	4 424	4 451
over 10 000 and up to 20 000 BGN	number	458	502	532	539	535	524	574	561
	(BGN'000)	6 652	7 099	7 662	7 758	7 727	7 414	8 204	8 031
over 20 000 and up to 30 000 BGN	number	280	259	285	266	297	299	297	290
	(BGN'000)	6 756	6 323	7 016	6 536	7 277	7 307	7 236	7 103
over 30 000 and up to 40 000 BGN	number	144	154	187	190	188	201	196	224
	(BGN'000)	4 956	5 354	6 431	6 583	6 570	6 978	6 776	7 751
over 40 000 and up to 50 000 BGN	number	141	128	140	121	156	150	146	153
	(BGN'000)	6 277	5 745	6 274	5 428	7 021	6 806	6 574	6 837
over 50 000 and up to 100 000 BGN	number	372	438	416	410	462	476	441	498
	(BGN'000)	27 092	31 969	30 088	29 618	33 338	35 066	32 163	36 065
over 100 000 and up to 200 000 BGN	number	436	404	445	449	401	387	471	421
	(BGN'000)	64 941	60 474	66 220	67 149	59 100	56 275	68 704	62 077
over 200 000 and up to 500 000 BGN	number	490	463	490	473	511	502	495	476
	(BGN'000)	158 542	146 964	157 002	148 518	164 463	158 919	156 342	150 113
over 500 000 and up to 1 000 000 BGN	number	232	239	257	257	242	240	229	251
	(BGN'000)	167 913	169 373	183 680	184 912	169 192	167 277	158 947	175 544
over 1 000 000 BGN	number	443	438	436	457	467	451	456	464
	(BGN'000)	3 957 782	3 421 680	2 911 080	3 261 871	3 405 926	2 959 597	3 174 897	3 640 399

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

		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Households and NPISHs	number	8 806 205	8 805 233	8 859 576	8 916 398	8 906 196	8 918 711	8 932 851	9 008 609
	(BGN'000)	73 180 641	74 675 454	76 460 017	79 983 505	81 560 463	83 781 130	85 140 070	89 403 489
up to 1 000 BGN	number	4 786 438	4 788 248	4 781 935	4 711 791	4 721 986	4 696 096	4 731 022	4 706 518
	(BGN'000)	783 852	784 276	805 297	807 749	774 398	765 931	783 051	785 343
over 1 000 and up to 2 500 BGN	number	963 944	951 877	974 650	1 014 274	975 284	982 943	973 860	980 987
	(BGN'000)	1 604 989	1 582 091	1 620 798	1 701 380	1 639 146	1 650 679	1 632 267	1 648 384
over 2 500 and up to 5 000 BGN	number	735 657	724 117	732 245	736 653	724 446	722 155	704 778	718 917
	(BGN'000)	2 682 476	2 643 224	2 669 608	2 693 947	2 655 321	2 648 889	2 583 895	2 636 457
over 5 000 and up to 10 000 BGN	number	795 858	793 013	794 033	814 336	813 467	813 854	801 786	814 741
	(BGN'000)	5 701 815	5 693 140	5 711 243	5 844 401	5 852 685	5 862 777	5 798 474	5 886 251
over 10 000 and up to 20 000 BGN	number	675 571	679 765	687 418	709 051	717 517	723 466	720 718	740 015
	(BGN'000)	9 517 083	9 592 014	9 711 534	10 012 454	10 158 338	10 255 372	10 230 093	10 500 589
over 20 000 and up to 30 000 BGN	number	292 742	298 111	303 810	315 844	322 211	328 694	332 166	344 369
	(BGN'000)	7 091 522	7 228 780	7 384 055	7 657 472	7 827 783	7 988 680	8 082 857	8 366 738
over 30 000 and up to 40 000 BGN	number	157 380	160 399	164 111	171 990	176 163	180 940	184 270	192 230
	(BGN'000)	5 415 141	5 523 174	5 659 139	5 918 148	6 074 500	6 240 796	6 361 393	6 633 739
over 40 000 and up to 50 000 BGN	number	97 271	99 554	102 008	106 701	109 813	113 329	116 484	121 661
	(BGN'000)	4 322 643	4 432 659	4 548 359	4 743 798	4 886 210	5 047 467	5 190 438	5 422 761
over 50 000 and up to 100 000 BGN	number	191 436	196 862	202 730	212 814	219 020	226 120	232 477	245 686
	(BGN'000)	13 227 482	13 611 948	14 018 867	14 712 900	15 133 408	15 645 483	16 071 209	16 974 178
over 100 000 and up to 200 000 BGN	number	87 776	90 095	92 184	96 373	98 633	101 960	104 790	109 922
	(BGN'000)	12 428 891	12 732 660	12 974 257	13 577 766	13 865 108	14 326 850	14 690 313	15 407 327
over 200 000 and up to 500 000 BGN	number	18 222	19 150	20 109	21 913	22 874	24 188	25 266	27 736
	(BGN'000)	5 105 044	5 366 242	5 642 672	6 157 768	6 420 838	6 806 181	7 106 531	7 818 811
over 500 000 and up to 1 000 000 BGN	number	2 633	2 718	2 933	3 118	3 264	3 371	3 575	3 986
	(BGN'000)	1 797 262	1 856 871	1 999 796	2 125 253	2 228 343	2 306 376	2 444 780	2 714 234
over 1 000 000 BGN	number	1 277	1 324	1 410	1 540	1 518	1 595	1 659	1 841
	(BGN'000)	3 502 441	3 628 375	3 714 392	4 030 469	4 044 385	4 235 649	4 164 769	4 608 677

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

		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Non-financial corporations	number	612 781	617 668	619 339	624 195	624 763	623 799	629 914	642 505
	(BGN'000)	41 278 949	40 550 207	42 327 185	43 829 198	43 326 207	44 238 022	45 269 849	46 918 028
Agriculture, forestry and fishing	number	25 066	25 259	25 815	25 927	25 533	26 247	25 925	26 519
	(BGN'000)	1 670 536	1 773 786	1 841 394	1 743 581	1 572 117	1 846 649	1 744 094	1 813 200
Mining and quarrying	number	1 539	1 581	1 511	1 507	1 499	1 603	1 634	1 629
	(BGN'000)	665 198	558 949	499 133	489 419	432 033	523 743	460 189	530 909
Manufacturing	number	58 532	58 805	58 385	58 846	58 778	60 615	60 841	61 234
	(BGN'000)	5 791 902	5 758 945	6 553 210	6 747 068	6 276 475	6 532 653	6 329 681	6 732 926
Electricity, gas, steam and air conditioning supply	number	6 387	6 545	6 623	6 783	6 918	7 660	7 772	7 877
	(BGN'000)	4 185 667	3 557 218	3 376 688	4 081 363	4 687 072	4 477 657	4 669 011	4 393 825
Water supply, sewerage, waste management and remediation activities	number	2 019	2 048	2 010	2 041	2 011	2 179	2 208	2 219
	(BGN'000)	276 292	296 671	299 485	410 655	349 210	376 428	411 522	378 625
Construction	number	48 249	48 786	48 329	49 013	49 246	50 337	51 006	51 740
	(BGN'000)	3 458 104	3 571 987	3 605 650	4 657 903	4 079 333	4 036 481	4 190 383	4 526 741
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	216 471	217 367	213 054	213 925	213 159	201 918	204 621	213 024
	(BGN'000)	10 423 401	10 636 782	10 812 325	10 617 079	10 552 817	11 296 026	11 716 160	12 164 453
Transportation and storage	number	42 188	42 463	42 630	42 570	42 602	43 466	43 714	43 856
	(BGN'000)	2 189 605	2 079 690	2 361 980	2 427 869	2 117 764	2 058 173	2 113 361	2 290 722
Accommodation and food service activities	number	39 375	39 943	40 702	40 635	40 459	25 983	26 292	26 074
	(BGN'000)	1 469 222	1 432 498	1 653 323	1 602 408	1 619 348	883 156	1 088 382	967 489
Information and communication	number	25 967	26 077	26 637	27 195	27 621	30 464	30 768	31 356
	(BGN'000)	2 763 951	2 456 952	2 591 353	2 788 021	2 925 103	2 920 296	3 043 886	3 408 499
Real estate activities	number	22 345	23 018	25 506	25 947	26 435	29 666	30 134	30 734
	(BGN'000)	1 594 787	1 680 640	1 878 814	1 874 843	2 049 453	2 288 622	2 301 175	2 449 618
Professional, scientific and technical activities	number	59 268	59 734	60 707	61 552	62 366	70 268	70 754	71 568
	(BGN'000)	3 898 228	3 898 387	3 811 233	3 166 018	3 292 202	3 494 878	3 480 074	3 547 976
Administrative and support service activities	number	14 619	14 766	15 414	15 614	15 791	18 610	18 781	18 802
	(BGN'000)	985 836	945 118	963 966	1 058 946	1 142 209	1 181 814	1 265 012	1 248 096
Education	number	4 235	4 287	4 435	4 526	4 572	4 869	4 955	4 995
	(BGN'000)	239 076	243 386	278 004	263 532	288 318	299 632	325 480	294 015
Human health and social work activities	number	16 805	16 842	16 882	17 068	17 248	16 341	16 422	16 519
	(BGN'000)	911 938	911 570	990 523	1 067 873	1 100 231	1 049 051	1 084 150	1 093 857
Arts, entertainment and recreation	number	8 151	8 307	8 669	8 825	8 335	8 684	8 841	9 004
	(BGN'000)	471 452	471 565	513 143	545 331	563 461	615 406	698 614	745 894
Other service activities	number	21 565	21 840	22 030	22 221	22 190	24 889	25 246	25 355
	(BGN'000)	283 754	276 063	296 961	287 289	279 061	357 357	348 675	331 183

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

		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	number	2 987 558	2 997 835	3 004 715	2 966 477	2 986 250	3 005 653	3 016 426	3 050 422
	(BGN'000)	82 594 436	85 344 897	87 978 008	90 667 474	93 388 570	97 021 118	100 008 180	103 944 551
Non-financial corporations	number	152 418	151 983	150 327	149 651	153 882	147 107	146 717	149 622
	(BGN'000)	42 064 252	43 025 397	43 685 832	44 698 054	45 609 636	46 756 166	47 353 897	49 104 836
up to 1 000 BGN	number	48 662	46 367	44 561	43 585	44 621	34 305	33 197	32 409
	(BGN'000)	7 420	7 474	7 209	7 075	7 550	6 020	5 974	5 648
over 1 000 and up to 2 500 BGN	number	7 186	7 453	7 391	7 315	7 763	7 781	7 892	7 591
	(BGN'000)	12 016	12 397	12 352	12 110	12 886	12 948	13 128	12 813
over 2 500 and up to 5 000 BGN	number	6 664	6 816	6 657	6 587	6 909	7 456	7 342	8 576
	(BGN'000)	24 499	25 075	24 476	24 222	25 484	27 510	26 990	31 545
over 5 000 and up to 10 000 BGN	number	7 647	7 559	7 541	7 618	7 652	8 231	8 143	9 584
	(BGN'000)	57 736	57 138	56 874	57 270	57 812	61 819	60 936	70 721
over 10 000 and up to 25 000 BGN	number	14 934	15 165	15 289	15 006	15 275	15 866	16 193	16 765
	(BGN'000)	257 104	261 336	264 388	259 522	263 901	274 859	280 011	289 867
over 25 000 and up to 50 000 BGN	number	17 930	18 231	18 111	18 325	18 958	19 979	19 943	19 898
	(BGN'000)	670 880	682 420	678 585	685 670	708 922	746 221	743 166	741 216
over 50 000 and up to 100 000 BGN	number	16 301	16 618	16 680	16 696	17 328	17 777	17 827	18 060
	(BGN'000)	1 212 295	1 232 174	1 235 935	1 238 687	1 285 065	1 321 520	1 322 076	1 334 521
over 100 000 and up to 250 000 BGN	number	14 996	15 403	15 408	15 561	16 124	16 117	16 345	16 566
	(BGN'000)	2 417 700	2 472 928	2 477 772	2 504 619	2 592 963	2 591 447	2 637 770	2 654 481
over 250 000 and up to 500 000 BGN	number	7 592	7 742	7 862	7 891	8 013	8 171	8 270	8 442
	(BGN'000)	2 722 694	2 781 503	2 814 707	2 831 550	2 873 552	2 930 860	2 971 996	3 021 120
over 500 000 and up to 1 000 000 BGN	number	4 479	4 577	4 616	4 759	4 826	4 850	4 909	4 975
	(BGN'000)	3 267 775	3 331 961	3 363 910	3 470 650	3 505 441	3 517 190	3 555 112	3 601 366
over 1 000 000 BGN	number	6 027	6 052	6 211	6 308	6 413	6 574	6 656	6 756
	(BGN'000)	31 414 133	32 160 991	32 749 624	33 606 679	34 276 060	35 265 772	35 736 738	37 341 538
Financial corporations	number	972	1 016	989	1 013	1 022	1 000	1 047	1 106
	(BGN'000)	6 430 257	6 838 510	7 371 561	7 572 970	7 707 886	8 043 659	8 267 025	8 465 507
up to 1 000 BGN	number	109	103	85	121	120	119	123	136
	(BGN'000)	21	19	8	23	20	23	25	21
over 1 000 and up to 2 500 BGN	number	21	23	24	22	20	18	18	17
	(BGN'000)	34	36	38	36	35	31	31	28
over 2 500 and up to 5 000 BGN	number	13	20	22	17	21	19	24	38
	(BGN'000)	50	70	77	68	81	66	97	135
over 5 000 and up to 10 000 BGN	number	15	30	40	36	34	35	25	28
	(BGN'000)	114	229	315	265	227	229	176	208
over 10 000 and up to 25 000 BGN	number	51	60	70	81	76	54	77	83
	(BGN'000)	859	1 053	1 221	1 423	1 275	904	1 379	1 491
over 25 000 and up to 50 000 BGN	number	76	86	82	71	87	81	94	110
	(BGN'000)	2 888	3 205	2 923	2 771	3 439	3 163	3 574	4 286
over 50 000 and up to 100 000 BGN	number	76	95	103	95	87	106	114	105
	(BGN'000)	5 565	6 839	7 487	6 880	6 285	7 563	8 034	7 471
over 100 000 and up to 250 000 BGN	number	112	121	109	115	128	116	113	103
	(BGN'000)	18 754	19 687	17 619	18 380	20 293	18 242	17 208	16 000
over 250 000 and up to 500 000 BGN	number	57	51	50	53	54	54	51	47
	(BGN'000)	20 679	17 971	17 863	17 526	18 680	18 931	16 942	16 330
over 500 000 and up to 1 000 000 BGN	number	56	41	38	46	40	33	39	39
	(BGN'000)	43 128	30 825	29 013	35 305	30 220	24 255	28 725	28 455
over 1 000 000 BGN	number	386	386	366	356	355	365	369	400
	(BGN'000)	6 338 165	6 758 576	7 294 997	7 490 293	7 627 331	7 970 252	8 190 834	8 391 082
Households and NPISHs	number	2 834 168	2 844 836	2 853 399	2 815 813	2 831 346	2 857 546	2 868 662	2 899 694
	(BGN'000)	34 099 927	35 480 990	36 920 615	38 396 450	40 071 048	42 221 293	44 387 258	46 374 208
up to 1 000 BGN	number	1 316 415	1 305 963	1 278 788	1 225 618	1 230 871	1 229 123	1 192 769	1 202 668
	(BGN'000)	375 948	372 433	365 342	372 612	374 961	358 351	356 528	367 040
over 1 000 and up to 2 500 BGN	number	407 293	407 871	421 449	436 820	429 481	428 745	441 064	448 843
	(BGN'000)	663 647	666 135	688 345	708 158	691 740	686 709	710 448	725 045
over 2 500 and up to 5 000 BGN	number	265 187	267 227	271 717	266 512	266 597	267 371	272 265	270 564
	(BGN'000)	951 813	958 283	972 498	954 978	957 629	958 869	976 111	968 088
over 5 000 and up to 10 000 BGN	number	227 726	229 929	232 953	228 322	227 018	230 872	237 823	239 171
	(BGN'000)	1 645 641	1 661 894	1 685 371	1 653 298	1 652 460	1 685 565	1 738 778	1 746 931
over 10 000 and up to 25 000 BGN	number	276 576	281 048	284 373	283 923	288 704	296 730	304 953	307 545
	(BGN'000)	4 473 673	4 547 494	4 605 065	4 599 458	4 684 395	4 818 801	4 953 863	4 990 592
over 25 000 and up to 50 000 BGN	number	168 825	173 222	177 121	179 515	185 080	190 848	196 464	199 151
	(BGN'000)	5 995 125	6 154 769	6 293 193	6 379 108	6 587 167	6 801 623	7 007 103	7 102 590
over 50 000 and up to 100 000 BGN	number	102 526	105 866	109 186	112 074	115 975	120 151	123 727	125 744
	(BGN'000)	7 080 073	7 305 407	7 534 772	7 736 178	8 003 935	8 286 878	8 526 403	8 659 940
over 100 000 and up to 250 000 BGN	number	58 811	61 807	64 683	68 284	71 339	75 401	79 182	83 119
	(BGN'000)	8 793 727	9 279 761	9 757 817	10 352 282	10 872 144	11 562 859	12 212 602	12 903 467
over 250 000 and up to 500 000 BGN	number	9 397	10 337	11 366	12 765	14 060	15 739	17 472	19 523
	(BGN'000)	3 065 784	3 371 095	3 714 198	4 179 412	4 616 106	5 185 867	5 771 618	6 460 176
over 500 000 and up to 1 000 000 BGN	number	1 255	1 396	1 574	1 764	1 983	2 308	2 654	3 037
	(BGN'000)	796 786	893 142	1 012 541	1 133 027	1 269 650	1 480 796	1 698 349	1 945 539
over 1 000 000 BGN	number	157	170	189	216	238	258	289	329
	(BGN'000)	257 710	270 577	291 473	327 939	360 861	394 975	435 455	504 800

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. LOANS¹ TO *NON-FINANCIAL CORPORATIONS* BY ECONOMIC ACTIVITY²

		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Non-financial corporations	number	152 418	151 983	150 327	149 651	153 882	147 107	146 717	149 622
	(BGN'000)	42 064 252	43 025 397	43 685 832	44 698 054	45 609 636	46 756 166	47 353 897	49 104 836
Agriculture, forestry and fishing	number	14 052	13 737	14 074	14 204	14 929	14 322	14 370	14 432
	(BGN'000)	2 801 234	2 702 582	2 821 527	2 903 260	2 939 528	2 857 199	3 012 771	3 104 772
Mining and quarrying	number	220	211	168	160	169	184	174	424
	(BGN'000)	143 294	158 443	146 705	106 944	104 098	121 699	149 903	126 554
Manufacturing	number	22 771	23 009	22 446	22 432	22 646	24 506	24 372	25 361
	(BGN'000)	9 386 069	9 247 379	9 328 720	9 487 313	9 391 137	9 598 209	10 015 843	10 706 551
Electricity, gas, steam and air conditioning supply	number	1 083	1 145	1 196	1 257	1 300	1 392	1 444	1 626
	(BGN'000)	1 927 859	2 429 393	2 659 967	2 847 245	2 972 492	3 261 759	3 294 660	3 379 014
Water supply, sewerage, waste management and remediation activities	number	421	414	421	431	443	456	581	799
	(BGN'000)	299 016	285 029	277 430	315 743	241 430	257 961	253 572	265 447
Construction	number	10 584	10 579	10 644	10 346	10 632	10 489	10 362	10 196
	(BGN'000)	3 338 481	3 459 652	3 484 458	3 577 165	3 723 534	3 921 878	3 994 107	4 225 548
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	57 521	57 057	55 394	55 582	57 551	52 785	52 167	50 689
	(BGN'000)	12 228 633	12 233 453	12 453 488	12 718 358	13 137 232	13 572 012	13 253 477	13 399 283
Transportation and storage	number	15 367	15 442	15 506	15 449	15 623	14 977	15 236	18 391
	(BGN'000)	2 444 533	2 502 568	2 446 491	2 520 167	2 458 111	2 423 084	2 428 668	2 406 926
Accommodation and food service activities	number	10 440	10 524	10 552	10 511	10 737	8 146	7 975	5 390
	(BGN'000)	2 578 821	2 577 946	2 539 162	2 615 503	2 644 702	2 617 618	2 411 584	2 255 198
Information and communication	number	2 838	2 748	2 703	2 774	2 795	2 774	2 789	2 921
	(BGN'000)	583 133	616 224	716 897	715 791	734 215	776 519	824 865	825 127
Real estate activities	number	2 331	2 416	2 662	2 713	2 867	2 965	3 108	3 429
	(BGN'000)	4 130 582	4 588 244	4 524 766	4 619 930	4 793 888	4 857 852	5 248 665	5 665 646
Professional, scientific and technical activities	number	6 746	6 590	6 382	6 295	6 490	6 666	6 642	7 401
	(BGN'000)	1 054 195	1 033 324	1 104 195	1 151 816	1 208 721	1 213 631	1 159 848	1 348 118
Administrative and support service activities	number	2 622	2 824	2 844	2 254	2 353	2 529	2 551	3 236
	(BGN'000)	586 307	609 240	606 847	513 592	627 037	645 543	686 930	731 326
Education	number	419	399	428	431	412	369	383	401
	(BGN'000)	82 569	83 667	86 342	85 094	83 960	77 466	77 417	75 583
Human health and social work activities	number	2 542	2 555	2 524	2 475	2 529	2 138	2 149	1 899
	(BGN'000)	293 237	304 009	297 174	280 562	298 219	290 630	260 178	273 812
Arts, entertainment and recreation	number	724	682	704	715	749	692	688	749
	(BGN'000)	121 200	122 320	122 929	164 406	169 356	166 875	172 412	192 256
Other service activities	number	1 737	1 651	1 679	1 622	1 657	1 717	1 726	2 278
	(BGN'000)	65 089	71 924	68 734	75 165	81 976	96 231	108 997	123 675

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			Interest rate on Excess Reserves
				Concluded deals		
				Volume in million BGN	Deal count	
2024	I	3.79	3.79	10 033.0	270	0.00
	II	3.79	3.80	8 332.6	227	0.00
	III	3.80	3.79	8 922.6	227	0.00
	IV	3.79	3.78	10 370.5	221	0.00
	V	3.78	3.78	7 262.4	201	0.00
	VI	3.78	3.63	6 187.0	174	0.00
	VII	3.63	3.53	5 825.0	157	0.00
	VIII	3.53	3.54	7 243.0	196	0.00
	IX	3.54	3.43	6 980.0	205	0.00
	X	3.43	3.22	9 375.5	245	0.00
	XI	3.22	3.04	7 301.0	183	0.00
	XII	3.04	2.95	9 067.6	245	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.

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

Source: BNB.

1.14. YIELD ON GOVERNMENT SECURITIES AND LONG-TERM INTEREST RATE FOR CONVERGENCE 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	
	annual effective yield												
2024	I	-	-	-	-	-	-	-	3.02	3.43	3.93	-	3.94
	II	-	-	-	-	-	-	-	-	-	-	-	3.93
	III	-	-	-	-	-	-	-	3.08	3.02	-	-	3.93
	IV	-	3.01	-	-	-	-	-	2.98	-	-	-	3.93
	V	-	3.21	3.35	-	-	-	-	-	-	2.97	-	3.93
	VI	-	3.44	3.54	-	-	-	-	3.14	-	-	-	3.93
	VII	-	3.64	3.82	-	-	-	-	3.44	-	-	-	3.93
	VIII	-	-	3.80	-	-	-	-	-	-	-	-	3.93
	IX	-	-	-	-	-	-	-	-	-	-	-	3.93
	X	-	-	-	-	-	-	-	3.01	2.94	-	-	3.93
	XI	-	-	-	-	-	-	-	-	-	-	-	3.93
	XII	-	-	-	-	-	-	-	-	-	-	-	3.93

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 and four years.

⁵ Government securities with maturity of five years also include issues with maturity of five years and six months and six years.

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

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

⁸ LTIR – long-term interest rate for convergence assessment purposes. It is determined on the basis of the secondary market yield to maturity of a long-term bond (benchmark) issued by the Ministry of Finance (Central government sector) and denominated in national currency. Monthly values are calculated as a simple average of daily values.

Source: BNB.

1.15. INTEREST 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									
2024	I	4.25	4.54	4.02	4.30	4.94	5.76	5.60	4.78
	II	4.26	4.24	4.04	4.34	5.72	4.99	6.21	5.60
	III	3.95	4.48	3.99	3.85	5.91	4.66	6.04	6.01
	IV	4.36	4.47	4.08	4.52	5.49	5.09	5.54	5.48
	V	4.37	5.42	4.29	4.16	5.50	5.49	5.08	5.64
	VI	4.20	4.39	4.05	4.27	5.91	5.84	5.21	6.03
	VII	4.56	5.04	4.37	4.55	4.28	5.01	4.87	4.15
	VIII	4.47	4.57	4.48	4.45	5.26	5.54	5.01	5.25
	IX	4.42	4.67	4.32	4.41	5.72	4.38	5.08	5.87
	X	3.97	4.58	3.64	4.12	5.24	4.73	4.79	5.38
	XI	4.17	4.60	3.89	4.27	4.83	4.18	5.29	4.73
	XII	4.47	4.97	4.22	4.52	5.01	3.82	5.17	5.01
volumes in million BGN									
2024	I	801.5	128.4	248.5	424.7	896.7	43.5	127.4	725.9
	II	1 149.2	116.0	267.8	765.4	633.0	40.1	162.2	430.8
	III	1 252.9	118.5	355.4	778.9	574.1	44.1	97.2	432.7
	IV	1 147.0	152.3	401.6	593.1	888.8	33.9	265.2	589.6
	V	798.3	109.3	215.6	473.5	646.7	44.8	154.2	447.7
	VI	1 046.5	149.2	418.2	479.1	992.5	52.9	133.2	806.3
	VII	1 103.3	141.1	281.1	681.0	648.5	45.3	57.9	545.3
	VIII	1 007.9	129.3	338.8	539.9	538.3	40.3	32.1	465.9
	IX	876.4	102.1	217.6	556.7	652.5	26.9	78.3	547.3
	X	1 090.8	123.9	464.0	502.9	756.5	50.4	130.5	575.6
	XI	1 038.2	113.6	370.4	554.1	538.2	34.2	125.2	378.8
	XII	1 398.7	150.1	474.2	774.5	1 422.2	25.8	176.4	1 220.0

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

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

Source: BNB.

1.16. 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									
2024	I	4.32	3.54	3.93	4.55	4.73	5.72	5.34	4.68
	II	4.40	2.76	4.20	4.51	5.34	5.61	5.98	5.18
	III	3.93	4.57	4.23	3.82	6.08	3.91	5.72	6.15
	IV	4.68	4.25	4.32	4.89	5.42	5.49	5.47	5.39
	V	4.73	4.26	4.76	4.72	5.48	5.38	5.22	5.57
	VI	4.51	4.15	4.55	4.50	6.51	6.19	4.92	6.60
	VII	4.93	3.16	4.56	5.02	4.07	-	4.07	4.07
	VIII	5.13	3.90	5.18	5.11	5.30	-	5.34	5.30
	IX	4.32	3.99	4.59	4.23	6.26	-	5.45	6.33
	X	4.45	3.54	4.49	4.44	5.36	5.03	5.34	5.38
	XI	4.81	3.73	5.54	4.40	4.91	2.78	4.97	4.91
	XII	5.04	4.32	5.05	5.04	5.42	4.99	5.47	5.42
volumes in million BGN									
2024	I	357.9	7.0	123.2	227.7	673.5	1.3	54.6	617.6
	II	550.9	10.8	138.6	401.5	336.0	1.7	69.5	264.8
	III	581.1	1.8	155.7	423.6	238.1	0.3	38.0	199.8
	IV	505.3	5.6	175.1	324.6	502.5	0.5	158.6	343.4
	V	363.1	2.7	96.0	264.4	427.7	0.5	110.7	316.4
	VI	342.3	2.7	97.4	242.2	530.9	13.6	27.1	490.2
	VII	505.6	2.2	90.4	413.1	456.9	-	12.1	444.8
	VIII	314.3	0.9	99.5	213.9	270.3	-	11.7	258.7
	IX	268.8	0.8	66.9	201.0	414.3	-	34.6	379.7
	X	409.1	1.3	155.2	252.6	305.6	8.2	67.8	229.6
	XI	362.1	2.4	134.5	225.2	292.5	0.5	24.7	267.3
	XII	549.2	3.6	98.9	446.7	592.6	7.8	36.0	548.8

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 EUR		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
annual effective interest rate									
2024	I	3.62	5.43	3.91	4.66	3.97	3.85	5.76	5.82
	II	3.60	5.42	3.91	4.69	3.94	3.85	5.76	5.81
	III	3.61	5.45	3.93	4.74	3.96	3.88	5.77	5.81
	IV	3.64	5.43	3.95	4.75	3.97	3.89	5.78	5.80
	V	3.62	5.41	3.96	4.74	4.06	3.89	5.76	5.78
	VI	3.62	5.27	3.96	4.73	4.06	3.88	5.67	5.68
	VII	3.56	5.23	3.99	4.77	4.25	3.87	5.64	5.60
	VIII	3.58	5.21	4.00	4.76	4.24	3.87	5.56	5.64
	IX	3.53	5.14	3.97	4.59	4.22	3.85	5.42	5.45
	X	3.51	4.91	3.92	4.55	4.11	3.83	5.28	5.22
	XI	3.47	4.73	3.89	4.60	4.01	3.81	5.20	5.18
	XII	3.46	4.61	3.85	4.63	3.98	3.76	5.01	5.07
volumes in million BGN									
2024	I	11 017.1	3 676.5	14 386.5	617.2	3 620.4	10 148.9	12 562.3	228.3
	II	11 374.4	3 755.8	14 449.7	608.8	3 617.5	10 223.5	12 479.4	232.0
	III	11 503.0	3 681.6	14 650.7	610.7	3 670.1	10 369.8	12 513.0	242.4
	IV	11 582.9	3 772.0	14 809.3	619.3	3 654.7	10 535.4	12 750.2	229.4
	V	11 829.2	3 686.3	14 767.8	592.6	3 571.4	10 603.8	12 706.8	237.8
	VI	11 973.9	3 826.2	14 980.2	616.3	3 647.2	10 716.7	12 750.8	241.8
	VII	12 336.7	4 074.9	14 817.2	613.2	3 391.9	10 812.1	12 609.2	253.5
	VIII	12 502.9	4 018.3	14 794.9	622.0	3 472.0	10 700.9	12 539.3	248.6
	IX	12 761.2	3 918.3	14 971.4	626.4	3 426.1	10 918.9	12 423.7	239.2
	X	13 039.7	4 012.1	15 200.5	635.5	3 548.3	11 016.6	12 390.6	243.4
	XI	13 409.9	4 059.2	15 452.6	625.8	3 672.4	11 154.4	12 467.4	221.6
	XII	13 493.4	4 150.7	15 588.3	634.0	3 849.9	11 104.3	12 596.3	195.7

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

³ For *overdrafts*, interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

1.18. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON LOANS OTHER THAN OVERDRAFT TO HOUSEHOLDS SECTOR² BY ORIGINAL MATURITY³

	Consumer loans					Loans for house purchases										Other loans														
	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	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	up to 1 year	over 1 and up to 5 years	over 5 years				
2024	I	8.67	23.21	14.05	6.28	4.16	4.54	5.06	4.09	2.57	2.45	2.85	2.76	2.56	3.02	-	2.89	2.50	3.06	4.23	4.76	4.54	3.88	3.87	-	-	-	3.87	-	3.87
	II	8.31	22.14	13.45	6.21	3.71	2.63	4.14	3.75	2.54	-	3.10	2.74	2.53	2.89	-	3.47	3.98	2.86	4.09	5.15	4.21	3.80	-	-	-	-	-	-	
	III	8.22	22.75	13.20	6.19	4.35	6.53	5.13	4.28	2.56	-	2.97	2.78	2.55	3.06	-	2.22	2.90	3.10	4.13	5.06	4.22	3.99	-	-	-	-	-	-	
	IV	8.25	22.30	13.15	6.21	4.26	-	4.19	4.27	2.49	-	2.44	2.76	2.49	2.83	-	-	3.55	2.81	3.71	4.72	4.07	3.43	-	-	-	-	-	-	
	V	9.03	23.05	14.62	6.41	4.21	6.21	5.35	3.95	2.51	4.80	2.77	2.72	2.51	3.04	-	2.31	2.45	3.11	4.04	4.78	4.19	3.68	4.02	-	-	-	-	-	
	VI	8.95	21.93	14.69	6.46	3.65	3.92	4.31	3.60	2.52	-	2.81	2.65	2.51	3.02	-	4.13	2.79	2.95	3.63	4.40	3.83	3.13	3.14	-	-	-	-	3.86	
	VII	9.40	23.77	15.08	6.63	4.13	-	4.36	4.09	2.53	-	2.66	2.64	2.53	2.91	-	2.23	3.24	2.90	3.95	4.63	4.06	3.57	4.08	-	-	-	-	4.08	
	VIII	9.27	24.31	15.00	6.55	4.34	5.90	5.30	4.28	2.52	-	2.80	2.80	2.51	2.96	-	3.81	2.77	2.89	3.90	4.57	3.99	3.69	3.45	-	-	-	-	3.56	
	IX	9.05	21.63	14.54	6.46	4.01	5.79	4.41	3.93	2.53	-	2.84	2.73	2.52	3.09	-	-	3.25	3.08	4.06	4.52	4.03	3.98	3.41	-	-	-	-	3.41	
	X	9.08	22.57	14.95	6.46	3.89	-	4.48	3.81	2.51	-	2.75	2.71	2.51	3.06	-	2.57	2.63	3.10	3.71	4.42	3.74	3.49	4.13	-	-	-	-	4.43	
	XI	9.25	17.51	14.59	6.61	3.61	-	3.13	3.99	2.51	-	2.55	2.62	2.50	2.75	-	2.27	2.57	2.78	3.92	4.72	4.11	3.75	2.63	-	-	-	-	2.63	
	XII	10.03	19.43	16.33	6.84	4.42	1.00	5.10	4.21	2.50	-	2.90	2.67	2.49	2.80	-	8.49	2.56	2.78	3.74	4.16	3.79	3.60	4.19	-	-	-	-	4.46	4.19
2024	I	747.1	24.0	177.4	545.7	9.8	0.0	0.6	9.2	635.4	0.1	3.1	22.7	609.6	30.3	-	0.0	2.4	27.9	20.5	1.7	8.8	10.0	0.0	-	-	-	-	-	0.0
	II	816.4	22.4	187.3	606.6	4.8	0.4	0.4	4.0	746.5	-	2.3	22.2	722.0	30.8	-	0.4	0.7	29.7	19.6	0.8	11.3	7.6	-	-	-	-	-	-	-
	III	859.6	24.9	189.5	645.2	5.0	0.0	0.4	4.6	778.6	-	3.3	21.1	754.3	34.8	-	1.0	3.0	30.8	21.1	0.6	9.9	10.5	-	-	-	-	-	-	-
	IV	960.9	27.3	219.7	713.9	5.9	-	1.1	4.8	864.0	-	4.3	28.9	830.8	35.4	-	-	1.1	34.3	20.5	1.6	5.7	13.2	-	-	-	-	-	-	-
	V	858.6	25.5	221.4	611.7	4.2	0.0	0.8	3.4	786.7	0.0	2.4	20.4	763.9	26.8	-	0.2	2.7	23.8	19.4	0.8	12.1	6.6	0.3	-	-	-	-	0.0	0.2
	VI	848.1	28.5	203.2	616.4	9.8	0.1	0.6	9.1	888.8	-	3.2	32.3	853.3	29.2	-	1.8	0.7	26.8	33.8	2.1	20.2	11.4	0.6	-	-	-	-	-	0.6
	VII	940.3	35.2	236.9	668.2	5.7	-	0.8	4.8	861.9	-	3.1	25.9	832.9	34.9	-	0.3	1.9	32.7	35.3	5.4	16.0	13.8	0.3	-	-	-	-	-	0.6
	VIII	861.0	28.1	217.5	615.3	8.2	0.0	0.4	7.7	892.3	-	2.5	29.2	860.5	26.0	-	2.2	2.1	21.7	34.0	3.8	12.5	17.7	4.3	-	-	-	-	0.3	4.0
	IX	807.6	28.2	206.5	572.9	4.3	0.0	0.6	3.6	811.5	-	2.2	26.3	783.0	25.9	-	-	1.9	24.0	22.9	2.4	11.6	8.9	4.2	-	-	-	-	-	4.2
	X	864.7	29.1	212.0	623.7	7.3	-	0.9	6.4	881.9	-	3.1	24.7	854.1	39.2	-	0.4	2.4	36.4	33.6	3.6	15.8	14.1	0.5	-	-	-	-	0.2	0.2
	XI	780.6	37.2	207.3	536.1	4.5	-	2.0	2.5	923.0	-	6.0	27.2	889.7	26.6	-	0.6	2.7	23.4	38.0	2.6	11.0	24.3	0.2	-	-	-	-	0.2	0.2
	XII	680.8	36.8	179.8	464.2	5.6	0.0	1.4	4.1	943.0	-	2.4	22.4	918.2	19.0	-	0.1	0.9	18.0	30.8	3.8	11.7	15.3	22.8	-	-	-	-	0.0	22.8

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

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

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

Source: BNB.

1.19. INTEREST 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 EUR					in BGN					in BGN				
	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	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	up to 1 year	over 1 and up to 5 years	over 5 years
	annual effective interest rate														
2024	I	8.29	34.04	17.05	6.44	4.56	-	4.56	2.64	2.89	2.64	3.38	-	2.89	3.39
	II	8.25	35.66	18.22	6.50	4.12	-	4.06	2.60	2.93	2.60	3.18	-	3.25	3.18
	III	8.23	34.64	18.13	6.39	3.77	-	3.77	2.59	2.83	2.58	2.84	-	-	2.84
	IV	7.14	34.10	14.40	5.96	5.35	-	6.64	5.33	2.40	2.40	3.97	-	-	3.97
	V	7.81	37.45	16.35	6.39	3.45	-	3.45	2.56	3.11	2.56	3.77	-	-	3.77
	VI	8.60	38.43	19.58	6.71	3.47	-	3.47	2.58	2.68	2.58	3.46	-	4.13	3.29
	VII	9.51	37.33	20.49	7.28	3.85	-	-	3.85	3.02	2.62	3.06	-	2.62	3.06
	VIII	9.66	37.44	20.24	7.34	4.13	-	4.13	2.63	3.12	2.63	3.25	-	4.00	3.12
	IX	9.78	38.20	20.94	7.34	4.22	-	4.22	2.57	2.91	2.57	3.10	-	-	3.10
	X	10.72	40.61	23.34	7.73	3.85	-	3.85	2.56	2.99	2.55	2.81	-	3.25	2.80
	XI	10.92	40.57	24.54	7.71	2.12	-	2.02	3.09	2.64	2.63	3.09	-	3.78	3.09
	XII	11.45	37.84	25.75	7.99	3.39	-	3.39	2.63	3.25	2.62	3.22	-	-	3.22
										volumes in million BGN					
2024	I	121.8	0.5	19.9	101.4	2.1	-	-	2.1	205.1	0.0	1.2	203.8	13.4	-
	II	128.0	0.5	17.9	109.6	0.5	-	0.0	0.5	164.0	-	0.8	163.2	10.6	-
	III	131.0	0.6	19.2	111.3	1.0	-	-	1.0	148.9	-	0.5	148.4	11.4	-
	IV	133.3	0.4	17.3	115.6	0.6	-	0.0	0.6	196.1	-	0.6	195.4	5.7	-
	V	115.5	0.4	15.2	99.8	0.4	-	-	0.4	158.9	-	0.4	158.5	5.1	-
	VI	121.0	0.6	16.4	104.1	3.2	-	-	3.2	167.7	-	1.0	166.7	9.0	-
	VII	126.8	0.7	19.8	106.3	1.0	-	-	1.0	165.6	-	0.6	165.0	13.3	-
	VIII	115.3	0.7	19.1	95.5	4.2	-	-	4.2	181.5	-	0.5	181.0	12.6	-
	IX	101.2	0.8	16.4	84.0	0.1	-	-	0.1	151.1	-	1.0	150.1	8.4	-
	X	104.0	0.9	18.0	85.1	0.3	-	-	0.3	174.9	-	1.0	173.9	14.5	-
	XI	95.1	0.9	16.4	77.8	1.3	-	1.2	0.1	163.0	-	0.6	162.4	8.9	-
	XII	91.1	0.8	16.4	73.9	0.6	-	-	0.6	164.8	-	0.4	164.4	4.7	-

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

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

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

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

Source: BNB.

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

	Consumer loans						Loans for house purchases													
	in BGN			in EUR			in BGN			in EUR										
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years						
	annual effective interest rate																			
2024	I	9.21	24.01	15.15	6.63	4.43	4.71	5.24	4.37	2.85	4.17	3.16	3.13	2.83	3.14	-	3.09	2.54	3.19	
	II	8.86	23.10	14.61	6.57	3.90	2.63	4.43	3.95	2.86	-	3.61	3.11	2.85	3.04	-	3.59	4.09	3.01	
	III	8.77	23.65	14.36	6.55	4.58	6.53	5.40	4.50	2.85	-	3.39	3.18	2.84	3.12	-	2.22	2.95	3.16	
	IV	8.84	23.26	14.43	6.57	4.55	-	4.37	4.59	2.80	-	2.88	3.16	2.79	2.89	-	-	3.76	2.86	
	V	9.67	23.89	16.08	6.76	4.40	6.21	5.60	4.12	2.80	5.88	3.16	3.00	2.79	3.13	-	2.31	2.47	3.21	
	VI	9.53	22.70	15.90	6.82	3.94	4.35	4.50	3.90	2.82	-	3.18	3.00	2.82	3.21	-	4.13	2.90	3.16	
	VII	10.13	24.92	16.53	7.08	4.32	-	4.59	4.27	2.83	-	3.13	3.05	2.82	3.06	-	2.24	3.25	3.05	
	VIII	10.04	25.49	16.52	7.05	4.82	18.40	5.59	4.77	2.84	-	3.15	3.17	2.83	2.99	-	3.82	2.78	2.93	
	IX	9.79	22.48	16.10	6.89	4.28	5.79	4.62	4.22	2.82	-	3.37	3.08	2.81	3.25	-	-	3.33	3.24	
	X	9.75	23.39	16.31	6.88	4.25	-	4.66	4.19	2.84	-	3.17	3.09	2.83	3.18	-	2.92	2.69	3.22	
	XI	9.94	18.23	15.91	7.06	4.02	-	-	3.79	4.19	2.82	-	2.76	2.99	2.81	2.86	-	2.27	2.59	2.90
	XII	10.68	20.08	17.59	7.25	4.58	1.00	5.21	4.39	2.82	-	3.09	3.00	2.82	2.87	-	8.50	2.61	2.86	

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.

1.22. 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 day up to 1 year				
	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years
	annual effective interest rate									
2024	I	2.27	2.43	1.81	0.75	2.10	0.96	4.06	2.88	3.16
	II	2.08	2.21	1.72	1.75	1.41	0.00	1.92	2.64	2.78
	III	1.29	1.26	1.47	1.22	1.05	2.30	2.32	2.60	2.75
	IV	1.90	1.92	1.75	2.19	1.36	0.19	3.87	2.48	2.52
	V	2.04	2.20	1.62	0.59	2.40	0.94	0.46	2.62	2.82
	VI	1.92	1.82	1.99	1.53	2.24	2.42	0.83	2.43	2.82
	VII	2.20	2.02	1.52	2.49	2.66	0.78	1.63	2.55	2.76
	VIII	1.80	1.74	1.80	1.51	2.52	0.33	0.69	2.64	2.87
	IX	1.55	1.75	1.41	0.64	1.64	1.12	5.15	2.35	2.42
	X	1.46	1.45	1.88	1.02	1.73	1.16	2.59	2.15	2.58
	XI	1.64	1.33	1.86	0.74	2.12	3.01	6.94	2.28	2.11
	XII	1.69	1.39	2.00	1.04	2.08	0.41	5.72	2.13	2.32
		volumes in million BGN								
2024	I	657.2	481.4	83.7	18.9	73.2	1.9	17.4	346.2	232.4
	II	458.0	344.6	29.4	55.5	28.5	0.2	11.8	437.1	374.2
	III	346.8	158.0	97.2	65.2	26.4	0.9	29.5	551.0	438.5
	IV	565.9	273.7	59.6	158.7	74.0	0.6	30.1	611.2	494.0
	V	409.0	262.6	67.4	23.5	55.6	3.5	13.8	586.4	522.9
	VI	900.7	444.7	103.6	105.3	247.1	5.5	97.0	625.5	456.9
	VII	856.3	474.8	50.1	174.9	156.4	1.0	25.5	986.0	739.3
	VIII	1 126.2	769.8	161.3	93.6	101.5	0.2	16.9	789.3	458.7
	IX	878.9	630.7	59.2	133.5	55.4	0.4	38.7	593.1	486.2
	X	767.1	349.9	171.6	192.2	53.3	0.3	12.8	919.6	273.0
	XI	396.7	120.4	140.6	43.7	92.0	0.1	79.1	873.4	565.0
	XII	683.4	304.0	240.7	38.9	99.9	2.6	163.8	888.0	517.0

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

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

Source: BNB.

1.23. INTEREST 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										
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years			over 2 years		
		in BGN	in EUR	annual effective interest rate															
2024	I	0.03	0.08	1.15	0.51	1.21	1.07	1.67	1.57	2.02	1.36	1.49	1.92	0.70	1.06	2.17	2.03	-	3.61
	II	0.04	0.07	1.17	0.60	1.30	1.10	1.67	1.27	2.09	1.46	1.75	1.81	0.69	1.08	2.23	2.03	-	3.81
	III	0.05	0.09	1.23	0.53	1.24	1.06	1.71	1.17	2.21	1.44	1.78	1.43	0.66	1.13	2.14	1.77	-	3.73
	IV	0.05	0.08	1.23	0.68	1.20	1.43	1.70	1.18	2.24	1.48	1.73	1.75	0.63	1.19	2.22	2.01	-	3.79
	V	0.05	0.09	1.37	1.00	1.20	1.31	1.71	1.17	2.40	1.61	2.01	1.66	0.63	1.20	2.27	1.32	-	3.79
	VI	0.05	0.09	1.40	1.04	1.41	1.30	1.73	1.35	2.22	1.54	1.84	1.77	0.82	1.23	2.31	1.13	-	3.63
	VII	0.04	0.10	1.55	1.13	1.37	1.53	1.94	1.37	2.18	1.51	1.75	1.77	0.92	1.23	2.31	1.41	-	3.46
	VIII	0.05	0.10	1.58	1.07	1.51	1.56	2.01	1.42	2.15	1.70	1.87	1.76	1.57	1.25	2.80	1.34	-	3.15
	IX	0.05	0.11	1.49	0.97	1.36	1.44	1.97	1.48	2.31	1.57	1.55	1.78	1.56	1.23	2.89	1.12	-	2.81
	X	0.05	0.12	1.46	0.80	1.54	1.30	1.96	1.47	2.35	1.61	1.45	1.97	1.51	1.16	2.88	1.32	-	2.55
	XI	0.05	0.12	1.43	0.75	1.37	1.28	1.96	1.36	2.84	1.64	1.56	2.03	1.49	1.23	2.94	1.45	-	2.49
	XII	0.05	0.14	1.48	0.85	1.59	1.28	2.01	0.96	2.92	1.72	1.77	1.94	1.52	1.32	2.63	1.15	-	2.48
volumes in million BGN																			
2024	I	24 619.2	10 136.5	2 624.9	900.8	273.1	308.8	1 089.4	52.7	579.9	1 474.6	504.0	249.7	214.1	429.0	77.8	450.4	-	2.0
	II	24 618.9	10 001.4	2 690.3	988.3	270.9	301.3	1 080.9	48.9	580.2	1 574.8	631.4	214.4	206.2	443.4	79.3	466.9	-	2.0
	III	25 187.8	10 035.9	2 406.5	657.5	298.0	320.9	1 081.9	48.2	584.4	1 519.1	663.2	175.8	182.6	420.6	76.9	549.5	-	2.0
	IV	25 203.1	9 919.8	2 845.1	1 020.9	282.4	467.9	1 020.1	53.7	637.2	1 648.7	738.9	205.9	206.8	421.7	75.5	500.7	-	2.0
	V	25 093.8	10 451.1	2 503.3	703.3	267.0	464.4	1 017.1	51.7	595.4	1 711.5	787.3	226.0	198.7	426.0	73.5	380.7	-	2.0
	VI	25 199.9	10 571.4	2 701.8	774.7	306.4	539.9	1 024.4	56.4	679.4	1 792.7	793.5	202.8	298.9	424.8	72.6	445.8	-	2.0
	VII	25 311.7	10 621.4	2 758.9	757.7	323.8	586.3	1 041.1	50.0	715.7	1 908.1	790.5	279.9	343.3	422.4	72.0	384.0	-	2.0
	VIII	24 935.2	10 680.0	3 028.3	836.8	395.7	648.4	1 098.5	48.9	729.2	2 177.6	818.4	275.8	581.4	418.4	83.6	378.5	-	2.0
	IX	25 073.6	10 901.6	3 061.0	843.9	361.7	734.4	1 071.9	49.2	758.0	2 217.8	884.9	258.5	570.2	423.1	81.2	447.3	-	2.0
	X	25 063.9	11 090.6	3 073.6	643.7	484.1	839.4	1 059.9	46.6	766.0	2 362.5	638.6	648.9	610.2	383.9	81.0	378.5	-	2.0
	XI	24 337.9	10 853.5	3 044.5	631.8	441.8	846.3	1 085.6	38.9	823.0	2 561.4	939.5	581.0	566.7	398.2	75.9	396.1	-	2.0
	XII	25 593.3	11 123.8	3 280.1	760.9	559.9	780.0	1 139.7	39.5	882.9	2 803.8	1 058.9	707.6	523.0	441.5	72.9	521.8	-	2.0

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

Source: BNB.

1.25. INTEREST RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF *HOUSEHOLDS* SECTOR^{2,3}

Overnight deposits ⁴		Deposits with agreed maturity												Deposits redeemable at notice ⁴				
		in BGN				in EUR				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 2 years				
		over 1 up to 1 month		over 3 up to 6 months		over 6 up to 12 months		over 1 up to 2 years		over 1 up to 3 months		over 3 up to 6 months		over 6 up to 12 months		over 1 up to 2 years		
annual effective interest rate																		
volumes in million BGN																		
2024	I	0.01	0.01	0.19	0.01	0.04	0.17	0.27	0.59	0.61	0.28	0.02	0.03	0.19	0.37	0.89	0.95	0.15
	II	0.01	0.01	0.20	0.02	0.04	0.18	0.28	0.62	0.64	0.29	0.03	0.03	0.20	0.39	0.93	0.93	0.15
	III	0.01	0.01	0.21	0.02	0.05	0.18	0.29	0.64	0.66	0.30	0.03	0.04	0.20	0.40	0.96	0.94	0.15
	IV	0.01	0.02	0.23	0.02	0.09	0.20	0.31	0.63	0.68	0.32	0.03	0.09	0.22	0.43	0.96	0.97	0.15
	V	0.01	0.01	0.23	0.02	0.09	0.21	0.33	0.62	0.71	0.34	0.07	0.10	0.22	0.45	0.94	1.09	0.15
	VI	0.01	0.01	0.24	0.02	0.11	0.23	0.34	0.61	0.75	0.35	0.07	0.10	0.28	0.45	0.94	1.07	0.16
	VII	0.01	0.01	0.25	0.02	0.09	0.25	0.35	0.60	0.78	0.37	0.10	0.08	0.29	0.47	0.93	1.14	0.14
	VIII	0.01	0.01	0.26	0.02	0.09	0.26	0.36	0.62	0.81	0.38	0.15	0.09	0.30	0.46	0.93	1.18	0.14
	IX	0.01	0.01	0.27	0.02	0.08	0.27	0.38	0.62	0.85	0.38	0.12	0.09	0.30	0.48	0.92	1.20	0.14
	X	0.01	0.02	0.29	0.02	0.10	0.29	0.39	0.64	0.90	0.40	0.14	0.10	0.31	0.49	0.92	1.28	0.14
	XI	0.01	0.02	0.30	0.02	0.10	0.31	0.40	0.64	0.95	0.39	0.10	0.10	0.32	0.50	0.91	1.32	0.14
	XII	0.01	0.02	0.31	0.02	0.12	0.30	0.43	0.64	0.99	0.39	0.08	0.11	0.26	0.51	0.90	1.36	0.16
2024																		
I	42 017.7	10 603.2	11 102.5	2 674.2	1 016.1	1 634.6	5 110.0	667.6	967.4	9 511.5	2 168.1	915.1	1 307.5	4 332.9	787.9	1 166.9	334.1	230.8
II	42 540.2	10 652.9	11 136.5	2 670.0	1 010.5	1 640.8	5 136.1	678.9	1 013.3	9 505.1	2 158.9	906.8	1 308.5	4 337.2	793.7	1 232.5	334.7	231.7
III	43 125.7	10 698.2	11 164.0	2 678.2	1 011.3	1 646.5	5 146.5	681.5	1 035.0	9 495.9	2 146.4	909.9	1 312.1	4 342.4	795.1	1 256.3	336.3	230.6
IV	43 698.9	10 774.4	11 197.4	2 667.1	1 016.4	1 650.0	5 164.2	699.7	1 067.5	9 523.8	2 134.2	937.5	1 305.7	4 345.5	800.9	1 280.3	335.4	231.5
V	44 125.1	10 793.8	11 258.9	2 670.4	1 013.6	1 673.3	5 156.5	745.0	1 070.0	9 589.8	2 160.8	935.4	1 306.9	4 355.9	830.8	1 274.6	334.5	226.8
VI	44 872.2	10 760.9	11 374.5	2 676.7	1 043.6	1 681.9	5 186.7	785.6	1 085.9	9 625.7	2 160.2	928.4	1 330.0	4 345.5	861.5	1 338.6	336.2	226.0
VII	45 091.5	10 840.2	11 440.1	2 688.7	1 015.3	1 685.7	5 211.1	839.4	1 103.6	9 660.0	2 177.5	887.3	1 335.2	4 356.5	903.6	1 299.0	337.5	225.6
VIII	45 621.1	10 845.3	11 503.2	2 685.7	1 012.5	1 691.7	5 227.9	885.4	1 091.2	9 682.6	2 202.5	887.6	1 327.7	4 329.4	935.4	1 307.8	339.9	225.0
IX	46 040.5	10 855.4	11 573.3	2 692.7	1 000.2	1 696.8	5 269.0	914.5	1 085.5	9 673.2	2 176.2	878.7	1 330.9	4 338.1	949.2	1 330.3	339.1	225.4
X	46 609.6	11 002.0	11 686.3	2 704.9	1 005.4	1 701.5	5 325.5	949.0	1 106.6	9 695.4	2 174.2	869.0	1 328.5	4 349.2	974.6	1 333.4	341.1	225.5
XI	47 344.5	11 050.8	11 771.9	2 717.5	996.7	1 711.9	5 349.8	995.9	1 119.3	9 723.9	2 144.3	859.2	1 358.4	4 362.1	999.8	1 355.9	346.7	225.2
XII	49 180.2	11 263.7	11 972.1	2 746.4	1 006.1	1 721.4	5 440.7	1 057.5	1 129.9	9 702.9	2 138.5	859.0	1 282.1	4 402.7	1 020.6	1 362.9	353.2	226.3

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 *NP/ISFs* sector.

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

⁴ For *overnight deposits* and *deposits redeemable at notice*, interest rates and volumes on new business and on outstanding amounts coincide.

Source: BNB.

2. SUPERVISORY STATISTICS¹

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2024

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	34 029 488
Cash on hand	2 907 069
Cash balances at central banks	27 736 903
Other demand deposits	3 385 516
Financial assets held for trading	511 184
Derivatives	267 179
Equity instruments	77 878
Debt securities	166 127
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	440 455
Equity instruments	303 016
Debt securities	137 344
Loans and advances	95
Financial assets designated at fair value through profit or loss	48 123
Debt securities	48 123
Loans and advances	0
Financial assets at fair value through other comprehensive income	10 745 771
Equity instruments	322 680
Debt securities	10 423 091
Loans and advances	0
Financial assets at amortised cost	139 684 046
Debt securities	22 342 401
Loans and advances	117 341 645
Derivatives – Hedge accounting	70 960
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1 241
Investments in subsidiaries, joint ventures and associates	496 723
Tangible assets	3 303 886
Property, Plant and Equipment	1 963 690
Investment property	1 340 196
Intangible assets	633 750
Goodwill	159 498
Other intangible assets	474 252
Tax assets	44 133
Current tax assets	13 167
Deferred tax assets	30 966
Other assets	1 338 427
Non-current assets and disposal groups classified as held for sale	236 692
TOTAL ASSETS	191 584 879
LIABILITIES	
Financial liabilities held for trading	224 996
Derivatives	224 996
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	936
Deposits	0
Debt securities issued	0
Other financial liabilities	936
Financial liabilities measured at amortised cost	166 556 340
Deposits	162 933 955
Debt securities issued	2 397 061
Other financial liabilities	1 225 324
Derivatives – Hedge accounting	121 344
Fair value changes of the hedged items in portfolio hedge of interest rate risk	15 395
Provisions	346 850
Pensions and other post employment defined benefit obligations	52 077
Other long term employee benefits	0
Restructuring	16 695
Pending legal issues and tax litigation	44 293
Commitments and guarantees given	227 435
Other provisions	6 350
Tax liabilities	269 156
Current tax liabilities	185 739
Deferred tax liabilities	83 417
Share capital repayable on demand	0
Other liabilities	882 295
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	168 417 312

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2024

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	4 720 700
Paid up capital	4 720 700
Unpaid capital which has been called up	0
Share premium	1 502 173
Equity instruments issued other than capital	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	168
Accumulated other comprehensive income	229 845
Items that will not be reclassified to profit or loss	316 130
Tangible assets	287 253
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-3 218
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	32 095
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	-86 285
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	849
Hedging derivatives. Cash flow hedges reserve [effective portion]	-53 685
Fair value changes of debt instruments measured at fair value through other comprehensive income	-33 502
Hedging instruments [not designated elements]	53
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	6 640 887
Revaluation reserves	0
Other reserves	6 254 985
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	6 254 985
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	3 705 371
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	23 167 567
TOTAL EQUITY AND TOTAL LIABILITIES	191 584 879

¹ The Balance Sheet Statement and Statement of profit or loss tables are presented in line with reporting templates under Commission Implementing Regulation (EU) 2022/451 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 2024, obtained until 19 February 2025.

The BNB may revise 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 2024

	(BGN thousand)
	Current period
Interest income	6 725 016
Financial assets held for trading	93 086
Non-trading financial assets mandatorily at fair value through profit or loss	200
Financial assets designated at fair value through profit or loss	2 861
Financial assets at fair value through other comprehensive income	266 159
Financial assets at amortised cost	6 313 641
Derivatives - Hedge accounting, interest rate risk	46 676
Other assets	1 415
Interest income on liabilities	978
(Interest expenses)	1 160 846
(Financial liabilities held for trading)	126 547
(Financial liabilities designated at fair value through profit or loss)	14
(Financial liabilities measured at amortised cost)	1 011 071
(Derivatives - Hedge accounting, interest rate risk)	16 550
(Other liabilities)	4 695
(Interest expense on assets)	1 881
(Expenses on share capital repayable on demand)	0
Dividend income	288 673
Financial assets held for trading	723
Non-trading financial assets mandatorily at fair value through profit or loss	953
Financial assets at fair value through other comprehensive income	6 845
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	280 152
Fee and commission income	2 079 924
(Fee and commission expenses)	459 602
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	4 835
Financial assets at fair value through other comprehensive income	-15 486
Financial assets at amortised cost	20 325
Financial liabilities measured at amortised cost	-4
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	301 068
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-57 824
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1 515
Gains or (-) losses from hedge accounting, net	-1 291
Exchange differences [gain or (-) loss], net	54 053
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-17 749
Gains or (-) losses on derecognition of non-financial assets, net	39 550
Other operating income	150 305
(Other operating expenses)	75 623
TOTAL OPERATING INCOME, NET	7 872 004
(Administrative expenses)	2 465 230
(Staff expenses)	1 429 578
(Other administrative expenses)	1 035 652
(Cash contributions to resolution funds and deposit guarantee schemes)	220 736
(Depreciation)	321 297
(Property, Plant and Equipment)	212 556
(Investment Properties)	2 857
(Other intangible assets)	105 884
Modification gains or (-) losses, net	-2 539
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-2 539
(Provisions or (-) reversal of provisions)	-46 941
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-23 554
(Other provisions)	-23 387
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	665 804
(Financial assets at fair value through other comprehensive income)	830
(Financial assets at amortised cost)	664 974
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	2 023
(Property, plant and equipment)	273
(Investment properties)	1 031
(Goodwill)	0
(Other intangible assets)	67
(Other)	652
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	19 397
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4 260 713
(Tax expense or (-) income related to profit or loss from continuing operations)	555 342
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3 705 371
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	3 705 371
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	3 705 371

Source: BNB.

2.3. BANK GROUPS¹ AS OF 31 DECEMBER 2024

BAE code	BANK
Group I	
UBBS9200	UNITED BULGARIAN BANK
STSA9300	DSK BANK
UNCR9660	UNICREDIT BULBANK
BPBI9920	EUROBANK BULGARIA
FINV9150	FIRST INVESTMENT BANK
Group II	
CECB9790	CENTRAL COOPERATIVE BANK
PRCB9230	PROCREDIT BANK (BULGARIA)
BUIN9561	ALLIANZ BANK BULGARIA
TBIB9310	TBI BANK
IORT9120	INVESTBANK
NASB9620	BULGARIAN DEVELOPMENT BANK
IABG9470	INTERNATIONAL ASSET BANK
BGUS9160	BULGARIAN-AMERICAN CREDIT BANK
SOMB9130	MUNICIPAL 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
BNPA9440	BNP PARIBAS S.A. - SOFIA BRANCH
TCZB9350	T.C. ZIRAAT BANKASI - SOFIA BRANCH
VGAG9876	VARENGOLD BANK AG - SOFIA BRANCH
BIGK9879	BIGBANK AS - BULGARIA BRANCH

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

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: the branches of foreign banks in Bulgaria.

Source: BNB.

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2024**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	23 862 730
Cash on hand	2 075 855
Cash balances at central banks	20 499 587
Other demand deposits	1 287 288
Financial assets held for trading	384 874
Derivatives	230 738
Equity instruments	15 358
Debt securities	138 778
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	202 316
Equity instruments	76 497
Debt securities	125 724
Loans and advances	95
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	7 786 048
Equity instruments	83 311
Debt securities	7 702 737
Loans and advances	0
Financial assets at amortised cost	110 795 993
Debt securities	17 627 294
Loans and advances	93 168 699
Derivatives – Hedge accounting	64 080
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	190 489
Tangible assets	2 289 548
Property, Plant and Equipment	1 462 857
Investment property	826 691
Intangible assets	502 252
Goodwill	159 498
Other intangible assets	342 754
Tax assets	9 834
Current tax assets	0
Deferred tax assets	9 834
Other assets	1 006 226
Non-current assets and disposal groups classified as held for sale	17 553
TOTAL ASSETS	147 111 943
LIABILITIES	
Financial liabilities held for trading	190 670
Derivatives	190 670
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	936
Deposits	0
Debt securities issued	0
Other financial liabilities	936
Financial liabilities measured at amortised cost	128 163 790
Deposits	125 035 101
Debt securities issued	2 002 414
Other financial liabilities	1 126 275
Derivatives – Hedge accounting	118 926
Fair value changes of the hedged items in portfolio hedge of interest rate risk	8 624
Provisions	226 600
Pensions and other post employment defined benefit obligations	41 152
Other long term employee benefits	0
Restructuring	16 695
Pending legal issues and tax litigation	38 814
Commitments and guarantees given	124 720
Other provisions	5 219
Tax liabilities	207 732
Current tax liabilities	150 470
Deferred tax liabilities	57 262
Share capital repayable on demand	0
Other liabilities	616 676
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	129 533 954

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2024**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	2 517 854
Paid up capital	2 517 854
Unpaid capital which has been called up	0
Share premium	1 272 374
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	158 537
Items that will not be reclassified to profit or loss	263 631
Tangible assets	230 949
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-1 419
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	34 101
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	-105 094
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	0
Hedging derivatives. Cash flow hedges reserve [effective portion]	-53 685
Fair value changes of debt instruments measured at fair value through other comprehensive income	-51 462
Hedging instruments [not designated elements]	53
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	5 990 864
Revaluation reserves	0
Other reserves	4 557 646
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 557 646
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	2 967 276
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	17 577 989
TOTAL EQUITY AND TOTAL LIABILITIES	147 111 943

Source: BNB.

2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 31 DECEMBER 2024

	(BGN thousand)
	Current period
Interest income	4 911 527
Financial assets held for trading	91 775
Non-trading financial assets mandatorily at fair value through profit or loss	73
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	189 492
Financial assets at amortised cost	4 588 771
Derivatives - Hedge accounting, interest rate risk	39 714
Other assets	1 002
Interest income on liabilities	700
(Interest expenses)	823 533
(Financial liabilities held for trading)	126 501
(Financial liabilities designated at fair value through profit or loss)	14
(Financial liabilities measured at amortised cost)	682 669
(Derivatives - Hedge accounting, interest rate risk)	12 116
(Other liabilities)	822
(Interest expense on assets)	1 411
(Expenses on share capital repayable on demand)	0
Dividend income	280 270
Financial assets held for trading	38
Non-trading financial assets mandatorily at fair value through profit or loss	712
Financial assets at fair value through other comprehensive income	5 649
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	273 871
Fee and commission income	1 638 886
(Fee and commission expenses)	374 305
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	494
Financial assets at fair value through other comprehensive income	-19 428
Financial assets at amortised cost	19 922
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	272 687
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-63 844
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	-840
Exchange differences [gain or (-) loss], net	18 755
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-8 399
Gains or (-) losses on derecognition of non-financial assets, net	38 895
Other operating income	97 940
(Other operating expenses)	39 961
TOTAL OPERATING INCOME, NET	5 948 572
(Administrative expenses)	1 699 057
(Staff expenses)	990 299
(Other administrative expenses)	708 758
(Cash contributions to resolution funds and deposit guarantee schemes)	175 824
(Depreciation)	233 736
(Property, Plant and Equipment)	147 030
(Investment Properties)	2 376
(Other intangible assets)	84 330
Modification gains or (-) losses, net	-795
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-795
(Provisions or (-) reversal of provisions)	-40 179
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-16 703
(Other provisions)	-23 476
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	456 040
(Financial assets at fair value through other comprehensive income)	-1 117
(Financial assets at amortised cost)	457 157
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	1 479
(Property, plant and equipment)	273
(Investment properties)	224
(Goodwill)	0
(Other intangible assets)	67
(Other)	915
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	-1 181
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3 420 639
(Tax expense or (-) income related to profit or loss from continuing operations)	453 363
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2 967 276
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	2 967 276
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	2 967 276

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2024**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	8 090 468
Cash on hand	824 637
Cash balances at central banks	6 358 950
Other demand deposits	906 881
Financial assets held for trading	82 726
Derivatives	450
Equity instruments	62 520
Debt securities	19 756
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	237 852
Equity instruments	226 232
Debt securities	11 620
Loans and advances	0
Financial assets designated at fair value through profit or loss	48 123
Debt securities	48 123
Loans and advances	0
Financial assets at fair value through other comprehensive income	2 664 934
Equity instruments	239 317
Debt securities	2 425 617
Loans and advances	0
Financial assets at amortised cost	26 464 181
Debt securities	4 655 408
Loans and advances	21 808 773
Derivatives – Hedge accounting	6 880
Fair value changes of the hedged items in portfolio hedge of interest rate risk	1 241
Investments in subsidiaries, joint ventures and associates	306 234
Tangible assets	1 004 962
Property, Plant and Equipment	491 457
Investment property	513 505
Intangible assets	129 633
Goodwill	0
Other intangible assets	129 633
Tax assets	31 545
Current tax assets	11 771
Deferred tax assets	19 774
Other assets	318 024
Non-current assets and disposal groups classified as held for sale	219 139
TOTAL ASSETS	39 605 942
LIABILITIES	
Financial liabilities held for trading	49
Derivatives	49
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	33 969 193
Deposits	33 484 593
Debt securities issued	394 647
Other financial liabilities	89 953
Derivatives – Hedge accounting	2 418
Fair value changes of the hedged items in portfolio hedge of interest rate risk	6 771
Provisions	119 059
Pensions and other post employment defined benefit obligations	10 316
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	5 479
Commitments and guarantees given	102 204
Other provisions	1 060
Tax liabilities	56 743
Current tax liabilities	30 537
Deferred tax liabilities	26 206
Share capital repayable on demand	0
Other liabilities	232 793
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	34 387 026

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2024**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	2 177 846
Paid up capital	2 177 846
Unpaid capital which has been called up	0
Share premium	229 799
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	69 569
Items that will not be reclassified to profit or loss	52 590
Tangible assets	56 304
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-1 708
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	-2 006
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	16 979
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	849
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	16 130
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	627 490
Revaluation reserves	0
Other reserves	1 471 132
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	1 471 132
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	643 080
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	5 218 916
TOTAL EQUITY AND TOTAL LIABILITIES	39 605 942

Source: BNB.

2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 31 DECEMBER 2024

	(BGN thousand)
	Current period
Interest income	1 640 161
Financial assets held for trading	759
Non-trading financial assets mandatorily at fair value through profit or loss	127
Financial assets designated at fair value through profit or loss	2 861
Financial assets at fair value through other comprehensive income	70 280
Financial assets at amortised cost	1 558 731
Derivatives - Hedge accounting, interest rate risk	6 962
Other assets	413
Interest income on liabilities	28
(Interest expenses)	280 650
(Financial liabilities held for trading)	0
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	271 874
(Derivatives - Hedge accounting, interest rate risk)	4 434
(Other liabilities)	3 872
(Interest expense on assets)	470
(Expenses on share capital repayable on demand)	0
Dividend income	8 376
Financial assets held for trading	685
Non-trading financial assets mandatorily at fair value through profit or loss	241
Financial assets at fair value through other comprehensive income	1 169
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	6 281
Fee and commission income	395 986
(Fee and commission expenses)	80 077
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	1 313
Financial assets at fair value through other comprehensive income	910
Financial assets at amortised cost	403
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	29 620
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	6 020
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1 515
Gains or (-) losses from hedge accounting, net	-451
Exchange differences [gain or (-) loss], net	8 239
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-9 350
Gains or (-) losses on derecognition of non-financial assets, net	614
Other operating income	45 321
(Other operating expenses)	34 653
TOTAL OPERATING INCOME, NET	1 731 984
(Administrative expenses)	688 779
(Staff expenses)	407 365
(Other administrative expenses)	281 414
(Cash contributions to resolution funds and deposit guarantee schemes)	43 860
(Depreciation)	84 445
(Property, Plant and Equipment)	62 977
(Investment Properties)	120
(Other intangible assets)	21 348
Modification gains or (-) losses, net	-1 744
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-1 744
(Provisions or (-) reversal of provisions)	-6 678
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-6 785
(Other provisions)	107
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	208 734
(Financial assets at fair value through other comprehensive income)	2 099
(Financial assets at amortised cost)	206 635
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	502
(Property, plant and equipment)	0
(Investment properties)	807
(Goodwill)	0
(Other intangible assets)	0
(Other)	-305
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	20 578
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	731 176
(Tax expense or (-) income related to profit or loss from continuing operations)	88 096
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	643 080
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	643 080
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	643 080

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2024**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	2 076 290
Cash on hand	6 577
Cash balances at central banks	878 366
Other demand deposits	1 191 347
Financial assets held for trading	43 584
Derivatives	35 991
Equity instruments	0
Debt securities	7 593
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	287
Equity instruments	287
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	294 789
Equity instruments	52
Debt securities	294 737
Loans and advances	0
Financial assets at amortised cost	2 423 872
Debt securities	59 699
Loans and advances	2 364 173
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	9 376
Property, Plant and Equipment	9 376
Investment property	0
Intangible assets	1 865
Goodwill	0
Other intangible assets	1 865
Tax assets	2 754
Current tax assets	1 396
Deferred tax assets	1 358
Other assets	14 177
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	4 866 994
LIABILITIES	
Financial liabilities held for trading	34 277
Derivatives	34 277
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	4 423 357
Deposits	4 414 261
Debt securities issued	0
Other financial liabilities	9 096
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 191
Pensions and other post employment defined benefit obligations	609
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	511
Other provisions	71
Tax liabilities	4 681
Current tax liabilities	4 732
Deferred tax liabilities	-51
Share capital repayable on demand	0
Other liabilities	32 826
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	4 496 332

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2024**

	(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	168
Accumulated other comprehensive income	1 739
Items that will not be reclassified to profit or loss	-91
Tangible assets	0
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-91
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	1 830
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	1 830
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	22 533
Revaluation reserves	0
Other reserves	226 207
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	226 207
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	95 015
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	370 662
TOTAL EQUITY AND TOTAL LIABILITIES	4 866 994

Source: BNB.

2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 31 DECEMBER 2024

	(BGN thousand)
	Current period
Interest income	173 328
Financial assets held for trading	552
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	6 387
Financial assets at amortised cost	166 139
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	250
(Interest expenses)	56 663
(Financial liabilities held for trading)	46
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	56 528
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	1
(Interest expense on assets)	0
(Expenses on share capital repayable on demand)	0
Dividend income	27
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	27
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	45 052
(Fee and commission expenses)	5 220
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	3 028
Financial assets at fair value through other comprehensive income	3 032
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	-4
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-1 239
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	27 059
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	41
Other operating income	7 044
(Other operating expenses)	1 009
TOTAL OPERATING INCOME, NET	191 448
(Administrative expenses)	77 394
(Staff expenses)	31 914
(Other administrative expenses)	45 480
(Cash contributions to resolution funds and deposit guarantee schemes)	1 052
(Depreciation)	3 116
(Property, Plant and Equipment)	2 549
(Investment Properties)	361
(Other intangible assets)	206
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)	-84
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-66
(Other provisions)	-18
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1 030
(Financial assets at fair value through other comprehensive income)	-152
(Financial assets at amortised cost)	1 182
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	42
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	42
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	108 898
(Tax expense or (-) income related to profit or loss from continuing operations)	13 883
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	95 015
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	95 015
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	95 015

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 31 DECEMBER 2024**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	22.10%	25.10%	22.70%
T1 CAPITAL RATIO (%)	20.48%	24.69%	21.32%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

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

	(BGN thousand)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
By type of asset	5 482 389	5 729 301	5 962 394	6 104 337	6 293 004	6 480 545	6 582 437	6 725 041
Financial leases	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302	6 228 511	6 355 171
Machinery and industrial equipmen	1 409 135	1 450 329	1 453 948	1 412 876	1 423 618	1 450 963	1 475 335	1 454 861
Computers and other IT equipment	8 672	8 307	7 711	7 593	8 415	7 807	8 964	8 476
Commercial and light commercial motor vehicles	1 304 237	1 391 673	1 439 332	1 447 267	1 439 973	1 457 551	1 413 829	1 421 456
Cars	2 229 613	2 358 590	2 519 381	2 683 785	2 853 337	2 996 405	3 118 619	3 259 816
Real estate	120 349	117 978	128 418	137 250	137 573	142 093	135 988	138 013
Other	53 398	49 121	82 105	80 965	79 979	78 483	75 776	72 549
Operational leases	356 985	353 303	331 499	334 601	350 109	347 243	353 926	369 870
Financial leases by institutional sector	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302	6 228 511	6 355 171
Resident sector	5 124 690	5 375 243	5 630 151	5 768 910	5 942 060	6 132 501	6 227 660	6 354 369
Non-financial corporations	4 144 565	4 346 747	4 532 202	4 608 079	4 703 935	4 822 971	4 849 410	4 907 201
Monetary financial institutions	3 602	2 295	1 537	1 677	1 360	1 488	1 310	1 386
Other financial corporations ³	12 958	14 068	14 813	15 388	15 546	16 623	17 199	18 193
General government	3 749	3 883	4 449	5 428	5 303	4 963	5 003	5 083
Households and NPISHs	959 816	1 008 250	1 077 150	1 138 338	1 215 916	1 286 456	1 354 738	1 422 506
Non-resident sector	714	755	744	826	835	801	851	802
Total	5 482 389	5 729 301	5 962 394	6 104 337	6 293 004	6 480 545	6 582 437	6 725 041
Financial leases	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302	6 228 511	6 355 171
By maturity	5 021 928	5 275 860	5 526 078	5 675 990	5 847 504	6 045 297	6 135 754	6 241 295
Up to 1 year	113 191	130 446	141 122	127 862	130 213	132 578	130 356	160 126
Over 1 up to 5 years	3 973 205	4 170 996	4 302 100	4 373 814	4 461 663	4 600 194	4 650 873	4 698 236
Over 5 years	935 532	974 418	1 082 856	1 174 314	1 255 628	1 312 525	1 354 525	1 382 933
Overdue ⁴	103 476	100 138	104 817	93 746	95 391	88 005	92 757	113 876
Operational leases	356 985	353 303	331 499	334 601	350 109	347 243	353 926	369 870

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)							
	2023				2024			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
By type of asset	722 423	822 218	848 169	819 092	820 251	840 738	821 164	929 222
Financial leases	697 727	795 974	821 098	792 548	788 984	814 086	789 982	878 802
Machinery and industrial equipmen	167 707	186 135	162 501	166 384	162 481	163 269	181 588	165 445
Computers and other IT equipment	2 259	798	493	840	1 688	394	2 342	638
Commercial and light commercial motor vehicles	196 927	222 861	178 459	168 294	143 815	186 872	173 028	227 300
Cars	325 283	382 718	420 752	434 019	473 145	453 389	424 580	476 804
Real estate	3 745	2 857	20 202	19 276	4 043	8 417	5 603	7 045
Other	1 806	605	38 691	3 735	3 812	1 745	2 841	1 570
Operational leases	24 696	26 244	27 071	26 544	31 267	26 652	31 182	50 420
Financial leases by institutional sector	697 727	795 974	821 098	792 548	788 984	814 086	789 982	878 802
Resident sector	697 539	795 892	821 064	792 418	788 920	814 053	789 844	878 733
Non-financial corporations	560 422	642 216	643 112	618 892	595 109	622 680	596 951	672 387
Monetary financial institutions	263	-	-	286	182	343	46	184
Other financial corporations ³	2 241	1 250	1 996	1 885	2 014	3 059	1 816	2 425
General government	2 097	524	1 103	1 677	154	-	192	523
Households and NPISHs	132 516	151 902	174 853	169 678	191 461	187 971	190 839	203 214
Non-resident sector	188	82	34	130	64	33	138	69
By maturity	722 423	822 218	848 169	819 092	820 251	840 738	821 164	929 222
Financial leases	697 727	795 974	821 098	792 548	788 984	814 086	789 982	878 802
Up to 1 year	26 521	32 615	30 969	33 948	28 532	36 940	40 738	49 299
Over 1 up to 5 years	580 287	645 087	604 676	588 023	605 753	638 536	599 270	689 359
Over 5 years	90 919	118 272	185 453	170 577	154 699	138 610	149 974	140 144
Operational leases	24 696	26 244	27 071	26 544	31 267	26 652	31 182	50 420

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS	6 652 825	7 120 778	7 373 684	7 452 783	7 670 949	7 926 966	8 139 245	8 274 562
Loans	5 675 180	5 970 080	6 263 478	6 399 856	6 629 808	6 852 236	6 992 753	7 088 679
Repos	5 322	9 377	5 833	3 430	3 576	3 576	3 576	3 570
Securities other than shares	-	-	-	-	-	-	-	-
Shares and other equity	36 517	80 218	94 800	95 344	99 391	99 137	96 677	91 064
Investment fund shares	593	298	301	312	314	317	322	325
Other shares	35 924	79 920	94 499	95 032	99 077	98 820	96 355	90 739
Other assets	935 806	1 061 103	1 009 573	954 153	938 174	972 017	1 046 239	1 091 249
LIABILITIES	6 652 825	7 120 778	7 373 684	7 452 783	7 670 949	7 926 966	8 139 245	8 274 562
Loans	5 477 350	5 753 590	6 023 239	6 147 140	6 313 286	6 557 267	6 738 522	6 808 600
Up to 1 year	603 602	637 994	551 666	465 302	576 073	551 440	556 687	510 163
Over 1 year	4 873 748	5 115 596	5 471 573	5 681 838	5 737 213	6 005 827	6 181 835	6 298 437
Debt securities issued	13 941	13 690	13 452	11 239	10 993	10 756	10 518	8 307
Other liabilities	441 145	628 622	588 370	543 814	574 828	611 621	620 212	657 216
Capital and reserves	720 389	724 876	748 623	750 590	771 842	747 322	769 993	800 439
of which: funds contributed by owners	328 378	329 385	337 756	339 121	322 621	333 173	331 989	333 339
of which: financial result	50 266	72 969	101 747	109 001	35 892	65 664	99 116	127 391
Number of reporting agents	47	47	47	47	47	47	49	49

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Total	4 639 526	4 926 455	5 255 697	5 535 777	5 678 302	6 013 502	6 314 732	6 577 195
By maturity	4 319 651	4 592 463	4 901 047	5 171 981	5 257 585	5 609 350	5 910 119	6 101 247
Up to 1 year	1 281 232	1 297 685	1 382 110	1 454 246	1 407 399	1 491 228	1 524 778	1 602 162
Over 1 and up to 5 years	966 350	1 070 090	1 138 751	1 195 420	1 236 603	1 310 495	1 353 765	1 429 616
Over 5 years	2 072 069	2 224 688	2 380 186	2 522 315	2 613 583	2 807 627	3 031 576	3 069 469
Overdue ³	319 875	333 992	354 650	363 796	420 717	404 152	404 613	475 948
By sectors and by purpose	4 639 526	4 926 455	5 255 697	5 535 777	5 678 302	6 013 502	6 314 732	6 577 195
Resident sector	4 580 252	4 861 402	5 168 826	5 434 643	5 584 657	5 903 183	6 183 913	6 432 888
Non-financial corporations	1 182 733	1 271 005	1 335 776	1 475 941	1 518 826	1 612 411	1 658 826	1 715 202
Monetary financial institutions	-	-	-	-	-	-	-	-
Other financial corporations ⁴	144 093	150 188	164 686	180 569	190 887	195 259	195 198	206 741
General government	1 279	1 156	1 452	1 358	1 279	1 212	-	-
Households and NPISHs	3 252 148	3 439 053	3 666 912	3 776 775	3 873 665	4 094 301	4 329 889	4 510 945
Consumer loans	3 129 799	3 273 378	3 477 640	3 635 940	3 764 301	3 996 671	4 218 607	4 369 243
Loans for house purchases	32 327	16 295	16 878	19 140	10 915	17 931	24 645	17 589
Other loans	90 022	149 380	172 394	121 695	98 449	79 699	86 637	124 113
Non-resident sector	59 273	65 053	86 871	101 134	93 645	110 319	130 819	144 307

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Assets	5 490 114	5 790 619	6 136 570	6 658 629	6 806 193	7 234 901	7 553 563	7 938 096
Loans	4 639 526	4 926 455	5 255 697	5 535 777	5 678 302	6 013 502	6 314 732	6 577 195
Repos	-	-	10 080	10 080	10 080	10 080	10 080	10 122
Securities other than shares	1 764	20 610	18 097	52 910	86 413	95 369	114 758	133 157
Shares and other equity	193 460	259 698	284 010	287 778	297 559	284 159	263 751	277 971
Investment fund shares	-	-	-	-	9 460	559	559	481
Other shares	193 460	259 698	284 010	287 778	288 099	283 600	263 192	277 490
Other assets	655 364	583 856	568 686	772 084	733 839	831 791	850 242	939 651
Liabilities	5 490 114	5 790 619	6 136 570	6 658 629	6 806 193	7 234 901	7 553 563	7 938 096
Loans	3 146 793	3 397 577	3 628 231	3 886 057	4 039 841	4 379 251	4 609 772	4 871 511
Up to 1 year	243 214	182 733	219 212	234 313	353 154	491 245	569 906	631 613
Over 1 year	2 903 578	3 214 844	3 409 019	3 651 744	3 686 687	3 888 006	4 039 866	4 239 898
Debt securities issued	85 966	88 954	93 894	103 660	108 181	115 359	114 092	99 240
Other liabilities	906 723	952 537	1 010 971	1 111 146	1 156 078	1 240 221	1 320 516	1 412 389
Capital and reserves	1 350 632	1 351 551	1 403 474	1 557 766	1 502 093	1 500 070	1 509 183	1 554 956
of which: funds contributed by owners	467 174	472 893	475 775	492 809	450 879	456 765	458 021	503 236
of which: financial result	354 627	141 425	156 104	250 032	89 669	173 910	192 528	281 006
Number of reporting agents	177	177	177	177	175	174	173	190

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 FUNDS¹

	(million BGN)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
<i>Instrumental and currency breakdown</i>								
By instrument	2,772.4	2,821.8	2,902.5	3,144.8	3,262.4	3,431.4	3,614.8	3,713.8
Cash	3.3	3.2	4.4	1.4	1.3	10.1	10.3	10.0
Deposits	100.3	107.2	95.3	97.0	88.6	89.2	93.4	95.4
Securities other than shares	511.1	515.5	529.9	559.0	600.3	661.2	708.9	725.8
Shares and other equity	1,122.3	1,150.4	1,213.9	1,316.5	1,407.8	1,462.0	1,570.7	1,611.8
Investment fund shares/units ²	998.9	1,002.9	1,019.5	1,060.6	1,089.2	1,130.0	1,168.6	1,209.2
Non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	2.6	2.6	2.0	2.8	4.8	4.3	5.1	3.7
Other assets	12.4	19.8	12.5	58.7	30.1	31.3	12.7	11.2
Loans	21.6	20.1	25.1	48.8	40.2	43.2	45.0	46.8
By currency	2,772.4	2,821.8	2,902.5	3,144.8	3,262.4	3,431.4	3,614.8	3,713.8
BGN	1,849.8	1,887.0	1,951.6	2,092.0	2,131.8	2,213.5	2,275.8	2,332.1
EUR	798.6	811.6	827.0	925.4	978.2	1,052.1	1,139.3	1,171.1
USD	52.9	54.0	54.8	56.0	73.3	79.0	78.3	88.6
Other	71.2	69.3	69.2	71.4	79.0	86.7	121.4	122.1
<i>Securities portfolio structure</i>								
By countries	2632.3	2668.9	2763.3	2936.1	3097.3	3253.2	3448.2	3546.8
Bulgaria	1394.6	1420.6	1503.6	1617.4	1667.7	1746.3	1819.4	1876.1
European Union	1023.1	1041.7	1050.5	1114.2	1201.9	1260.4	1378.3	1410.7
Balkan countries	23.7	22.9	23.3	23.7	24.3	26.2	29.1	29.5
Russian Federation	6.4	6.1	6.0	6.0	6.1	6.5	5.4	5.0
United States	31.5	30.6	33.8	35.1	51.9	56.2	54.1	60.6
Other	153.0	147.0	146.2	139.7	145.3	157.6	161.8	164.8
By institutional sectors	2632.3	2668.9	2763.3	2936.1	3097.3	3253.2	3448.2	3546.8
Non-financial corporations	545.0	584.4	631.3	720.0	703.5	777.7	781.7	801.4
Other MFIs	50.8	54.7	55.2	56.5	58.0	61.3	62.3	68.0
Other financial intermediaries	542.6	537.6	563.7	578.1	654.2	629.9	678.0	691.0
Financial auxiliaries	240.6	226.9	237.3	242.4	232.5	257.7	271.1	283.4
Insurance companies and pension funds	4.4	5.6	5.2	5.3	5.1	4.9	5.3	5.3
General government	11.1	11.3	10.9	15.0	14.4	14.8	20.9	27.1
Rest of the world	1237.6	1248.2	1259.7	1318.7	1429.5	1506.9	1628.8	1670.6

Preliminary data.

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

² Investment funds' shares and units issued.

Sources: Managing companies and investment companies.

3.7. LIABILITIES OF INVESTMENT FUNDS¹

Institutional sectors breakdown			31.03.2023			30.06.2023			30.09.2023			31.12.2023		
			TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL														
Non-resident investment funds			6,033.8	6,033.8	-	6,062.9	6,062.9	-	6,101.9	6,101.9	-	6,608.3	6,608.3	-
Resident investment funds			2,772.4	2,661.5	110.9	2,821.8	2,716.5	105.4	2,902.5	2,799.5	103.1	3,144.8	3,018.6	126.2
NON-RESIDENT INVESTMENT FUNDS														
Non-financial corporations			264.0	264.0	-	208.2	208.2	-	213.4	213.4	-	239.0	239.0	-
Other MFIs			60.7	60.7	-	61.6	61.6	-	63.9	63.9	-	66.3	66.3	-
Other financial intermediaries			810.3	810.3	-	822.4	822.4	-	828.6	828.6	-	847.5	847.5	-
Financial auxiliaries			3.0	3.0	-	3.4	3.4	-	3.3	3.3	-	3.7	3.7	-
Insurance companies and pension funds			3,837.4	3,837.4	-	3,895.3	3,895.3	-	3,935.4	3,935.4	-	4,356.0	4,356.0	-
General government			2.4	2.4	-	2.4	2.4	-	2.3	2.3	-	2.5	2.5	-
Households and non-profit institutions serving households			1,056.0	1,056.0	-	1,069.7	1,069.7	-	1,055.0	1,055.0	-	1,093.3	1,093.3	-
RESIDENT INVESTMENT FUNDS														
Investment funds shares/units			2,764.2	2,654.6	109.6	2,812.2	2,708.9	103.3	2,893.1	2,792.2	100.8	3,135.1	3,009.8	125.3
Non-financial corporations			266.2	265.4	0.7	270.9	269.7	1.2	301.6	293.2	8.4	323.6	305.8	17.8
Other MFIs			170.0	99.3	70.6	184.2	116.8	67.4	184.2	126.3	57.8	208.0	136.8	71.2
Other financial intermediaries			77.6	74.7	2.8	88.7	85.8	2.9	87.5	84.5	3.0	120.6	116.7	3.9
Financial auxiliaries			239.9	239.9	0.0	226.9	226.9	0.0	234.6	234.6	0.0	240.7	240.7	0.0
Insurance companies and pension funds			768.7	768.6	0.1	854.7	854.6	0.1	878.2	878.1	0.1	912.2	912.1	0.1
General government			88.9	88.9	0.0	95.7	95.7	0.0	103.6	103.6	0.0	169.0	169.0	0.0
Households and non-profit institutions serving households			1,153.0	1,117.6	35.4	1,091.2	1,059.4	31.7	1,103.5	1,072.0	31.5	1,161.0	1,128.6	32.4
Loans			1.5	1.5	0.0	1.1	1.1	0.0	1.1	1.1	0.0	2.8	2.8	0.0
Financial derivatives			0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0
Other liabilities			6.6	5.3	1.3	8.4	6.4	2.0	8.2	6.0	2.3	6.9	6.0	0.9

(million BGN)

3.7. LIABILITIES OF INVESTMENT FUNDS¹

Institutional sectors breakdown				31.03.2024			30.06.2024			30.09.2024			31.12.2024		
				TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL															
Non-resident investment funds															
Resident investment funds															
NON-RESIDENT INVESTMENT FUNDS															
Non-financial corporations															
Other MFIs															
Other financial intermediaries															
Financial auxiliaries															
Insurance companies and pension funds															
General government															
Households and non-profit institutions serving households															
RESIDENT INVESTMENT FUNDS															
Investment funds shares/units															
Non-financial corporations															
Other MFIs															
Other financial intermediaries															
Financial auxiliaries															
Insurance companies and pension funds															
General government															
Households and non-profit institutions serving households															
Loans															
Financial derivatives															
Other liabilities															

(million BGN)

Preliminary data.

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

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

3.8. INSURANCE STATISTICS¹ - ASSETS BY TYPE OF ACTIVITY^{2,3}

Type of activity	31.03.2023		30.06.2023		30.09.2023		31.12.2023		31.03.2024		30.06.2024		30.09.2024		31.12.2024	
	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	44	10 282.8	45	10 200.6	45	10 377.9	45	10 796.6	45	10 743.2	45	10 816.3	46	11 291.9	47	11 511.9
Life insurance companies	12	2 814.2	12	2 783.1	12	2 780.8	12	2 962.1	12	3 101.6	12	3 190.4	12	3 304.4	12	3 404.7
General insurance companies	32	7 468.7	33	7 417.5	33	7 597.1	33	7 834.4	33	7 641.6	33	7 625.9	34	7 987.5	35	8 107.2
incl. Reinsurance companies	1	3 308.5	1	3 178.3	1	3 271.0	1	3 445.1	1	3 327.3	1	3 281.7	1	3 464.5	1	3 397.2

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

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

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

Source: Insurance companies.

3.9. INSURANCE STATISTICS¹ - STRUCTURE OF ASSETS²

	(million BGN)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
By instruments	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.3	11 291.9	11 511.9
Cash	23.0	28.8	25.9	23.3	19.5	16.5	17.8	25.5
Deposits	740.9	651.4	732.9	748.7	784.6	697.4	732.4	822.1
Loans	521.7	382.8	356.7	373.1	346.3	288.8	311.0	322.3
Securities other than shares	4 622.8	4 686.4	4 713.1	4 996.8	5 189.7	5 155.3	5 362.2	5 327.7
Shares and other equity	2 161.3	2 268.9	2 507.7	2 505.5	2 602.1	2 783.2	2 896.7	3 039.1
- Shares (incl. mutual fund shares) ³	2 148.6	2 256.2	2 494.9	2 491.0	2 582.6	2 739.7	2 849.4	2 990.7
- Other equity ⁴	12.7	12.7	12.7	14.5	19.6	43.6	47.3	48.5
Fixed assets	251.3	250.7	248.9	246.3	247.3	246.6	246.3	229.2
Financial derivatives	72.1	75.4	43.5	37.7	34.1	40.8	45.4	39.6
Non-financial assets	253.2	276.5	291.8	307.9	332.1	357.8	371.9	379.3
Receivables from insurance operations	1 125.3	1 180.5	1 068.7	1 046.6	740.5	783.5	845.6	816.1
- From direct insurance operations	577.7	488.3	452.4	441.0	160.2	164.7	173.0	126.1
- From reinsurance operations	547.6	692.2	616.4	605.6	580.3	618.7	672.6	690.0
Other assets	511.2	399.2	388.9	510.9	446.9	446.4	462.6	510.8
By currency	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.3	11 291.9	11 511.9
BGN	3 559.2	3 520.6	3 426.2	3 514.8	3 283.0	3 392.0	3 481.8	3 461.6
EUR	3 868.6	3 935.5	4 185.7	4 441.9	4 637.1	4 571.7	4 849.6	5 100.5
USD	287.7	302.3	304.4	267.5	321.6	350.4	363.6	410.4
Other	2 567.4	2 442.2	2 461.6	2 572.4	2 501.6	2 502.2	2 596.9	2 539.4
By countries	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.3	11 291.9	11 511.9
Bulgaria	4 102.8	4 168.2	3 962.8	3 982.0	3 841.7	3 885.7	3 917.3	3 982.3
European Union	5 404.9	5 284.0	5 640.1	5 826.1	5 898.7	5 837.3	6 213.9	6 291.5
USA	133.9	147.3	153.6	167.1	183.6	217.0	233.8	241.4
Other countries	272.7	267.8	269.0	453.7	440.8	473.6	506.2	559.2
Unclassified	368.5	333.4	352.5	367.7	378.4	402.6	420.7	437.6
By institutional sectors	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.3	11 291.9	11 511.9
Residents	4 102.8	4 168.2	3 962.8	3 982.0	3 841.7	3 885.7	3 917.3	3 982.3
Non-financial corporations	279.1	309.4	253.5	271.4	291.6	268.0	276.3	275.2
Monetary financial institutions	693.3	691.8	759.8	780.5	824.1	752.1	773.7	806.0
Other financial intermediaries	244.8	244.9	242.9	279.2	264.5	259.8	275.3	287.7
Financial auxiliaries	99.6	109.5	97.0	52.2	57.3	62.2	37.7	107.5
Insurance corporations and pension funds	171.7	171.7	171.7	171.7	172.2	171.5	166.5	170.2
General government	1 397.2	1 424.8	1 384.4	1 361.5	1 444.0	1 540.4	1 538.7	1 510.2
Households and NPISHs	0.8	0.8	0.3	0.4	0.3	0.0	0.0	0.0
Non-sectorized	1 216.3	1 215.3	1 053.2	1 065.2	787.7	831.8	849.0	825.5
Non-residents (Rest of the World)	5 811.5	5 699.1	6 062.6	6 446.9	6 523.1	6 527.9	6 953.8	7 092.1
Unclassified	368.5	333.4	352.5	367.7	378.4	402.6	420.7	437.6

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

	(million BGN)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
TOTAL	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.3	11 291.9	11 511.9
Equity capital	4 056.4	3 784.6	3 860.8	3 801.6	3 863.1	3 795.5	3 926.6	4 102.3
Loans	77.5	80.3	79.1	79.5	88.2	88.4	92.0	88.3
Residents	60.9	64.1	60.8	57.8	65.9	66.0	69.3	69.0
Monetary financial institutions	3.5	3.0	3.0	-	8.1	8.1	8.1	8.1
General government	-	-	-	-	-	-	-	-
Other sectors	57.3	61.1	57.8	57.8	57.8	57.9	61.2	60.9
Other financial intermediaries	30.0	29.8	26.4	26.4	26.4	26.4	27.4	26.6
Financial auxiliaries	-	-	-	-	-	-	-	-
Insurance corporations and pension funds	1.9	1.9	1.9	2.0	2.0	2.0	2.0	2.0
Non-financial corporations	25.4	29.4	29.4	29.4	29.4	29.5	31.8	32.2
Households and NPISHs	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	16.6	16.1	18.3	21.7	22.3	22.4	22.7	19.3
Securities other than shares	-	-	-	-	-	-	-	-
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	-	-	-	-	-	-	-	-
Financial derivatives	7.2	9.7	19.3	15.4	20.5	2.5	2.1	4.1
Residents	7.2	9.0	13.5	11.8	14.5	-	-	-
Non-residents (Rest of the World)	0.0	0.8	5.8	3.6	6.0	2.5	2.1	4.1
Insurance technical reserves	4 923.4	5 001.7	5 168.5	5 493.4	5 532.8	5 707.3	5 966.1	6 071.9
<i>Net equity of households in life insurance reserves³</i>	<i>1 961.3</i>	<i>2 006.4</i>	<i>2 012.4</i>	<i>2 170.8</i>	<i>2 260.2</i>	<i>2 335.0</i>	<i>2 402.9</i>	<i>2 546.5</i>
Residents	1 925.6	1 982.9	1 989.4	2 149.5	2 242.9	2 317.0	2 381.2	2 520.9
Non-residents (Rest of the World)	35.7	23.5	23.1	21.2	17.3	18.1	21.7	25.7
<i>Unearned premiums reserve and outstanding claims provisions⁴</i>	<i>2 962.1</i>	<i>2 995.4</i>	<i>3 156.0</i>	<i>3 322.7</i>	<i>3 272.7</i>	<i>3 372.3</i>	<i>3 563.2</i>	<i>3 525.4</i>
Residents	1 872.1	1 798.7	1 881.2	1 983.0	1 962.3	2 049.4	2 121.3	2 166.5
Monetary financial institutions	44.9	51.4	53.5	54.4	53.9	56.3	60.3	63.5
General government	1 827.2	11.3	11.5	14.0	14.4	9.8	14.9	16.0
Other sectors	8.0	1 736.0	1 816.2	1 914.5	1 894.0	1 983.2	2 046.1	2 086.9
Other financial intermediaries	1 819.2	64.0	67.2	70.9	66.2	69.5	80.3	80.9
Financial auxiliaries	65.7	5.5	5.8	6.0	5.2	5.7	6.3	6.4
Insurance corporations and pension funds	136.8	37.5	38.9	41.1	233.2	235.8	239.1	220.9
Non-financial corporations	721.5	726.7	746.7	757.1	743.1	780.8	794.6	813.6
Households and NPISHs	889.7	902.3	957.6	1 039.4	846.3	891.4	925.7	965.2
Non-residents (Rest of the world)	1 090.0	1 196.7	1 274.8	1 339.7	1 310.4	1 322.9	1 441.9	1 358.9
Deposits received by reinsurers	69.5	70.0	72.4	72.2	56.5	55.3	60.9	53.2
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	69.5	70.0	72.4	72.2	56.5	55.3	60.9	53.2
Obligations under insurance and reinsurance operations	728.6	794.4	686.5	767.3	715.4	715.1	822.3	749.6
Residents	197.5	307.4	208.5	208.9	149.9	150.4	152.2	147.5
Non-residents (Rest of the World)	531.1	487.0	478.0	558.5	565.5	564.8	670.2	602.1
Other liabilities	420.2	460.0	491.4	567.2	466.6	452.2	421.9	442.4
Residents	348.5	398.9	437.6	507.8	432.9	414.6	392.0	398.8
Non-residents (Rest of the World)	71.7	61.1	53.8	59.3	33.7	37.5	29.9	43.6

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
2023			
I	6 411 700	148 648	3 245
II	7 606 000	600 277	3 455
III	8 609 300	934 019	4 535
IV	6 013 100	1 222 014	-
V	9 336 950	1 215 773	5 766
VI	13 786 200	1 606 326	7 846
VI	11 959 000	2 583 845	-
VI	13 132 000	2 418 863	-
V	9 841 200	2 118 543	3 961
VI	8 259 400	2 303 814	-
V	8 129 700	2 886 955	11 631
XII	7 785 200	1 510 081	19 211
TOTAL	110 869 750	19 549 158	59 650
2024			
I	11 987 930	2 378 101	12 248
II	10 094 800	2 192 448	48 638
III	11 071 800	2 493 220	25 909
IV	12 906 830	3 632 938	19 372
V	8 930 100	2 883 748	3 048
VI	8 194 100	1 468 531	195 277
VI	8 086 000	576 989	3 586
VI	9 396 950	810 676	-
V	8 187 150	2 619 359	-
VI	10 844 750	4 298 346	9 178
V	8 507 550	5 570 136	-
XII	9 915 950	1 476 780	-
TOTAL	118 123 910	30 401 272	317 256

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

Turnover (BGN)

BULGARIAN STOCK EXCHANGE		
Market segment	January - December	
	2023	2024
MAIN REGULATED MARKET	610 757 024	803 633 399
EuroBridge Market Segment	-	10 206 239
Premium Equities Segment	74 117 206	86 885 431
Standard Equities Segment	282 695 905	189 200 576
Special Purpose Vehicles Segment	45 571 669	31 469 368
Bonds Segment	121 944 032	339 554 431
Compensation Instruments Segment	2 447 250	8 365 133
Exchange Traded Products Segment	39 356 556	136 116 646
Subscription Rights Segment	20 899	1 233 601
Initial Public Offering Segment	40 397 817	0
Government Securities Segment	4 205 691	601 974
Privatisation Segment	0	0
ALTERNATIVE REGULATED MARKET	78 629 677	74 689 446
Equities Segment	41 737 565	52 120 331
Special Purpose Vehicles Segment	36 892 111	22 569 115
UNREGULATED BEAM SME GROWTH MARKET	18 767 688	26 501 623
Equities Segment	11 356 776	10 750 395
Bonds Segment	116 201	92 499
Warrants Segment	-	56 473
Subscription Rights Segment	0	183 041
Initial Public Offering Segment	7 294 711	15 419 215

Source: BSE daily reports .

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
2023	196052.9	191622.6	4430.3
BNB with banks	189 114.2	190 180.2	-1 066.0
BNB with final customers	6 938.7	1 442.4	5 496.3
of which:	0.0	0.0	0.0
account transactions with budget organisations	6 938.5	1 010.0	5 928.5
cash operations at counters	0.2	432.4	-432.2
2024	297 641.4	299 017.2	-1 375.8
BNB with banks	289 376.9	295 823.5	-6 446.6
BNB with final customers	8 264.5	3 193.7	5 070.8
of which:	0.0	0.0	0.0
account transactions with budget organisations	8 264.3	2 558.8	5 705.6
cash operations at counters	0.1	634.9	-634.8

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
2023	194673.8	195739.7	-1066.0
of which:			
banks	5 559.5	5 559.5	0.0
BNB with banks	189 114.2	190 180.2	-1 066.0
2024	294664.2	301110.8	-6446.6
of which:			
banks	5 287.3	5 287.3	0.0
BNB with banks	289 376.9	295 823.5	-6 446.6

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
2023	49 799.2	46 803.8	2 995.4
of which:			
banks	42 860.5	45 361.4	-2 500.9
- of which: with nonresidents	5 283.4	4 393.2	890.2
BNB	6 938.7	1 442.4	5 496.3
2024	50 959.1	51 974.4	-1 015.4
of which:			
banks	42 694.6	48 780.7	-6 086.1
- of which: with nonresidents	3 705.6	3 752.4	-46.8
BNB	8 264.5	3 193.7	5 070.8

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
2023	2 175.0	2 175.0	0.0
2024	4 102.6	4 102.6	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
2023	49 318.7	49 016.0	302.7
- of which: with nonresidents	46 227.0	46 209.0	18.0
2024	45 135.0	45 136.4	-1.4
- of which: with nonresidents	41 129.5	41 119.5	10.0

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.

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	2023				2024				(million EUR)	
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3		Q4
Current and Capital Account	- 597.9	764.0	332.1	130.4	628.7	388.0	- 429.9	1 265.2	- 1 309.7	- 86.4
Current Account ¹	- 820.5	263.3	3.1	- 292.2	- 846.3	- 266.0	- 736.0	944.7	- 1 840.6	- 1 897.9
Current Account - Credit	15 731.0	16 207.4	16 569.7	16 120.1	64 628.2	14 743.3	15 916.5	17 597.8	15 321.8	63 579.5
Current Account - Debit	16 551.5	15 944.1	16 566.6	16 412.3	65 474.6	15 009.3	16 652.5	16 653.1	17 162.4	65 477.3
Goods and Services - Net	591.0	1 218.7	1 956.2	154.2	3 920.0	421.0	818.9	1 880.8	- 719.6	2 401.0
Goods and Services - Credit	14 389.5	14 481.2	15 446.3	14 325.7	58 642.7	13 433.0	14 622.2	15 855.7	13 971.4	57 882.3
Goods and Services - Debit	13 798.6	13 262.5	13 490.1	14 171.5	54 722.8	13 012.0	13 803.2	13 975.0	14 691.0	55 481.2
Goods - Net	- 830.4	- 647.0	- 831.0	- 1 622.2	- 3 930.7	- 1 047.0	- 1 073.7	- 949.1	- 2 295.3	- 5 365.1
Goods - Credit	11 289.2	10 818.6	10 772.7	10 659.1	43 539.6	10 244.4	10 814.4	10 973.2	10 502.5	42 534.5
General merchandise on a balance of payments (BOP) basis ²	11 239.4	10 709.7	10 822.6	10 711.2	43 482.9	10 203.0	10 809.4	10 878.3	10 472.8	42 363.5
Net exports of goods under merchandising ³	45.7	104.2	- 53.2	- 56.3	40.4	37.2	0.0	70.4	22.7	130.2
Non-monetary gold	4.0	4.7	3.3	4.2	16.3	4.3	5.0	24.5	7.1	40.8
Goods - Debit	12 119.6	11 465.7	11 603.8	12 281.2	47 470.3	11 291.5	11 888.0	11 922.3	12 797.8	47 899.7
General merchandise on a balance of payments (BOP) basis ²	12 114.1	11 458.8	11 599.6	12 275.3	47 447.8	11 259.2	11 841.6	11 890.4	12 725.9	47 717.1
Non-monetary gold	5.5	6.8	4.2	5.9	22.4	32.3	46.4	31.9	71.9	182.5
Services - Net	1 421.4	1 865.7	2 787.2	1 776.4	7 850.6	1 468.0	1 892.6	2 829.9	1 575.7	7 766.2
Services - Credit	3 100.4	3 662.5	4 673.6	3 666.6	15 103.1	3 188.6	3 807.8	4 882.5	3 468.9	15 347.8
Manufacturing services on physical inputs owned by others	44.3	41.1	70.0	90.3	245.7	65.9	46.1	51.2	32.1	195.2
Maintenance and repair services not included elsewhere (n.i.e.)	90.7	67.0	71.9	77.3	306.9	87.7	89.9	82.8	51.7	312.2
Transport ⁴	647.8	701.9	812.8	692.8	2 855.4	562.9	612.6	707.0	561.1	2 443.5
Travel ⁵	535.8	922.7	1 669.9	691.2	3 819.6	589.5	970.9	1 712.7	712.6	3 985.7
Other services ³	1 781.8	1 929.8	2 049.0	2 115.1	7 875.6	1 882.6	2 088.3	2 328.9	2 111.4	8 411.2
Services - Debit	1 679.0	1 796.9	1 886.4	1 890.3	7 252.5	1 720.6	1 915.2	2 052.6	1 893.2	7 581.6
Manufacturing services on physical inputs owned by others	3.2	9.4	13.8	11.4	37.9	8.7	5.4	1.9	3.1	19.0
Maintenance and repair services not included elsewhere (n.i.e.)	18.5	18.8	24.6	21.0	82.9	21.2	21.8	21.0	22.8	86.8
Transport ⁴	547.8	497.8	553.6	536.8	2 135.9	523.1	565.1	558.8	539.6	2 186.5
Travel ⁵	304.8	432.2	525.6	372.4	1 635.0	313.3	464.6	623.2	468.9	1 870.0
Other services ³	804.7	838.7	768.7	948.7	3 360.7	854.2	858.4	847.8	858.8	3 419.3
Primary income - Net	- 1 505.0	- 1 356.3	- 2 141.7	- 1 266.3	- 6 269.4	- 877.7	- 1 867.6	- 1 153.8	- 1 392.5	- 5 291.6
Primary income - Credit	817.2	882.6	495.1	520.5	2 715.3	716.3	569.8	1 071.9	689.2	3 047.1
Compensation of employees	135.1	163.1	223.6	141.7	663.5	105.5	205.3	418.1	319.5	1 048.3
Investment income	191.0	342.8	198.6	333.6	1 066.1	294.0	199.5	258.7	339.3	1 091.5
Direct investment income	48.1	80.2	78.9	181.0	388.2	78.2	81.9	95.3	100.3	355.7
Portfolio investment income	70.4	97.9	88.3	101.9	358.5	106.3	133.9	132.9	148.1	521.1
Other investment income	72.5	164.7	31.4	50.8	319.3	109.6	- 16.3	30.5	91.0	214.7
Other primary income	491.1	376.6	72.9	45.1	985.7	316.8	165.0	395.1	30.4	907.3
Primary income - Debit	2 322.2	2 238.8	2 636.8	1 786.9	8 984.7	1 594.0	2 437.4	2 225.6	2 081.7	8 338.7
Compensation of employees	25.0	21.4	19.7	66.5	132.6	87.8	93.9	106.1	73.8	361.6
Investment income	2 244.0	2 174.7	2 573.3	1 678.4	8 670.5	1 471.0	2 305.9	2 078.7	1 953.0	7 808.6
Direct investment income	2 082.5	2 004.5	2 402.5	1 501.7	7 991.2	1 286.3	2 120.2	1 889.8	1 745.4	7 041.6
Portfolio investment income	66.2	63.2	65.4	69.5	264.3	73.2	73.1	83.1	104.6	334.0
Other investment income	95.4	106.9	105.4	107.2	415.0	111.5	112.6	105.9	103.0	433.0
Other primary income	53.1	42.8	43.8	41.9	181.6	35.2	37.6	40.8	55.0	168.5

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	2023				Total	2024				(million EUR)
	Q1	Q2	Q3	Q4		Q1	Q2	Q3	Q4	
Secondary income - Net	93.6	400.9	188.6	819.9	1 503.1	190.8	312.7	217.7	271.5	992.7
Secondary income - Credit	524.3	843.7	628.3	1 273.9	3 270.2	594.0	724.6	670.3	661.2	2 650.1
General government	68.4	255.3	163.1	806.5	1 293.2	109.3	219.3	184.1	175.7	688.4
Other sectors	455.9	588.4	465.2	467.4	1 977.0	484.7	505.2	486.2	485.5	1 961.7
Secondary income - Debit	430.7	442.7	439.7	453.9	1 767.1	403.2	411.8	452.6	389.7	1 657.3
General government	221.1	258.9	221.4	310.6	1 012.0	174.8	220.0	218.9	237.4	851.2
Other sectors	209.6	183.8	218.3	143.4	755.1	228.4	191.8	233.6	152.3	806.1
Capital Account ^{1,6}	222.6	500.7	329.1	422.7	1 475.0	654.0	306.0	320.5	530.9	1 811.5
Gross acquisitions/disposals of non-produced non-financial assets - Net ³	71.0	352.0	199.4	79.1	701.5	41.3	166.5	132.3	102.7	442.8
Gross acquisitions/disposals of non-produced non-financial assets - Credit	325.4	497.0	283.4	301.8	1 407.6	168.3	220.0	230.4	207.4	826.0
Gross acquisitions/disposals of non-produced non-financial assets - Debit	254.4	145.0	84.0	222.6	706.0	126.9	53.5	98.1	104.7	383.2
Capital transfers - Net	151.6	148.7	129.7	343.5	773.5	612.7	139.6	188.2	428.2	1 368.7
Capital transfers - Credit	152.3	148.8	129.7	343.6	774.4	618.1	155.9	189.0	438.5	1 401.4
General government	150.6	148.4	127.1	341.2	767.3	612.7	155.8	184.4	436.7	1 389.6
Other sectors	1.8	0.4	2.6	2.4	7.1	5.4	0.1	4.5	1.8	11.8
Capital transfers - Debit	0.8	0.1	0.0	0.1	0.9	5.4	16.3	0.7	10.3	32.7
General government	0.0	0.0	0.0	0.0	0.0	0.0	15.8	0.0	0.0	15.8
Other sectors	0.8	0.1	0.0	0.1	0.9	5.4	0.5	0.7	10.3	16.9
Financial account - Net ^{1,6}	- 764.0	883.2	- 80.6	913.8	952.3	- 818.6	343.7	1 181.9	- 1 377.4	- 670.4
Financial account - Assets	2 651.9	733.6	1 709.0	3 190.3	8 284.7	- 208.5	1 027.3	5 605.1	46.5	6 470.3
Financial account - Liabilities	3 415.9	- 149.6	1 789.6	2 276.5	7 332.4	610.1	683.6	4 423.2	7 140.6	- 2 264.5
Direct investment - Net ⁷	- 2 265.6	- 61.9	- 1 651.3	- 7.9	- 3 986.7	- 987.9	650.0	- 1 098.9	- 827.7	968.3
Direct investment - Assets	351.2	286.7	411.5	129.5	1 179.0	- 270.2	1 356.9	- 177.5	59.0	241.5
Equity	49.9	109.8	62.1	48.9	270.7	17.2	187.4	29.7	7.3	32.5
Reinvestment of earnings	12.8	26.7	47.0	100.2	186.6	19.8	4.7	- 3.1	11.1	694.3
Debt instruments ^{8,9}	288.6	150.3	302.4	- 19.6	721.7	- 307.1	1 164.8	- 204.1	40.6	3 232.7
Direct investment - Liabilities	2 616.8	348.7	2 062.8	137.4	5 165.7	717.7	706.9	921.4	886.7	2 533.2
Equity	455.2	224.4	125.2	289.3	1 094.1	156.0	66.8	- 202.3	231.6	447.4
Reinvestment of earnings	1 150.3	933.4	1 500.7	320.1	3 904.4	498.3	738.3	776.8	519.8	2 373.4
Debt instruments ^{8, 10}	1 011.3	- 809.1	436.9	- 471.9	167.2	63.5	- 98.3	346.9	135.3	4 511.9
Portfolio investment - Net	20.7	1 102.0	921.0	- 795.4	1 248.3	1 687.7	1 904.2	- 1 838.8	620.3	4 827.2
Portfolio investment - Assets ¹¹	868.4	998.6	596.4	529.8	2 993.2	1 445.5	1 651.4	1 215.1	199.9	3 684.7
Equity and investment fund shares	- 8.9	- 46.5	206.7	57.2	208.4	- 21.4	318.7	370.5	159.4	2 138.5
Debt securities	877.3	1 045.1	389.6	472.6	2 784.7	1 466.9	1 332.7	844.7	40.5	8.8
Portfolio investment - Liabilities	847.8	- 103.5	- 324.6	1 325.2	1 744.9	- 242.3	- 252.7	3 053.9	- 420.4	3.5
Equity and investment fund shares	- 12.1	- 2.9	- 4.6	- 26.4	- 46.0	2.3	4.9	0.7	0.9	2 129.7
Equity	3.4	- 1.1	- 3.7	- 28.8	- 30.2	0.3	3.7	- 1.8	3.2	- 36.9
Investment fund shares	- 15.5	- 1.8	- 0.9	2.4	- 15.8	2.0	1.3	2.5	- 2.3	161.2
Debt securities	859.9	- 100.6	- 320.0	1 351.6	1 790.9	- 244.6	- 257.7	3 053.2	- 421.3	1 930.6
Financial derivatives (other than reserves) and employee stock options - Net	- 2.4	- 85.5	101.4	- 1.8	11.7	- 4.4	- 8.0	5.0	- 29.6	- 0.9
Other investment - Net	1 945.5	2 701.2	- 1 407.9	- 2 839.5	399.3	2 145.1	- 1 244.7	343.3	- 1 082.5	0.0
Other investment - Assets	1 896.8	2 306.4	- 1 356.5	- 2 025.6	821.1	2 279.7	- 1 015.3	791.2	- 125.0	
Other equity	20.6	- 2.0	2.7	- 0.8	20.4	- 6.3	0.7	4.6		

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	2023				2024				(million EUR)	
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Currency and deposits ¹²	2 431.2	2 264.7	-1 602.2	-2 749.1	344.7	2 318.4	-1 453.0	671.3	-230.9	1 305.8
Loans ⁸	126.0	-47.5	91.3	65.9	235.8	-89.2	-6.6	33.1	24.2	-38.5
Insurance, pension schemes, and standardised guarantee schemes	18.0	20.8	15.7	35.1	89.7	-61.6	22.1	-7.2	0.0	-46.7
Trade credits and advances ⁹	193.7	27.2	119.8	249.4	590.2	82.6	379.9	121.6	5.6	589.6
Other accounts receivable	-892.8	43.1	16.2	373.8	-459.7	35.8	41.6	-32.1	76.0	121.3
Other investment - Liabilities	-48.7	-394.8	51.4	813.9	421.8	134.6	229.4	447.9	957.5	1 769.4
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	147.2	58.2	257.1	415.0	877.6	127.9	-105.8	547.3	679.5	1 248.9
Loans ⁸	-176.8	-160.4	-44.4	73.8	-307.9	7.9	78.1	-102.2	48.7	32.6
Insurance, pension schemes, and standardised guarantee schemes	-29.5	25.2	32.2	-13.3	14.5	-5.1	16.5	162.0	-85.6	87.8
Trade credits and advances ¹⁰	-44.0	8.5	-80.4	229.8	114.0	-32.0	260.1	-251.1	357.5	334.4
Other accounts payable	52.7	-327.8	-113.9	108.3	-280.7	36.3	-19.7	92.7	-41.2	68.2
SDRs	1.7	1.5	0.8	0.3	4.4	-0.4	0.1	-0.9	-1.4	-2.5
BNB Reserve assets¹³	-462.2	-2 772.6	1 956.2	4 558.3	3 279.7	-3 659.2	-957.8	3 771.3	-57.8	-903.6
Monetary gold	0.3	0.1	0.4	0.4	1.1	0.4	0.2	0.0	0.0	0.6
Special drawing rights	2.8	2.2	2.0	1.5	8.4	0.7	1.3	-6.0	-0.4	-4.4
Reserve position in the IMF	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other reserve assets	-465.2	-2 774.9	1 953.8	4 556.5	3 270.2	-3 660.3	-959.3	3 777.2	-57.4	-899.8
Currency and deposits	-6 646.9	-5 293.8	-898.8	1 848.4	-10 991.1	-3 191.0	1 229.0	5 528.8	-1 307.3	2 259.6
Securities	6 181.7	2 519.0	2 852.6	2 708.1	14 261.4	-469.4	-2 188.3	-1 751.6	1 249.9	-3 159.4
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	-597.9	764.0	332.1	130.4	628.7	388.0	-429.9	1 265.2	-1 309.7	-86.4
Financial Account Balance	-764.0	883.2	-80.6	913.8	952.3	-818.6	343.7	1 181.9	-1 377.4	-670.4
Net errors and Omissions ¹⁴	-166.1	119.2	-412.8	783.3	323.7	-1 206.7	773.6	-83.3	-67.7	-584.0

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

²Preliminary data.

³For 2024 - preliminary NSI and BNB data. Data are compiled on a balance of payments basis.

⁴Estimates 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.

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

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

⁷Preliminary 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 2024 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

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

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

¹⁰Data 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.

¹¹Based 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.

¹²Data source for Other sectors: BIS International Banking Statistics. Data at end-September 2024 published in February 2025 have been used.

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

¹⁴Net errors and omissions represent the difference between the *Financial account* balance and *Current and Capital account* balance.

Due to the quarterly and annual reporting periodicity, these data are preliminary and are subject to revisions when complete data are available.

Source: BNB.

5.2. DIRECT INVESTMENT, NET FLOW¹

(million EUR)

	2023					2024				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Direct investment, net	-2 265.6	- 61.9	-1 651.3	- 7.9	-3 986.7	- 987.9	650.0	-1 098.9	- 827.7	-2 264.5
Direct investment abroad^{2,3}	174.3	200.2	134.5	138.8	647.8	110.3	431.3	122.9	- 74.4	590.0
Equity ⁴	49.9	109.8	62.1	48.9	270.7	17.2	187.4	29.7	7.3	241.5
Reinvestment of earnings	12.8	26.7	47.0	100.2	186.6	19.8	4.7	- 3.1	11.1	32.5
Debt instruments ⁵	111.6	63.8	25.4	- 10.3	190.5	73.3	239.2	96.3	- 92.8	316.0
Foreign Direct Investment in Bulgaria^{2,3}	2 439.9	262.1	1 785.8	146.7	4 634.5	1 098.2	- 218.7	1 221.8	753.3	2 854.5
Equity ⁶	455.2	224.4	125.2	289.3	1 094.1	156.0	66.8	- 202.3	231.6	252.1
Reinvestment of earnings	1 150.3	933.4	1 500.7	320.1	3 904.4	498.3	738.3	776.8	519.8	2 533.2
Debt instruments ⁵	834.4	- 895.6	159.9	- 462.6	- 364.0	443.9	-1 023.9	647.3	1.8	69.2

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. In order to reduce subsequent revisions to the initial data the data on direct investment in Bulgaria for 2024 include estimates based on data from the previous year, adjusted with the growth of nominal GDP for the current year.

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - XII				Change	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	13 614.7	30.6%	13 750.3	31.9%	135.5	1.0%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	4 999.2	11.3%	4 774.1	11.1%	- 225.1	-4.5%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance .parts	3 610.3	8.1%	3 341.1	7.7%	- 269.2	-7.5%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1 572.5	3.5%	1 475.0	3.4%	- 97.4	-6.2%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	1 057.0	2.4%	1 101.2	2.6%	44.2	4.2%
Base metals and their products, including:	6 519.3	14.7%	7 265.6	16.8%	746.3	11.4%
Division 74. Copper and articles thereof	3 473.4	7.8%	4 359.9	10.1%	886.5	25.5%
Division 73. Articles of iron and steel	867.4	2.0%	819.7	1.9%	- 47.7	-5.5%
Division 72. Iron and steel	897.3	2.0%	782.9	1.8%	- 114.3	-12.7%
Division 76. Aluminium and articles thereof	600.4	1.4%	552.5	1.3%	- 47.8	-8.0%
Animal and vegetable products, food, drinks and tobacco products, including:	7 941.1	17.9%	6 711.9	15.6%	-1 229.3	-15.5%
Division 10. Cereals	2 135.8	4.8%	1 486.5	3.4%	- 649.3	-30.4%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	880.4	2.0%	638.1	1.5%	- 242.3	-27.5%
Division 18. Cocoa and cocoa products	404.1	0.9%	600.2	1.4%	196.1	48.5%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	842.6	1.9%	574.7	1.3%	- 267.9	-31.8%
Division 23. Residues and waste from the food industry; prepared animal fodder	555.5	1.3%	467.4	1.1%	- 88.1	-15.9%
Chemical products, plastics and rubber, including:	5 583.0	12.6%	5 405.1	12.5%	- 177.8	-3.2%
Division 39. Plastics and articles thereof	1 334.4	3.0%	1 375.6	3.2%	41.2	3.1%
Division 30. Pharmaceutical products	1 255.7	2.8%	1 210.9	2.8%	- 44.8	-3.6%
Division 38. Miscellaneous chemical products	838.2	1.9%	571.2	1.3%	- 267.0	-31.8%
Division 33. Essential oils	449.6	1.0%	501.2	1.2%	51.6	11.5%
Division 28. Inorganic chemicals	432.9	1.0%	490.7	1.1%	57.9	13.4%
Division 40. Rubber and articles thereof	460.0	1.0%	451.1	1.0%	- 9.0	-2.0%
Mineral products and fuels, including:	4 735.3	10.7%	4 755.2	11.0%	19.9	0.4%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	3 449.6	7.8%	3 353.0	7.8%	- 96.6	-2.8%
Division 26. Ores, Slag and ash	1 133.6	2.6%	1 257.0	2.9%	123.5	10.9%
Textile and leather materials, clothing, footwear and other consumer goods, including:	4 092.7	9.2%	3 440.3	8.0%	- 652.4	-15.9%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	833.1	1.9%	760.5	1.8%	- 72.6	-8.7%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	700.2	1.6%	619.3	1.4%	- 81.0	-11.6%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	658.7	1.5%	578.6	1.3%	- 80.1	-12.2%
Wood, paper, earthenware and glass products, including	1 947.1	4.4%	1 809.1	4.2%	- 137.9	-7.1%
Division 70. Glass and glassware	756.6	1.7%	638.8	1.5%	- 117.8	-15.6%
Division 44. Wood and articles of wood; wood charcoal	382.6	0.9%	333.0	0.8%	- 49.6	-13.0%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	304.6	0.7%	295.1	0.7%	- 9.6	-3.1%
TOTAL EXPORTS /FOB/	44 433.1	100.0%	43 137.5	100.0%	-1 295.6	-2.9%

¹ For 2023 -final data , 2024 - 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	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
<i>Machines, transport facilities, appliances and tools, including:</i>	16 789.4	33.8%	15 925.2	32.0%	- 864.2	-5.1%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	5 993.9	12.1%	5 485.5	11.0%	- 508.4	-8.5%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance .parts	4 978.7	10.0%	4 779.8	9.6%	- 199.0	-4.0%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	3 775.9	7.6%	3 336.0	6.7%	- 440.0	-11.7%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	880.5	1.8%	876.4	1.8%	- 4.0	-0.5%
<i>Mineral products and fuels, including:</i>	7 759.6	340.8%	9 007.9	398.9%	1 248.3	16.1%
Division 27. Mineral fuels, oils & products of their distillation; etc.	5 515.5	242.2%	6 110.5	270.6%	595.0	10.8%
Division 26. Ores, slag and ash	2 095.3	92.0%	2 738.0	121.2%	642.7	30.7%
<i>Chemical products, plastics and rubber, including:</i>	7 818.2	343.3%	7 446.8	329.7%	- 371.4	-4.7%
Division 30. Pharmaceutical products	2 057.8	90.4%	2 079.6	92.1%	21.8	1.1%
Division 39. Plastics and articles thereof	2 089.7	91.8%	2 076.6	92.0%	- 13.1	-0.6%
Division 38. Miscellaneous chemical products	959.7	42.1%	600.4	26.6%	- 359.3	-37.4%
Division 33. Essential oils	510.5	22.4%	582.4	25.8%	71.9	14.1%
Division 40. Rubber and articles thereof	514.3	22.6%	525.8	23.3%	11.5	2.2%
<i>Animal and vegetable products, food, drinks and tobacco products, including:</i>	6 201.1	272.3%	6 722.2	297.7%	521.1	8.4%
Division 02. Meat and edible meat offal	643.7	28.3%	639.5	28.3%	- 4.2	-0.7%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	491.6	21.6%	582.3	25.8%	90.7	18.4%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	475.7	20.9%	569.3	25.2%	93.6	19.7%
Division 18. Cocoa and cocoa products	419.6	18.4%	568.1	25.2%	148.5	35.4%
Division 22. Beverages, sprits and vinegar	465.2	20.4%	494.8	21.9%	29.6	6.4%
Division 24. Tobacco and manufactured tobacco substitutes	424.2	18.6%	475.8	21.1%	51.6	12.2%
Division 04. Dairy products; birds' eggs; edible products	413.1	18.1%	454.2	20.1%	41.0	9.9%
Division 19. Preparations of cereal, flour	368.5	16.2%	411.9	18.2%	43.3	11.8%
<i>Base metals and their products, including:</i>	5 155.6	226.4%	5 061.6	224.1%	- 94.0	-1.8%
Division 72. Iron and steel	1 671.3	73.4%	1 559.1	69.0%	- 112.2	-6.7%
Division 74. Copper and articles thereof	1 166.9	51.2%	1 286.1	56.9%	119.2	10.2%
Division 73. Articles of iron and steel	1 005.1	44.1%	947.4	42.0%	- 57.7	-5.7%
Division 76. Aluminium and articles thereof	769.8	33.8%	745.6	33.0%	- 24.1	-3.1%
<i>Textile and leather materials, clothing, footwear and other consumer goods, including:</i>	4 234.7	8.5%	4 084.2	8.2%	- 150.5	-3.6%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	657.2	1.3%	677.7	1.4%	20.5	3.1%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	519.1	1.0%	507.9	1.0%	- 11.2	-2.2%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	405.0	0.8%	405.0	0.8%	0.0	0.0%
<i>Wood, paper, earthenware and glass products, including</i>	1 674.2	3.4%	1 547.4	3.1%	- 126.8	-7.6%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	668.0	1.3%	625.5	1.3%	- 42.5	-6.4%
Division 44. Wood and articles of wood; wood charcoal	361.0	0.7%	307.0	0.6%	- 54.0	-14.9%
TOTAL IMPORTS /CIF/	49 632.7	100.0%	49 795.2	100.0%	162.6	0.3%
(-) Freight	2 277.0		2 258.4			
TOTAL IMPORTS /FOB/	47 355.6		47 536.9		181.2	0.4%

¹ For 2023 - final data, 2024 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.

² Commodity groups include chapters from the *Combined Nomenclature (Eurostat)*.

Source: NSI data processed by the BNB.

5.5. EXPORTS BY USE¹

Commodity groups	I - XII				Change	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	10 236.4	23.0%	9 217.9	21.4%	-1 018.5	-9.9%
Food	3 077.1	6.9%	2 828.5	6.6%	- 248.5	-8.1%
Tobacco	113.5	0.3%	127.1	0.3%	13.6	12.0%
Beverages	156.4	0.4%	149.7	0.3%	- 6.7	-4.3%
Clothing and footwear	1 617.9	3.6%	1 404.5	3.3%	- 213.5	-13.2%
Medicines and cosmetics	1 636.1	3.7%	1 634.5	3.8%	- 1.6	-0.1%
Furniture and household appliances	1 453.3	3.3%	1 441.5	3.3%	- 11.8	-0.8%
Others	2 182.1	4.9%	1 632.2	3.8%	- 550.0	-25.2%
Raw materials	17 584.0	39.6%	17 400.2	40.3%	- 183.9	-1.0%
Iron and steel	897.3	2.0%	782.9	1.8%	- 114.3	-12.7%
Non-ferrous metals	3 496.0	7.9%	4 360.5	10.1%	864.5	24.7%
Chemicals	677.7	1.5%	752.0	1.7%	74.4	11.0%
Plastics and rubber	1 667.8	3.8%	1 696.8	3.9%	29.0	1.7%
Fertilizers	388.2	0.9%	374.8	0.9%	- 13.3	-3.4%
Textiles	664.4	1.5%	543.9	1.3%	- 120.5	-18.1%
Raw materials for the food industry	3 905.0	8.8%	2 990.9	6.9%	- 914.1	-23.4%
Wood products, paper and paperboard	658.7	1.5%	661.1	1.5%	2.4	0.4%
Cement	25.8	0.1%	26.0	0.1%	0.2	0.7%
Raw tobacco	116.6	0.3%	105.3	0.2%	- 11.3	-9.7%
Others	5 086.6	11.4%	5 105.9	11.8%	19.3	0.4%
Investment goods	12 445.4	28.0%	12 728.6	29.5%	283.3	2.3%
Machines and equipment	2 759.3	6.2%	2 561.0	5.9%	- 198.3	-7.2%
Electrical machines	2 057.1	4.6%	2 115.9	4.9%	58.8	2.9%
Vehicles	822.6	1.9%	878.2	2.0%	55.6	6.8%
Spare parts and equipment	2 760.4	6.2%	2 570.5	6.0%	- 189.9	-6.9%
Others	4 046.0	9.1%	4 603.0	10.7%	557.1	13.8%
Total non energy commodities	40 265.8	90.6%	39 346.7	91.2%	- 919.0	-2.3%
Mineral fuels, oils and electricity	4 167.3	9.4%	3 790.7	8.8%	- 376.6	-9.0%
Petroleum products	2 620.1	5.9%	2 683.9	6.2%	63.8	2.4%
Others	1 547.2	3.5%	1 106.8	2.6%	- 440.4	-28.5%
incl. Electricity	528.5	1.2%	430.2	1.0%	- 98.3	-18.6%
Other Exports ²	0.0	0.0%	0.0	0.0%	0.0	209.6%
TOTAL EXPORTS /FOB/	44 433.1	100.0%	43 137.5	100.0%	-1 295.6	-2.9%

¹ For 2023 - final data , 2024 - 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	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	11 985.1	24.1%	12 459.5	25.0%	474.4	4.0%
Food, drinks and tobacco	4 315.4	8.7%	4 763.4	9.6%	448.1	10.4%
Furniture and household appliances	1 467.6	3.0%	1 486.1	3.0%	18.5	1.3%
Medicines and cosmetics	2 173.7	4.4%	2 277.0	4.6%	103.3	4.8%
Clothing and footwear	1 422.3	2.9%	1 361.3	2.7%	- 61.0	-4.3%
Automobiles	842.4	1.7%	893.1	1.8%	50.7	6.0%
Others	1 763.7	3.6%	1 678.6	3.4%	- 85.2	-4.8%
Raw materials	16 752.7	33.8%	17 031.6	34.2%	278.9	1.7%
Ores	2 095.3	4.2%	2 738.0	5.5%	642.7	30.7%
Iron and steel	1 671.3	3.4%	1 559.1	3.1%	- 112.2	-6.7%
Non-ferrous metals	1 498.5	3.0%	1 553.4	3.1%	55.0	3.7%
Textiles	1 093.6	2.2%	940.5	1.9%	- 153.1	-14.0%
Wood products, paper and paperboard	898.4	1.8%	823.8	1.7%	- 74.5	-8.3%
Chemicals	1 080.6	2.2%	1 055.0	2.1%	- 25.7	-2.4%
Plastics and rubber	2 525.3	5.1%	2 515.8	5.1%	- 9.5	-0.4%
Raw materials for the food industry	1 342.8	2.7%	1 508.0	3.0%	165.1	12.3%
Raw skins	42.7	0.1%	39.9	0.1%	- 2.8	-6.7%
Raw tobacco	83.1	0.2%	82.1	0.2%	- 0.9	-1.1%
Others	4 421.1	8.9%	4 216.0	8.5%	- 205.2	-4.6%
Investment goods	14 941.6	30.1%	14 106.3	28.3%	- 835.3	-5.6%
Machines and equipment	4 244.7	8.6%	4 042.7	8.1%	- 202.0	-4.8%
Electrical machines	2 557.4	5.2%	2 450.5	4.9%	- 106.9	-4.2%
Vehicles	2 748.6	5.5%	2 263.6	4.5%	- 485.0	-17.6%
Spare parts and equipment	3 138.4	6.3%	2 778.7	5.6%	- 359.7	-11.5%
Others	2 252.6	4.5%	2 570.9	5.2%	318.3	14.1%
Total non energy commodities	43 679.4	88.0%	43 597.4	87.6%	- 82.0	-0.2%
Mineral fuels, oils and electricity	5 953.1	12.0%	6 197.7	12.4%	244.5	4.1%
Fuels	4 551.1	9.2%	4 960.1	10.0%	409.0	9.0%
Crude oil and Natural gas	3 873.4	7.8%	4 636.9	9.3%	763.5	19.7%
Coal	94.2	0.2%	41.0	0.1%	- 53.2	-56.5%
Others	583.5	1.2%	282.2	0.6%	- 301.3	-51.6%
Others	1 402.0	2.8%	1 237.6	2.5%	- 164.4	-11.7%
Oils	1 402.0	2.8%	1 237.6	2.5%	- 164.4	-11.7%
Other Imports ²	0.1	0.0%	0.1	0.0%	0.0	14.1%
TOTAL IMPORTS /CIF/	49 632.7	100.0%	49 795.2	100.0%	162.6	0.3%

¹ For 2023 - final data, 2024 - 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	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
<i>EU countries incl.:</i>	<i>28 200.2</i>	<i>63.5%</i>	<i>27 597.4</i>	<i>64.0%</i>	<i>- 602.8</i>	<i>-2.1%</i>
Germany	6 050.7	13.6%	6 554.3	15.2%	503.6	8.3%
Romania	4 071.0	9.2%	3 807.9	8.8%	- 263.2	-6.5%
Italy	3 189.9	7.2%	2 992.1	6.9%	- 197.8	-6.2%
Greece	2 446.4	5.5%	2 256.0	5.2%	- 190.4	-7.8%
France	1 451.0	3.3%	1 446.4	3.4%	- 4.6	-0.3%
Poland	1 038.9	2.3%	1 090.1	2.5%	51.1	4.9%
Belgium	1 398.0	3.1%	937.7	2.2%	- 460.3	-32.9%
Spain	1 158.9	2.6%	834.6	1.9%	- 324.2	-28.0%
Czech Republic	836.0	1.9%	822.0	1.9%	- 14.0	-1.7%
Netherlands	885.2	2.0%	766.8	1.8%	- 118.3	-13.4%
Austria	913.9	2.1%	678.6	1.6%	- 235.3	-25.7%
Hungary	562.8	1.3%	587.2	1.4%	24.4	4.3%
Croatia	319.7	0.7%	510.3	1.2%	190.6	59.6%
<i>Europe incl.:²</i>	<i>2 967.4</i>	<i>6.7%</i>	<i>3 002.7</i>	<i>7.0%</i>	<i>35.3</i>	<i>1.2%</i>
United Kingdom	833.1	1.9%	754.1	1.7%	- 79.0	-9.5%
Ukraine	856.5	1.9%	634.7	1.5%	- 221.8	-25.9%
Gibraltar	171.9	0.4%	547.0	1.3%	375.0	218.1%
<i>Balkan countries incl.:³</i>	<i>4 804.9</i>	<i>10.8%</i>	<i>5 263.7</i>	<i>12.2%</i>	<i>458.7</i>	<i>9.5%</i>
Turkey	2 592.9	5.8%	2 972.4	6.9%	379.5	14.6%
Serbia	961.5	2.2%	961.6	2.2%	0.1	0.0%
Macedonia	883.3	2.0%	795.6	1.8%	- 87.7	-9.9%
<i>Americas incl.:</i>	<i>1 581.7</i>	<i>3.6%</i>	<i>1 522.5</i>	<i>3.5%</i>	<i>- 59.2</i>	<i>-3.7%</i>
USA	1 140.4	2.6%	1 091.2	2.5%	- 49.1	-4.3%
<i>Asia incl.:</i>	<i>4 298.8</i>	<i>9.7%</i>	<i>3 678.2</i>	<i>8.5%</i>	<i>- 620.6</i>	<i>-14.4%</i>
China	1 030.6	2.3%	754.9	1.7%	- 275.7	-26.8%
<i>Other countries</i>	<i>2 580.0</i>	<i>5.8%</i>	<i>2 073.0</i>	<i>4.8%</i>	<i>- 507.0</i>	<i>-19.7%</i>
TOTAL EXPORTS /FOB/	44 433.1	100.0%	43 137.5	100.0%	-1 295.6	-2.9%

¹ For 2023 - final data, 2024 - 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	
	2023		2024			
	million EUR	share	million EUR	share	million EUR	%
<i>EU countries incl.:</i>	<i>23 951.0</i>	<i>48.3%</i>	<i>22 480.7</i>	<i>45.1%</i>	<i>-1 470.3</i>	<i>-6.1%</i>
Germany	5 302.4	10.7%	5 119.4	10.3%	- 183.0	-3.5%
Italy	3 048.3	6.1%	2 778.7	5.6%	- 269.6	-8.8%
Romania	2 436.8	4.9%	2 320.1	4.7%	- 116.7	-4.8%
Greece	1 801.1	3.6%	1 594.2	3.2%	- 206.9	-11.5%
Poland	1 609.0	3.2%	1 583.8	3.2%	- 25.3	-1.6%
France	1 400.6	2.8%	1 238.9	2.5%	- 161.8	-11.6%
Netherlands	1 386.4	2.8%	1 232.4	2.5%	- 153.9	-11.1%
Czech Republic	1 243.5	2.5%	1 047.3	2.1%	- 196.3	-15.8%
Hungary	988.3	2.0%	983.9	2.0%	- 4.4	-0.4%
Spain	983.6	2.0%	861.5	1.7%	- 122.2	-12.4%
Austria	935.3	1.9%	753.7	1.5%	- 181.6	-19.4%
Belgium	740.3	1.5%	606.8	1.2%	- 133.4	-18.0%
Sweden	352.0	0.7%	404.2	0.8%	52.2	14.8%
Slovakia	308.8	0.6%	401.2	0.8%	92.4	29.9%
<i>Europe incl.:³</i>	<i>5 753.0</i>	<i>11.6%</i>	<i>3 486.0</i>	<i>7.0%</i>	<i>-2 267.0</i>	<i>-39.4%</i>
Ukraine	1 045.9	2.1%	1 221.9	2.5%	176.0	16.8%
Switzerland	561.0	1.1%	658.7	1.3%	97.7	17.4%
United Kingdom	622.4	1.3%	609.5	1.2%	- 12.9	-2.1%
Norway	197.0	0.4%	528.4	1.1%	331.5	168.3%
<i>Balkan countries incl.:⁴</i>	<i>5 604.6</i>	<i>11.3%</i>	<i>6 050.4</i>	<i>12.2%</i>	<i>445.9</i>	<i>8.0%</i>
Turkey	3 828.8	7.7%	4 359.8	8.8%	531.0	13.9%
Serbia	1 179.0	2.4%	1 084.4	2.2%	- 94.6	-8.0%
Macedonia	482.2	1.0%	486.1	1.0%	4.0	0.8%
<i>Americas incl.:</i>	<i>2 788.1</i>	<i>5.6%</i>	<i>3 035.9</i>	<i>6.1%</i>	<i>247.8</i>	<i>8.9%</i>
USA	2 788.1	5.6%	3 035.9	6.1%	247.8	8.9%
Brazil	526.7	1.1%	556.3	1.1%	29.6	5.6%
<i>Asia incl.:</i>	<i>10 135.1</i>	<i>20.4%</i>	<i>12 468.9</i>	<i>25.0%</i>	<i>2 333.9</i>	<i>23.0%</i>
China	5 178.7	10.4%	5 207.5	10.5%	28.8	0.6%
Kazakhstan	298.7	0.6%	1 490.4	3.0%	1 191.7	398.9%
Iraq	23.1	0.0%	706.5	1.4%	683.4	2956.1%
Saudi Arabia	158.4	0.3%	573.3	1.2%	415.0	262.1%
Indonesia	443.6	0.9%	567.2	1.1%	123.6	27.9%
Vietnam	459.2	0.9%	494.5	1.0%	35.3	7.7%
<i>Other countries</i>	<i>1 400.9</i>	<i>2.8%</i>	<i>2 273.2</i>	<i>4.6%</i>	<i>872.3</i>	<i>62.3%</i>
TOTAL IMPORTS /CIF/	49 632.7	100.0%	49 795.2	100.0%	162.6	0.3%

¹ For 2023 - final data, 2024 - 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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Net International Investment Position^{1,2}	-7 495.7	-6 835.1	-6 689.5	-5 925.6	-5 772.2	-5 696.6	-4 254.3	-3 800.1
Direct investment, net	-49 430.0	-49 585.4	-51 236.6	-51 215.6	-51 883.8	-51 737.5	-52 953.0	-52 940.9
Portfolio investment, net	8 051.2	9 030.7	9 897.8	9 221.8	11 168.8	13 117.8	11 512.9	12 285.5
Financial derivatives (other than reserves) and employee stock options, net	50.1	- 28.8	84.7	32.1	19.2	13.5	- 0.6	- 19.0
Other investment, net	-4 282.9	-1 492.3	-2 683.6	-5 894.2	-3 573.8	-4 799.0	-4 585.9	-5 183.5
Reserve assets	38 115.8	35 240.7	37 248.3	41 930.3	38 497.3	37 708.6	41 772.3	42 057.9
ASSETS	82 239.5	82 766.4	84 429.5	87 744.6	88 105.3	89 052.3	94 819.6	96 182.6
Direct investment	8 868.8	9 049.3	9 460.4	9 556.4	9 253.4	10 417.0	10 138.7	10 352.1
Equity and reinvestment of earnings ³	2 641.1	2 695.8	2 776.4	2 946.0	2 996.9	3 042.5	3 064.4	3 141.7
Debt instruments ^{4,5}	6 227.7	6 353.5	6 684.0	6 610.3	6 256.6	7 374.5	7 074.3	7 210.4
Portfolio investment⁶	16 024.2	16 951.1	17 454.5	18 551.4	20 328.3	21 899.0	23 320.2	23 775.7
Equity and investment fund shares	4 868.6	4 927.4	5 135.3	5 425.4	5 735.3	6 033.3	6 533.7	6 850.6
Equity securities	1 746.8	1 749.7	1 768.7	1 847.7	2 062.3	2 159.1	2 332.7	2 398.9
Investment fund shares	3 121.8	3 177.6	3 366.6	3 577.7	3 673.0	3 874.2	4 201.1	4 451.7
Debt securities	11 155.6	12 023.7	12 319.1	13 126.0	14 593.0	15 865.7	16 786.5	16 925.0
Short-term	1 439.9	1 872.3	1 712.5	1 798.4	2 127.4	2 258.4	2 189.0	1 922.5
Long-term	9 715.7	10 151.4	10 606.7	11 327.6	12 465.6	13 607.3	14 597.5	15 002.6
Financial derivatives (other than reserves) and employee stock options	222.3	196.6	219.3	161.8	127.4	121.1	120.3	133.7
Other investment	19 008.4	21 328.8	20 047.0	17 544.7	19 898.9	18 906.7	19 468.0	19 863.3
Other equity	834.8	847.1	833.9	836.4	840.4	872.8	871.1	894.5
Currency and deposits ⁷	11 723.5	13 995.9	12 477.7	9 588.4	11 976.1	10 556.7	11 088.9	11 287.1
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	8 213.1	9 371.6	8 135.8	5 364.9	7 678.8	5 887.4	5 884.1	5 521.6
General government	660.0	845.8	981.5	935.9	969.4	992.8	965.7	1 222.6
Other sectors	2 850.5	3 778.6	3 360.3	3 287.6	3 328.0	3 676.4	4 239.2	4 542.9
Financial corporations other than MFIs	364.4	722.0	366.2	416.1	432.5	370.4	317.1	342.5
Non-financial corporations, households, and non-profit institutions serving households	2 486.1	3 056.5	2 994.1	2 871.5	2 895.5	3 306.0	3 922.1	4 200.4
Loans ⁴	2 132.1	2 085.6	2 186.1	2 232.6	2 141.3	2 121.2	2 144.9	2 195.7
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	728.3	772.4	771.2	793.7	839.0	858.7	858.0	878.3
General government	142.5	143.6	147.4	142.6	145.6	147.5	141.9	153.3
Other sectors	1 261.2	1 169.6	1 267.5	1 296.4	1 156.7	1 115.0	1 145.0	1 164.2
Financial corporations other than MFIs	245.3	149.4	193.5	205.4	189.6	176.3	175.1	194.5
Non-financial corporations, households, and non-profit institutions serving households	1 016.0	1 020.2	1 074.0	1 091.0	967.2	938.7	969.9	969.7
Insurance, pension schemes, and standardised guarantee schemes	363.4	385.8	402.5	442.2	376.1	375.5	380.9	380.9
Trade credits and advances ⁵	2 751.4	2 770.7	2 902.3	3 122.4	3 202.6	3 576.4	3 661.0	3 643.9
Other accounts receivable	1 203.3	1 243.6	1 244.5	1 322.7	1 362.4	1 404.2	1 321.2	1 461.2
Reserve assets⁸	38 115.8	35 240.7	37 248.3	41 930.3	38 497.3	37 708.6	41 772.3	42 057.9
Monetary gold	2 387.9	2 300.8	2 322.7	2 450.8	2 694.6	2 863.0	3 095.1	3 296.0
Special drawing rights	1 846.9	1 829.7	1 857.4	1 818.9	1 834.0	1 842.1	1 810.3	1 875.4
Reserve position in the IMF	121.4	120.1	121.8	119.2	120.1	120.6	118.9	123.2
Other reserve assets	33 759.7	30 990.1	32 946.4	37 541.4	33 848.5	32 882.9	36 748.0	36 763.3
LIABILITIES	89 735.3	89 601.5	91 119.0	93 670.2	93 877.5	94 748.9	99 073.9	99 982.7
Direct investment	58 298.8	58 634.7	60 697.0	60 771.9	61 137.2	62 154.5	63 091.7	63 293.0
Equity and reinvestment of earnings	44 710.6	45 837.0	47 403.1	47 973.3	48 312.8	49 391.1	50 012.8	50 125.1
Debt instruments ^{9,10}	13 588.2	12 797.7	13 294.0	12 798.7	12 824.3	12 763.3	13 078.9	13 167.9
Portfolio investment¹¹	7 973.0	7 920.4	7 556.7	9 329.5	9 159.5	8 781.2	11 807.3	11 490.2
Equity and investment fund shares	520.0	536.4	569.3	573.3	587.7	550.1	596.6	562.7
Equity securities	465.7	483.6	512.8	509.9	521.2	478.6	521.5	489.2
Investment fund shares	54.3	52.7	56.5	63.4	66.6	71.5	75.0	73.4
Debt securities	7 453.0	7 384.0	6 987.4	8 756.3	8 571.8	8 231.1	11 210.8	10 927.5
Short-term	2.5	0.0	0.0	0.0	0.0	0.0	0.0	1.0
Long-term	7 450.5	7 384.0	6 987.4	8 756.3	8 571.8	8 231.1	11 210.8	10 926.6
Financial derivatives (other than reserves) and employee stock options	172.2	225.3	134.6	129.7	108.2	107.6	120.9	152.8

5.9. INTERNATIONAL INVESTMENT POSITION

	(million EUR)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Other investment	23 291.2	22 821.1	22 730.6	23 439.0	23 472.7	23 705.7	24 053.9	25 046.8
Currency and deposits ⁶	6 409.1	6 468.0	6 542.0	6 945.0	7 077.2	6 972.8	7 506.7	8 202.8
Central bank	183.4	155.8	260.2	267.7	198.4	190.1	199.8	109.5
Other MFIs	6 225.6	6 312.1	6 281.8	6 677.2	6 878.8	6 782.7	7 306.9	8 093.4
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	10 503.1	10 298.2	10 255.0	10 321.6	10 211.3	10 286.8	10 175.2	10 239.3
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	3 487.6	3 334.4	3 371.7	3 288.9	3 288.2	3 142.1	3 169.3	3 116.7
Other sectors ¹⁴	7 015.5	6 963.8	6 883.3	7 032.7	6 923.1	7 144.7	7 005.9	7 122.6
Financial corporations other than MFIs	1 259.7	1 202.6	1 140.1	1 238.7	1 331.3	1 359.2	1 362.0	1 450.7
Non-financial corporations, households, and non-profit institutions serving households	5 755.8	5 761.3	5 743.2	5 794.0	5 591.8	5 785.4	5 643.9	5 671.9
Insurance, pension schemes, and standardised guarantee schemes	822.8	848.0	880.1	866.8	861.7	878.2	1 040.2	954.6
Trade credits and advances ¹⁰	2 810.9	2 809.7	2 743.1	2 919.8	2 883.5	3 141.4	2 845.7	3 139.1
Other accounts receivable	917.1	586.4	473.4	588.1	627.3	607.9	694.1	655.4
SDRs ¹⁵	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4	1 792.1	1 855.5

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 2024 published in February 2025 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)

	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
GROSS EXTERNAL DEBT¹ (I+II+III+IV+V)	44 332.4	43 002.8	43 012.0	44 994.0	44 868.8	44 700.0	48 343.6	49 142.2
I. General Government²	9 723.4	9 519.3	9 179.4	10 944.5	10 755.4	10 280.0	13 301.3	12 931.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.8	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	0.0	0.0	0.0	0.0	0.0	0.0	0.8	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	9 723.4	9 519.3	9 179.4	10 944.5	10 755.4	10 280.0	13 300.5	12 931.3
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	6 173.4	6 113.4	5 721.3	7 600.5	7 402.4	7 062.9	10 040.6	9 718.5
Loans	3 487.6	3 334.4	3 371.7	3 288.9	3 142.1	3 169.3	3 169.3	3 116.7
Trade credit and advances	62.4	71.5	86.4	55.1	64.7	74.9	90.6	96.1
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
II. Central Bank	2 012.9	1 966.7	2 098.7	2 068.9	2 013.1	2 010.8	1 992.4	1 965.3
Short-term	184.5	155.9	261.7	271.2	201.5	192.3	200.3	109.8
Currency and deposits	183.4	155.8	260.2	267.7	198.4	190.1	199.8	109.5
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	1.1	0.0	1.6	3.5	3.0	2.2	0.5	0.3
Long-term	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4	1 792.1	1 855.5
Special drawing rights (allocations) ⁴	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4	1 792.1	1 855.5
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	6 984.9	6 781.3	6 643.4	6 901.7	7 160.5	7 042.5	7 607.7	8 396.5
Short-term	4 236.9	4 111.8	4 092.2	4 083.7	4 183.1	4 118.2	4 718.1	5 176.6
Currency and deposits ⁶	3 706.1	3 875.2	3 959.4	3 963.6	4 008.3	3 967.6	4 523.2	5 002.1
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	12.1	11.0	12.4	12.4	12.0	10.0	12.1	12.3
Other debt liabilities	518.7	225.7	120.4	107.7	162.9	140.5	182.7	162.1
Long-term	2 748.0	2 669.5	2 551.1	2 818.0	2 977.4	2 924.4	2 889.5	3 219.9
Currency and deposits ⁶	2 519.5	2 436.9	2 322.4	2 713.7	2 870.6	2 815.1	2 783.6	3 091.2
Debt securities	228.5	232.6	228.8	104.4	106.8	109.3	105.9	128.7
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	12 023.1	11 937.9	11 796.5	12 280.1	12 115.5	12 603.4	12 363.4	12 681.2
Short-term	3 952.1	3 959.6	3 910.7	4 149.1	4 076.5	4 360.2	4 235.8	4 404.9
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	2.5	0.0	0.0	0.0	0.0	0.0	0.0	1.0
Loans ⁸	204.5	187.4	189.1	207.3	203.9	215.6	189.1	190.5
Trade credit and advances ⁹	2 576.1	2 611.1	2 542.6	2 733.3	2 683.6	2 933.6	2 622.6	2 905.0
Other debt liabilities ⁹	1 169.1	1 161.1	1 179.1	1 208.5	1 188.9	1 211.0	1 424.1	1 308.4
Long-term	8 071.0	7 978.3	7 885.8	8 131.1	8 039.0	8 243.2	8 127.6	8 276.3
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 048.7	1 038.1	1 037.3	1 051.4	1 062.5	1 058.9	1 064.3	1 079.3
Loans	6 811.0	6 776.4	6 694.2	6 825.4	6 719.1	6 929.1	6 816.8	6 932.1
Trade credit and advances	160.3	116.2	101.8	118.9	123.2	122.9	119.5	125.6
Other debt liabilities	50.9	47.6	52.5	135.3	134.2	132.4	127.0	139.3
Other financial corporations	2 460.6	2 401.9	2 362.0	2 488.8	2 567.4	2 614.7	2 829.5	2 814.2
Short-term	1 175.7	1 152.7	1 173.4	1 199.0	1 182.7	1 200.1	1 418.0	1 304.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans ⁸	23.5	3.7	3.6	3.7	3.7	3.8	3.8	4.0
Trade credit and advances ⁹	15.9	17.6	16.2	12.1	10.1	9.5	12.9	12.9
Other debt liabilities ⁹	1 133.8	1 131.4	1 153.6	1 183.3	1 168.9	1 186.8	1 401.3	1 287.8
Long-term	1 284.9	1 249.3	1 188.6	1 289.9	1 384.6	1 414.7	1 411.4	1 509.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	42.9	44.7	46.5	48.7	49.1	52.9	53.0	50.3
Loans	1 236.2	1 198.9	1 136.5	1 235.0	1 327.5	1 355.5	1 358.2	1 446.8
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	5.9	5.7	5.7	6.1	8.0	6.3	0.3	12.5
Nonfinancial corporations	9 456.4	9 431.3	9 331.7	9 690.0	9 447.1	9 888.1	9 433.4	9 765.8
Short-term	2 770.7	2 801.5	2 732.1	2 944.7	2 888.3	3 155.4	2 813.0	3 095.7
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	0.0	0.0	0.0	1.0
Loans	175.5	178.6	180.6	199.1	195.7	207.3	180.7	182.0
Trade credit and advances	2 559.9	2 593.2	2 526.0	2 720.4	2 672.7	2 923.9	2 609.5	2 892.1
Other debt liabilities	35.3	29.7	25.5	25.2	20.0	24.2	22.8	20.6
Long-term	6 685.7	6 629.9	6 599.6	6 745.3	6 558.8	6 732.7	6 620.5	6 670.2
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 005.8	993.4	990.8	1 002.7	1 013.4	1 006.0	1 011.3	1 029.0
Loans	5 474.5	5 478.4	5 460.2	5 494.5	5 296.0	5 477.7	5 362.9	5 388.8
Trade credit and advances	160.3	116.2	101.8	118.9	123.2	122.9	119.5	125.6
Other debt liabilities	45.1	41.9	46.9	129.2	126.2	126.1	126.7	126.8

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

(million EUR)

	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Households and NPISHs	106.1	104.6	102.7	101.3	101.0	100.6	100.5	101.1
<i>Short-term</i>	<i>5.7</i>	<i>5.4</i>	<i>5.2</i>	<i>5.4</i>	<i>5.4</i>	<i>4.7</i>	<i>4.7</i>	<i>4.6</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	5.4	5.1	4.8	4.6	4.6	4.6	4.6	4.6
Trade credit and advances	0.3	0.3	0.4	0.8	0.8	0.2	0.2	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	<i>100.3</i>	<i>99.2</i>	<i>97.5</i>	<i>95.9</i>	<i>95.6</i>	<i>95.9</i>	<i>95.7</i>	<i>96.6</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	100.3	99.2	97.5	95.9	95.6	95.9	95.7	96.6
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	13 588.2	12 797.7	13 294.0	12 798.7	12 824.3	12 763.3	13 078.9	13 167.9
Debt liabilities of direct investment enterprises to direct investors	8 407.9	7 753.3	7 921.3	7 978.1	8 192.1	8 008.4	8 167.8	8 144.4
Debt liabilities of direct investors to direct investment enterprises	148.4	152.5	151.8	143.5	143.6	148.6	148.8	129.8
Debt liabilities between fellow enterprises	5 032.0	4 892.0	5 220.9	4 677.1	4 488.7	4 606.3	4 762.3	4 893.8
Memorandum Items								
Public sector external debt	13 358.5	13 161.7	12 868.4	14 658.1	14 385.5	13 862.6	16 864.7	16 624.0
Private sector external debt	30 974.0	29 841.1	30 143.5	30 335.9	30 483.3	30 837.4	31 478.9	32 518.2
Debt Securities: by Sector (at nominal value)³	8 125.8	8 015.8	7 695.7	9 074.6	8 833.3	8 603.8	11 635.2	11 430.0
General Government	6 715.8	6 618.7	6 305.9	7 805.3	7 556.8	7 330.5	10 365.6	10 123.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	6 715.8	6 618.7	6 305.9	7 805.3	7 556.8	7 330.5	10 365.6	10 123.3
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	228.5	232.6	228.7	104.5	106.5	109.1	105.9	128.4
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	228.5	232.6	228.7	104.5	106.5	109.1	105.9	128.4
Other Sectors	1 181.4	1 164.5	1 161.1	1 164.8	1 170.0	1 164.1	1 163.7	1 178.4
Short-term	2.5	0.0	0.0	0.0	0.0	0.0	0.0	1.0
Long-term	1 178.9	1 164.5	1 161.1	1 164.8	1 170.0	1 164.1	1 163.7	1 177.4
Other financial corporations	47.6	46.9	48.8	49.9	50.4	53.0	53.0	50.2
Short-term	2.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	45.1	46.9	48.8	49.9	50.4	53.0	53.0	50.2
Nonfinancial corporations	1 133.8	1 117.5	1 112.3	1 114.8	1 119.7	1 111.2	1 110.7	1 128.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0
Long-term	1 133.8	1 117.5	1 112.3	1 114.8	1 119.7	1 111.2	1 110.7	1 127.1
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.

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.

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).

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.

Source: BNB.

5.11. GROSS EXTERNAL DEBT BY INSTRUMENTS¹

(million EUR)

	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
GROSS EXTERNAL DEBT¹	44 332.4	43 002.8	43 012.0	44 994.0	44 868.8	44 700.0	48 343.6	49 142.2
Currency and deposits ²	6 409.1	6 468.0	6 542.0	6 945.0	7 077.2	6 972.8	7 506.7	8 202.8
Debt securities ³	7 453.0	7 384.0	6 987.4	8 756.3	8 571.8	8 231.1	11 210.8	10 927.5
Loans ^{4,5}	10 503.1	10 298.2	10 255.0	10 321.6	10 211.3	10 286.8	10 175.2	10 239.3
Trade credit and advances ⁶	2 810.9	2 809.7	2 743.1	2 919.8	2 883.5	3 141.4	2 845.7	3 139.1
Other debt liabilities ⁶	1 739.9	1 434.4	1 353.6	1 455.0	1 489.0	1 486.1	1 734.3	1 610.1
Special drawing rights (allocations) ⁷	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4	1 792.1	1 855.5
Direct investment: Intercompany Lending	13 588.2	12 797.7	13 294.0	12 798.7	12 824.3	12 763.3	13 078.9	13 167.9
<i>Debt securities</i>	<i>0.2</i>	<i>0.2</i>	<i>0.3</i>	<i>0.3</i>	<i>0.3</i>	<i>0.3</i>	<i>0.3</i>	<i>0.4</i>
<i>Loans</i>	<i>10 513.7</i>	<i>10 067.9</i>	<i>10 000.7</i>	<i>10 065.1</i>	<i>9 811.6</i>	<i>10 104.3</i>	<i>10 320.8</i>	<i>10 548.3</i>
<i>Trade credit and advances</i>	<i>1 981.9</i>	<i>2 011.1</i>	<i>2 489.0</i>	<i>1 968.6</i>	<i>1 969.3</i>	<i>1 798.7</i>	<i>1 882.3</i>	<i>1 855.3</i>
<i>Other debt liabilities</i>	<i>1 092.4</i>	<i>718.4</i>	<i>804.1</i>	<i>764.7</i>	<i>1 043.2</i>	<i>860.0</i>	<i>875.4</i>	<i>764.0</i>

¹ The data are compiled in accordance with the External Debt Statistics Guide for Compilers and Users, IMF 2014.

Preliminary data.

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).

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.

Source: BNB.

5.12. CURRENCY STRUCTURE OF THE GROSS EXTERNAL DEBT

(%)

<i>Gross external debt</i>								
Currency	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
EUR	80.3	80.6	79.5	81.0	80.5	80.0	78.5	78.2
USD	6.3	6.5	7.1	6.1	6.0	6.7	8.7	9.3
BGN	5.9	5.2	5.6	5.5	6.2	5.9	5.6	5.5
GBP	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
CHF	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
JPY	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
XDR	4.1	4.2	4.3	4.0	4.0	4.1	3.7	3.8
Other	3.0	3.0	3.1	3.2	3.0	3.0	3.2	2.9
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)

	2021	2022	2023	2024	I. - XII. 2024 / I. - XII. 2023	
			million EURO		%	
I. General Government	430.2	1374.3	1712.6	1910.1	197.5	11.5
II. Central bank	1102.2	77.3	34.2	-163.9	-198.1	-579.9
III. Other MFIs	606.0	1612.9	412.1	1456.1	1044.0	253.3
IV. Other Sectors	669.8	292.6	39.1	568.1	529.0	1354.3
V. Direct investment: Intercompany Lending	-247.3	-45.7	167.2	447.4	280.3	167.7
TOTAL NET FLOW (I+II+III+IV+V)	2560.9	3311.4	2365.1	4217.9	1852.7	78.3

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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
A. Official reserve assets	38 115.8	35 240.7	37 248.3	41 930.3	38 497.3	37 708.6	41 772.3	42 057.9
(1) Foreign currency reserves (in convertible foreign currencies) ²	33 759.7	30 990.1	32 946.4	37 541.4	33 848.5	32 882.9	36 748.0	36 763.3
(a) Securities	12 223.9	14 748.2	17 603.2	20 350.1	19 848.0	17 653.4	16 000.5	17 242.6
<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:	21 535.8	16 241.9	15 343.2	17 191.4	14 000.5	15 229.5	20 747.4	19 520.6
other national central banks, BIS and IMF	19 240.7	9 388.4	9 985.2	11 005.8	6 925.8	8 337.8	9 775.3	8 289.1
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	2 295.1	6 853.5	5 358.0	6 185.6	7 074.7	6 891.7	10 972.1	11 231.6
<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	121.4	120.1	121.8	119.2	120.1	120.6	118.9	123.2
(3) SDRs	1 846.9	1 829.7	1 857.4	1 818.9	1 834.0	1 842.1	1 810.3	1 875.4
(4) gold (including gold deposits and gold swapped) ³	2 387.9	2 300.8	2 322.7	2 450.8	2 694.6	2 863.0	3 095.1	3 296.0
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	145.5	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	145.5	193.5	170.1	152.0	151.6	212.9	175.7	160.1
securities not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
deposits not included in official reserve assets ⁴	117.8	166.9	143.2	123.9	120.8	180.4	140.6	122.9
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	27.7	26.6	26.9	28.1	30.8	32.6	35.1	37.2
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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Foreign currency loans; securities and deposits	- 611.6	- 610.6	-2 103.3	-2 032.4	-2 032.2	-2 084.5	- 971.6	- 983.2
outflows (-) (Principal)	- 232.3	- 232.2	-1 725.2	-1 607.4	-1 607.4	-1 608.4	- 354.5	- 367.3
outflows (-) (Interest)	- 379.3	- 378.4	- 378.1	- 425.0	- 424.8	- 476.1	- 617.1	- 615.9
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity) n<=1	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Foreign currency loans; securities and deposits	- 3.9	0.0	- 4.1	- 67.5	- 4.1	0.0	- 4.0	- 67.5
outflows (-) (Principal)	- 3.5	0.0	- 3.5	0.0	- 3.5	0.0	- 3.5	0.0
outflows (-) (Interest)	- 0.4	0.0	- 0.6	- 67.5	- 0.6	0.0	- 0.5	- 67.5
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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Foreign currency loans; securities and deposits	- 61.5	- 185.9	- 190.2	- 97.9	- 113.2	-1 678.6	- 66.8	- 132.2
outflows (-) (Principal)	- 50.3	- 13.1	- 153.8	- 8.1	- 50.2	-1 506.1	- 35.9	- 8.1
outflows (-) (Interest)	- 11.2	- 172.8	- 36.4	- 89.8	- 63.0	- 172.5	- 30.8	- 124.1
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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Foreign currency loans; securities and deposits	- 546.2	- 424.8	-1 909.0	-1 867.0	-1 914.9	- 405.9	- 900.8	- 783.5
outflows (-) (Principal)	- 178.5	- 219.1	-1 567.9	-1 599.3	-1 553.7	- 102.3	- 315.0	- 359.2
outflows (-) (Interest)	- 367.7	- 205.7	- 341.1	- 267.7	- 361.2	- 303.6	- 585.8	- 424.3
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

Source: BNB.

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

(million EUR)

Total	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Contingent liabilities in foreign currency	- 117.1	- 155.2	- 157.2	- 150.8	- 193.6	- 237.4	- 268.4	- 204.4
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	- 117.1	- 155.2	- 157.2	- 150.8	- 193.6	- 237.4	- 268.4	- 204.4
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity, where applicable) n<=1	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Contingent liabilities in foreign currency	0.0	- 0.2	- 0.2	- 0.3	- 1.0	- 1.1	- 1.0	- 1.0
(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	0.0	- 0.2	- 0.2	- 0.3	- 1.0	- 1.1	- 1.0	- 1.0
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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Contingent liabilities in foreign currency	- 95.5	- 4.2	- 14.2	- 4.2	- 131.8	- 5.7	- 76.9	- 5.6
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	- 95.5	- 4.2	- 14.2	- 4.2	- 131.8	- 5.7	- 76.9	- 5.6
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity, where applicable) 3<n<=12	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
1. Contingent liabilities in foreign currency	- 21.6	- 150.8	- 142.8	- 146.4	- 60.8	- 230.6	- 190.6	- 197.8
(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	- 21.6	- 150.8	- 142.8	- 146.4	- 60.8	- 230.6	- 190.6	- 197.8
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

Source: BNB.

5.14.4. SECTION IV. MEMO ITEMS

	(million EUR)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
(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)	38 115.8	35 240.7	37 248.3	41 930.3	38 497.3	37 708.6	41 772.3	42 057.9
— currencies in SDR basket ²	38 115.8	35 240.7	37 248.3	41 930.3	38 497.3	37 708.6	41 772.3	42 057.9
— currencies not in SDR basket	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	67 797	67 883	70 588	72 676	71 848	73 343	75 112	77 172
Debt securities	AF.3	673	753	805	982	1 234	1 432	1 465	1 647
Loans	AF.4	22 689	23 727	24 936	25 808	24 875	26 113	26 026	25 840
Equity and investment fund shares	AF.5	56 104	56 909	58 135	58 905	59 173	58 934	59 135	59 473
Insurance, pension and standardised guarantee schemes	AF.6	1 061	1 076	1 094	1 105	1 063	1 116	1 085	1 103
Financial derivatives and employee stock options	AF.7	182	205	208	164	160	137	126	132
Other accounts receivable	AF.8	145 706	147 465	148 691	151 330	151 272	151 742	151 909	152 338
Total assets	AF	294 212	298 018	304 456	310 969	309 626	312 817	314 857	317 705
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	2 979	2 992	3 011	3 154	3 286	3 337	3 445	3 690
Loans	AF.4	95 312	96 635	98 268	100 931	100 881	102 961	103 748	105 899
Equity and investment fund shares	AF.5	260 135	264 392	269 974	272 992	273 769	275 600	275 519	275 031
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	74	49	43	37	34	55	60	89
Other accounts payable	AF.8	152 698	154 005	156 106	159 228	158 817	158 582	158 107	160 976
Total liabilities	AF	511 198	518 073	527 402	536 342	536 786	540 535	540 878	545 685

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2023				2024			
		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	773	88	2 646	2 206	- 876	1 470	1 919	1 868
Debt securities	F.3	221	115	136	235	273	252	293	- 63
Loans	F.4	1 061	1 039	1 202	897	- 789	1 363	- 51	- 231
Equity and investment fund shares	F.5	475	748	1 058	935	227	167	152	109
Insurance, pension and standardised guarantee schemes	F.6	- 45	15	17	12	- 42	53	- 31	19
Financial derivatives and employee stock options	F.7	- 11	0	6	- 12	- 6	- 25	1	- 12
Other accounts receivable	F.8	911	1 822	1 157	2 771	- 70	368	378	400
Total assets	F	3 385	3 828	6 222	7 043	-1 284	3 648	2 661	2 089
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	- 28	10	5	132	122	35	77	228
Loans	F.4	1 930	1 344	1 717	2 953	361	1 938	962	2 118
Equity and investment fund shares	F.5	3 421	3 063	4 883	3 114	797	1 199	316	343
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	9	- 23	- 9	- 13	- 3	5	- 5	26
Other accounts payable	F.8	2 009	1 288	1 987	3 218	- 414	- 250	- 380	3 175
Total liabilities	F	7 341	5 681	8 584	9 405	863	2 928	970	5 891

¹ Data as of 22 April 2025.

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS									
Monetary gold and SDRs	AF.1	8 282	8 079	8 176	8 351	8 857	9 202	9 594	10 114
Currency and deposits	AF.2	92 462	77 701	75 854	81 924	75 135	71 844	83 806	85 280
Debt securities	AF.3	63 114	69 852	75 965	84 654	86 901	86 384	85 005	88 913
Loans	AF.4	99 923	102 985	106 570	109 993	113 045	117 565	120 944	125 456
Equity and investment fund shares	AF.5	17 358	17 712	18 212	18 962	19 497	20 048	20 726	21 174
Insurance, pension and standardised guarantee schemes	AF.6	983	900	938	1 021	1 061	1 080	1 111	1 099
Financial derivatives and employee stock options	AF.7	523	456	501	349	292	295	279	401
Other accounts receivable	AF.8	7 400	8 275	8 119	8 852	8 597	8 955	9 004	9 269
Total assets	AF	290 046	285 959	294 336	314 105	313 385	315 374	330 469	341 706
LIABILITIES									
Monetary gold and SDRs	AF.1	3 576	3 542	3 593	3 516	3 543	3 557	3 505	3 629
Currency and deposits	AF.2	198 143	192 975	198 493	212 003	207 050	207 796	217 392	224 498
Debt securities	AF.3	2 058	2 074	2 224	1 953	1 948	2 081	2 112	2 229
Loans	AF.4	17 218	17 290	18 207	19 598	20 551	21 110	21 532	22 837
Equity and investment fund shares	AF.5	38 668	39 643	41 261	43 218	44 548	45 274	47 756	49 685
Insurance, pension and standardised guarantee schemes	AF.6	27 111	28 004	28 419	30 193	31 237	32 087	33 770	34 441
Financial derivatives and employee stock options	AF.7	493	626	455	364	330	301	300	425
Other accounts payable	AF.8	8 672	9 620	9 915	10 634	10 778	10 784	11 215	10 991
Total liabilities	AF	295 939	293 774	302 566	321 479	319 985	322 990	337 582	348 733

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

(BGN million)									
Financial instrument	ESA 2010 code	2023				2024			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	6	4	5	4	2	3	- 12	- 1
Currency and deposits	F.2	-8 465	-14 779	-1 930	6 187	-6 861	-3 325	12 104	1 111
Debt securities	F.3	11 946	7 105	6 462	7 516	2 146	- 372	-2 314	3 764
Loans	F.4	2 694	3 107	3 672	3 827	3 087	4 603	3 677	4 531
Equity and investment fund shares	F.5	383	26	372	318	- 284	306	543	94
Insurance, pension and standardised guarantee schemes	F.6	145	- 87	34	73	38	7	5	- 12
Financial derivatives and employee stock options	F.7	35	- 80	12	- 97	- 44	- 34	- 21	92
Other accounts receivable	F.8	115	875	- 155	722	- 258	357	57	258
Total assets	F	6 859	-3 829	8 470	18 549	-2 174	1 546	14 038	9 837
LIABILITIES									
Monetary gold and SDRs	F.1	3	3	2	1	- 1	0	- 2	- 3
Currency and deposits	F.2	2 189	-5 196	5 711	13 796	-5 103	668	9 981	6 427
Debt securities	F.3	90	- 2	209	- 299	43	129	72	57
Loans	F.4	1 360	148	855	1 386	872	659	559	1 241
Equity and investment fund shares	F.5	1 009	804	930	1 314	426	106	1 008	1 306
Insurance, pension and standardised guarantee schemes	F.6	971	893	414	1 774	1 045	850	1 683	671
Financial derivatives and employee stock options	F.7	21	109	- 172	- 92	- 37	- 49	- 22	108
Other accounts payable	F.8	470	948	291	695	140	- 111	447	- 240
Total liabilities	F	6 114	-2 293	8 242	18 576	-2 615	2 254	13 727	9 567

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	18 688	19 420	17 778	17 634	17 167	16 382	20 427	16 347
Debt securities	AF.3	1 278	928	783	867	927	1 150	1 094	1 213
Loans	AF.4	2 055	2 087	2 140	2 694	2 563	2 682	2 655	2 608
Equity and investment fund shares	AF.5	10 630	10 754	11 284	12 272	13 144	13 407	14 544	15 481
Insurance, pension and standardised guarantee schemes	AF.6	37	34	31	35	47	39	33	39
Financial derivatives and employee stock options	AF.7	1	1	1	1	1	1	1	1
Other accounts receivable	AF.8	13 762	12 954	13 097	16 450	15 364	15 384	14 463	18 567
Total assets	AF	46 451	46 179	45 115	49 953	49 213	49 046	53 216	54 256
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	29 433	29 585	28 713	34 487	34 656	35 564	41 319	41 738
Loans	AF.4	8 149	7 924	8 058	8 033	7 766	7 581	7 606	7 360
Equity and investment fund shares	AF.5	5	5	5	5	5	5	4	6
Insurance, pension and standardised guarantee schemes	AF.6	1	1	1	1	1	1	1	0
Financial derivatives and employee stock options	AF.7	213	214	220	241	246	244	229	249
Other accounts payable	AF.8	16 855	17 067	16 570	18 243	18 087	17 588	17 875	18 897
Total liabilities	AF	54 656	54 797	53 567	61 009	60 761	60 983	67 034	68 251

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

(BGN million)									
Financial instrument	ESA 2010 code	2023				2024			
		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	1 629	731	-1 692	- 71	- 506	- 804	4 181	-4 396
Debt securities	F.3	420	- 348	- 135	83	60	224	- 58	118
Loans	F.4	- 10	31	45	564	- 137	117	- 17	- 67
Equity and investment fund shares	F.5	69	0	10	128	0	1	7	86
Insurance, pension and standardised guarantee schemes	F.6	- 1	- 3	- 3	4	13	- 8	- 6	6
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0	0	0
Other accounts receivable	F.8	-2 725	- 809	131	3 407	-1 117	0	- 846	3 984
Total assets	F	- 619	- 398	-1 644	4 116	-1 687	- 471	3 262	- 268
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	579	164	- 523	4 617	- 69	1 218	5 572	292
Loans	F.4	21	- 215	135	- 26	- 263	- 179	18	- 244
Equity and investment fund shares	F.5	0	0	0	0	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	- 2	0	0	- 1	1	- 2	- 3	3
Other accounts payable	F.8	- 995	213	- 497	1 673	- 156	- 499	288	1 021
Total liabilities	F	- 397	162	- 885	6 262	- 487	537	5 874	1 071

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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	75 944	78 554	80 228	83 480	85 086	88 160	90 799	95 653
Debt securities	AF.3	547	1 011	1 210	1 416	1 423	1 416	1 514	1 348
Loans	AF.4	435	450	465	482	493	499	498	507
Equity and investment fund shares	AF.5	143 322	145 305	147 679	149 834	150 294	150 972	151 066	151 449
Insurance, pension and standardised guarantee schemes	AF.6	24 133	25 092	25 423	27 202	28 116	28 869	30 253	31 078
Financial derivatives and employee stock options	AF.7	170	169	172	188	189	188	176	186
Other accounts receivable	AF.8	17 758	18 444	19 034	19 668	19 726	19 699	19 805	19 861
Total assets	AF	262 310	269 024	274 212	282 271	285 327	289 803	294 111	300 082
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	38 860	40 228	41 961	43 577	45 415	47 876	50 335	52 537
Equity and investment fund shares	AF.5	747	768	788	809	809	809	809	809
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	7 223	7 036	6 919	7 220	7 015	6 888	6 903	7 401
Total liabilities	AF	46 830	48 032	49 668	51 605	53 238	55 573	58 047	60 746

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

(BGN million)									
Financial instrument	ESA 2010 code	2023				2024			
		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	659	2 587	1 534	3 484	1 487	3 010	2 866	4 429
Debt securities	F.3	136	449	196	187	54	- 20	104	- 170
Loans	F.4	14	14	14	19	8	5	1	5
Equity and investment fund shares	F.5	553	1 028	1 845	2 332	25	244	279	243
Insurance, pension and standardised guarantee schemes	F.6	965	959	337	1 779	926	809	1 385	825
Financial derivatives and employee stock options	F.7	- 1	0	0	0	0	- 2	- 1	1
Other accounts receivable	F.8	376	686	590	616	58	- 27	106	55
Total assets	F	2 702	5 723	4 517	8 418	2 558	4 019	4 739	5 389
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	1 192	1 405	1 780	1 758	1 880	2 539	2 502	2 302
Equity and investment fund shares	F.5	20	20	20	20	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	- 231	- 187	- 118	301	- 206	- 127	16	497
Total liabilities	F	981	1 239	1 683	2 079	1 674	2 412	2 517	2 799

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
ASSETS									
Monetary gold and SDRs	AF.1	3 576	3 542	3 593	3 516	3 543	3 557	3 505	3 629
Currency and deposits	AF.2	8 500	8 769	8 667	8 814	8 762	8 638	9 683	10 464
Debt securities	AF.3	14 577	14 442	13 666	17 153	16 767	16 160	21 926	21 372
Loans	AF.4	45 174	43 749	43 786	44 633	44 273	44 914	45 137	46 248
Equity and investment fund shares	AF.5	88 463	90 697	93 824	94 946	95 638	97 673	98 979	99 132
Insurance, pension and standardised guarantee schemes	AF.6	1 609	1 658	1 721	1 695	1 685	1 718	2 035	1 867
Financial derivatives and employee stock options	AF.7	337	441	263	254	212	211	237	301
Other accounts receivable	AF.8	15 799	15 671	16 365	15 971	16 028	16 024	15 610	16 454
Total assets	AF	178 034	178 969	181 886	186 982	186 909	188 894	197 112	199 468
LIABILITIES									
Monetary gold and SDRs	AF.1	6 458	6 321	6 401	6 479	6 800	7 016	7 231	7 598
Currency and deposits	AF.2	65 248	59 352	54 621	52 525	50 947	50 570	62 435	60 418
Debt securities	AF.3	45 719	52 334	58 483	65 478	67 362	65 559	64 127	66 836
Loans	AF.4	10 738	10 920	11 402	11 471	10 636	12 244	12 039	12 027
Equity and investment fund shares	AF.5	16 322	16 570	17 106	17 896	18 616	19 346	20 363	21 180
Insurance, pension and standardised guarantee schemes	AF.6	711	755	787	865	736	734	745	745
Financial derivatives and employee stock options	AF.7	433	383	428	314	244	233	230	258
Other accounts payable	AF.8	14 979	15 080	15 797	16 946	16 292	17 963	16 690	18 225
Total liabilities	AF	160 607	161 715	165 026	171 974	171 634	173 666	183 860	187 287

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2023				2024			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	3	3	2	1	- 1	0	- 2	- 3
Currency and deposits	F.2	- 604	268	257	170	- 62	- 127	1 072	748
Debt securities	F.3	1 708	- 192	- 639	2 697	- 487	- 374	5 925	- 539
Loans	F.4	1 147	-1 328	5	903	- 25	592	295	996
Equity and investment fund shares	F.5	3 116	2 258	3 170	1 139	1 284	1 584	1 125	1 471
Insurance, pension and standardised guarantee schemes	F.6	- 58	49	63	- 26	- 10	32	317	- 167
Financial derivatives and employee stock options	F.7	28	102	- 185	- 47	- 46	- 19	- 6	57
Other accounts receivable	F.8	708	- 149	580	- 298	31	- 20	- 306	1 143
Total assets	F	6 049	1 011	3 253	4 539	684	1 668	8 419	3 707
LIABILITIES									
Monetary gold and SDRs	F.1	6	4	5	4	2	3	- 12	- 1
Currency and deposits	F.2	-8 197	-5 908	-4 897	-1 820	-1 715	- 443	12 160	-2 666
Debt securities	F.3	13 789	6 956	6 329	6 267	1 948	-1 673	-1 771	2 533
Loans	F.4	404	182	450	139	- 706	1 724	- 136	- 182
Equity and investment fund shares	F.5	146	174	620	404	28	996	782	355
Insurance, pension and standardised guarantee schemes	F.6	35	41	35	69	- 120	43	- 14	0
Financial derivatives and employee stock options	F.7	23	- 65	14	- 51	- 57	- 34	3	1
Other accounts payable	F.8	-1 869	163	638	1 332	- 719	1 664	- 982	1 386
Total liabilities	F	4 337	1 547	3 194	6 343	-1 339	2 280	10 030	1 426

Source: BNB.

7. PUBLIC FINANCE

7.1. CONSOLIDATED FISCAL PROGRAM

	(BGN million)					
	Consolidated fiscal program		Central government ¹		Local government	
	2023	2024	2023	2024	2023	2024
Revenue, grants and donations	67 040.8	72 015.1	47 803.0	50 155.6	3 389.0	3 582.8
Tax revenue	52 318.4	58 695.2	35 299.0	39 122.9	1 393.0	1 557.2
Profit taxes	4 914.8	5 345.6	4 914.8	5 345.6	0.0	0.0
Income taxes	6 307.3	7 171.4	6 292.0	7 153.4	15.3	0.0
Value added tax	16 216.5	18 539.8	16 216.5	18 539.8	0.0	0.0
Excises	6 148.0	6 904.7	6 148.0	6 904.7	0.0	0.0
Customs duties and fees	322.7	339.0	322.7	339.0	0.0	0.0
Social and health insurance contributions	15 626.3	18 015.1	0.0	0.0	0.0	0.0
Other taxes	2 722.4	2 308.9	1 344.8	769.7	1 377.7	1 539.2
Insurance premium tax	60.3	70.6	60.3	70.6	0.0	0.0
Non-tax revenue	10 891.8	9 687.7	8 741.6	7 468.1	1 927.7	1 958.0
Grants and donations	3 830.7	3 632.2	3 762.4	3 564.6	68.3	67.6
Total expenditure	72 658.9	78 178.7	30 093.1	29 726.8	13 984.6	15 583.0
Current expenditure	61 543.3	69 734.6	21 915.0	24 182.8	11 055.6	12 696.2
Compensation of employees	17 226.7	20 238.0	9 965.2	11 689.5	7 076.3	8 327.8
Maintenance	7 219.1	7 549.2	4 073.1	4 240.6	3 079.8	3 238.3
Subsidies	6 180.3	6 121.8	5 581.0	5 385.9	599.5	736.1
to non-financial enterprises and non-profit organizations	5 905.2	5 786.2	5 321.5	5 075.5	584.0	710.9
for healthcare and medical service	275.1	335.6	259.5	310.4	15.5	25.2
Interest	830.8	1 009.0	782.5	953.6	45.9	53.0
external	681.9	849.9	665.0	830.9	16.8	19.1
domestic	149.0	159.0	117.4	122.7	33.9	2.4
Social expenditures, scholarships	30 086.4	34 816.7	1 513.2	1 913.2	254.2	340.9
Current and capital transfers for foreign governments	64.5	48.6	57.0	41.6	7.5	7.0
Capital expenditures end state reserve gain	9 201.3	6 803.3	6 271.2	3 910.2	2 921.6	2 879.8
BG contribution to the EU budget	1 849.9	1 592.1	1 849.9	1 592.1	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-23 027.1	-26 324.6	10 237.3	11 712.6
Balance (deficit(-)/surplus(+))	-5 618.1	-6 163.6	-5 317.1	-5 895.8	-358.4	-287.6
Financing	5 618.1	6 163.6	5 317.1	5 895.8	358.4	287.6
External (net)	4 644.9	5 352.4	4 630.7	5 247.7	14.2	104.7
Domestic (net)	1 303.6	943.1	997.0	753.7	364.1	209.2
Net acquisition and net lending (net) ²	-330.4	-131.8	-310.6	-105.5	-19.8	-26.3
incl. privatization (net)	0.0	0.1	0.2	0.1	1.6	0.0

¹ Preliminary cash data for 2024 in accordance with the national methodology. Includes state budget, state universities, Bulgarian Academy of Science, Bulgarian National TV, Bulgarian National Radio, Bulgarian News Agency, Agricultural Academy, state enterprise Research and Production Center, 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)							
	31.03.2022	30.06.2022	30.09.2022	31.12.2022	31.03.2023	30.06.2023	30.09.2023	31.12.2023
I. Domestic government debt	10 965.4	10 965.4	10 615.4	10 615.4	10 615.4	11 715.4	11 935.4	11 935.4
II. External government debt	25 839.0	25 731.3	25 705.4	29 898.6	29 880.8	29 775.9	35 320.8	35 448.5
Bulgarian Eurobonds issued on ICM	20 522.5	20 522.5	20 522.5	25 020.9	25 020.9	25 020.9	30 588.7	30 792.3
<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	-	-
<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 3.000%, 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 4.125%, maturing in 2029</i>	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7
<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 4.375%, maturing in 2031</i>	-	-	-	2 542.6	2 542.6	2 542.6	2 542.6	2 542.6
<i>under the GMTN Programme, with a fixed interest rate of 3.625%, maturing in 2032</i>	-	-	-	-	-	-	3 422.7	3 422.7
<i>under the GMTN Programme, with a fixed interest rate of 4.500%, maturing in 2033</i>	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	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	1 466.9	1 466.9	1 466.9	1 466.9	1 466.9	1 466.9
<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 4.875%, maturing in 2036</i>	-	-	-	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 5.000%, maturing in 2037</i>	-	-	-	-	-	-	2 620.4	2 823.9
<i>under the GMTN Programme, with a fixed interest rate of 4.250%, maturing in 2044</i>	-	-	-	-	-	-	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
Government loans	5 316.5	5 208.8	5 182.9	4 877.7	4 859.9	4 755.0	4 732.1	4 656.2
GOVERNMENT DEBT, TOTAL	36 804.4	36 696.7	36 320.8	40 514.0	40 496.2	41 491.3	47 256.2	47 383.9
TOTAL GOVERNMENT DEBT/GDP (%)²	19.9	19.8	19.6	21.9	20.0	20.5	23.3	23.4

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: 185 233 BGN million for 2023 and 202 861 BGN million for 2024 (NSI data as of 7 March 2025) .

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

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)¹

	ESA 2010 code	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
(million BGN)									
GENERAL GOVERNMENT (S.13)		38 665.3	38 383.8	38 058.6	42 392.6	42 163.0	42 811.4	48 735.9	48 845.6
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	30 839.9	30 816.1	30 423.9	34 907.4	34 866.5	35 819.3	41 717.6	41 913.5
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	30 839.9	30 816.1	30 423.9	34 907.4	34 866.5	35 819.3	41 717.6	41 913.5
Loans	AF.4	7 825.4	7 567.7	7 634.7	7 485.2	7 296.5	6 992.2	7 018.4	6 932.2
of which short-term	AF.41	9.6	11.1	104.7	109.6	109.2	106.2	89.0	97.1
of which long-term	AF.42	7 815.9	7 556.6	7 530.0	7 375.6	7 187.3	6 886.0	6 929.4	6 835.1
CENTRAL GOVERNMENT (S.1311)		37 904.4	37 610.3	37 178.2	41 387.9	41 185.0	41 830.9	47 666.9	47 778.8
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	31 150.9	31 145.1	30 727.5	35 212.2	35 173.1	36 174.6	42 051.6	42 249.6
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	31 150.9	31 145.1	30 727.5	35 212.2	35 173.1	36 174.6	42 051.6	42 249.6
Loans	AF.4	6 753.5	6 465.2	6 450.7	6 175.6	6 011.8	5 656.3	5 615.2	5 529.2
of which short-term	AF.41	1.6	1.6	98.6	98.7	98.7	98.7	83.8	83.6
of which long-term	AF.42	6 752.0	6 463.6	6 352.1	6 077.0	5 913.2	5 557.6	5 531.5	5 445.6
LOCAL GOVERNMENT (S.1313)		1 372.6	1 417.9	1 530.3	1 720.3	1 664.5	1 685.4	1 730.5	1 732.4
Currency and deposits	AF.2	-	-	-	-	-	-	-	-
Debt securities	AF.3	54.2	36.3	34.6	33.4	31.6	30.2	29.2	27.1
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	54.2	36.3	34.6	33.4	31.6	30.2	29.2	27.1
Loans	AF.4	1 318.3	1 381.6	1 495.8	1 686.9	1 632.9	1 655.2	1 701.2	1 705.3
of which short-term	AF.41	31.7	42.9	36.1	66.3	49.3	33.0	22.4	30.5
of which long-term	AF.42	1 286.6	1 338.8	1 459.6	1 620.6	1 583.6	1 622.2	1 678.9	1 674.8
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 (%)		20.9	20.7	20.5	22.9	20.8	21.1	24.0	24.1

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

² Based on GDP data: BGN 185 233 million for 2023 and BGN 202 862 million for 2024 (NSI data as of 7 March 2025).

Source: Ministry of Finance.

7.4. GOVERNMENT SECURITIES AUCTIONS

	Number of auctions		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	2023	2024	2023		2024		2023	2024	2023	2024
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	-	8.0	-	-	1 700	-	-	1.7	-	8.0
short-term	-	-	-	-	-	-	-	1.6	-	-
medium-term	-	4.0	-	-	900	-	-	-	-	8.0
long-term	-	4.0	-	-	800	-	-	1.8	-	8.0

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	2023	2024	2023	2024
Total	385	470	466.9	2 209.6
1. Registration of government securities sold through auctions	-	111	-	1 700.0
2. Registration of reverse repurchased prior to maturity government securities through auctions	-	-	-	-
3. Principal and interest repayments of matured government securities, of which:	385	359	466.9	509.6
- principal	23	20	350.0	380.0
- interest	362	339	116.9	129.6

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}	
	2023	2024	2023	2024
Total	2 933	3 887	80 797.5	126 191.1
1. Repo agreements ²	1 353	1 994	42 633.4	64 579.2
2. Outright purchases and sales	36	142	64.9	1 032.8
3. Transactions with and on behalf of customers	646	829	12 520.3	30 935.7
4. Blocking/unblocking of government securities, of which:	898	922	25 578.9	29 643.4
- for securing budgetary organisations' funds with banks	898	922	25 578.9	29 643.4
- in case of registered pledges on government securities	-	-	-	-

Notes:

- The volume of transactions is at nominal value and includes transactions both with and without flow on cash settlement accounts in RINGS/TARGET, 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)							
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Banknotes, total	35 622 925	35 136 950	34 796 241	34 369 692	34 043 146	34 840 071	34 844 768	36 301 161
New issues ²	35 570 717	35 084 767	34 744 087	34 317 554	33 991 026	34 787 978	34 792 686	36 249 216
100 levs	14 218 235	14 170 145	14 141 845	14 068 148	14 006 417	15 009 969	15 218 070	17 005 351
50 levs	15 748 074	15 474 206	15 361 899	15 184 524	15 062 130	14 953 220	14 829 260	14 665 287
20 levs	3 888 088	3 796 610	3 675 541	3 570 305	3 486 579	3 425 612	3 373 239	3 266 371
10 levs	1 385 544	1 325 087	1 260 104	1 200 343	1 153 029	1 125 200	1 104 699	1 059 998
5 levs	330 776	318 718	304 698	294 233	282 872	273 977	267 418	252 208
Issues out of circulation for which the term of exchange has not expired	52 208	52 184	52 154	52 138	52 120	52 093	52 082	51 945

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	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024	30.09.2024	31.12.2024
Coins in circulation, total	655 069	657 883	665 283	668 172	670 140	675 170	676 798	677 550
New issues ²	655 061	657 875	665 276	668 164	670 132	675 162	676 790	677 542
2 levs	238 106	238 106	238 106	238 106	237 689	237 671	237 671	237 667
1 lev	200 541	200 541	202 941	204 579	204 316	204 291	204 291	204 289
50 stotinkas	74 668	74 668	79 576	79 549	79 498	81 986	81 986	81 984
20 stotinkas	61 672	63 152	63 102	63 086	65 049	66 240	67 040	67 039
10 stotinkas	36 315	37 274	37 248	38 244	38 227	39 423	39 423	39 423
5 stotinkas	18 357	18 322	18 308	18 306	18 903	18 901	19 301	19 451
2 stotinkas	16 374	16 784	16 867	17 066	17 065	17 264	17 664	18 064
1 stotinka	9 028	9 028	9 127	9 227	9 386	9 385	9 413	9 625
Issues out of circulation for which the term of exchange has not expired	8	8	8	8	8	8	8	8
Commemorative coins	1 721	1 721	2 135	2 185	2 030	2 506	2 550	2 590

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	2023	2024 ¹		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² 2023 = 100, %	Implicit deflators ³ - 2024, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	162 414	176 761	93.0	96.6
Agriculture, forestry and fishing	4 663	4 190	101.2	107.0
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	34 800	37 682	105.2	105.2
Construction	7 171	7 933	103.5	103.0
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	37 560	40 077	103.0	105.9
Information and communication	13 391	14 607	102.9	110.2
Financial and insurance activities	10 416	11 821	100.5	101.4
Real estate activities	14 038	14 302	100.5	108.3
Professional, scientific and technical activities; administrative and support service activities	11 433	12 445	105.5	111.1
Public administration and defence; compulsory social security; education; human health and social work activities	26 183	30 683	100.8	108.7
Arts, entertainment and recreation, repair of household goods and other services	2 759	3 022	102.5	106.2
Adjustments (taxes less subsidies on products)	22 818	26 101	104.9	109.0
Gross Domestic Product	185 233	202 861	102.8	106.5
Final Consumption Expenditure	141 051	156 853	104.3	106.6
Individual Consumption	124 694	138 276	104.5	106.1
of Households	106 087	116 048	104.2	104.9
of NPISH's	843	879	101.3	103.0
Individual of General Government	17 764	21 349	106.2	113.2
Collective	16 357	18 577	102.8	110.5
Gross Capital Formation	36 583	41 291	104.1	108.5
Gross Fixed Capital Formation	34 624	36 383	98.9	106.3
Changes in Inventories	1 958	4 908	-	128.1
Exports of Goods and Services	114 632	113 211	99.2	99.6
Imports of Goods and Services	107 033	108 494	101.3	100.1
Statistical discrepancy	-	-	-	-

¹ Preliminary data as of 8 March 2024 compiled in accordance with ESA 2010.

² Based on the values of the corresponding indicator at constant prices of 2020.

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
2023	January	1.4	1.2	16.7	14.3	1.4	1.2
	February	0.8	0.7	16.0	13.7	2.1	1.9
	March	0.5	0.6	14.0	12.1	2.6	2.5
	April	0.3	0.5	11.6	10.3	3.0	3.0
	May	-0.1	-0.2	10.1	8.6	2.8	2.8
	June	-0.4	0.1	8.7	7.5	2.4	2.9
	July	0.9	1.2	8.5	7.8	3.3	4.1
	August	0.4	0.5	7.7	7.5	3.7	4.6
	September	-0.1	-0.3	6.3	6.4	3.6	4.2
	October	0.4	0.2	5.8	5.9	4.1	4.4
	November	0.3	0.2	5.4	5.5	4.4	4.7
	December	0.3	0.3	4.7	5.0	4.7	5.0
2024	January	0.5	0.1	3.8	3.9	0.5	0.1
	February	0.3	0.3	3.3	3.5	0.8	0.4
	March	0.2	0.2	3.0	3.1	1.0	0.7
	April	-0.3	-0.1	2.4	2.5	0.7	0.6
	May	-0.2	0.0	2.3	2.7	0.4	0.6
	June	-0.2	0.2	2.5	2.8	0.2	0.7
	July	0.8	1.2	2.4	2.8	1.1	1.9
	August	0.1	0.1	2.1	2.4	1.2	2.0
	September	-1.0	-1.1	1.2	1.5	0.1	0.8
	October	1.1	0.6	1.8	2.0	1.2	1.5
	November	0.6	0.3	2.1	2.0	1.8	1.7
	December	0.4	0.3	2.2	2.1	2.2	2.1

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
2023	January	-6.9	-14.8	-0.5	6.4	-6.9	-14.8
	February	-1.4	-6.0	-2.1	3.4	-8.2	-19.9
	March	9.9	2.3	-8.9	-17.6	0.9	-18.1
	April	-13.7	-15.0	-12.7	-19.1	-12.9	-30.4
	May	4.4	0.6	-9.0	-26.4	-9.1	-30.0
	June	7.1	4.8	-9.2	-28.5	-2.6	-26.6
	July	-3.4	1.9	-11.7	-27.4	-5.9	-25.2
	August	-0.8	-1.6	-9.6	-36.4	-6.7	-26.4
	September	-3.2	3.6	-12.0	-34.2	-9.6	-23.8
	October	7.6	2.0	-3.7	-16.4	-2.8	-22.2
	November	-3.6	0.2	-12.0	-18.2	-6.3	-22.1
	December	-1.1	1.3	-7.4	-21.1	-7.4	-21.1
2024	January	-7.3	-8.7	-7.7	-15.5	-7.3	-8.7
	February	1.4	-3.5	-5.1	-13.3	-6.0	-11.9
	March	3.3	7.6	-10.8	-8.7	-2.9	-5.2
	April	3.1	-1.3	6.5	6.1	0.2	-6.4
	May	-8.4	-5.7	-6.5	-0.6	-8.3	-11.8
	June	5.4	4.6	-8.1	-0.9	-3.4	-7.8
	July	5.8	9.8	0.7	6.8	2.2	1.3
	August	-5.9	-8.7	-4.5	-0.8	-3.8	-7.5
	September	2.6	3.9	1.2	-0.5	-1.3	-3.9
	October	6.4	2.9	0.1	0.3	5.0	-1.1
	November	-3.1	5.4	0.6	5.5	1.8	4.2
	December	-4.0	-2.1	-2.3	2.0	-2.3	2.0

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
2023									
January	-2.1	-4.2	1.8	16.7	19.1	12.6	-2.1	-4.2	1.8
February	-5.7	-7.9	-1.9	8.8	9.7	7.3	-7.7	-11.8	-0.1
March	-2.2	-2.6	-1.5	2.0	2.5	1.2	-9.8	-14.1	-1.7
April	-2.3	-3.2	-0.9	-3.5	-4.7	-1.5	-11.9	-16.8	-2.5
May	-2.9	-2.5	-3.6	-6.7	-7.0	-6.4	-14.5	-18.9	-6.1
June	-1.2	-2.4	0.8	-10.9	-11.4	-10.2	-15.5	-20.9	-5.3
July	0.6	-0.3	1.9	-13.5	-18.1	-5.2	-15.0	-21.1	-3.5
August	0.2	0.0	0.6	-20.0	-27.2	-5.9	-14.8	-21.1	-2.9
September	1.5	2.0	0.8	-23.9	-32.0	-6.7	-13.5	-19.5	-2.1
October	-0.9	-0.6	-1.3	-19.7	-25.9	-7.8	-14.3	-20.0	-3.4
November	0.5	0.7	0.3	-11.0	-14.6	-4.7	-13.8	-19.5	-3.2
December	-0.6	-0.4	-0.7	-14.3	-19.8	-3.9	-14.3	-19.8	-3.9
2024									
January	-1.8	-1.8	-1.6	-14.0	-17.8	-7.1	-1.8	-1.8	-1.6
February	-0.5	-1.5	1.0	-9.2	-12.1	-4.4	-2.3	-3.3	-0.6
March	-1.5	-3.3	1.3	-8.5	-12.7	-1.6	-3.7	-6.5	0.7
April	0.0	-0.8	1.1	-6.4	-10.6	0.4	-3.8	-7.3	1.8
May	2.6	4.5	-0.1	-1.1	-4.3	4.1	-1.3	-3.2	1.7
June	-0.3	-0.9	0.6	-0.2	-2.8	3.9	-1.6	-4.1	2.3
July	2.2	3.5	0.2	1.4	0.9	2.1	0.5	-0.7	2.5
August	0.4	1.0	-0.6	1.5	1.9	0.8	0.9	0.3	1.8
September	-0.8	-0.6	-1.0	-0.8	-0.7	-1.0	0.1	-0.3	0.8
October	-1.4	-3.0	1.1	-1.3	-3.1	1.4	-1.3	-3.3	1.9
November	2.9	4.9	0.0	1.1	1.0	1.1	1.6	1.5	1.9
December	3.6	5.1	1.3	5.3	6.6	3.2	5.3	6.6	3.2

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components		2023				2024					
		Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
EXPORT											
0 Food and live animals		101.4	91.0	82.3	89.4	90.2	95.7	92.0	95.5	99.2	95.9
1 Beverages and tobacco		109.7	115.4	105.8	109.3	109.8	103.4	101.5	103.5	103.3	103.1
2 Crude materials, inedible, except fuels		92.4	91.7	79.0	72.4	82.1	91.2	82.7	86.8	134.5	96.9
3 Mineral fuels, lubricants and related materials		88.6	76.4	84.7	77.7	81.8	85.1	83.7	80.6	79.7	82.7
4 Animal and vegetable oils, fats and waxes		71.4	61.4	52.2	50.9	57.7	82.1	89.1	98.9	110.7	94.5
5 Chemicals and related products, n.e.s.		91.6	82.0	78.6	78.5	82.3	85.2	95.0	97.5	97.3	93.5
6 Manufactured goods classified chiefly by material		101.1	98.4	94.3	94.1	96.8	96.9	100.5	100.6	102.3	100.2
7 Machinery and transport equipment		106.4	107.0	109.4	102.8	106.1	99.5	95.3	97.2	98.5	97.6
8 Miscellaneous manufactured articles		104.2	104.3	102.2	104.3	103.8	100.0	98.6	96.3	96.4	97.4
Total		98.8	94.4	90.6	89.4	93.0	94.4	94.2	95.4	99.5	96.0
IMPORT											
0 Food and live animals		110.3	109.7	109.2	111.6	110.3	101.3	101.2	102.2	106.9	103.4
1 Beverages and tobacco		110.1	107.7	112.2	114.8	111.5	107.1	104.3	104.7	110.2	106.8
2 Crude materials, inedible, except fuels		102.0	88.9	88.2	91.9	93.2	99.4	107.3	103.4	107.6	104.7
3 Mineral fuels, lubricants and related materials		74.9	59.0	79.8	96.4	76.4	83.7	80.0	75.0	84.2	81.0
4 Animal and vegetable oils, fats and waxes		81.3	68.6	62.1	64.7	67.9	89.6	92.8	95.1	110.8	97.8
5 Chemicals and related products, n.e.s.		100.4	93.1	89.2	94.3	94.2	90.4	93.8	94.6	94.2	93.1
6 Manufactured goods classified chiefly by material		97.2	94.7	88.2	88.6	91.9	96.7	98.4	96.8	97.6	97.5
7 Machinery and transport equipment		101.6	99.9	99.9	98.4	99.8	101.1	96.9	95.1	98.4	98.2
8 Miscellaneous manufactured articles		104.0	101.5	98.8	100.6	101.1	101.4	103.3	101.3	103.7	102.6
Total		99.4	95.0	94.2	96.5	96.3	97.6	98.0	96.6	99.7	98.2

¹ Based on the annual average prices for the previous year. 2024 data are preliminary.

Source: NSI.

9.6. UNEMPLOYMENT

		Unemployed registered at the end of the month (number)			Per cent of the labour force (total)
		Total	Youths up to 29 years inclusive	Adults	
2023	January	157 980	18 101	139 879	5.6
	February	155 528	16 811	138 717	5.5
	March	152 230	15 863	136 367	5.4
	April	148 350	15 269	133 081	5.2
	May	143 902	14 690	129 212	5.1
	June	142 510	14 832	127 678	5.0
	July	147 596	16 265	131 331	5.2
	August	149 349	16 956	132 393	5.3
	September	149 878	16 962	132 916	5.3
	October	155 793	18 427	137 366	5.5
	November	156 625	18 675	137 950	5.5
	December	158 205	18 409	139 796	5.6
2024	January	165 840	19 311	146 529	5.8
	February	165 585	19 041	146 544	5.8
	March	163 635	18 558	145 077	5.8
	April	161 049	18 150	142 899	5.7
	May	154 271	17 094	137 177	5.4
	June	150 990	17 090	133 900	5.3
	July	152 844	18 552	134 292	5.4
	August	150 709	18 152	132 557	5.3
	September	147 196	17 352	129 844	5.2
	October	148 463	17 465	130 998	5.2
	November	146 414	16 865	129 549	5.2
	December	148 248	16 462	131 786	5.2

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	Industry	Services
2023	January	2 300 421	563 150	1 737 271	1.8	-1.4	1.4	2.1
	February	2 304 925	565 425	1 739 500	0.2	-0.2	0.3	0.2
	March	2 307 357	567 417	1 739 940	0.1	3.4	0.0	0.0
	April	2 305 386	569 022	1 736 364	-0.1	0.4	-0.5	0.1
	May	2 314 800	569 652	1 745 148	0.4	4.6	-0.3	0.5
	June	2 332 558	569 521	1 763 037	0.8	-1.1	-0.2	1.3
	July	2 334 688	565 937	1 768 751	0.1	-0.3	-0.2	0.2
	August	2 321 004	565 174	1 755 830	-0.6	-0.5	-0.5	-0.6
	September	2 298 467	571 734	1 726 733	-1.0	-0.3	-0.5	-1.2
	October	2 290 750	572 343	1 718 407	-0.3	-1.2	0.2	-0.5
	November	2 296 415	575 764	1 720 651	0.2	-2.2	0.0	0.5
	December	2 287 929	575 108	1 712 821	-0.4	-2.6	-0.6	-0.2
2024	January	2 318 500	573 995	1 744 505	1.3	-1.2	1.6	1.3
	February	2 320 257	575 660	1 744 597	0.1	0.3	-0.1	0.2
	March	2 320 110	577 514	1 742 596	0.0	1.0	-0.3	0.1
	April	2 327 275	579 827	1 747 448	0.3	2.3	-0.3	0.5
	May	2 330 124	580 538	1 749 586	0.1	0.2	-0.6	0.4
	June	2 348 196	580 407	1 767 789	0.8	2.1	-0.2	1.1
	July	2 354 692	579 816	1 774 876	0.3	-1.9	-0.4	0.6
	August	2 344 073	580 124	1 763 949	-0.5	-0.6	-0.3	-0.5
	September	2 325 353	586 430	1 738 923	-0.8	-0.7	-0.1	-1.1
	October	2 317 979	587 416	1 730 563	-0.3	-1.0	0.2	-0.5
	November	2 320 309	591 860	1 728 449	0.1	-3.7	-0.1	0.3
	December	2 313 666	589 917	1 723 749	-0.3	-2.3	-0.6	-0.1

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
2023	January	1 863	1 914	1 846	1 300	1 623	1 995
	February	1 830	1 795	1 841	1 324	1 612	1 950
	March	1 953	1 874	1 979	1 467	1 698	2 090
	April	2 009	2 037	1 999	1 371	1 763	2 148
	May	1 935	1 908	1 944	1 377	1 730	2 052
	June	1 927	1 887	1 940	1 467	1 746	2 028
	July	1 973	2 013	1 960	1 523	1 754	2 089
	August	1 957	1 981	1 949	1 423	1 735	2 077
	September	2 072	2 255	2 011	1 588	1 804	2 212
	October	2 098	2 368	2 006	1 459	1 783	2 266
	November	2 099	2 179	2 072	1 429	1 873	2 229
	December	2 173	2 344	2 115	1 494	1 868	2 338
2024	January	2 155	2 208	2 137	1 499	1 844	2 320
	February	2 139	2 092	2 155	1 527	1 849	2 293
	March	2 300	2 218	2 328	1 602	1 940	2 488
	April	2 303	2 411	2 266	1 629	1 985	2 470
	May	2 310	2 408	2 277	1 607	1 982	2 483
	June	2 276	2 327	2 259	1 695	1 975	2 430
	July	2 292	2 419	2 250	1 654	1 980	2 450
	August	2 227	2 215	2 231	1 636	1 953	2 367
	September	2 306	2 360	2 288	1 671	1 990	2 467
	October	2 387	2 658	2 294	1 698	2 003	2 581
	November	2 383	2 435	2 365	1 675	2 083	2 541
	December	2 468	2 624	2 414	1 652	2 084	2 664

¹ Preliminary data.

Source: NSI