

BULGARIAN NATIONAL BANK

REPORT JANUARY - JUNE 2024

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ABBREVIATIONS

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

Conventions used in the tables

“ _ “	Data do not exist/data are not applicable.
“ . ”	Data are not yet available.
“ 0 ”	Nil or negligible.

The following conventions have been used in tables 2.2 - 2.23., 4.1-4.4 и 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 Report January - June 2024* is 30 September 2024 with the exception of:
- the data of part 3. Supervision Statistics which are as of 21 August 2024;
- the data of part 6. Quarterly Financial Accounts which are as of 22 October 2024.

1. MONETARY AND FINANCIAL STATISTICS

1.1. 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
ASSETS	73 655 863	72 692 684	75 287 121	73 376 809	71 749 091	73 744 526
Cash and foreign currency denominated deposits	28 102 418	26 536 680	30 963 552	29 871 680	30 413 284	33 382 506
Monetary gold and other monetary gold instruments	40 706 153	41 308 649	39 054 249	37 969 926	35 784 255	34 763 437
Investments in securities	40 706 153	41 308 649	39 054 249	37 969 926	35 784 255	34 763 437
LIABILITIES	73 655 863	72 692 684	75 287 121	73 376 809	71 749 091	73 744 526
Notes and coins in circulation	28 631 901	28 780 687	28 893 615	29 164 949	29 211 648	29 414 044
Liabilities to banks	21 783 945	21 139 774	23 742 859	21 713 275	19 847 846	22 588 426
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
Liabilities to other depositors	1 851 982	1 669 802	1 857 332	1 764 792	2 060 126	1 738 820
<i>Banking</i> Department deposit	10 843 147	10 938 751	11 503 245	11 264 892	11 396 750	11 614 195

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
ASSETS	13 079 117	13 207 299	13 740 878	13 509 478	13 629 057	13 868 176
Gold and other precious metals	56 023	55 926	60 163	62 865	63 251	63 722
Receivables from central government	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
Fixed tangible and intangible assets	129 161	127 974	127 014	125 787	126 035	127 613
Other assets	16 639	51 906	21 057	17 963	20 678	26 128
Deposit with <i>Issue</i> Department	10 843 147	10 938 751	11 503 245	11 264 892	11 396 750	11 614 195
LIABILITIES	13 079 117	13 207 299	13 740 878	13 509 478	13 629 057	13 868 176
Borrowings from IMF	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
Other liabilities	668 341	697 120	663 577	657 516	710 638	684 188
Total liabilities:	6 148 879	6 148 435	6 117 765	6 148 039	6 133 220	6 158 873
Capital	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
Retained earnings	1 385 506	1 490 437	1 620 054	589 161	724 789	843 594
Total equity:	6 930 238	7 058 864	7 623 113	7 361 439	7 495 837	7 709 303

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
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702
Exchange rate: BGN / EUR 1	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
Foreign assets	102 652 102	100 489 544	101 752 937	106 185 272	106 057 800	102 598 071
Cash in foreign currency	1 201 873	1 023 623	1 036 575	958 411	1 071 854	1 103 584
o/w EUR	999 433	747 824	720 736	683 532	786 908	783 614
Deposits	50 006 431	39 153 626	39 075 359	39 702 276	34 498 971	36 507 790
in BGN	16 535	11 120	12 120	17 743	21 337	8 621
in foreign currency	49 989 896	39 142 506	39 063 239	39 684 533	34 477 634	36 499 169
o/w EUR	48 251 601	37 701 956	37 487 284	38 343 025	32 992 480	34 910 138
Repos	6 804 508	9 664 600	5 653 267	3 293 159	6 668 959	3 556 123
in BGN	3 010	3 010	-	10 056	10 056	15 334
in foreign currency	6 801 498	9 661 590	5 653 267	3 283 103	6 658 903	3 540 789
o/w EUR	4 257 156	6 795 351	4 374 852	1 986 038	5 383 521	2 350 142
Loans	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237
in BGN	245 977	291 881	367 953	558 342	722 800	860 591
in foreign currency	3 157 542	4 142 754	4 090 922	4 174 012	4 113 466	4 139 646
o/w EUR	2 529 010	3 356 134	3 281 615	3 301 147	3 142 451	3 272 858
Debt security held	32 251 709	37 271 358	42 407 767	48 192 023	49 026 707	46 210 400
in BGN	53 229	52 454	-	-	-	-
in foreign currency	32 198 480	37 218 904	42 407 767	48 192 023	49 026 707	46 210 400
o/w EUR	30 084 923	35 127 012	40 413 065	46 387 814	47 257 008	44 376 457
Shares and other equity	327 725	330 407	321 163	318 671	296 452	297 754
in BGN	-	-	-	-	-	-
in foreign currency	327 725	330 407	321 163	318 671	296 452	297 754
o/w EUR	173 164	175 161	178 399	167 259	132 626	140 905
Monetary gold and SDR holdings ²	8 499 079	8 290 541	8 388 660	8 558 569	9 067 424	9 413 127
Accrued interest receivable	157 258	320 754	411 271	429 809	591 167	509 416
in BGN	-	-	-	-	-	-
in foreign currency	157 258	320 754	411 271	429 809	591 167	509 416
o/w EUR	136 505	297 761	386 136	404 548	566 373	484 405
Less: foreign liabilities	16 887 200	16 960 521	17 691 313	18 840 922	18 808 668	18 740 069
Deposits	10 863 478	11 259 268	11 773 609	12 706 699	12 477 597	12 572 784
in BGN	1 376 982	1 346 993	1 661 127	1 689 906	1 470 366	1 570 595
in foreign currency	9 486 496	9 912 275	10 112 482	11 016 793	11 007 231	11 002 189
o/w EUR	8 840 155	9 366 806	9 467 436	10 417 702	10 476 880	10 433 185
Repos	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
in BGN	-	-	-	-	-	-
in foreign currency	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
o/w EUR	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
Loans ³	-	-	-	-	-	-
Debt security issued ⁴	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
in BGN	-	-	-	-	-	-
in foreign currency	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
o/w EUR	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
Accrued interest payable	19 616	22 459	24 717	25 719	24 767	25 136
in BGN	-	-	-	1 002	539	665
in foreign currency	19 616	22 459	24 717	24 717	24 228	24 471
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
DOMESTIC ASSETS (NET)	84 703 743	88 888 577	93 735 430	97 817 611	101 269 261	108 521 533
DOMESTIC CREDIT	85 927 810	88 507 551	93 116 409	96 765 976	101 341 896	107 344 477
CLAIMS ON GENERAL GOVERNMENT	1 443 855	1 238 797	3 142 264	4 046 185	5 836 549	8 212 174
Central government (net)	1 040 575	814 650	2 703 579	3 548 834	5 352 921	7 741 044
Claims	13 979 549	14 188 063	14 425 075	15 582 870	15 791 090	17 365 451
Government securities	13 383 683	13 594 227	13 790 759	15 103 927	15 454 798	17 032 550
in BGN	7 516 938	7 491 890	7 289 940	7 201 397	7 421 600	8 525 731
in foreign currency	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819
o/w EUR	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	595 866	593 836	634 316	478 943	336 292	332 901
in BGN	297 593	287 856	343 390	373 841	231 162	227 801
in foreign currency	298 273	305 980	290 926	105 102	105 130	105 100
o/w EUR	298 273	305 980	290 926	105 102	105 130	105 100
Less: liabilities	12 938 974	13 373 413	11 721 496	12 034 036	10 438 169	9 624 407
Deposits	12 938 974	13 373 413	11 721 496	12 034 036	10 438 169	9 624 407
in BGN	8 708 001	9 007 837	7 806 411	8 488 074	7 106 320	8 262 739
in foreign currency	4 230 973	4 365 576	3 915 085	3 545 962	3 331 849	1 361 668
o/w EUR	4 180 885	4 308 232	3 854 866	3 491 679	3 271 535	1 302 779
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
Debt security held	54 663	35 424	33 863	32 145	31 326	29 102
in BGN	54 663	35 424	33 863	32 145	31 326	29 102
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
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	348 617	388 723	404 822	465 206	452 302	442 028
in BGN	343 441	383 851	400 242	460 906	448 283	438 290
in foreign currency	5 176	4 872	4 580	4 300	4 019	3 738
o/w EUR	5 176	4 872	4 580	4 300	4 019	3 738
CLAIMS ON NON-GOVERNMENT SECTOR	84 483 955	87 268 754	89 974 145	92 719 791	95 505 347	99 132 303
Non-financial corporations	42 682 601	43 680 659	44 339 694	45 399 042	46 412 501	47 542 148
Repos	421 467	430 911	417 914	555 829	568 198	561 605
in BGN	401 864	406 086	402 662	421 375	422 924	416 105
in foreign currency	19 603	24 825	15 252	134 454	145 274	145 500
o/w EUR	19 603	24 825	15 252	134 454	145 274	145 500
Loans	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561
in BGN	23 945 097	24 227 028	24 934 489	26 003 444	27 040 407	27 933 150
in foreign currency	17 697 688	18 367 458	18 333 429	18 138 781	18 001 031	18 261 411
o/w EUR	17 210 259	17 914 584	17 865 711	17 760 577	17 582 092	17 840 981
Debt security held	424 440	451 637	464 740	495 975	598 869	581 865
in BGN	131 239	128 963	138 366	156 926	218 390	208 290
in foreign currency	293 201	322 674	326 374	339 049	380 479	373 575
o/w EUR	293 201	322 674	326 374	339 049	380 479	373 575
Shares and other equity	193 909	203 625	189 122	205 013	203 996	204 117
in BGN	193 909	203 625	189 122	205 013	203 996	204 117
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
Repos	52 529	53 174	66 740	86 714	88 429	93 578
in BGN	38 749	38 531	38 310	46 208	46 259	46 783
in foreign currency	13 780	14 643	28 430	40 506	42 170	46 795
o/w EUR	13 780	14 643	28 430	40 506	42 170	46 795
Loans	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081
in BGN	4 390 039	4 844 343	5 202 315	5 396 385	5 510 217	5 814 561
in foreign currency	1 987 689	1 940 993	2 102 506	2 089 871	2 109 240	2 135 520
o/w EUR	1 982 637	1 936 611	2 097 150	2 086 429	2 106 026	2 135 520
Debt security held	563 817	587 250	650 896	651 184	614 857	611 084
in BGN	451 458	459 008	502 774	510 954	465 634	419 738
in foreign currency	112 359	128 242	148 122	140 230	149 223	191 346
o/w EUR	112 359	128 242	148 122	140 230	149 223	191 346
Shares and other equity	707 353	681 345	691 379	700 145	699 055	714 119
in BGN	707 337	681 327	691 361	700 145	699 055	714 119
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
Repos	326	323	321	318	315	313
in BGN	326	323	321	318	315	313
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
in BGN	32 750 245	34 206 482	35 694 589	37 199 872	38 869 195	41 005 174
in foreign currency	1 349 356	1 274 185	1 225 705	1 196 260	1 201 538	1 215 806
o/w EUR	1 311 833	1 239 809	1 192 123	1 164 309	1 172 150	1 186 453
NON-FINANCIAL ASSETS	6 752 867	6 914 674	6 947 618	6 861 759	6 844 338	6 920 001
OTHER ITEMS (NET)	-7 976 934	-6 533 648	-6 328 597	-5 810 124	-6 916 973	-5 742 945
Accounts between MFIs (net)	60 874	81 389	75 348	141 152	96 701	105 452
in BGN	68 307	84 153	72 406	132 425	95 933	119 372
in foreign currency	- 7 433	- 2 764	2 942	8 727	768	- 13 920
o/w EUR	- 7 449	- 2 856	2 516	7 634	745	- 13 987
Other assets and liabilities (net)	-8 037 808	-6 615 037	-6 403 945	-5 951 276	-7 013 674	-5 848 397
in BGN	-6 721 368	-6 206 838	-6 021 908	-5 780 051	-6 635 469	-5 818 928
in foreign currency	-1 316 440	-408 199	-382 037	-1 171 225	-378 205	-29 469
o/w EUR	- 911 275	- 243 729	- 116 471	158 834	- 101 098	201 041
BROAD MONEY M3	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768
MONEY M1	117 618 392	117 833 960	120 406 507	125 285 882	126 980 780	129 347 900
Currency outside MFIs	24 531 798	25 361 298	26 335 714	27 134 497	26 822 364	27 411 924
Overnight deposits	93 086 594	92 472 662	94 070 793	98 151 385	100 158 416	101 935 976
in BGN	66 226 058	65 948 555	67 956 112	71 920 218	73 829 504	75 043 713
Local government and SSFs	3 183 983	3 129 362	2 812 969	2 563 774	3 573 875	3 484 691
Non-financial corporations	24 675 540	23 601 677	24 496 675	25 695 743	25 191 159	25 199 990
Financial corporations	2 062 177	1 762 715	1 626 419	1 641 267	1 938 746	1 486 834
Households and NPISHs	36 304 358	37 454 801	39 020 049	42 019 434	43 125 724	44 872 198
in foreign currency	26 860 536	26 524 107	26 114 681	26 231 167	26 328 912	26 892 263
Local government and SSFs	59 941	41 397	91 349	47 909	45 053	107 232
Non-financial corporations	12 454 192	12 369 860	12 238 132	12 193 632	12 341 561	12 849 442
Financial corporations	1 735 371	1 446 273	1 115 271	1 313 660	1 217 546	1 228 810
Households and NPISHs	12 611 032	12 666 577	12 669 929	12 675 966	12 724 752	12 706 779
o/w EUR	21 869 378	21 742 685	21 694 389	21 788 206	21 913 891	22 394 107
Local government and SSFs	56 474	37 898	87 763	44 511	41 589	103 734
Non-financial corporations	9 993 472	10 111 042	10 189 205	9 979 098	10 160 816	10 686 960
Financial corporations	1 310 603	1 007 965	805 946	1 124 482	1 013 334	842 478
Households and NPISHs	10 508 829	10 585 780	10 611 475	10 640 115	10 698 152	10 760 935

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
MONEY M2 (M1 + QUASI-MONEY)	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768
QUASI-MONEY	27 204 985	27 924 592	28 936 162	29 471 832	29 442 657	30 160 868
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
in BGN	13 308 445	14 099 848	14 717 276	15 034 651	14 932 088	15 389 703
Local government and SSFs	714 000	734 684	724 895	750 332	779 442	789 452
Non-financial corporations	1 547 319	2 159 904	2 698 701	2 601 246	2 406 526	2 701 810
Financial corporations	457 064	533 366	540 013	648 427	582 114	523 985
Households and NPISHs	10 590 062	10 671 894	10 753 667	11 034 646	11 164 006	11 374 456
in foreign currency	13 281 206	13 223 919	13 619 311	13 836 768	13 909 983	14 176 715
Local government and SSFs	215	3 132	3 136	3 125	3 132	3 133
Non-financial corporations	1 778 031	1 637 243	2 024 143	2 240 226	2 278 774	2 434 299
Financial corporations	100 700	131 114	140 028	155 224	164 452	124 101
Households and NPISHs	11 402 260	11 452 430	11 452 004	11 438 193	11 463 625	11 615 182
o/w EUR	10 764 774	10 713 629	10 945 979	11 162 480	11 151 647	11 525 725
Local government and SSFs	8	2 940	2 939	2 936	2 939	2 938
Non-financial corporations	1 259 691	1 132 603	1 397 625	1 547 788	1 519 142	1 792 689
Financial corporations	84 202	113 695	120 399	128 134	133 664	104 431
Households and NPISHs	9 420 873	9 464 391	9 425 016	9 483 622	9 495 902	9 625 667
Deposits redeemable at notice up to 3 months	615 334	600 825	599 575	600 413	600 586	594 450
in BGN	339 997	328 028	327 631	334 216	336 280	336 247
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	339 997	328 028	327 631	334 216	336 280	336 247
in foreign currency	275 337	272 797	271 944	266 197	264 306	258 203
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	756	729	724	720	732	601
Financial corporations	-	-	-	-	-	-
Households and NPISHs	274 581	272 068	271 220	265 477	263 574	257 602
o/w EUR	240 023	238 150	236 718	232 822	230 560	226 044
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	240 023	238 150	236 718	232 822	230 560	226 044
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	144 823 377	145 758 552	149 342 669	154 757 714	156 423 437	159 508 768
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
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
in BGN	1 085 819	1 035 346	1 236 596	1 537 494	1 641 281	1 783 716
in foreign currency	1 582 990	1 690 659	1 750 888	1 953 591	2 138 319	2 160 016
o/w EUR	1 291 875	1 368 558	1 465 261	1 667 090	1 846 672	1 924 903
DEBT SECURITIES ISSUED OVER 2 YEARS	195 159	203 009	217 050	233 507	234 412	302 844
in BGN	813	1 308	5 222	1 308	1 308	1 308
in foreign currency	194 346	201 701	211 828	232 199	233 104	301 536
o/w EUR	194 346	201 701	211 828	232 199	233 104	301 536
CAPITAL AND RESERVES ⁵	22 781 300	23 730 034	25 249 851	26 679 655	28 080 944	28 624 191
Equity capital raised	6 305 030	5 998 757	6 040 184	6 039 687	6 348 708	6 348 708
Reserves	10 011 147	10 104 117	10 306 441	10 703 858	11 818 495	12 914 734
Financial result	6 465 123	7 627 160	8 903 226	9 936 110	9 913 741	9 360 749

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
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702
Exchange rate: BGN / EUR 1	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
FOREIGN ASSETS (NET)	70 645 711	65 110 737	68 781 934	78 000 461	71 394 475	69 854 688
Foreign assets	74 580 359	68 957 121	72 883 595	82 040 110	75 325 722	73 783 111
Cash in foreign currency	622 307	384 463	262 179	246 348	342 850	357 705
o/w EUR	622 307	384 463	262 179	246 348	342 850	357 705
Deposits	41 449 951	31 343 060	29 708 624	33 335 363	26 997 746	29 388 580
in BGN	-	-	-	-	-	-
in foreign currency	41 449 951	31 343 060	29 708 624	33 335 363	26 997 746	29 388 580
o/w EUR	41 440 450	31 338 758	29 695 047	33 334 882	26 984 313	29 387 996
Repos	-	9 180	-	9 204	-	9 683
in BGN	-	-	-	-	-	-
in foreign currency	-	9 180	-	9 204	-	9 683
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
in BGN	-	-	-	-	-	-
in foreign currency	23 819 518	28 576 877	34 080 615	39 429 220	38 294 977	34 073 042
o/w EUR	23 819 518	28 576 877	34 080 615	39 429 220	38 294 977	34 073 042
Shares and other equity	32 246	32 246	32 246	31 597	31 558	31 558
in BGN	-	-	-	-	-	-
in foreign currency	32 246	32 246	32 246	31 597	31 558	31 558
o/w EUR	7 842	7 842	7 842	7 842	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
Accrued interest receivable	157 258	320 754	411 271	429 809	591 167	509 416
in BGN	-	-	-	-	-	-
in foreign currency	157 258	320 754	411 271	429 809	591 167	509 416
o/w EUR	136 505	297 761	386 136	404 548	566 373	484 405
Less: foreign liabilities	3 934 648	3 846 384	4 101 661	4 039 649	3 931 247	3 928 423
Deposits	358 750	304 803	508 403	522 164	387 108	370 803
in BGN	187 289	131 097	341 008	354 587	215 799	199 974
in foreign currency	171 461	173 706	167 395	167 577	171 309	170 829
o/w EUR	171 461	173 706	167 395	167 577	171 309	170 829
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
in BGN	-	-	-	1 002	539	665
in foreign currency	19 616	22 459	24 717	24 717	24 228	24 471
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
CLAIMS ON GENERAL GOVERNMENT	-11 322 615	-11 890 025	-10 363 301	-10 566 882	-9 022 253	-8 127 369
Central government (net)	-11 322 615	-11 890 025	-10 363 301	-10 566 882	-9 022 253	-8 127 369
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
Deposits	11 322 615	11 890 025	10 363 301	10 566 882	9 022 253	8 127 369
in BGN	7 322 006	7 850 870	6 728 296	7 263 198	5 926 648	7 118 469
in foreign currency	4 000 609	4 039 155	3 635 005	3 303 684	3 095 605	1 008 900
o/w EUR	3 972 200	4 005 703	3 599 360	3 270 731	3 056 858	971 769
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
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
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
Non-financial corporations	70 192	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
in BGN	70 192	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
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
in BGN	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
OTHER ITEMS (NET)	- 814 414	- 831 624	- 827 285	- 901 312	- 843 738	- 850 763
Other assets	2 012 744	2 140 865	2 031 808	1 965 271	1 992 234	2 007 981
in BGN	79 661	229 569	75 309	69 123	81 057	89 585
in foreign currency	1 933 083	1 911 296	1 956 499	1 896 148	1 911 177	1 918 396
o/w EUR	2 025	395	18 779	124	163	263
Less: other liabilities	2 827 158	2 972 489	2 859 093	2 866 583	2 835 972	2 858 744
in BGN	739 831	906 892	754 855	800 922	760 066	780 905
in foreign currency	2 087 327	2 065 597	2 104 238	2 065 661	2 075 906	2 077 839
o/w EUR	637	691	10 317	16 564	10 836	5 068
LIABILITIES	58 928 319	52 821 856	58 026 165	66 966 329	61 964 019	61 316 741
RESERVE MONEY	52 136 179	45 932 369	50 619 129	59 071 432	52 636 474	52 002 471
Currency in circulation	26 435 960	27 197 886	28 427 758	29 462 056	28 893 615	29 414 045
Deposits of other MFIs	25 700 219	18 734 483	22 191 371	29 609 376	23 742 859	22 588 426
in BGN	20 549 892	15 445 731	19 866 011	27 409 659	21 699 934	20 875 754
in foreign currency	5 150 327	3 288 752	2 325 360	2 199 717	2 042 925	1 712 672
o/w EUR	5 150 327	3 288 752	2 325 360	2 199 717	2 042 925	1 712 672
LIABILITIES INCLUDED IN MONEY SUPPLY	1 341 626	1 360 262	1 339 462	1 115 198	1 704 432	1 604 966
DEPOSITS	1 341 626	1 360 262	1 339 462	1 115 198	1 704 432	1 604 966
Overnight deposits	869 423	881 648	861 539	589 615	1 174 462	1 070 733
in BGN	752 577	771 158	708 061	428 335	997 876	903 139
Social security funds	736 201	756 015	671 066	388 813	956 830	855 071
Non-financial corporations	1 926	3 164	170	2 292	3 384	58
Financial corporations	14 450	11 979	36 825	37 230	37 662	48 010
Households and NPISHs	-	-	-	-	-	-
in foreign currency	116 846	110 490	153 478	161 280	176 586	167 594
Social security funds	-	-	-	-	-	-
Non-financial corporations	66 359	60 051	102 532	110 074	124 879	115 512
Financial corporations	50 487	50 439	50 946	51 206	51 707	52 082
Households and NPISHs	-	-	-	-	-	-
o/w EUR	116 766	110 409	153 394	161 199	176 502	167 508
Social security funds	-	-	-	-	-	-
Non-financial corporations	66 359	60 051	102 532	110 074	124 879	115 512
Financial corporations	50 407	50 358	50 862	51 125	51 623	51 996
Households and NPISHs	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	472 203	478 614	477 923	525 583	529 970	534 233
in BGN	472 203	478 614	477 923	525 583	529 970	534 233
Social security funds	472 203	478 614	477 923	525 583	529 970	534 233
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
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
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
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
Equity capital raised	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
Financial result	21 694	463 983	851 564	1 218 641	1 620 054	843 595

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
Exchange rate: BGN / USD 1	1.79846	1.79995	1.84617	1.76998	1.80911	1.82702
Exchange rate: BGN / EUR 1	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
FOREIGN ASSETS (NET)	15 119 191	18 418 286	15 279 690	9 343 889	15 854 657	14 003 314
Foreign assets	28 071 743	31 532 423	28 869 342	24 145 162	30 732 078	28 814 960
Cash in foreign currency	579 566	639 160	774 396	712 063	729 004	745 879
o/w EUR	377 126	363 361	458 557	437 184	444 058	425 909
Deposits	8 556 480	7 810 566	9 366 735	6 366 913	7 501 225	7 119 210
in BGN	16 535	11 120	12 120	17 743	21 337	8 621
in foreign currency	8 539 945	7 799 446	9 354 615	6 349 170	7 479 888	7 110 589
o/w EUR	6 811 151	6 363 198	7 792 237	5 008 143	6 008 167	5 522 142
Repos	6 804 508	9 655 420	5 653 267	3 283 955	6 668 959	3 546 440
in BGN	3 010	3 010	-	10 056	10 056	15 334
in foreign currency	6 801 498	9 652 410	5 653 267	3 273 899	6 658 903	3 531 106
o/w EUR	4 257 156	6 795 351	4 374 852	1 986 038	5 383 521	2 350 142
Loans	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237
in BGN	245 977	291 881	367 953	558 342	722 800	860 591
in foreign currency	3 157 542	4 142 754	4 090 922	4 174 012	4 113 466	4 139 646
o/w EUR	2 529 010	3 356 134	3 281 615	3 301 147	3 142 451	3 272 858
Debt security held	8 432 191	8 694 481	8 327 152	8 762 803	10 731 730	12 136 998
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
o/w EUR	6 265 405	6 550 135	6 332 450	6 958 594	8 962 031	10 303 415
Shares and other equity	295 479	298 161	288 917	287 074	264 894	266 196
in BGN	-	-	-	-	-	-
in foreign currency	295 479	298 161	288 917	287 074	264 894	266 196
o/w EUR	165 322	167 319	170 557	159 417	124 823	133 102
Less: foreign liabilities	12 952 552	13 114 137	13 589 652	14 801 273	14 877 421	14 811 646
Deposits	10 504 728	10 954 465	11 265 206	12 184 535	12 090 489	12 201 981
in BGN	1 189 693	1 215 896	1 320 119	1 335 319	1 254 567	1 370 621
in foreign currency	9 315 035	9 738 569	9 945 087	10 849 216	10 835 922	10 831 360
o/w EUR	8 668 694	9 193 100	9 300 041	10 250 125	10 305 571	10 262 356
Repos	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
in BGN	-	-	-	-	-	-
in foreign currency	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
o/w EUR	1 213 695	911 460	880 654	1 016 480	1 186 673	911 614
Debt securities issued ²	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
in BGN	-	-	-	-	-	-
in foreign currency	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
o/w EUR	1 234 129	1 248 212	1 443 792	1 600 258	1 600 259	1 698 051
RESERVES IN THE BNB ³	27 603 985	20 584 332	24 271 714	31 986 074	25 833 832	24 573 395
Cash in levs	1 904 162	1 836 588	2 092 044	2 327 559	2 071 251	2 002 121
Deposits	25 699 823	18 747 744	22 179 670	29 658 515	23 762 581	22 571 274
in BGN	20 555 502	15 462 902	19 860 451	27 457 724	21 724 096	20 871 207
in foreign currency	5 144 321	3 284 842	2 319 219	2 200 791	2 038 485	1 700 067
o/w EUR	5 144 321	3 284 842	2 319 219	2 200 791	2 038 485	1 700 067
CLAIMS ON GENERAL GOVERNMENT	12 766 470	13 128 822	13 505 565	14 613 067	14 858 802	16 339 543
Central government (net)	12 363 190	12 704 675	13 066 880	14 115 716	14 375 174	15 868 413
Claims	13 979 549	14 188 063	14 425 075	15 582 870	15 791 090	17 365 451
Government securities	13 383 683	13 594 227	13 790 759	15 103 927	15 454 798	17 032 550
in BGN	7 516 938	7 491 890	7 289 940	7 201 397	7 421 600	8 525 731
in foreign currency	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819
o/w EUR	5 866 745	6 102 337	6 500 819	7 902 530	8 033 198	8 506 819
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	595 866	593 836	634 316	478 943	336 292	332 901
in BGN	297 593	287 856	343 390	373 841	231 162	227 801
in foreign currency	298 273	305 980	290 926	105 102	105 130	105 100
o/w EUR	298 273	305 980	290 926	105 102	105 130	105 100
Less: liabilities	1 616 359	1 483 388	1 358 195	1 467 154	1 415 916	1 497 038
Deposits	1 616 359	1 483 388	1 358 195	1 467 154	1 415 916	1 497 038
in BGN	1 385 995	1 156 967	1 078 115	1 224 876	1 179 672	1 144 270
in foreign currency	230 364	326 421	280 080	242 278	236 244	352 768
o/w EUR	208 685	302 529	255 506	220 948	214 677	331 010
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
Local government and SSFs	403 280	424 147	438 685	497 351	483 628	471 130
Debt security held	54 663	35 424	33 863	32 145	31 326	29 102
in BGN	54 663	35 424	33 863	32 145	31 326	29 102
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
in BGN	343 441	383 851	400 242	460 906	448 283	438 290
in foreign currency	5 176	4 872	4 580	4 300	4 019	3 738
o/w EUR	5 176	4 872	4 580	4 300	4 019	3 738
CLAIMS ON NON-GOVERNMENT SECTOR	84 406 947	87 181 924	89 887 315	92 632 961	95 418 517	99 045 473
Non-financial corporations	42 612 409	43 600 645	44 259 680	45 319 028	46 332 487	47 462 134
Repos	421 467	430 911	417 914	555 829	568 198	561 605
in BGN	401 864	406 086	402 662	421 375	422 924	416 105
in foreign currency	19 603	24 825	15 252	134 454	145 274	145 500
o/w EUR	19 603	24 825	15 252	134 454	145 274	145 500
Loans	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561
in BGN	23 945 097	24 227 028	24 934 489	26 003 444	27 040 407	27 933 150
in foreign currency	17 697 688	18 367 458	18 333 429	18 138 781	18 001 031	18 261 411
o/w EUR	17 210 259	17 914 584	17 865 711	17 760 577	17 582 092	17 840 981
Debt security held	424 440	451 637	464 740	495 975	598 869	581 865
in BGN	131 239	128 963	138 366	156 926	218 390	208 290
in foreign currency	293 201	322 674	326 374	339 049	380 479	373 575
o/w EUR	293 201	322 674	326 374	339 049	380 479	373 575
Shares and other equity	123 717	123 611	109 108	124 999	123 982	124 103
in BGN	123 717	123 611	109 108	124 999	123 982	124 103
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
Repos	52 529	53 174	66 740	86 714	88 429	93 578
in BGN	38 749	38 531	38 310	46 208	46 259	46 783
in foreign currency	13 780	14 643	28 430	40 506	42 170	46 795
o/w EUR	13 780	14 643	28 430	40 506	42 170	46 795
Loans	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081
in BGN	4 390 039	4 844 343	5 202 315	5 396 385	5 510 217	5 814 561
in foreign currency	1 987 689	1 940 993	2 102 506	2 089 871	2 109 240	2 135 520
o/w EUR	1 982 637	1 936 611	2 097 150	2 086 429	2 106 026	2 135 520
Debt security held	563 817	587 250	650 896	651 184	614 857	611 084
in BGN	451 458	459 008	502 774	510 954	465 634	419 738
in foreign currency	112 359	128 242	148 122	140 230	149 223	191 346
o/w EUR	112 359	128 242	148 122	140 230	149 223	191 346
Shares and other equity	700 537	674 529	684 563	693 329	692 239	707 303
in BGN	700 521	674 511	684 545	693 329	692 239	707 303
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
Repos	326	323	321	318	315	313
in BGN	326	323	321	318	315	313
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
in BGN	32 750 245	34 206 482	35 694 589	37 199 872	38 869 195	41 005 174
in foreign currency	1 349 356	1 274 185	1 225 705	1 196 260	1 201 538	1 215 806
o/w EUR	1 311 833	1 239 809	1 192 123	1 164 309	1 172 150	1 186 453
NON-FINANCIAL ASSETS	6 410 238	6 568 736	6 599 631	6 514 527	6 495 633	6 566 646
OTHER ITEMS (NET)	-7 162 124	-5 715 282	-5 489 611	-4 957 951	-6 092 957	-4 875 030
Accounts between other MFIs (net)	61 270	68 131	87 049	92 013	76 979	122 604
Claims on other MFIs	1 563 553	1 689 960	1 489 306	1 274 624	2 145 628	1 915 840
in BGN	586 214	860 021	772 964	383 877	1 084 946	643 706
in foreign currency	977 339	829 939	716 342	890 747	1 060 682	1 272 134
o/w EUR	737 869	635 156	548 947	702 594	841 306	1 005 252
Less: liabilities to other MFIs	1 502 283	1 621 829	1 402 257	1 182 611	2 068 649	1 793 236
in BGN	523 517	793 039	694 998	299 517	1 013 175	519 787
in foreign currency	978 766	828 790	707 259	883 094	1 055 474	1 273 449
o/w EUR	739 312	634 099	540 290	696 034	836 121	1 006 634

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
Other (net)	-7 223 394	-5 783 413	-5 576 660	-5 049 964	-6 169 936	-4 997 634
Other unclassified assets	3 309 665	3 674 017	3 710 723	3 826 547	3 899 969	4 147 073
in BGN	1 274 542	1 322 779	1 373 964	1 456 941	1 465 528	1 593 441
in foreign currency	2 035 123	2 351 238	2 336 759	2 369 606	2 434 441	2 553 632
o/w EUR	1 822 838	2 005 625	2 090 069	2 124 868	2 202 380	2 290 663
Less: other unclassified liabilities	10 533 059	9 457 430	9 287 383	8 876 511	10 069 905	9 144 707
in BGN	7 335 740	6 852 294	6 716 326	6 505 193	7 421 988	6 721 049
in foreign currency	3 197 319	2 605 136	2 571 057	2 371 318	2 647 917	2 423 658
o/w EUR	2 735 501	2 249 058	2 215 002	1 949 594	2 292 805	2 084 817
LIABILITIES	139 144 707	140 166 818	144 054 304	150 132 567	152 368 484	155 653 341
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
DEPOSITS	118 949 953	119 036 992	121 667 493	126 508 019	127 896 641	130 491 878
Overnight deposits	92 217 171	91 591 014	93 209 254	97 561 770	98 983 954	100 865 243
in BGN	65 473 481	65 177 397	67 248 051	71 491 883	72 831 628	74 140 574
Local government and SSFs	2 447 782	2 373 347	2 141 903	2 174 961	2 617 045	2 629 620
Non-financial corporations	24 673 614	23 598 513	24 496 505	25 693 451	25 187 775	25 199 932
Financial corporations	2 047 727	1 750 736	1 589 594	1 604 037	1 901 084	1 438 824
Households and NPISHs	36 304 358	37 454 801	39 020 049	42 019 434	43 125 724	44 872 198
in foreign currency	26 743 690	26 413 617	25 961 203	26 069 887	26 152 326	26 724 669
Local government and SSFs	59 941	41 397	91 349	47 909	45 053	107 232
Non-financial corporations	12 387 833	12 309 809	12 135 600	12 083 558	12 216 682	12 733 930
Financial corporations	1 684 884	1 395 834	1 064 325	1 262 454	1 165 839	1 176 728
Households and NPISHs	12 611 032	12 666 577	12 669 929	12 675 966	12 724 752	12 706 779
o/w EUR	21 752 612	21 632 276	21 540 995	21 627 007	21 737 389	22 226 599
Local government and SSFs	56 474	37 898	87 763	44 511	41 589	103 734
Non-financial corporations	9 927 113	10 050 991	10 086 673	9 869 024	10 035 937	10 571 448
Financial corporations	1 260 196	957 607	755 084	1 073 357	961 711	790 482
Households and NPISHs	10 508 829	10 585 780	10 611 475	10 640 115	10 698 152	10 760 935
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
in BGN	12 836 242	13 621 234	14 239 353	14 509 068	14 402 118	14 855 470
Local government and SSFs	241 797	256 070	246 972	224 749	249 472	255 219
Non-financial corporations	1 547 319	2 159 904	2 698 701	2 601 246	2 406 526	2 701 810
Financial corporations	457 064	533 366	540 013	648 427	582 114	523 985
Households and NPISHs	10 590 062	10 671 894	10 753 667	11 034 646	11 164 006	11 374 456
in foreign currency	13 281 206	13 223 919	13 619 311	13 836 768	13 909 983	14 176 715
Local government and SSFs	215	3 132	3 136	3 125	3 132	3 133
Non-financial corporations	1 778 031	1 637 243	2 024 143	2 240 226	2 278 774	2 434 299
Financial corporations	100 700	131 114	140 028	155 224	164 452	124 101
Households and NPISHs	11 402 260	11 452 430	11 452 004	11 438 193	11 463 625	11 615 182
o/w EUR	10 764 774	10 713 629	10 945 979	11 162 480	11 151 647	11 525 725
Local government and SSFs	8	2 940	2 939	2 936	2 939	2 938
Non-financial corporations	1 259 691	1 132 603	1 397 625	1 547 788	1 519 142	1 792 689
Financial corporations	84 202	113 695	120 399	128 134	133 664	104 431
Households and NPISHs	9 420 873	9 464 391	9 425 016	9 483 622	9 495 902	9 625 667
Deposits redeemable at notice up to 3 months	615 334	600 825	599 575	600 413	600 586	594 450
in BGN	339 997	328 028	327 631	334 216	336 280	336 247
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	339 997	328 028	327 631	334 216	336 280	336 247
in foreign currency	275 337	272 797	271 944	266 197	264 306	258 203
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	756	729	724	720	732	601
Financial corporations	-	-	-	-	-	-
Households and NPISHs	274 581	272 068	271 220	265 477	263 574	257 602
o/w EUR	240 023	238 150	236 718	232 822	230 560	226 044
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	240 023	238 150	236 718	232 822	230 560	226 044
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
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	20 194 754	21 129 823	22 386 811	23 624 548	24 471 843	25 161 463
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
in BGN	1 085 819	1 035 346	1 236 596	1 537 494	1 641 281	1 783 716
in foreign currency	1 582 990	1 690 659	1 750 888	1 953 591	2 138 319	2 160 016
o/w EUR	1 291 875	1 368 558	1 465 261	1 667 090	1 846 672	1 924 903
Debt securities issued over 2 years	195 159	203 009	217 050	233 507	234 412	302 844
in BGN	813	1 308	5 222	1 308	1 308	1 308
in foreign currency	194 346	201 701	211 828	232 199	233 104	301 536
o/w EUR	194 346	201 701	211 828	232 199	233 104	301 536
Capital and reserves ⁴	17 330 786	18 200 809	19 182 277	19 899 956	20 457 831	20 914 887
Equity capital raised	6 285 030	5 978 757	6 020 184	6 019 687	6 328 708	6 328 708
Reserves	4 602 327	5 058 875	5 110 431	5 162 800	5 835 436	6 069 025
Financial result	6 443 429	7 163 177	8 051 662	8 717 469	8 293 687	8 517 154

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
Total	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040
Resident sector	83 366 881	86 048 087	88 753 148	91 183 152	93 733 575	97 366 803
Monetary financial institutions	302 284	205 039	220 977	214 390	213 353	226 252
General government sector	944 483	982 559	1 039 138	944 149	788 594	774 929
Other residents	82 120 114	84 860 489	87 493 033	90 024 613	92 731 628	96 365 622
Non-financial corporations	41 642 785	42 594 486	43 267 918	44 142 225	45 041 438	46 194 561
Financial corporations	6 377 728	6 785 336	7 304 821	7 486 256	7 619 457	7 950 081
Households and NPISHs	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980
Non-resident sector	3 403 519	4 434 635	4 458 875	4 732 354	4 836 266	5 000 237
Countries and institutions of the EU	2 608 431	3 425 697	3 384 534	3 652 214	3 870 122	4 122 942
MU	2 228 772	2 875 194	2 805 223	2 945 719	3 141 174	3 325 999
Monetary financial institutions	433 328	899 448	861 860	984 294	1 114 591	1 133 172
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
Non-financial corporations	746 166	790 668	754 906	771 529	833 788	646 307
Financial corporations	900 054	1 024 270	1 020 703	1 017 250	1 017 427	1 369 769
Households and NPISHs	149 223	160 807	167 754	172 646	175 367	176 750
NON-MU	379 659	550 503	579 311	706 495	728 948	796 943
Rest of the world	795 088	1 008 938	1 074 341	1 080 140	966 144	877 295

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
Total	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040
in BGN	62 147 754	64 326 210	67 043 708	70 087 926	72 916 160	76 368 076
in foreign currency	24 622 646	26 156 512	26 168 315	25 827 580	25 653 681	25 998 964
in EUR	23 464 110	24 878 260	24 852 352	24 541 118	24 231 125	24 682 393
in USD	823 392	763 507	767 873	717 225	837 971	712 299
in CHF	34 945	31 897	30 499	29 250	26 179	24 433
in other currencies	300 199	482 848	517 591	539 987	558 406	579 839

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
Total²	86 770 400	90 482 722	93 212 023	95 915 506	98 569 841	102 367 040
Up to one year	18 474 206	17 802 000	18 235 347	18 519 183	19 200 729	19 759 607
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
Over five years	56 739 395	60 110 425	61 589 447	63 664 219	65 407 356	68 507 068

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

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

Source: Other MFIs.

1.8. CLAIMS ON LOANS TO HOUSEHOLDS' SECTOR BY TYPE²

	(BGN thousand)					
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
Total	34 099 601	35 480 667	36 920 294	38 396 132	40 070 733	42 220 980
Overdraft	1 236 256	1 246 429	1 266 705	1 262 664	1 292 180	1 293 222
Consumer loans	15 399 810	15 956 850	16 493 966	16 833 410	17 436 814	18 188 430
Loans for house purchases	17 061 239	17 880 289	18 763 121	19 900 601	20 931 530	22 319 382
Other loans	402 296	397 099	396 502	399 457	410 209	419 946
o/w Sole proprietorships and partnerships without legal status	431 941	432 030	446 990	453 771	472 211	470 524

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

**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
Households and NPISHs	number	8 806 205	8 805 233	8 859 576	8 916 398	8 906 196	8 918 711
	(BGN'000)	73 180 641	74 675 454	76 460 017	79 983 505	81 560 463	83 781 130
up to 1 000 BGN	number	4 786 438	4 788 248	4 781 935	4 711 791	4 721 986	4 696 096
	(BGN'000)	783 852	784 276	805 297	807 749	774 398	765 931
over 1 000 and up to 2 500 BGN	number	963 944	951 877	974 650	1 014 274	975 284	982 943
	(BGN'000)	1 604 989	1 582 091	1 620 798	1 701 380	1 639 146	1 650 679
over 2 500 and up to 5 000 BGN	number	735 657	724 117	732 245	736 653	724 446	722 155
	(BGN'000)	2 682 476	2 643 224	2 669 608	2 693 947	2 655 321	2 648 889
over 5 000 and up to 10 000 BGN	number	795 858	793 013	794 033	814 336	813 467	813 854
	(BGN'000)	5 701 815	5 693 140	5 711 243	5 844 401	5 852 685	5 862 777
over 10 000 and up to 20 000 BGN	number	675 571	679 765	687 418	709 051	717 517	723 466
	(BGN'000)	9 517 083	9 592 014	9 711 534	10 012 454	10 158 338	10 255 372
over 20 000 and up to 30 000 BGN	number	292 742	298 111	303 810	315 844	322 211	328 694
	(BGN'000)	7 091 522	7 228 780	7 384 055	7 657 472	7 827 783	7 988 680
over 30 000 and up to 40 000 BGN	number	157 380	160 399	164 111	171 990	176 163	180 940
	(BGN'000)	5 415 141	5 523 174	5 659 139	5 918 148	6 074 500	6 240 796
over 40 000 and up to 50 000 BGN	number	97 271	99 554	102 008	106 701	109 813	113 329
	(BGN'000)	4 322 643	4 432 659	4 548 359	4 743 798	4 886 210	5 047 467
over 50 000 and up to 100 000 BGN	number	191 436	196 862	202 730	212 814	219 020	226 120
	(BGN'000)	13 227 482	13 611 948	14 018 867	14 712 900	15 133 408	15 645 483
over 100 000 and up to 200 000 BGN	number	87 776	90 095	92 184	96 373	98 633	101 960
	(BGN'000)	12 428 891	12 732 660	12 974 257	13 577 766	13 865 108	14 326 850
over 200 000 and up to 500 000 BGN	number	18 222	19 150	20 109	21 913	22 874	24 188
	(BGN'000)	5 105 044	5 366 242	5 642 672	6 157 768	6 420 838	6 806 181
over 500 000 and up to 1 000 000 BGN	number	2 633	2 718	2 933	3 118	3 264	3 371
	(BGN'000)	1 797 262	1 856 871	1 999 796	2 125 253	2 228 343	2 306 376
over 1 000 000 BGN	number	1 277	1 324	1 410	1 540	1 518	1 595
	(BGN'000)	3 502 441	3 628 375	3 714 392	4 030 469	4 044 385	4 235 649

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
Non-financial corporations	number	612 781	617 668	619 339	624 195	624 763	623 799
	(BGN'000)	41 278 949	40 550 207	42 327 185	43 829 198	43 326 207	44 238 022
Agriculture, forestry and fishing	number	25 066	25 259	25 815	25 927	25 533	26 247
	(BGN'000)	1 670 536	1 773 786	1 841 394	1 743 581	1 572 117	1 846 649
Mining and quarrying	number	1 539	1 581	1 511	1 507	1 499	1 603
	(BGN'000)	665 198	558 949	499 133	489 419	432 033	523 743
Manufacturing	number	58 532	58 805	58 385	58 846	58 778	60 615
	(BGN'000)	5 791 902	5 758 945	6 553 210	6 747 068	6 276 475	6 532 653
Electricity, gas, steam and air conditioning supply	number	6 387	6 545	6 623	6 783	6 918	7 660
	(BGN'000)	4 185 667	3 557 218	3 376 688	4 081 363	4 687 072	4 477 657
Water supply, sewerage, waste management and remediation activities	number	2 019	2 048	2 010	2 041	2 011	2 179
	(BGN'000)	276 292	296 671	299 485	410 655	349 210	376 428
Construction	number	48 249	48 786	48 329	49 013	49 246	50 337
	(BGN'000)	3 458 104	3 571 987	3 605 650	4 657 903	4 079 333	4 036 481
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	216 471	217 367	213 054	213 925	213 159	201 918
	(BGN'000)	10 423 401	10 636 782	10 812 325	10 617 079	10 552 817	11 296 026
Transportation and storage	number	42 188	42 463	42 630	42 570	42 602	43 466
	(BGN'000)	2 189 605	2 079 690	2 361 980	2 427 869	2 117 764	2 058 173
Accommodation and food service activities	number	39 375	39 943	40 702	40 635	40 459	25 983
	(BGN'000)	1 469 222	1 432 498	1 653 323	1 602 408	1 619 348	883 156
Information and communication	number	25 967	26 077	26 637	27 195	27 621	30 464
	(BGN'000)	2 763 951	2 456 952	2 591 353	2 788 021	2 925 103	2 920 296
Real estate activities	number	22 345	23 018	25 506	25 947	26 435	29 666
	(BGN'000)	1 594 787	1 680 640	1 878 814	1 874 843	2 049 453	2 288 622
Professional, scientific and technical activities	number	59 268	59 734	60 707	61 552	62 366	70 268
	(BGN'000)	3 898 228	3 898 387	3 811 233	3 166 018	3 292 202	3 494 878
Administrative and support service activities	number	14 619	14 766	15 414	15 614	15 791	18 610
	(BGN'000)	985 836	945 118	963 966	1 058 946	1 142 209	1 181 814
Education	number	4 235	4 287	4 435	4 526	4 572	4 869
	(BGN'000)	239 076	243 386	278 004	263 532	288 318	299 632
Human health and social work activities	number	16 805	16 842	16 882	17 068	17 248	16 341
	(BGN'000)	911 938	911 570	990 523	1 067 873	1 100 231	1 049 051
Arts, entertainment and recreation	number	8 151	8 307	8 669	8 825	8 335	8 684
	(BGN'000)	471 452	471 565	513 143	545 331	563 461	615 406
Other service activities	number	21 565	21 840	22 030	22 221	22 190	24 889
	(BGN'000)	283 754	276 063	296 961	287 289	279 061	357 357

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

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
Non-financial corporations	number	152 418	151 983	150 327	149 651	153 882	147 107
	(BGN'000)	42 064 252	43 025 397	43 685 832	44 698 054	45 609 636	46 756 166
Agriculture, forestry and fishing	number	14 052	13 737	14 074	14 204	14 929	14 322
	(BGN'000)	2 801 234	2 702 582	2 821 527	2 903 260	2 939 528	2 857 199
Mining and quarrying	number	220	211	168	160	169	184
	(BGN'000)	143 294	158 443	146 705	106 944	104 098	121 699
Manufacturing	number	22 771	23 009	22 446	22 432	22 646	24 506
	(BGN'000)	9 386 069	9 247 379	9 328 720	9 487 313	9 391 137	9 598 209
Electricity, gas, steam and air conditioning supply	number	1 083	1 145	1 196	1 257	1 300	1 392
	(BGN'000)	1 927 859	2 429 393	2 659 967	2 847 245	2 972 492	3 261 759
Water supply, sewerage, waste management and remediation activities	number	421	414	421	431	443	456
	(BGN'000)	299 016	285 029	277 430	315 743	241 430	257 961
Construction	number	10 584	10 579	10 644	10 346	10 632	10 489
	(BGN'000)	3 338 481	3 459 652	3 484 458	3 577 165	3 723 534	3 921 878
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	57 521	57 057	55 394	55 090	56 999	52 277
	(BGN'000)	12 228 633	12 233 453	12 453 488	12 664 905	13 076 307	13 513 955
Transportation and storage	number	15 367	15 442	15 506	15 449	15 623	14 977
	(BGN'000)	2 444 533	2 502 568	2 446 491	2 520 167	2 458 111	2 423 084
Accommodation and food service activities	number	10 440	10 524	10 552	10 511	10 737	8 146
	(BGN'000)	2 578 821	2 577 946	2 539 162	2 615 503	2 644 702	2 617 618
Information and communication	number	2 838	2 748	2 703	2 774	2 795	2 774
	(BGN'000)	583 133	616 224	716 897	715 791	734 215	776 519
Real estate activities	number	2 331	2 416	2 662	2 713	2 867	2 965
	(BGN'000)	4 130 582	4 588 244	4 524 766	4 619 930	4 793 888	4 857 852
Professional, scientific and technical activities	number	6 746	6 590	6 382	6 295	6 490	6 666
	(BGN'000)	1 054 195	1 033 324	1 104 195	1 151 816	1 208 721	1 213 631
Administrative and support service activities	number	2 622	2 824	2 844	2 746	2 905	3 037
	(BGN'000)	586 307	609 240	606 847	567 045	687 962	703 600
Education	number	419	399	428	431	412	369
	(BGN'000)	82 569	83 667	86 342	85 094	83 960	77 466
Human health and social work activities	number	2 542	2 555	2 524	2 475	2 529	2 138
	(BGN'000)	293 237	304 009	297 174	280 562	298 219	290 630
Arts, entertainment and recreation	number	724	682	704	715	749	692
	(BGN'000)	121 200	122 320	122 929	164 406	169 356	166 875
Other service activities	number	1 737	1 651	1 679	1 622	1 657	1 717
	(BGN'000)	65 089	71 924	68 734	75 165	81 976	96 231

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	Concluded deals		Interest rate on Excess Reserves
				Volume in million BGN	Deal count	
				2024	I	
	II	3.79	3.80	8332.6	227	0.00
	III	3.80	3.79	8922.6	227	0.00
	IV	3.79	3.78	10370.5	221	0.00
	V	3.78	3.78	7262.4	201	0.00
	VI	3.78	3.63	6187.0	174	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.

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	
	annual effective yield						annual effective yield							
	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		
2024														
I	-	-	-	-	-	-	-	-	3.02	3.43	3.93	-	3.94	
II	-	-	-	-	-	-	3.06	-	-	-	-	-	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	

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

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

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

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

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

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

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
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

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 BGN			in EUR									
			up to 1 year	over 1 and up to 5 years	annual effective interest rate	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					
2024															
I	3.62	5.43	3.91	4.66	3.97	3.85	5.76	4.94	5.82	5.77					
II	3.60	5.42	3.91	4.69	3.94	3.85	5.76	4.95	5.81	5.77					
III	3.61	5.45	3.93	4.74	3.96	3.88	5.77	4.91	5.81	5.78					
IV	3.64	5.43	3.95	4.75	3.97	3.89	5.78	4.89	5.80	5.79					
V	3.62	5.41	3.96	4.74	4.06	3.89	5.76	4.99	5.78	5.77					
VI	3.62	5.27	3.96	4.73	4.06	3.88	5.67	4.98	5.68	5.68					
							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	2 093.6	10 240.4					
II	11 374.4	3 755.8	14 449.7	608.8	3 617.5	10 223.5	12 479.4	232.0	2 058.9	10 188.4					
III	11 503.0	3 681.6	14 650.7	610.7	3 670.1	10 369.8	12 513.0	242.4	2 035.3	10 235.4					
IV	11 582.9	3 772.0	14 809.3	619.3	3 654.7	10 535.4	12 750.2	229.4	2 050.2	10 470.6					
V	11 829.2	3 686.3	14 767.8	592.6	3 571.4	10 603.8	12 706.8	237.8	2 049.0	10 420.1					
VI	11 973.9	3 826.2	14 980.2	616.3	3 647.2	10 716.7	12 750.8	241.8	1 996.9	10 512.1					

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

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

³ For 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 BGN			in EUR			in BGN			in EUR			in BGN			in EUR																	
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years															
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	-	-	-			
	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	-	-	4.82	3.86	-	-	-		
	VI	8.95	21.93	14.69	6.46	3.65	3.92	4.31	3.60	2.52	0.00	2.81	2.65	2.51	3.02	-	4.13	2.79	2.95	3.63	4.40	3.83	3.13	3.14	-	-	-	-	-	-	-		
												annual effective interest rate																					
												volumes in million BGN																					
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	-	-	-	-	-	-	-	-	
	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	-	-	-	-	-	-	-	-	-

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

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

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

Source: BNB.

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

	Consumer loans						Loans for house purchases						Other loans						
	in BGN			in EUR			in BGN			in EUR			in BGN			in EUR			
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	
2024							annual effective interest rate												
I	8.29	34.04	17.05	6.44	4.56	4.56	4.54	2.89	2.64	3.38	-	2.89	3.39	4.14	4.23	4.81	3.94	-	-
II	8.25	35.66	18.22	6.50	4.12	4.06	-	2.93	2.60	3.18	-	3.25	3.18	4.39	4.34	4.55	4.06	-	-
III	8.23	34.64	18.13	6.39	3.77	3.77	-	2.83	2.58	2.84	-	-	2.84	4.02	4.33	4.36	3.78	-	-
IV	7.14	34.10	14.40	5.96	5.35	5.33	-	2.95	2.40	3.97	-	-	3.97	3.44	4.97	3.98	3.10	-	-
V	7.81	37.45	16.35	6.39	3.45	3.45	-	3.11	2.56	3.77	-	-	3.77	4.22	5.37	4.24	3.80	3.86	-
VI	8.60	38.43	19.58	6.71	3.47	3.47	-	2.68	2.58	3.46	-	4.13	3.29	3.88	4.98	4.26	3.07	-	-
							volumes in million BGN												
2024																			
I	121.8	0.5	19.9	101.4	2.1	2.1	0.0	1.2	203.8	13.4	-	0.0	13.3	7.7	0.4	1.6	5.7	-	-
II	128.0	0.5	17.9	109.6	0.5	0.5	-	0.8	163.2	10.6	-	0.2	10.4	3.8	0.2	2.4	1.2	-	-
III	131.0	0.6	19.2	111.3	1.0	1.0	-	0.5	148.4	11.4	-	-	11.4	8.0	0.1	3.2	4.7	-	-
IV	133.3	0.4	17.3	115.6	0.6	0.6	-	0.6	195.4	5.7	-	-	5.7	5.8	0.4	1.4	4.1	-	-
V	115.5	0.4	15.2	99.8	0.4	0.4	-	0.4	158.5	5.1	-	-	5.1	6.7	0.2	5.7	0.8	0.2	-
VI	121.0	0.6	16.4	104.1	3.2	3.2	-	1.0	166.7	9.0	-	1.8	7.2	11.3	0.1	7.5	3.6	-	-

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 *NP/SHs* 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		annual effective interest rate	in BGN		in EUR		annual effective interest rate															
	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years		up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years																
2024																									
I	9.21	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	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	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	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	4.40	6.21	5.60	4.12	2.80	5.88	3.16	3.04	2.79	3.13	-	2.31	2.47	3.21								
VI	9.53	22.70	15.90	3.94	4.35	4.50	3.90	2.82	-	3.18	3.00	2.82	3.21	-	4.13	2.90	3.16								

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

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

Source: BNB.

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

		Loans other than overdraft												annual effective interest rate																					
Overdraft ⁴		Consumer loans						Loans for house purchases						Other loans																					
		in BGN			in EUR			in BGN			in EUR			in BGN			in EUR																		
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years																
2024	I	14.74	10.83	14.81	10.95	14.78	10.82	14.83	10.83	11.10	10.62	14.68	10.62	20.70	6.64	5.64	5.99	2.09	5.69	6.03	2.79	2.68	2.94	2.79	4.69	4.63	4.70	4.22	4.52	4.38	4.10	5.07	-	5.09	5.07
	II	183.2	42.8	184.3	42.6	190.4	42.6	199.0	43.1	205.1	44.8	183.2	42.8	125.8	15.892.7	13.416.3	203.7	1.2	13.3	189.2	19.078.2	0.1	40.9	19.037.2	783.6	365.6	777.2	365.6	13.8	139.9	211.9	11.3	-	0.9	10.3
	III	184.3	42.6	184.3	42.6	190.4	42.6	199.0	43.1	205.1	44.8	184.3	42.6	121.0	16.098.2	13.608.3	203.4	1.6	13.1	188.7	19.455.1	0.1	41.9	19.413.1	790.6	366.9	784.4	366.9	13.6	140.2	213.1	10.6	-	0.9	9.7
	IV	190.4	42.6	190.4	42.6	199.0	43.1	205.1	44.8	205.1	44.8	190.4	42.6	118.8	16.327.8	13.824.9	201.6	1.5	13.0	187.0	19.864.2	0.1	42.7	19.821.5	800.1	376.7	793.0	376.7	12.5	145.1	219.1	10.5	-	0.8	9.7
	V	199.0	43.1	199.0	43.1	205.1	44.8	205.1	44.8	205.1	44.8	199.0	43.1	119.2	16.629.4	14.082.8	202.9	1.5	13.4	188.0	20.325.8	0.1	45.2	20.280.5	808.9	379.1	801.9	379.1	11.2	143.4	224.5	10.0	-	0.8	9.2
	VI	205.1	43.1	205.1	43.1	205.1	43.1	205.1	43.1	205.1	43.1	205.1	43.1	117.3	16.876.0	14.277.9	200.6	1.5	13.6	185.6	20.740.7	0.1	45.2	20.695.4	816.3	385.1	809.3	385.1	10.2	146.4	228.5	9.9	-	0.8	9.0
	VI	198.5	44.8	198.5	44.8	198.5	44.8	198.5	44.8	198.5	44.8	198.5	44.8	119.6	17.113.4	14.480.7	203.1	1.5	13.7	187.8	21.248.3	0.1	46.1	21.202.1	824.2	387.6	817.3	387.6	9.7	148.4	229.5	9.5	-	0.8	8.7

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

² The Households sector also includes the NPI/SFs sector. Data on consumer loans and loans for house purchases refer to the Households sector only.

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

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

Source: BNB.

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

	in BGN								in EUR							
	over 1 day up to 1 year		over 1 up to 2 years		over 6 up to 12 months		over 3 up to 6 months		over 1 up to 1 year		over 1 up to 2 years		over 6 up to 12 months			
	over 1 day up to 1 month	over 1 up to 3 months	over 1 up to 3 months	over 1 up to 2 years	over 6 up to 12 months	over 3 up to 6 months	over 3 up to 6 months	over 1 up to 3 months	over 1 day up to 1 month	over 1 up to 3 months	over 1 up to 2 years	over 1 up to 2 years	over 6 up to 12 months	over 6 up to 12 months		
2024				annual effective interest rate												
I	2.3	2.4	1.8	0.7	2.1	4.1	1.0	2.9	3.2	2.6	1.5	1.4	2.5	3.1		
II	2.1	2.2	1.7	1.8	1.4	1.9	0.0	2.6	2.8	3.0	1.2	1.1	0.7	3.3		
III	1.3	1.3	1.5	1.2	1.1	2.3	0.2	2.6	2.8	2.2	1.0	1.8	0.0	0.6		
IV	1.9	1.9	1.7	2.2	1.4	3.8	0.0	2.5	2.5	2.8	1.2	1.7	0.0	3.2		
V	2.0	2.2	1.6	0.6	2.4	0.5	0.3	2.6	2.8	0.8	1.2	1.2	0.0	1.9		
VI	1.9	1.8	2.0	1.5	2.2	0.8	2.4	2.4	2.8	1.8	1.2	1.5	2.4	0.6		
				volumes in million BGN												
2024																
I	657.2	481.4	83.7	18.9	73.2	17.4	1.9	346.2	232.4	89.9	8.8	15.1	15.2	6.3		
II	458.0	344.6	29.4	55.5	28.5	11.8	0.2	437.1	374.2	22.5	14.2	26.2	2.9	10.5		
III	346.8	158.0	97.2	65.2	26.4	29.5	0.9	551.0	438.5	77.2	10.0	25.3	0.3	14.7		
IV	565.9	273.7	59.6	158.7	74.0	30.1	0.6	611.2	494.0	77.5	20.2	19.5	3.0	9.8		
V	409.0	262.6	67.4	23.5	55.6	13.8	3.5	586.4	522.9	22.2	34.0	7.3	0.2	4.1		
VI	900.7	444.7	103.6	105.3	247.1	97.0	5.5	625.5	456.9	43.3	104.6	20.6	0.6	2.3		

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

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

Source: BNB.

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

	Overnight deposits ³		Deposits with agreed maturity												Deposits redeemable at notice ³					
	in BGN	in EUR	in BGN						in EUR						in BGN	in EUR				
			over 1 day up to 2 years		over 1 up to 2 years		over 1 day up to 2 years		over 1 up to 2 years		over 1 up to 2 years		over 1 up to 2 years							
			over 1 day up to 1 month	over 1 up to 3 months	over 1 up to 6 months	over 1 up to 12 months	over 1 up to 2 years	over 1 up to 3 months	over 1 up to 6 months	over 1 up to 12 months	over 1 up to 2 years	over 1 up to 3 months	over 1 up to 6 months	over 1 up to 12 months			over 1 up to 2 years			
			annual effective interest rate																	
			volumes in million BGN																	
2024	I	0.0	0.1	1.2	0.5	1.2	1.1	1.7	1.6	2.0	1.4	1.5	1.8	1.9	0.7	1.1	2.2	2.0	-	3.6
	II	0.0	0.1	1.2	0.6	1.3	1.1	1.7	1.3	2.1	1.5	1.8	1.8	1.8	0.7	1.1	2.1	2.0	-	3.8
	III	0.0	0.1	1.2	0.5	1.2	1.1	1.7	1.1	2.2	1.4	1.8	1.4	1.4	0.7	1.1	2.0	1.8	-	3.7
	IV	0.0	0.1	1.2	0.7	1.2	1.4	1.7	1.1	2.2	1.5	1.7	1.7	1.7	0.6	1.2	2.0	2.0	-	3.8
	V	0.0	0.1	1.4	1.0	1.2	1.3	1.7	1.1	2.4	1.6	2.0	2.0	1.7	0.6	1.2	2.1	1.3	-	3.8
	VI	0.0	0.1	1.4	1.0	1.4	1.3	1.7	1.3	2.2	1.5	1.8	1.8	1.8	0.8	1.2	2.3	1.1	-	3.6
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

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

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

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

Source: BNB.

1.24. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON DEPOSITS WITH AGREED MATURITY OF HOUSEHOLDS SECTOR^{2,3}

	in BGN					in EUR									
	over 1 day up to 1 year					over 1 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 1 up to 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				
	annual effective interest rate														
2024	I	0.59	0.20	0.38	0.51	0.70	1.19	1.20	0.97	0.23	0.51	0.61	1.20	1.57	1.20
	II	0.55	0.15	0.51	0.42	0.66	1.39	1.28	0.78	0.23	0.64	0.59	0.92	1.35	1.31
	III	0.58	0.20	0.78	0.46	0.68	0.99	1.16	1.06	0.17	0.70	0.62	1.27	0.99	1.28
	IV	0.95	0.13	2.07	0.95	0.92	0.88	1.14	0.97	0.24	0.96	1.02	1.03	0.75	1.65
	V	0.64	0.21	0.99	0.65	0.68	0.82	1.48	1.43	2.56	1.43	0.83	1.06	0.77	2.10
	VI	0.96	0.65	1.04	1.41	0.78	0.72	1.94	1.77	2.44	0.72	1.96	1.29	0.93	2.15
		volumes in million BGN													
2024	I	200.8	24.6	7.4	37.6	131.2	14.4	54.2	135.8	9.9	4.7	30.9	90.2	13.3	42.1
	II	165.5	20.0	8.5	32.3	104.7	18.3	54.0	105.1	10.0	3.2	22.2	69.7	23.4	36.3
	III	164.7	20.8	8.8	34.2	100.8	11.6	47.0	147.8	13.3	4.0	20.3	110.2	12.7	35.8
	IV	201.7	19.0	17.2	43.2	122.4	33.8	39.9	176.5	10.3	42.4	32.0	91.8	27.8	58.7
	V	154.2	18.5	9.9	31.9	93.9	50.7	19.6	147.6	37.3	9.3	20.0	81.0	39.5	33.4
	VI	211.6	21.1	27.7	53.3	109.4	50.8	23.4	191.9	39.2	4.8	73.9	74.0	41.1	15.7

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

² The *Households* sector also includes the *NPISFs* sector.

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

Source: BNB.

1.25. INTEREST RATES' 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 BGN						in EUR						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							
			annual effective interest rate																		
			volumes in million BGN																		
2024	I	0.0	0.0	0.0	0.2	0.2	0.3	0.6	0.6	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.4	0.9	0.9	0.1	0.2
	II	0.0	0.0	0.2	0.0	0.2	0.3	0.6	0.6	0.6	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.4	0.9	0.1	0.2
	III	0.0	0.0	0.2	0.0	0.2	0.3	0.6	0.7	0.7	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.4	0.9	0.1	0.2
	IV	0.0	0.0	0.2	0.0	0.2	0.3	0.6	0.7	0.7	0.3	0.0	0.1	0.1	0.2	0.2	0.4	0.9	0.9	0.1	0.2
	V	0.0	0.0	0.2	0.0	0.2	0.3	0.6	0.7	0.7	0.3	0.1	0.1	0.1	0.2	0.2	0.4	0.9	1.1	0.1	0.2
	VI	0.0	0.0	0.2	0.0	0.2	0.3	0.6	0.7	0.7	0.4	0.1	0.1	0.1	0.3	0.5	0.9	1.1	0.1	0.1	0.2
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	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	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	4 332.4	795.1	1 256.3	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	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	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	1 338.6	336.2	226.0	

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 *Households* sector also includes the *NPISFs* 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 30 JUNE 2024

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	29 430 041
Cash on hand	2 778 624
Cash balances at central banks	23 524 334
Other demand deposits	3 127 083
Financial assets held for trading	360 889
Derivatives	200 159
Equity instruments	78 537
Debt securities	82 193
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	443 182
Equity instruments	284 568
Debt securities	158 500
Loans and advances	114
Financial assets designated at fair value through profit or loss	13 628
Debt securities	13 628
Loans and advances	0
Financial assets at fair value through other comprehensive income	10 188 363
Equity instruments	316 703
Debt securities	9 871 660
Loans and advances	0
Financial assets at amortised cost	132 153 634
Debt securities	21 215 155
Loans and advances	110 938 479
Derivatives – Hedge accounting	82 759
Fair value changes of the hedged items in portfolio hedge of interest rate risk	177
Investments in subsidiaries, joint ventures and associates	544 393
Tangible assets	3 060 209
Property, Plant and Equipment	1 722 232
Investment property	1 337 977
Intangible assets	576 440
Goodwill	159 498
Other intangible assets	416 942
Tax assets	38 961
Current tax assets	6 842
Deferred tax assets	32 119
Other assets	1 467 843
Non-current assets and disposal groups classified as held for sale	65 907
TOTAL ASSETS	178 426 426
LIABILITIES	
Financial liabilities held for trading	179 794
Derivatives	179 794
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	155 427 359
Deposits	152 260 771
Debt securities issued	2 068 032
Other financial liabilities	1 098 556
Derivatives – Hedge accounting	104 544
Fair value changes of the hedged items in portfolio hedge of interest rate risk	3 180
Provisions	372 743
Pensions and other post employment defined benefit obligations	45 927
Other long term employee benefits	0
Restructuring	22 298
Pending legal issues and tax litigation	64 500
Commitments and guarantees given	233 435
Other provisions	6 583
Tax liabilities	196 391
Current tax liabilities	115 557
Deferred tax liabilities	80 834
Share capital repayable on demand	0
Other liabilities	1 024 352
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	157 309 299

**2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF THE BANKING SYSTEM AS OF 30 JUNE 2024**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	4 717 500
Paid up capital	4 717 500
Unpaid capital which has been called up	0
Share premium	1 497 373
Equity instruments issued other than capital	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	395
Accumulated other comprehensive income	120 840
Items that will not be reclassified to profit or loss	311 423
<i>Tangible assets</i>	284 580
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-737
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	27 580
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	-190 583
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	843
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	-53 812
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-137 335
<i>Hedging instruments [not designated elements]</i>	-279
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	6 665 954
Revaluation reserves	0
Other reserves	6 189 183
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	6 189 183
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 812 444
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	21 117 127
TOTAL EQUITY AND TOTAL LIABILITIES	178 426 426

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 June 2024, obtained until 21 August 2024.

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 30 JUNE 2024**

	(BGN thousand)
	Current period
Interest income	3 311 628
Financial assets held for trading	44 091
Non-trading financial assets mandatorily at fair value through profit or loss	36
Financial assets designated at fair value through profit or loss	1 622
Financial assets at fair value through other comprehensive income	113 859
Financial assets at amortised cost	3 136 833
Derivatives - Hedge accounting, interest rate risk	13 695
Other assets	675
Interest income on liabilities	817
(Interest expenses)	581 464
(Financial liabilities held for trading)	76 267
(Financial liabilities designated at fair value through profit or loss)	14
(Financial liabilities measured at amortised cost)	496 770
(Derivatives - Hedge accounting, interest rate risk)	6 539
(Other liabilities)	824
(Interest expense on assets)	1 050
(Expenses on share capital repayable on demand)	0
Dividend income	173 762
Financial assets held for trading	516
Non-trading financial assets mandatorily at fair value through profit or loss	563
Financial assets at fair value through other comprehensive income	2 086
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	170 597
Fee and commission income	984 114
(Fee and commission expenses)	203 375
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-14 973
Financial assets at fair value through other comprehensive income	-21 883
Financial assets at amortised cost	6 912
Financial liabilities measured at amortised cost	-2
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	172 870
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-44 244
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	116
Gains or (-) losses from hedge accounting, net	-1 491
Exchange differences [gain or (-) loss], net	13 292
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-721
Gains or (-) losses on derecognition of non-financial assets, net	7 213
Other operating income	54 456
(Other operating expenses)	24 916
TOTAL OPERATING INCOME, NET	3 846 267
(Administrative expenses)	1 175 903
(Staff expenses)	688 211
(Other administrative expenses)	487 692
(Cash contributions to resolution funds and deposit guarantee schemes)	189 313
(Depreciation)	156 222
(Property, Plant and Equipment)	103 802
(Investment Properties)	1 481
(Other intangible assets)	50 939
Modification gains or (-) losses, net	-1 424
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-1 424
(Provisions or (-) reversal of provisions)	-28 924
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-24 134
(Other provisions)	-4 790
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	272 937
(Financial assets at fair value through other comprehensive income)	802
(Financial assets at amortised cost)	272 135
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-505
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-505
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	-21
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2 079 876
(Tax expense or (-) income related to profit or loss from continuing operations)	267 432
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 812 444
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	1 812 444
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 812 444

Source: BNB.

2.3. BANK GROUPS¹ AS OF 30 JUNE 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
IORT9120	INVESTBANK
TBIB9310	TBI BANK
BGUS9160	BULGARIAN-AMERICAN CREDIT BANK
NASB9620	BULGARIAN DEVELOPMENT BANK
IABG9470	INTERNATIONAL ASSET 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 30 JUNE 2024**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	19 355 669
Cash on hand	1 984 925
Cash balances at central banks	16 268 756
Other demand deposits	1 101 988
Financial assets held for trading	239 184
Derivatives	165 685
Equity instruments	14 501
Debt securities	58 998
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	223 158
Equity instruments	67 320
Debt securities	155 724
Loans and advances	114
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	7 618 825
Equity instruments	74 421
Debt securities	7 544 404
Loans and advances	0
Financial assets at amortised cost	104 545 246
Debt securities	15 994 708
Loans and advances	88 550 538
Derivatives – Hedge accounting	72 515
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	244 013
Tangible assets	2 086 312
Property, Plant and Equipment	1 240 924
Investment property	845 388
Intangible assets	466 851
Goodwill	159 498
Other intangible assets	307 353
Tax assets	8 710
Current tax assets	0
Deferred tax assets	8 710
Other assets	1 044 916
Non-current assets and disposal groups classified as held for sale	19 239
TOTAL ASSETS	135 924 638
LIABILITIES	
Financial liabilities held for trading	151 034
Derivatives	151 034
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	118 659 500
Deposits	115 916 556
Debt securities issued	1 766 622
Other financial liabilities	976 322
Derivatives – Hedge accounting	103 829
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-7 425
Provisions	242 424
Pensions and other post employment defined benefit obligations	36 496
Other long term employee benefits	0
Restructuring	22 298
Pending legal issues and tax litigation	59 408
Commitments and guarantees given	119 385
Other provisions	4 837
Tax liabilities	133 828
Current tax liabilities	79 360
Deferred tax liabilities	54 468
Share capital repayable on demand	0
Other liabilities	704 085
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	119 988 211

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 30 JUNE 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	290
Accumulated other comprehensive income	69 576
Items that will not be reclassified to profit or loss	260 121
Tangible assets	231 428
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	875
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	27 818
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	-190 545
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	0
Hedging derivatives. Cash flow hedges reserve [effective portion]	-53 812
Fair value changes of debt instruments measured at fair value through other comprehensive income	-136 454
Hedging instruments [not designated elements]	-279
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	5 990 621
Revaluation reserves	0
Other reserves	4 557 647
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 557 647
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 414 627
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	15 936 427
TOTAL EQUITY AND TOTAL LIABILITIES	135 924 638

Source: BNB.

**2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 30 JUNE 2024**

	(BGN thousand)
	Current period
Interest income	2 425 274
Financial assets held for trading	43 415
Non-trading financial assets mandatorily at fair value through profit or loss	36
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	79 634
Financial assets at amortised cost	2 291 083
Derivatives - Hedge accounting, interest rate risk	10 103
Other assets	453
Interest income on liabilities	550
(Interest expenses)	422 989
(Financial liabilities held for trading)	76 230
(Financial liabilities designated at fair value through profit or loss)	14
(Financial liabilities measured at amortised cost)	341 215
(Derivatives - Hedge accounting, interest rate risk)	4 360
(Other liabilities)	323
(Interest expense on assets)	847
(Expenses on share capital repayable on demand)	0
Dividend income	166 798
Financial assets held for trading	14
Non-trading financial assets mandatorily at fair value through profit or loss	534
Financial assets at fair value through other comprehensive income	1 661
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	164 589
Fee and commission income	778 030
(Fee and commission expenses)	165 705
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-14 524
Financial assets at fair value through other comprehensive income	-21 865
Financial assets at amortised cost	7 341
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	160 391
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-44 476
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	-1 156
Exchange differences [gain or (-) loss], net	-2 347
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-5
Gains or (-) losses on derecognition of non-financial assets, net	7 428
Other operating income	28 484
(Other operating expenses)	11 685
TOTAL OPERATING INCOME, NET	2 903 518
(Administrative expenses)	814 147
(Staff expenses)	482 018
(Other administrative expenses)	332 129
(Cash contributions to resolution funds and deposit guarantee schemes)	164 733
(Depreciation)	114 338
(Property, Plant and Equipment)	71 795
(Investment Properties)	1 251
(Other intangible assets)	41 292
Modification gains or (-) losses, net	-262
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-262
(Provisions or (-) reversal of provisions)	-27 620
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-22 123
(Other provisions)	-5 497
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	203 609
(Financial assets at fair value through other comprehensive income)	-883
(Financial assets at amortised cost)	204 492
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-4
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-4
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	-358
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 633 695
(Tax expense or (-) income related to profit or loss from continuing operations)	219 068
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 414 627
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	1 414 627
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 414 627

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2024**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	8 026 605
Cash on hand	788 109
Cash balances at central banks	6 470 052
Other demand deposits	768 444
Financial assets held for trading	83 828
Derivatives	3 870
Equity instruments	64 036
Debt securities	15 922
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	219 740
Equity instruments	216 964
Debt securities	2 776
Loans and advances	0
Financial assets designated at fair value through profit or loss	13 628
Debt securities	13 628
Loans and advances	0
Financial assets at fair value through other comprehensive income	2 329 216
Equity instruments	242 230
Debt securities	2 086 986
Loans and advances	0
Financial assets at amortised cost	25 419 271
Debt securities	5 148 071
Loans and advances	20 271 200
Derivatives – Hedge accounting	10 244
Fair value changes of the hedged items in portfolio hedge of interest rate risk	177
Investments in subsidiaries, joint ventures and associates	300 380
Tangible assets	964 732
Property, Plant and Equipment	472 143
Investment property	492 589
Intangible assets	108 156
Goodwill	0
Other intangible assets	108 156
Tax assets	25 728
Current tax assets	5 723
Deferred tax assets	20 005
Other assets	413 115
Non-current assets and disposal groups classified as held for sale	46 668
TOTAL ASSETS	37 961 488
LIABILITIES	
Financial liabilities held for trading	19
Derivatives	19
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	32 595 146
Deposits	32 174 961
Debt securities issued	301 410
Other financial liabilities	118 775
Derivatives – Hedge accounting	715
Fair value changes of the hedged items in portfolio hedge of interest rate risk	10 605
Provisions	128 584
Pensions and other post employment defined benefit obligations	8 724
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	5 092
Commitments and guarantees given	113 643
Other provisions	1 125
Tax liabilities	60 258
Current tax liabilities	33 860
Deferred tax liabilities	26 398
Share capital repayable on demand	0
Other liabilities	269 943
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	33 065 270

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2024**

(BGN thousand)

	Carrying amount
EQUITY	
Capital	2 174 646
Paid up capital	2 174 646
Unpaid capital which has been called up	0
Share premium	224 999
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	51 505
Items that will not be reclassified to profit or loss	51 393
<i>Tangible assets</i>	53 152
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-1 521
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	-238
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	112
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	843
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	0
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	-731
<i>Hedging instruments [not designated elements]</i>	0
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	626 165
Revaluation reserves	0
Other reserves	1 471 125
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	1 471 125
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	347 778
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	4 896 218
TOTAL EQUITY AND TOTAL LIABILITIES	37 961 488

Source: BNB.

**2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 30 JUNE 2024**

	(BGN thousand)
	Current period
Interest income	796 988
Financial assets held for trading	339
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	1 622
Financial assets at fair value through other comprehensive income	31 879
Financial assets at amortised cost	759 310
Derivatives - Hedge accounting, interest rate risk	3 592
Other assets	222
Interest income on liabilities	24
(Interest expenses)	130 867
(Financial liabilities held for trading)	0
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	128 029
(Derivatives - Hedge accounting, interest rate risk)	2 179
(Other liabilities)	501
(Interest expense on assets)	158
(Expenses on share capital repayable on demand)	0
Dividend income	6 964
Financial assets held for trading	502
Non-trading financial assets mandatorily at fair value through profit or loss	29
Financial assets at fair value through other comprehensive income	425
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	6 008
Fee and commission income	186 446
(Fee and commission expenses)	35 485
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-447
Financial assets at fair value through other comprehensive income	-18
Financial assets at amortised cost	-429
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	12 326
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	232
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	116
Gains or (-) losses from hedge accounting, net	-335
Exchange differences [gain or (-) loss], net	3 767
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	-716
Gains or (-) losses on derecognition of non-financial assets, net	-215
Other operating income	21 861
(Other operating expenses)	12 785
TOTAL OPERATING INCOME, NET	847 850
(Administrative expenses)	322 624
(Staff expenses)	191 186
(Other administrative expenses)	131 438
(Cash contributions to resolution funds and deposit guarantee schemes)	24 497
(Depreciation)	40 309
(Property, Plant and Equipment)	30 734
(Investment Properties)	61
(Other intangible assets)	9 514
Modification gains or (-) losses, net	-1 162
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-1 162
(Provisions or (-) reversal of provisions)	-1 978
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-1 875
(Other provisions)	-103
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	69 207
(Financial assets at fair value through other comprehensive income)	1 742
(Financial assets at amortised cost)	67 465
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-526
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-526
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	337
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	392 892
(Tax expense or (-) income related to profit or loss from continuing operations)	45 114
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	347 778
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	347 778
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	347 778

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 2024**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	2 047 767
Cash on hand	5 590
Cash balances at central banks	785 526
Other demand deposits	1 256 651
Financial assets held for trading	37 877
Derivatives	30 604
Equity instruments	0
Debt securities	7 273
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	284
Equity instruments	284
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	240 322
Equity instruments	52
Debt securities	240 270
Loans and advances	0
Financial assets at amortised cost	2 189 117
Debt securities	72 376
Loans and advances	2 116 741
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	9 165
Property, Plant and Equipment	9 165
Investment property	0
Intangible assets	1 433
Goodwill	0
Other intangible assets	1 433
Tax assets	4 523
Current tax assets	1 119
Deferred tax assets	3 404
Other assets	9 812
Non-current assets and disposal groups classified as held for sale	0
TOTAL ASSETS	4 540 300
LIABILITIES	
Financial liabilities held for trading	28 741
Derivatives	28 741
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	4 172 713
Deposits	4 169 254
Debt securities issued	0
Other financial liabilities	3 459
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	1 735
Pensions and other post employment defined benefit obligations	707
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	407
Other provisions	621
Tax liabilities	2 305
Current tax liabilities	2 337
Deferred tax liabilities	-32
Share capital repayable on demand	0
Other liabilities	50 324
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	4 255 818

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 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	105
Accumulated other comprehensive income	-241
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	-150
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	-150
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	49 168
Revaluation reserves	0
Other reserves	160 411
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	160 411
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	50 039
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	284 482
TOTAL EQUITY AND TOTAL LIABILITIES	4 540 300

Source: BNB.

**2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 30 JUNE 2024**

	(BGN thousand)
	Current period
Interest income	89 366
Financial assets held for trading	337
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	2 346
Financial assets at amortised cost	86 440
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	243
(Interest expenses)	27 608
(Financial liabilities held for trading)	37
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	27 526
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	45
(Expenses on share capital repayable on demand)	0
Dividend income	0
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	0
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	19 638
(Fee and commission expenses)	2 185
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-2
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	-2
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	153
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	11 872
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	0
Other operating income	4 111
(Other operating expenses)	446
TOTAL OPERATING INCOME, NET	94 899
(Administrative expenses)	39 132
(Staff expenses)	15 007
(Other administrative expenses)	24 125
(Cash contributions to resolution funds and deposit guarantee schemes)	83
(Depreciation)	1 575
(Property, Plant and Equipment)	1 273
(Investment Properties)	169
(Other intangible assets)	133
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)	674
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-136
(Other provisions)	810
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	121
(Financial assets at fair value through other comprehensive income)	-57
(Financial assets at amortised cost)	178
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	25
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	25
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	53 289
(Tax expense or (-) income related to profit or loss from continuing operations)	3 250
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	50 039
Profit or (-) loss after tax from discontinued operations	0
Profit or (-) loss before tax from discontinued operations	0
(Tax expense or (-) income related to discontinued operations)	0
PROFIT OR (-) LOSS FOR THE YEAR	50 039
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	50 039

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 30 JUNE 2024**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	21.95%	24.76%	22.50%
T1 CAPITAL RATIO (%)	20.40%	24.46%	21.20%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

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

	(BGN'000)					
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
By type of asset	5 482 389	5 729 301	5 962 394	6 104 337	6 293 004	6 480 545
Financial leases	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302
Machinery and industrial equipment ¹	1 409 135	1 450 329	1 453 948	1 412 876	1 423 618	1 450 963
Computers and other IT equipment	8 672	8 307	7 711	7 593	8 415	7 807
Commercial and light commercial motor vehicles	1 304 237	1 391 673	1 439 332	1 447 267	1 439 973	1 457 551
Cars	2 229 613	2 358 590	2 519 381	2 683 785	2 853 337	2 996 405
Real estate	120 349	117 978	128 418	137 250	137 573	142 093
Other	53 398	49 121	82 105	80 965	79 979	78 483
Operational leases	356 985	353 303	331 499	334 601	350 109	347 243
Financial leases by institutional sector	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302
Resident sector	5 124 690	5 375 243	5 630 151	5 768 910	5 942 060	6 132 501
Non-financial corporations	4 144 565	4 346 747	4 532 202	4 608 079	4 703 935	4 822 971
Monetary financial institutions	3 602	2 295	1 537	1 677	1 360	1 488
Other financial corporations ³	12 958	14 068	14 813	15 388	15 546	16 623
General government	3 749	3 883	4 449	5 428	5 303	4 963
Households and NPISHs	959 816	1 008 250	1 077 150	1 138 338	1 215 916	1 286 456
Non-resident sector	714	755	744	826	835	801
Total	5 482 389	5 729 301	5 962 394	6 104 337	6 293 004	6 480 545
Financial leases	5 125 404	5 375 998	5 630 895	5 769 736	5 942 895	6 133 302
By maturity	5 021 928	5 275 860	5 526 078	5 675 990	5 847 504	6 045 297
Up to 1 year	113 191	130 446	141 122	127 862	130 213	132 578
Over 1 up to 5 years	3 973 205	4 170 996	4 302 100	4 373 814	4 461 663	4 600 194
Over 5 years	935 532	974 418	1 082 856	1 174 314	1 255 628	1 312 525
Overdue ⁴	103 476	100 138	104 817	93 746	95 391	88 005
Operational leases	356 985	353 303	331 499	334 601	350 109	347 243

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
By type of asset	722 423	822 218	848 169	819 092	820 251	840 738
Financial leases	697 727	795 974	821 098	792 548	788 984	814 086
Machinery and industrial equipment ¹	167 707	186 135	162 501	166 384	162 481	163 269
Computers and other IT equipment	2 259	798	493	840	1 688	394
Commercial and light commercial motor vehicles	196 927	222 861	178 459	168 294	143 815	186 872
Cars	325 283	382 718	420 752	434 019	473 145	453 389
Real estate	3 745	2 857	20 202	19 276	4 043	8 417
Other	1 806	605	38 691	3 735	3 812	1 745
Operational leases	24 696	26 244	27 071	26 544	31 267	26 652
Financial leases by institutional sector	697 727	795 974	821 098	792 548	788 984	814 086
Resident sector	697 539	795 892	821 064	792 418	788 920	814 053
Non-financial corporations	560 422	642 216	643 112	618 892	595 109	622 680
Monetary financial institutions	263	-	-	286	182	343
Other financial corporations ³	2 241	1 250	1 996	1 885	2 014	3 059
General government	2 097	524	1 103	1 677	154	-
Households and NPISHs	132 516	151 902	174 853	169 678	191 461	187 971
Non-resident sector	188	82	34	130	64	33
By maturity	722 423	822 218	848 169	819 092	820 251	840 738
Financial leases	697 727	795 974	821 098	792 548	788 984	814 086
Up to 1 year	26 521	32 615	30 969	33 948	28 532	36 940
Over 1 up to 5 years	580 287	645 087	604 676	588 023	605 753	638 536
Over 5 years	90 919	118 272	185 453	170 577	154 699	138 610
Operational leases	24 696	26 244	27 071	26 544	31 267	26 652

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
ASSETS	6 652 825	7 120 778	7 373 684	7 452 783	7 670 949	7 926 966
Loans	5 675 180	5 970 080	6 263 478	6 399 856	6 629 808	6 852 236
Repos	5 322	9 377	5 833	3 430	3 576	3 576
Securities other than shares	-	-	-	-	-	-
Shares and other equity	36 517	80 218	94 800	95 344	99 391	99 137
Investment fund shares	593	298	301	312	314	317
Other shares	35 924	79 920	94 499	95 032	99 077	98 820
Other assets	935 806	1 061 103	1 009 573	954 153	938 174	972 017
LIABILITIES	6 652 825	7 120 778	7 373 684	7 452 783	7 670 949	7 926 966
Loans	5 477 350	5 753 590	6 023 239	6 147 140	6 313 286	6 557 267
Up to 1 year	603 602	637 994	551 666	465 302	576 073	551 440
Over 1 year	4 873 748	5 115 596	5 471 573	5 681 838	5 737 213	6 005 827
Debt securities issued	13 941	13 690	13 452	11 239	10 993	10 756
Other liabilities	441 145	628 622	588 370	543 814	574 828	611 621
Capital and reserves	720 389	724 876	748 623	750 590	771 842	747 322
of which: funds contributed by owners	328 378	329 385	337 756	339 121	322 621	333 173
of which: financial result	50 266	72 969	101 747	109 001	35 892	65 664
Number of reporting agents	47	47	47	47	47	47

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

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

Source: Leasing companies.

3.4. CLAIMS ON LOANS OF CORPORATIONS SPECIALIZING IN LENDING^{1,2}

	(BGN thousand)					
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
Total	4 639 526	4 926 455	5 255 697	5 535 787	5 677 476	6 016 915
By maturity	4 319 651	4 592 463	4 901 047	5 171 991	5 256 759	5 612 763
Up to 1 year	1 281 232	1 297 685	1 382 110	1 454 246	1 406 573	1 494 641
Over 1 and up to 5 years	966 350	1 070 090	1 138 751	1 195 430	1 236 603	1 310 495
Over 5 years	2 072 069	2 224 688	2 380 186	2 522 315	2 613 583	2 807 627
Overdue ³	319 875	333 992	354 650	363 796	420 717	404 152
By sectors and by purpose	4 639 526	4 926 455	5 255 697	5 535 787	5 677 476	6 016 915
Resident sector	4 580 252	4 861 402	5 168 826	5 434 653	5 583 831	5 906 596
Non-financial corporations	1 182 733	1 271 005	1 335 776	1 475 941	1 518 826	1 612 411
Monetary financial institutions	-	-	-	-	-	-
Other financial corporations ⁴	144 093	150 188	164 686	180 569	190 887	195 259
General government	1 279	1 156	1 452	1 368	1 279	1 212
Households and NPISHs	3 252 148	3 439 053	3 666 912	3 776 775	3 872 839	4 097 714
Consumer loans	3 129 799	3 273 378	3 477 640	3 635 940	3 764 301	3 968 144
Loans for house purchases	32 327	16 295	16 878	19 140	18 142	25 126
Other loans	90 022	149 380	172 394	121 695	90 396	104 444
Non-resident sector	59 273	65 053	86 871	101 134	93 645	110 319

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
Assets	5 490 114	5 790 619	6 136 570	6 658 629	6 807 014	7 217 181
Loans	4 639 526	4 926 455	5 255 697	5 535 787	5 677 476	6 016 915
Repos	-	-	10 080	10 080	10 080	10 080
Securities other than shares	1 764	20 610	18 097	52 910	86 413	95 369
Shares and other equity	193 460	259 698	284 010	287 778	297 559	284 159
Investment fund shares	-	-	-	-	9 460	559
Other shares	193 460	259 698	284 010	287 778	288 099	283 600
Other assets	655 364	583 856	568 686	772 074	735 486	810 658
Liabilities	5 490 114	5 790 619	6 136 570	6 658 629	6 807 014	7 217 181
Loans	3 146 793	3 397 577	3 628 231	3 886 057	4 020 286	4 330 835
Up to 1 year	243 214	182 733	219 212	234 313	353 154	375 983
Over 1 year	2 903 578	3 214 844	3 409 019	3 651 744	3 667 132	3 954 852
Debt securities issued	85 966	88 954	93 894	103 660	108 181	115 359
Other liabilities	906 723	952 537	1 010 971	1 111 146	1 176 454	1 270 917
Capital and reserves	1 350 632	1 351 551	1 403 474	1 557 766	1 502 093	1 500 070
of which: funds contributed by owners	467 174	472 893	475 775	492 809	450 879	456 765
of which: financial result	354 627	141 425	156 104	250 032	89 669	173 910
Number of reporting agents	177	177	177	177	175	174

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
<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
Cash	3.3	3.2	4.4	1.4	1.3	10.1
Deposits	100.3	107.2	95.3	97.0	88.6	89.2
Securities other than shares	511.1	515.5	529.9	559.0	600.3	661.2
Shares and other equity	1 122.3	1 150.4	1 213.9	1 316.5	1 407.8	1 462.0
Investment fund shares/units ²	998.9	1 002.9	1 019.5	1 060.6	1 089.2	1 130.0
Non-financial assets	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
Other assets	12.4	19.8	12.5	58.7	30.1	31.3
Loans	21.6	20.1	25.1	48.8	40.2	43.2
By currency	2 772.4	2 821.8	2 902.5	3 144.8	3 262.4	3 431.4
BGN	1 849.8	1 887.0	1 951.6	2 092.0	2 131.8	2 213.5
EUR	798.6	811.6	827.0	925.4	978.2	1 052.1
USD	52.9	54.0	54.8	56.0	73.3	79.0
Other	71.2	69.3	69.2	71.4	79.0	86.7
<i>Securities portfolio structure</i>						
By countries	2 632.3	2 668.9	2 763.3	2 936.1	3 097.3	3 253.2
Bulgaria	1 394.6	1 420.6	1 503.6	1 617.4	1 667.7	1 746.3
European Union	1 023.1	1 041.7	1 050.5	1 114.2	1 201.9	1 260.4
Balkan countries	23.7	22.9	23.3	23.7	24.3	26.2
Russian Federation	6.4	6.1	6.0	6.0	6.1	6.5
United States	31.5	30.6	33.8	35.1	51.9	56.2
Other	153.0	147.0	146.2	139.7	145.3	157.6
By institutional sectors	2 632.3	2 668.9	2 763.3	2 936.1	3 097.3	3 253.2
Non-financial corporations	545.0	584.4	631.3	720.0	703.5	777.7
Other MFIs	50.8	54.7	55.2	56.5	58.0	61.3
Other financial intermediaries	542.6	537.6	563.7	578.1	654.2	629.9
Financial auxiliaries	240.6	226.9	237.3	242.4	232.5	257.7
Insurance companies and pension funds	4.4	5.6	5.2	5.3	5.1	4.9
General government	11.1	11.3	10.9	15.0	14.4	14.8
Rest of the world	1 237.6	1 248.2	1 259.7	1 318.7	1 429.5	1 506.9

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	(million BGN)											
	31.03.2023		30.06.2023		30.09.2023		31.12.2023					
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents			
INVESTMENT FUNDS, TOTAL	8 806.3	8 695.3	110.9	8 884.8	8 779.4	105.4	9 004.4	8 901.3	103.1	9 753.1	9 626.9	126.2
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	6 033.8	6 033.8	-	6 062.9	6 062.9	-	6 101.9	6 101.9	-	6 608.3	6 608.3	-
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	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
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

3.7. LIABILITIES OF INVESTMENT FUNDS¹

Institutional sectors breakdown	(million BGN)					
	31.03.2024			30.06.2024		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL	10 069.9	9 944.1	125.8	10 630.7	10 494.5	136.2
Non-resident investment funds	6 807.5	6 807.5	-	7 199.4	7 199.4	-
Resident investment funds	3 262.4	3 136.5	125.8	3 431.4	3 295.1	136.2
NON-RESIDENT INVESTMENT FUNDS	6 807.5	6 807.5	-	7 199.4	7 199.4	-
Non-financial corporations	246.1	246.1	-	260.0	260.0	-
Other MFIs	25.9	25.9	-	35.0	35.0	-
Other financial intermediaries	880.5	880.5	-	891.5	891.5	-
Financial auxiliaries	4.2	4.2	-	4.6	4.6	-
Insurance companies and pension funds	4 482.8	4 482.8	-	4 792.6	4 792.6	-
General government (S.13)	4.6	4.6	-	7.1	7.1	-
Households and non-profit institutions serving households	1 163.5	1 163.5	-	1 208.5	1 208.5	-
RESIDENT INVESTMENT FUNDS	3 262.4	3 136.5	125.8	3 431.4	3 295.1	136.2
Investment funds shares/units	3 250.7	3 126.4	124.3	3 415.7	3 281.1	134.5
Non-financial corporations	356.4	339.2	17.2	395.1	375.3	19.9
Other MFIs	227.4	153.6	73.7	226.8	153.8	73.1
Other financial intermediaries	120.0	116.0	4.0	123.1	113.9	9.2
Financial auxiliaries	230.7	230.7	0.0	255.7	255.7	0.0
Insurance companies and pension funds	944.4	944.3	0.1	976.2	976.1	0.1
General government	173.6	173.6	0.0	175.8	175.8	0.0
Households and non-profit institutions serving households	1 198.1	1 168.9	29.3	1 262.9	1 230.5	32.3
Loans	2.4	2.4	0.0	1.1	1.1	0.0
Financial derivatives	0.3	0.3	0.0	0.2	0.2	0.0
Other liabilities	9.1	7.5	1.6	14.4	12.7	1.7

Preliminary data.

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

Sources: Data on resident investment funds are collected from managing companies, investment companies, and the Central Depository. Data for non-resident investment funds comprise liabilities of non-resident investment funds to residents and is 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.

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	
	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	10 816.6
Life insurance companies	12	2 814.2	12	2 783.1	12	2 780.8	12	2 962.1	12	3 101.6	12	3 190.0
General insurance companies	32	7 468.7	33	7 417.5	33	7 597.1	33	7 834.4	33	7 641.6	33	7 626.6
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 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
By instruments	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.6
Cash	23.0	28.8	25.9	23.3	19.5	16.5
Deposits	740.9	651.4	732.9	748.7	784.6	697.5
Loans	521.7	382.8	356.7	373.1	346.3	288.8
Securities other than shares	4 622.8	4 686.4	4 713.1	4 996.8	5 189.7	5 155.3
Shares and other equity	2 161.3	2 268.9	2 507.7	2 505.5	2 602.1	2 783.2
- Shares (incl. mutual fund shares) ³	2 148.6	2 256.2	2 494.9	2 491.0	2 582.6	2 739.7
- Other equity ⁴	12.7	12.7	12.7	14.5	19.6	43.6
Fixed assets	251.3	250.7	248.9	246.3	247.3	246.6
Financial derivatives	72.1	75.4	43.5	37.7	34.1	40.8
Non-financial assets	253.2	276.5	291.8	307.9	332.1	357.8
Receivables from insurance operations	1 125.3	1 180.5	1 068.7	1 046.6	740.5	783.9
- From direct insurance operations	577.7	488.3	452.4	441.0	160.2	165.2
- From reinsurance operations	547.6	692.2	616.4	605.6	580.3	618.7
Other assets	511.2	399.2	388.9	510.9	446.9	446.1
By currency	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.6
BGN	3 559.2	3 520.6	3 426.2	3 514.8	3 283.0	3 392.3
EUR	3 868.6	3 935.5	4 185.7	4 441.9	4 637.1	4 571.7
USD	287.7	302.3	304.4	267.5	321.6	350.4
Other	2 567.4	2 442.2	2 461.6	2 572.4	2 501.6	2 502.2
By countries	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.6
Bulgaria	4 102.8	4 168.2	3 962.8	3 982.0	3 841.7	3 886.0
European Union	5 404.9	5 284.0	5 640.1	5 826.1	5 898.7	5 837.3
USA	133.9	147.3	153.6	167.1	183.6	217.0
Other countries	272.7	267.8	269.0	453.7	440.8	473.6
Unclassified	368.5	333.4	352.5	367.7	378.4	402.7
By institutional sectors	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.6
Residents	4 102.8	4 168.2	3 962.8	3 982.0	3 841.7	3 886.0
Non-financial corporations	279.1	309.4	253.5	271.4	291.6	268.0
Monetary financial institutions	693.3	691.8	759.8	780.5	824.1	752.1
Other financial intermediaries	244.8	244.9	242.9	279.2	264.5	259.8
Financial auxiliaries	99.6	109.5	97.0	52.2	57.3	62.2
Insurance corporations and pension funds	171.7	171.7	171.7	171.7	172.2	171.5
General government	1 397.2	1 424.8	1 384.4	1 361.5	1 444.0	1 540.4
Households and NPISHs	0.8	0.8	0.3	0.4	0.3	0.0
Non-sectorized	1 216.3	1 215.3	1 053.2	1 065.2	787.7	832.1
Non-residents (Rest of the World)	5 811.5	5 699.1	6 062.6	6 446.9	6 523.1	6 527.9
Unclassified	368.5	333.4	352.5	367.7	378.4	402.7

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
TOTAL	10 282.8	10 200.6	10 377.9	10 796.6	10 743.2	10 816.6
Equity capital	4 056.4	3 784.6	3 860.8	3 801.6	3 863.1	3 797.3
Loans	77.5	80.3	79.1	79.5	88.2	87.2
Residents	60.9	64.1	60.8	57.8	65.9	66.0
Monetary financial institutions	3.5	3.0	3.0	-	8.1	8.1
General government	-	-	-	-	-	-
Other sectors	57.3	61.1	57.8	57.8	57.8	57.9
Other financial intermediaries	30.0	29.8	26.4	26.4	26.4	26.4
Financial auxiliaries	-	-	-	-	-	-
Insurance corporations and pension funds	1.9	1.9	1.9	2.0	2.0	2.0
Non-financial corporations	25.4	29.4	29.4	29.4	29.4	29.5
Households and NPISHs	-	-	-	-	-	-
Non-residents (Rest of the World)	16.6	16.1	18.3	21.7	22.3	21.2
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
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
Insurance technical reserves	4 923.4	5 001.7	5 168.5	5 493.4	5 532.8	5 707.2
<i>Net equity of households in life insurance reserves</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>2 334.8</i>
Residents	1 925.6	1 982.9	1 989.4	2 149.5	2 242.9	2 316.7
Non-residents (Rest of the World)	35.7	23.5	23.1	21.2	17.3	18.1
<i>Unearned premiums reserve and outstanding claims provisions</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>3 372.4</i>
Residents	1 872.1	1 798.7	1 881.2	1 983.0	1 962.3	2 049.5
Monetary financial institutions	44.9	51.4	53.5	54.4	53.9	56.3
General government	8.0	11.3	11.5	14.0	14.4	9.8
Other sectors	1 819.2	1 736.0	1 816.2	1 914.5	1 894.0	1 983.4
Other financial intermediaries	65.7	64.0	67.2	70.9	66.2	69.5
Financial auxiliaries	5.6	5.5	5.8	6.0	5.2	5.7
Insurance corporations and pension funds	136.8	37.5	38.9	41.1	233.2	235.8
Non-financial corporations	721.5	726.7	746.7	757.1	743.1	780.8
Households and NPISHs	889.7	902.3	957.6	1 039.4	846.3	891.6
Non-residents (Rest of the world)	1 090.0	1 196.7	1 274.8	1 339.7	1 310.4	1 322.9
Deposits received by reinsurers	69.5	70.0	72.4	72.2	56.5	55.3
Residents	-	-	-	-	-	-
Non-residents (Rest of the World)	69.5	70.0	72.4	72.2	56.5	55.3
Obligations under insurance and reinsurance operations	728.6	794.4	686.5	767.3	715.4	715.0
Residents	197.5	307.4	208.5	208.9	149.9	150.2
Non-residents (Rest of the World)	531.1	487.0	478.0	558.5	565.5	564.8
Other liabilities	420.2	460.0	491.4	567.2	466.6	452.2
Residents	348.5	398.9	437.6	507.8	432.9	414.7
Non-residents (Rest of the World)	71.7	61.1	53.8	59.3	33.7	37.5

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*.

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
VII	11 959 000	2 583 845	-
VIII	13 132 000	2 418 863	-
IX	9 841 200	2 118 543	3 961
X	8 259 400	2 303 814	-
XI	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

¹ Includes deals in BGN of commercial banks.

² Only the securities purchase side.

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

Source: BNB.

**4.2. DEALING IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE
JANUARY - JUNE 2024**

BULGARIAN STOCK EXCHANGE	
Main Regulated Market	Turnover (BGN)
Premium Equities Segment	64 946 608
Standard Equities Segment	123 572 673
Special Purpose Vehicles Segment	17 717 333
Bonds Segment	133 898 730
Compensation Instruments Segment	1 370 553
Exchange Traded Products Segment	8 236 122
Subscription Rights Segment	929 385
Privatisation Segment	-
Initial Public Offering Segment	-
Government Securities Segment	601 974
Alternative Regulated Market	Turnover (BGN)
Equities Segment	40 194 042
Special Purpose Vehicles Segment	12 779 841
BEAM SME Growth Market	Turnover (BGN)
Equities Segment	6 006 045
Initial Public Offering Segment	4 322 669
Subscription Rights Segment	60 712
Bonds Segment	65 659

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2023	93 949.1	93 957.2	-8.1
BNB with banks	91 680.1	93 367.7	-1 687.6
BNB with final customers	2 269.0	589.5	1 679.5
of which:			
account transactions with budget organisations	2 269.0	336.9	1 932.1
cash operations at counters	0.1	252.6	-252.6
January - June 2024	129 770.2	131 728.4	-1 958.1
BNB with banks	126 840.4	130 774.5	-3 934.0
BNB with final customers	2 929.8	953.9	1 975.9
of which:			
account transactions with budget organisations	2 929.8	610.3	2 319.4
cash operations at counters	0.0	343.5	-343.5

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

Source: BNB.

4.4. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2023	95 174.2	96 861.8	-1 687.6
of which:			
banks	3 494.1	3 494.1	0.0
BNB with banks	91 680.1	93 367.7	-1 687.6
January - June 2024	129 639.9	133 574.0	-3 934.0
of which:			
banks	2 799.5	2 799.5	0.0
BNB with banks	126 840.4	130 774.5	-3 934.0

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

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

4.5. FOREIGN EXCHANGE MARKET. SPOT TRANSACTIONS WITH FINAL CUSTOMERS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2023	23 848.2	23 311.8	536.5
of which:			
banks	21 579.2	22 722.3	-1 143.0
- of which: with nonresidents	3 440.3	2 567.4	872.9
BNB	2 269.0	589.5	1 679.5
January - June 2024	22 913.4	23 789.9	-876.5
of which:			
banks	19 983.6	22 836.0	-2 852.4
- of which: with nonresidents	1 753.2	1 914.4	-161.2
BNB	2 929.8	953.9	1 975.9

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

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

4.6. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS¹

			(million EUR)
	Bought	Sold	Balance
January - June 2023	1 395.1	1 395.1	0.0
January - June 2024	2 184.4	2 184.4	0.0

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

Source: BNB, from banks' daily reports.

4.7. FOREIGN EXCHANGE MARKET. SWAP AND FORWARD TRANSACTIONS OF BANKS WITH FINAL CUSTOMERS¹

			(million EUR)
	Bought	Sold	Balance
January - June 2023	21 737.5	21 689.7	47.9
- of which: with nonresidents	20 318.9	20 304.1	14.8
January - June 2024	22 342.0	22 341.4	0.6
- of which: with nonresidents	20 468.9	20 472.3	-3.5

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 PAYMENTS ¹

	(million EUR)						
	2023			2024			
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Current and capital account							
Current account							
Current account - Credit	- 145.3	1 213.1	755.8	488.4	2 311.9	630.0	- 250
Current account - Debit	- 367.9	715.0	426.8	64.7	838.6	- 19.8	- 331.9
	15 737.3	16 234.2	16 568.9	16 095.2	64 635.7	14 704.5	15 793.3
	16 105.2	15 519.2	16 142.2	16 030.5	63 797.1	14 724.4	16 125.3
Goods and services - Net							
Goods and services - Credit	582.8	1 202.2	1 952.8	147.6	3 885.4	227.2	627.5
Goods and services - Debit	14 382.2	14 474.4	15 440.8	14 312.8	58 610.3	13 378.1	14 472.1
	13 799.5	13 272.2	13 488.1	14 165.2	54 724.9	13 150.9	13 844.6
Goods - Net							
Goods - Credit	- 829.6	- 646.2	- 830.3	- 1 621.0	- 3 927.1	- 1 202.7	- 1 183.5
General merchandise on a balance of payments (BOP) basis ²	11 289.2	10 818.6	10 772.7	10 659.1	43 539.6	10 251.4	10 795.9
Net exports of goods under merchandising ³	11 239.4	10 709.7	10 822.6	10 711.2	43 482.9	10 210.0	10 791.0
Non-monetary gold	45.7	104.2	- 53.2	- 56.3	40.4	37.2	0.0
	4.0	4.7	3.3	4.2	16.3	4.3	5.0
Goods - Debit	12 118.7	11 464.8	11 603.1	12 280.1	47 466.7	11 454.1	11 979.5
General merchandise on a balance of payments (BOP) basis ²	12 113.2	11 458.0	11 598.9	12 274.1	47 444.2	11 421.8	11 933.0
Non-monetary gold	5.5	6.8	4.2	5.9	22.4	32.3	46.4
Services - Net							
Services - Credit	1 412.3	1 848.4	2 783.1	1 768.6	7 812.5	1 429.8	1 811.1
Manufacturing services on physical inputs owned by others	3 093.1	3 655.8	4 668.1	3 653.7	15 070.7	3 126.6	3 676.2
Maintenance and repair services not included elsewhere (n.i.e.)	44.3	41.1	70.0	90.3	245.7	65.6	45.6
Transport ³	90.7	67.0	71.9	77.3	306.9	87.7	64.1
Travel ⁴	520.0	574.1	685.0	565.0	2 344.2	563.6	598.7
Other services ⁵	523.0	910.0	1 657.1	678.4	3 768.5	589.5	970.9
Services - Debit	1 915.0	2 063.6	2 184.1	2 242.8	8 405.5	1 820.2	1 996.8
Manufacturing services on physical inputs owned by others	1 680.7	1 807.4	1 885.0	1 885.1	7 258.2	1 696.8	1 865.1
Maintenance and repair services not included elsewhere (n.i.e.)	3.2	9.4	13.8	11.4	37.9	8.6	0.0
Transport ³	18.4	18.7	24.5	20.9	82.5	21.0	21.0
Travel ⁴	547.4	497.3	553.1	536.2	2 134.1	522.4	548.1
Other services ⁵	311.6	447.1	528.7	376.2	1 663.6	329.0	510.3
Primary income - Net	800.1	834.7	764.8	940.5	3 340.1	815.8	785.7
Primary income - Credit	- 1 040.4	- 884.1	- 1 711.0	- 899.4	- 4 534.8	- 430.1	- 1 263.4
Compensation of employees	834.7	921.1	504.1	512.4	2 772.2	741.1	605.6
Investment income	150.6	201.1	232.3	151.2	735.3	141.7	322.3
Direct investment income	193.0	343.4	198.8	316.0	1 051.2	282.6	118.3
Portfolio investment income	50.1	80.8	79.2	163.4	373.6	66.8	13.4
Other investment income	70.4	97.9	88.3	101.9	358.5	106.3	134.1
Other primary income	72.4	164.7	31.3	50.7	319.1	109.6	- 29.2
Primary income - Debit	491.1	376.6	72.9	45.1	985.7	316.8	165.0
Compensation of employees	1 875.1	1 805.1	2 215.1	1 411.7	7 307.0	1 171.3	1 869.0
Investment income	25.0	21.4	19.7	66.5	132.6	87.8	93.9
Direct investment income	1 797.0	1 741.0	2 151.6	1 303.3	6 992.8	1 048.2	1 737.5
Portfolio investment income	1 635.0	1 570.3	1 980.0	1 126.0	6 311.4	864.8	1 553.0
Other investment income	66.2	63.2	65.4	69.5	264.3	73.0	73.1
Other primary income	95.8	107.4	106.1	107.7	417.1	110.4	111.4
	53.1	42.8	43.8	41.9	181.6	35.2	37.6

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2023			2024			
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Secondary income - Net							
Secondary income - Credit	89.7	396.9	185.0	816.5	1 488.0	183.1	303.9
General government	520.3	838.8	624.0	1 270.0	3 253.2	585.3	715.6
Other sectors	66.4	253.3	160.8	804.5	1 285.0	106.7	217.1
Other sectors	453.9	585.5	463.3	465.5	1 968.2	478.7	498.5
Secondary income - Debit	430.7	441.9	439.0	453.6	1 765.2	402.2	411.7
General government	221.1	258.9	221.4	310.6	1 012.0	174.8	220.0
Other sectors	209.5	183.0	217.7	143.0	753.2	227.4	191.7
Capital account ⁶							
222.6	498.1	329.1	423.6	423.6	1 473.3	649.9	306.9
Gross acquisitions/disposals of non-produced non-financial assets - Net ⁵							
Gross acquisitions/disposals of non-produced non-financial assets - Credit	71.0	352.0	199.4	80.1	702.5	37.1	167.4
Gross acquisitions/disposals of non-produced non-financial assets - Debit	325.4	497.0	283.4	301.8	1 407.6	163.9	219.8
Other sectors	254.4	145.0	84.0	221.7	705.1	126.8	52.4
Capital transfers - Net							
Capital transfers - Credit	151.6	146.1	129.7	343.5	770.9	612.8	139.5
General government	152.3	148.8	129.7	343.6	774.4	617.8	155.8
Other sectors	150.6	148.4	127.1	341.2	767.3	612.7	155.8
Other sectors	1.8	0.4	2.6	2.4	7.1	5.1	0.0
Capital transfers - Debit	0.8	2.7	-	0.1	3.5	5.0	16.3
General government	-	2.6	-	-	2.6	-	15.8
Other sectors	0.8	0.1	-	0.1	0.9	5.0	0.5
Financial account - Net ⁶							
Financial account - Assets	- 335.0	1 148.6	282.9	1 165.1	2 261.5	- 428.9	90.2
Financial account - Liabilities	2 632.8	709.2	1 690.4	3 072.5	8 104.9	- 166.5	498.5
Other sectors	2 967.8	- 439.4	1 407.5	1 907.5	5 843.4	262.4	408.3
Direct investment - Net ⁷							
Direct investment - Assets	- 1 813.3	245.4	- 1 302.7	226.1	- 2 644.5	- 694.3	594.5
Equity	353.3	286.4	409.9	65.5	1 115.1	- 323.5	1 107.4
Reinvestment of earnings	49.5	109.7	61.9	40.2	261.2	21.3	77.9
Debt instruments ^{8,9}	14.7	27.1	47.2	83.6	172.5	11.4	- 58.4
Other sectors	289.1	149.7	300.8	- 58.2	681.4	- 356.1	1 087.9
Direct investment - Liabilities	2 166.5	41.1	1 712.6	- 160.6	3 759.6	370.8	512.9
Equity	315.2	39.7	64.3	247.1	666.3	155.9	74.0
Reinvestment of earnings	831.4	800.6	1 246.3	60.0	2 938.3	203.5	517.0
Debt instruments ^{9,10}	1 019.9	- 799.2	401.9	- 467.7	155.0	11.4	- 78.0
Portfolio investment - Net							
Portfolio investment - Assets ¹¹	20.7	1 102.0	921.0	- 795.4	1 248.3	1 708.2	1 892.5
Equity and investment fund shares	868.4	998.6	596.4	529.8	2 993.2	1 457.2	1 670.3
Debt securities	- 8.9	- 46.5	206.7	57.2	208.4	- 21.5	318.8
Portfolio investment - Liabilities	877.3	1 045.1	389.6	472.6	2 784.7	1 478.7	1 351.5
Equity and investment fund shares	847.8	- 103.5	- 324.6	1 325.2	1 744.9	- 251.0	- 222.2
Debt securities	- 12.1	- 2.9	- 4.6	- 26.4	- 46.0	- 6.3	3.5
Equity	3.4	- 1.1	- 3.7	- 28.8	- 30.2	- 8.3	2.2
Investment fund shares	- 15.5	- 1.8	- 0.9	2.4	- 15.8	2.1	1.3
Debt securities	859.9	- 100.6	- 320.0	1 351.6	1 790.9	- 244.7	- 225.7
Financial derivatives (other than reserves) and employee stock options - Net	- 2.4	- 85.5	101.4	- 1.8	11.7	- 4.7	- 7.9
Other investment - Net	1 922.1	2 659.3	- 1 393.0	- 2 822.1	366.3	2 221.2	- 1 431.1
Other investment - Assets	1 875.6	2 282.3	- 1 373.5	- 2 079.3	705.1	2 363.7	- 1 313.5
Other equity	20.6	- 2.0	2.7	- 0.8	20.4	- 6.3	1.0

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2023			2024			
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Currency and deposits ¹²	2 431.0	2 264.9	- 1 601.5	- 2 749.5	344.9	2 318.4	- 1 808.9
Loans ⁹	125.3	- 47.0	91.2	66.2	235.7	- 84.2	- 2.9
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-
Trade credits and advances ⁸	122.0	23.3	91.9	- 29.1	208.1	100.0	139.5
Other accounts receivable	- 823.3	43.1	42.2	633.9	- 104.1	35.8	357.8
Other investment - Liabilities	- 46.5	- 377.0	19.5	742.8	338.8	142.5	117.6
Other equity	-	-	-	-	-	-	-
Currency and deposits	147.2	58.2	257.1	315.0	777.6	136.5	- 117.2
Loans ⁹	- 177.0	- 148.0	- 50.3	28.5	- 346.7	9.7	23.7
Insurance, pension schemes, and standardised guarantee schemes	- 31.5	31.1	13.3	63.9	76.9	- 5.1	16.5
Trade credits and advances ¹⁰	- 39.7	8.0	- 87.7	226.7	107.3	- 33.9	214.1
Other accounts payable	52.7	- 327.8	- 113.9	108.3	- 280.7	35.7	- 19.7
SDRs	1.7	1.5	0.8	0.3	4.4	- 0.4	0.1
BNB Reserve assets ¹⁵	- 462.2	- 2 772.6	1 956.2	4 558.3	3 279.7	- 3 659.2	- 957.8
Monetary gold	0.3	0.1	0.4	0.4	1.1	0.4	0.2
Special drawing rights	2.8	2.2	2.0	1.5	8.4	0.7	1.3
Reserve position in the IMF	-	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
Currency and deposits	- 6 646.9	- 5 293.8	- 898.8	1 848.4	- 10 991.1	- 3 191.0	1 229.0
Securities	6 181.7	2 519.0	2 852.6	2 708.1	14 261.4	- 469.4	- 2 188.3
Financial derivatives	-	-	-	-	-	-	-
Other claims	-	-	-	-	-	-	-
Balancing Items:							
Current and capital account balance	- 145.3	1 213.1	755.8	488.4	2 311.9	630.0	- 25.0
Financial account balance	- 335.0	1 148.6	282.9	1 165.1	2 261.5	- 428.9	90.2
Net errors and omissions ¹⁴	- 189.7	- 64.5	- 472.9	676.7	- 50.4	- 1 058.9	115.2

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

² Preliminary data.

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

⁴ Estimates following a methodology of the BNB and the NSI.

⁵ Estimates following a methodology of the BNB. NSI data on the number of foreign visitors and residents travelling abroad, and BNB estimates on expenditures (receipts) by purpose of travel.

⁶ On the basis of enterprises' direct reporting of transactions with non-residents related to services, remunerations, gratuitous receipts and payments.

⁷ A minus sign denotes a capital outflow (decrease in assets or liabilities) and a positive sign - a capital inflow (increase in assets or liabilities).

⁸ Preliminary data compiled in accordance with the asset/liability principle. Data are provided by direct investment companies reporting to BNB, banks, the Central Depository, notaries, the NSI, the Public Enterprises and Control Agency. The 2023 and 2024 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

⁹ Data on net change of trade credits-assets (paid advances and receivables from suppliers) reported to the BNB are included in this item. Due to quarterly reporting data are subject to revisions.

¹⁰ On the basis of reports submitted to the BNB by enterprises with loans to/from nonresidents. Due to quarterly reporting data are subject to revisions.

¹¹ Data on net change of trade credits-liabilities (received advances and payables to suppliers) reported to the BNB are included in this item. Due to quarterly reporting data are subject to revisions.

¹² 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.

¹³ Data source for Other sectors: BIS International Banking Statistics. Data at end-March 2024 published in July 2024 have been used.

¹⁴ Excluding valuation changes due to the exchange rate or price changes, changes associated with the creation of reserve assets (monetization/demonetization of gold and allocation or cancellation of SDRs) and reclassifications. A positive sign (+) denotes an increase in the reserves, a minus sign (-) - a decrease.

¹⁵ Net errors and omissions represent the difference between the *Financial account* balance and *Current and Capital account* balance.

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

Source: BNB.

5.2. DIRECT INVESTMENT, NET FLOW ¹

						(million EUR)	
	2023					2024	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Direct investment, net	- 1 813.3	245.4	- 1 302.7	226.1	- 2 644.5	- 694.3	594.5
Direct investment abroad ^{2,3}	176.9	199.6	134.0	129.1	639.5	95.9	237.0
Equity ⁴	49.5	109.7	61.9	40.2	261.2	21.3	77.9
Reinvestment of earnings	14.7	27.1	47.2	83.6	172.5	11.4	- 58.4
Debt instruments ⁵	112.7	62.9	24.9	5.3	205.7	63.3	217.4
Foreign Direct Investment in Bulgaria ^{2,3}	1 990.1	- 45.8	1 436.7	- 97.1	3 284.0	790.2	- 357.5
Equity ⁶	315.2	39.7	64.3	247.1	666.3	155.9	74.0
Reinvestment of earnings	831.4	800.6	1 246.3	60.0	2 938.3	203.5	517.0
Debt instruments ⁷	843.5	- 886.0	126.0	- 404.2	- 320.7	430.8	- 948.5

¹ Data are presented in accordance with the directional principle presentation and compiled according to the IMF 6-th edition of the *Balance of Payments and International Investment Position Manual*.

² Preliminary data in accordance with the directional principle.

³ A minus sign denotes a capital outflow (decrease in assets or liabilities) and a positive sign - a capital inflow (increase in assets or liabilities).

⁴ On the basis of banks' reports and the quarterly reports of the firms with direct investments abroad.

⁵ On the basis of the reports submitted to the BNB by the enterprises with financial and trade credits between related parties.

Due to quarterly and annual reporting data are subject to revisions.

⁶ Data are provided by direct investment companies reporting to BNB, NSI, Central Depository, banks and the BNB.

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
Machines, transport facilities, appliances and tools, including:	6 863.9	30.6%	6 663.7	31.2%	- 200.2	-2.9%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	2 536.6	11.3%	2 440.6	11.4%	- 95.9	-3.8%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	1 867.5	8.3%	1 743.0	8.2%	- 124.6	-6.7%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	869.9	3.9%	690.4	3.2%	- 179.5	-20.6%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	519.5	2.3%	551.4	2.6%	31.9	6.1%
Base metals and their products, including:	3 277.0	14.6%	3 658.1	17.1%	381.1	11.6%
Division 74. Copper and articles thereof	1 596.7	7.1%	2 172.0	10.2%	575.4	36.0%
Division 72. Iron and steel	505.6	2.3%	442.9	2.1%	- 62.7	-12.4%
Division 73. Articles of iron and steel	458.2	2.0%	398.0	1.9%	- 60.2	-13.1%
Division 76. Aluminium and articles thereof	352.8	1.6%	271.5	1.3%	- 81.2	-23.0%
Animal and vegetable products, food, drinks and tobacco products, including:	3 949.1	17.6%	3 059.7	14.3%	- 889.4	-22.5%
Division 10. Cereals	1 054.4	4.7%	571.8	2.7%	- 482.6	-45.8%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	468.8	2.1%	342.9	1.6%	- 126.0	-26.9%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	434.6	1.9%	275.1	1.3%	- 159.5	-36.7%
Division 18. Cocoa and cocoa products	175.4	0.8%	234.2	1.1%	58.8	33.5%
Division 23. Residues and waste from the food industry; prepared animal fodder	266.1	1.2%	232.6	1.1%	- 33.5	-12.6%
Chemical products, plastics and rubber, including:	2 892.2	12.9%	2 756.2	12.9%	- 136.0	-4.7%
Division 39. Plastics and articles thereof	688.2	3.1%	710.4	3.3%	22.2	3.2%
Division 30. Pharmaceutical products	644.1	2.9%	617.2	2.9%	- 27.0	-4.2%
Division 38. Miscellaneous chemical products	459.4	2.0%	275.2	1.3%	- 184.2	-40.1%
Division 28. Inorganic chemicals	214.7	1.0%	247.0	1.2%	32.2	15.0%
Division 33. Essential oils	205.4	0.9%	242.8	1.1%	37.5	18.2%
Division 40. Rubber and articles thereof	237.0	1.1%	241.7	1.1%	4.7	2.0%
Mineral products and fuels, including:	2 212.1	9.9%	2 550.8	11.9%	338.6	15.3%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1 586.0	7.1%	1 880.1	8.8%	294.1	18.5%
Division 26. Ores, Slag and ash	546.6	2.4%	598.8	2.8%	52.2	9.6%
Textile and leather materials, clothing, footwear and other consumer goods, including:	2 195.9	9.8%	1 737.7	8.1%	- 458.3	-20.9%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	425.6	1.9%	374.6	1.8%	- 51.1	-12.0%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	374.8	1.7%	330.3	1.5%	- 44.5	-11.9%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	341.3	1.5%	297.6	1.4%	- 43.7	-12.8%
Wood, paper, earthenware and glass products, including	1 041.9	4.6%	957.4	4.5%	- 84.5	-8.1%
Division 70. Glass and glassware	426.4	1.9%	345.1	1.6%	- 81.3	-19.1%
Division 44. Wood and articles of wood; wood charcoal	204.7	0.9%	161.8	0.8%	- 42.9	-21.0%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	166.2	0.7%	160.4	0.8%	- 5.8	-3.5%
TOTAL EXPORTS /FOB/	22 432.2	100.0%	21 383.6	100.0%	- 1 048.6	-4.7%

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 - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
Machines, transport facilities, appliances and tools, including:	8,569.7	34.7%	7,767.4	31.8%	-802.3	-9.4%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3,141.0	12.7%	2,727.7	11.2%	-413.3	-13.2%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	2,529.7	10.2%	2,309.2	9.5%	-220.6	-8.7%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1,898.8	7.7%	1,646.6	6.7%	-252.2	-13.3%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	435.5	1.8%	444.0	1.8%	8.5	2.0%
Mineral products and fuels, including:	3,501.2	14.2%	4,531.1	18.6%	1,029.9	29.4%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	2,473.7	10.0%	3,166.4	13.0%	692.7	28.0%
Division 26. Ores, Slag and ash	959.1	3.9%	1,285.3	5.3%	326.2	34.0%
Chemical products, plastics and rubber, including:	4,003.3	16.2%	3,735.2	15.3%	-268.1	-6.7%
Division 39. Plastics and articles thereof	1,090.8	4.4%	1,037.1	4.2%	-53.6	-4.9%
Division 30. Pharmaceutical products	991.9	4.0%	1,018.7	4.2%	26.9	2.7%
Division 38. Miscellaneous chemical products	579.7	2.3%	311.7	1.3%	-268.0	-46.2%
Division 33. Essential oils	238.1	1.0%	275.0	1.1%	36.9	15.5%
Division 40. Rubber and articles thereof	264.8	1.1%	259.8	1.1%	-5.0	-1.9%
Animal and vegetable products, food, drinks and tobacco products, including:	2,942.1	11.9%	3,088.5	12.6%	146.4	5.0%
Division 02. Meat and edible meat offal	299.7	1.2%	303.4	1.2%	3.7	1.2%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	226.3	0.9%	284.1	1.2%	57.8	25.6%
Division 22. Beverages, sprits and vinegar	227.9	0.9%	255.9	1.0%	28.0	12.3%
Division 18. Cocoa and cocoa products	177.2	0.7%	226.1	0.9%	49.0	27.6%
Division 24. Tobacco and manufactured tobacco substitutes	197.6	0.8%	211.3	0.9%	13.8	7.0%
Division 04. Dairy products; birds' eggs; edible products	196.9	0.8%	205.3	0.8%	8.4	4.3%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	202.0	0.8%	201.3	0.8%	-0.6	-0.3%
Base metals and their products, including:	2,711.6	11.0%	2,562.2	10.5%	-149.4	-5.5%
Division 72. Iron and steel	874.9	3.5%	799.2	3.3%	-75.7	-8.7%
Division 74. Copper and articles thereof	624.6	2.5%	657.7	2.7%	33.1	5.3%
Division 73. Articles of iron and steel	529.9	2.1%	470.9	1.9%	-59.0	-11.1%
Division 76. Aluminium and articles thereof	406.0	1.6%	374.7	1.5%	-31.3	-7.7%
Textile and leather materials, clothing, footwear and other consumer goods, including:	2,160.1	8.7%	1,942.1	8.0%	-218.0	-10.1%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	321.6	1.3%	298.0	1.2%	-23.6	-7.3%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	248.0	1.0%	225.8	0.9%	-22.2	-9.0%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	199.6	0.8%	196.4	0.8%	-3.1	-1.6%
Wood, paper, earthenware and glass products, including	843.1	3.4%	792.2	3.2%	-50.8	-6.0%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	334.3	1.4%	307.9	1.3%	-26.4	-7.9%
Division 44. Wood and articles of wood; wood charcoal	187.6	0.8%	154.3	0.6%	-33.2	-17.7%
TOTAL IMPORTS /CIF/	24,731.1	100.0%	24,418.8	100.0%	-312.2	-1.3%
(-) Freight	1,121.7		1,104.3			
TOTAL IMPORTS /FOB/	23,609.4		23,314.5		-294.8	-1.2%

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.

5.5. EXPORTS BY USE¹

Commodity groups	I - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	5,292.5	23.6%	4,552.7	21.3%	-739.8	-14.0%
Food	1,512.0	6.7%	1,334.3	6.2%	-177.8	-11.8%
Tobacco	51.8	0.2%	52.1	0.2%	0.3	0.6%
Beverages	76.2	0.3%	76.0	0.4%	-0.2	-0.2%
Clothing and footwear	850.4	3.8%	728.9	3.4%	-121.5	-14.3%
Medicines and cosmetics	821.8	3.7%	823.4	3.9%	1.6	0.2%
Furniture and household appliances	747.6	3.3%	687.2	3.2%	-60.4	-8.1%
Others	1,232.6	5.5%	850.9	4.0%	-381.7	-31.0%
Raw materials	8,949.1	39.9%	8,617.6	40.3%	-331.4	-3.7%
Iron and steel	505.6	2.3%	442.9	2.1%	-62.7	-12.4%
Non-ferrous metals	1,616.2	7.2%	2,155.7	10.1%	539.6	33.4%
Chemicals	352.4	1.6%	387.6	1.8%	35.2	10.0%
Plastics and rubber	854.6	3.8%	883.2	4.1%	28.6	3.3%
Fertilizers	230.8	1.0%	197.7	0.9%	-33.1	-14.3%
Textiles	365.9	1.6%	288.0	1.3%	-77.9	-21.3%
Raw materials for the food industry	1,995.8	8.9%	1,298.1	6.1%	-697.7	-35.0%
Wood products, paper and paperboard	355.3	1.6%	344.0	1.6%	-11.3	-3.2%
Cement	13.5	0.1%	13.1	0.1%	-0.4	-2.7%
Raw tobacco	60.9	0.3%	45.0	0.2%	-15.9	-26.2%
Others	2,598.2	11.6%	2,562.3	12.0%	-35.9	-1.4%
Investment goods	6,214.3	27.7%	6,129.2	28.7%	-85.2	-1.4%
Machines and equipment	1,428.4	6.4%	1,344.5	6.3%	-84.0	-5.9%
Electrical machines	1,030.8	4.6%	1,072.2	5.0%	41.4	4.0%
Vehicles	428.4	1.9%	363.6	1.7%	-64.8	-15.1%
Spare parts and equipment	1,389.3	6.2%	1,303.9	6.1%	-85.4	-6.1%
Others	1,937.4	8.6%	2,045.0	9.6%	107.6	5.6%
Total non energy commodities	20,455.9	91.2%	19,299.5	90.3%	-1,156.4	-5.7%
Mineral fuels, oils and electricity	1,976.3	8.8%	2,084.0	9.7%	107.7	5.5%
Petroleum products	1,165.6	5.2%	1,499.3	7.0%	333.7	28.6%
Others	810.7	3.6%	584.8	2.7%	-226.0	-27.9%
incl. Electricity	271.8	1.2%	264.9	1.2%	-6.8	-2.5%
Other Exports²	0.0	0.0%	0.0	0.0%	0.0	403.5%
TOTAL EXPORTS /FOB/	22,432.2	100.0%	21,383.6	100.0%	-1,048.6	-4.7%

¹ For 2023 - final data, for 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 - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	5,734.8	23.2%	5,875.3	24.1%	140.5	2.4%
Food, drinks and tobacco	2,009.4	8.1%	2,229.5	9.1%	220.2	11.0%
Furniture and household appliances	712.6	2.9%	673.4	2.8%	-39.2	-5.5%
Medicines and cosmetics	1,057.2	4.3%	1,112.1	4.6%	54.9	5.2%
Clothing and footwear	692.9	2.8%	639.6	2.6%	-53.3	-7.7%
Automobiles	387.3	1.6%	434.3	1.8%	47.0	12.1%
Others	875.5	3.5%	786.4	3.2%	-89.1	-10.2%
Raw materials	8,566.2	34.6%	8,485.2	34.7%	-81.0	-0.9%
Ores	959.1	3.9%	1,285.3	5.3%	326.2	34.0%
Iron and steel	874.9	3.5%	799.2	3.3%	-75.7	-8.7%
Non-ferrous metals	815.3	3.3%	801.9	3.3%	-13.4	-1.6%
Textiles	598.4	2.4%	504.3	2.1%	-94.0	-15.7%
Wood products, paper and paperboard	455.6	1.8%	411.3	1.7%	-44.4	-9.7%
Chemicals	624.3	2.5%	575.2	2.4%	-49.1	-7.9%
Plastics and rubber	1,316.6	5.3%	1,254.2	5.1%	-62.4	-4.7%
Raw materials for the food industry	647.5	2.6%	624.6	2.6%	-22.9	-3.5%
Raw skins	22.8	0.1%	23.4	0.1%	0.7	3.0%
Raw tobacco	47.7	0.2%	48.8	0.2%	1.1	2.3%
Others	2,204.1	8.9%	2,157.0	8.8%	-47.1	-2.1%
Investment goods	7,686.8	31.1%	6,877.0	28.2%	-809.8	-10.5%
Machines and equipment	2,159.2	8.7%	1,939.1	7.9%	-220.1	-10.2%
Electrical machines	1,290.1	5.2%	1,203.5	4.9%	-86.5	-6.7%
Vehicles	1,390.9	5.6%	1,093.1	4.5%	-297.8	-21.4%
Spare parts and equipment	1,715.6	6.9%	1,423.4	5.8%	-292.2	-17.0%
Others	1,131.1	4.6%	1,217.9	5.0%	86.9	7.7%
Total non energy commodities	21,987.8	88.9%	21,237.5	87.0%	-750.3	-3.4%
Mineral fuels, oils and electricity	2,743.2	11.1%	3,181.2	13.0%	438.1	16.0%
Fuels	2,093.8	8.5%	2,529.8	10.4%	436.0	20.8%
Crude oil and Natural gas	1,686.4	6.8%	2,422.7	9.9%	736.3	43.7%
Coal	58.0	0.2%	16.7	0.1%	-41.3	-71.3%
Others	349.5	1.4%	90.5	0.4%	-259.0	-74.1%
Others	649.3	2.6%	651.4	2.7%	2.1	0.3%
Oils	649.3	2.6%	651.4	2.7%	2.1	0.3%
Other Imports²	0.0	0.0%	0.1	0.0%	0.0	36.8%
TOTAL IMPORTS /CIF/	24,731.1	100.0%	24,418.8	100.0%	-312.2	-1.3%

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 - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
EU countries incl.:	14,499.9	64.6%	13,768.8	64.4%	-731.1	-5.0%
Germany	3,096.8	13.8%	3,367.0	15.7%	270.2	8.7%
Romania	2,085.2	9.3%	1,882.6	8.8%	-202.6	-9.7%
Italy	1,789.4	8.0%	1,555.5	7.3%	-233.9	-13.1%
Greece	1,250.9	5.6%	1,109.3	5.2%	-141.6	-11.3%
France	756.9	3.4%	747.0	3.5%	-9.9	-1.3%
Poland	570.9	2.5%	553.1	2.6%	-17.8	-3.1%
Belgium	594.2	2.6%	442.5	2.1%	-151.7	-25.5%
Spain	585.1	2.6%	419.2	2.0%	-165.9	-28.4%
Czech Republic	432.2	1.9%	414.4	1.9%	-17.7	-4.1%
Netherlands	465.2	2.1%	392.1	1.8%	-73.1	-15.7%
Austria	505.7	2.3%	335.5	1.6%	-170.2	-33.7%
Hungary	299.0	1.3%	303.9	1.4%	4.9	1.6%
Croatia	171.4	0.8%	282.2	1.3%	110.8	64.7%
Europe incl.: ²	1,598.9	7.1%	1,482.3	6.9%	-116.5	-7.3%
United Kingdom	426.1	1.9%	374.5	1.8%	-51.7	-12.1%
Gibraltar	103.0	0.5%	321.5	1.5%	218.5	212.2%
Ukraine	499.6	2.2%	272.7	1.3%	-226.9	-45.4%
Balkan countries incl.: ³	2,451.1	10.9%	2,609.5	12.2%	158.4	6.5%
Turkey	1,370.4	6.1%	1,404.2	6.6%	33.8	2.5%
Serbia	486.1	2.2%	500.6	2.3%	14.5	3.0%
Macedonia	420.5	1.9%	415.4	1.9%	-5.1	-1.2%
Americas incl.:	788.0	3.5%	756.8	3.5%	-31.2	-4.0%
USA	590.3	2.6%	553.2	2.6%	-37.1	-6.3%
Asia incl.:	1,869.9	8.3%	1,863.9	8.7%	-6.0	-0.3%
China	565.9	2.5%	403.8	1.9%	-162.1	-28.7%
Other countries	1,224.4	5.5%	902.2	4.2%	-322.2	-26.3%
TOTAL EXPORTS /FOB/	22,432.2	100.0%	21,383.6	100.0%	-1,048.6	-4.7%

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,

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 - VI				Change	
	2023		2024		million EUR	%
	million EUR	share	million EUR	share		
EU countries incl.:	12,049.7	48.7%	11,201.3	45.9%	-848.4	-7.0%
Germany	2,679.7	10.8%	2,441.5	10.0%	-238.2	-8.9%
Italy	1,568.2	6.3%	1,441.6	5.9%	-126.6	-8.1%
Romania	1,158.5	4.7%	1,125.8	4.6%	-32.7	-2.8%
Greece	942.9	3.8%	794.6	3.3%	-148.3	-15.7%
Poland	827.8	3.3%	755.7	3.1%	-72.1	-8.7%
France	717.4	2.9%	653.2	2.7%	-64.2	-8.9%
Netherlands	719.5	2.9%	594.6	2.4%	-124.9	-17.4%
Czech Republic	600.8	2.4%	541.4	2.2%	-59.3	-9.9%
Hungary	487.0	2.0%	510.2	2.1%	23.2	4.8%
Spain	502.3	2.0%	445.7	1.8%	-56.6	-11.3%
Austria	473.4	1.9%	374.7	1.5%	-98.7	-20.8%
Belgium	389.4	1.6%	296.4	1.2%	-93.0	-23.9%
Sweden	174.2	0.7%	234.9	1.0%	60.7	34.9%
Slovakia	139.1	0.6%	223.4	0.9%	84.3	60.6%
Europe incl.: ³	2,679.1	10.8%	1,625.0	6.7%	-1,054.1	-39.3%
Ukraine	486.8	2.0%	623.2	2.6%	136.4	28.0%
Switzerland	297.1	1.2%	275.3	1.1%	-21.9	-7.4%
United Kingdom	307.9	1.2%	275.2	1.1%	-32.7	-10.6%
Balkan countries incl.: ⁴	2,815.6	11.4%	2,948.9	12.1%	133.3	4.7%
Turkey	1,954.5	7.9%	2,061.3	8.4%	106.7	5.5%
Serbia	602.0	2.4%	546.9	2.2%	-55.2	-9.2%
Macedonia	206.9	0.8%	274.5	1.1%	67.6	32.7%
Americas incl.:	1,316.6	5.3%	1,464.0	6.0%	147.4	11.2%
USA	675.3	2.7%	513.3	2.1%	-162.1	-24.0%
Asia incl.:	5,185.3	21.0%	5,957.3	24.4%	772.0	14.9%
China	2,693.6	10.9%	2,359.7	9.7%	-333.9	-12.4%
Kazakhstan	65.3	0.3%	774.6	3.2%	709.3	1085.6%
Saudi Arabia	106.5	0.4%	459.2	1.9%	352.7	331.1%
Indonesia	206.3	0.8%	277.1	1.1%	70.8	34.3%
Iraq	23.0	0.1%	240.6	1.0%	217.5	943.8%
Vietnam	237.3	1.0%	240.0	1.0%	2.7	1.1%
Other countries	684.7	2.8%	1,222.3	5.0%	537.6	78.5%
TOTAL IMPORTS /CIF/	24,731.1	100.0%	24,418.8	100.0%	-312.2	-1.3%

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
Net International Investment Position ^{1,2}	-8,151.8	-7,891.0	-7,469.9	-6,446.9	-6,535.8	-6,209.0
Direct investment, net	-49,681.7	-50,197.9	-51,568.6	-51,384.8	-52,358.6	-51,828.6
Portfolio investment, net	8,051.2	9,030.7	9,897.8	9,221.8	11,179.2	13,118.5
Financial derivatives (other than reserves) and employee stock options, net	50.1	-28.8	84.7	32.1	18.8	13.2
Other investment, net	-4,687.3	-1,935.8	-3,132.1	-6,246.3	-3,872.6	-5,220.7
Reserve assets	38,115.8	35,240.7	37,248.3	41,930.3	38,497.3	37,708.6
ASSETS	81,827.0	82,300.4	83,868.0	87,046.3	87,091.5	87,509.6
Direct investment	8,828.5	8,984.5	9,318.2	9,368.7	8,729.3	9,715.8
Equity and reinvestment of earnings ³	2,598.2	2,627.7	2,631.5	2,795.6	2,818.9	2,776.3
Debt instruments ^{4,5}	6,230.3	6,356.8	6,686.7	6,573.1	5,910.4	6,939.5
Portfolio investment ⁶	16,024.2	16,951.1	17,454.5	18,551.4	20,340.1	21,929.9
Equity and investment fund shares	4,868.6	4,927.4	5,135.3	5,425.4	5,735.2	6,033.3
Equity securities	1,746.8	1,749.7	1,768.7	1,847.7	2,062.3	2,159.0
Investment fund shares	3,121.8	3,177.6	3,366.6	3,577.7	3,673.0	3,874.3
Debt securities	11,155.6	12,023.7	12,319.1	13,126.0	14,604.9	15,896.7
Short-term	1,439.9	1,872.3	1,712.5	1,798.4	2,139.2	2,289.6
Long-term	9,715.7	10,151.4	10,606.7	11,327.6	12,465.6	13,607.0
Financial derivatives (other than reserves) and employee stock options	222.3	196.6	219.3	161.8	127.4	121.1
Other investment	18,636.1	20,927.5	19,627.8	17,034.2	19,397.4	18,034.2
Other equity	834.8	847.1	833.9	836.4	840.4	847.9
Currency and deposits ⁷	11,723.0	13,995.7	12,478.1	9,588.4	11,976.2	10,226.9
Central bank	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
General government	660.0	845.8	981.5	935.9	969.4	970.4
Other sectors	2,850.0	3,778.3	3,360.8	3,287.7	3,328.0	3,369.1
Financial corporations other than MFIs	364.1	721.6	365.6	415.3	431.4	435.4
Non-financial corporations, households, and non-profit institutions serving households	2,485.9	3,056.7	2,995.1	2,872.3	2,896.7	2,933.7
Loans ⁴	2,128.2	2,082.2	2,182.8	2,229.9	2,143.7	2,128.2
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	728.4	772.5	771.2	793.7	839.0	858.7
General government	142.5	143.6	147.4	142.6	145.6	147.5
Other sectors	1,257.3	1,166.2	1,264.1	1,293.6	1,159.1	1,122.0
Financial corporations other than MFIs	222.8	126.7	158.9	170.6	153.9	140.7
Non-financial corporations, households, and non-profit institutions serving households	1,034.5	1,039.5	1,105.2	1,123.0	1,005.3	981.4
Trade credits and advances ⁵	2,481.5	2,493.6	2,597.3	2,505.4	2,524.1	2,640.3
Other accounts receivable	1,468.6	1,509.0	1,535.8	1,874.0	1,913.1	2,190.8
Reserve assets ⁸	38,115.8	35,240.7	37,248.3	41,930.3	38,497.3	37,708.6
Monetary gold	2,387.9	2,300.8	2,322.7	2,450.8	2,694.6	2,863.0
Special drawing rights	1,846.9	1,829.7	1,857.4	1,818.9	1,834.0	1,842.1
Reserve position in the IMF	121.4	120.1	121.8	119.2	120.1	120.6
Other reserve assets	33,759.7	30,990.1	32,946.4	37,541.4	33,848.5	32,882.9
LIABILITIES	89,978.8	90,191.4	91,337.9	93,493.2	93,627.4	93,718.6
Direct investment	58,510.2	59,182.4	60,886.7	60,753.5	61,087.9	61,544.4
Equity and reinvestment of earnings	44,605.0	46,074.2	47,335.3	47,710.6	48,126.0	48,665.0
Debt instruments ^{9,10}	13,905.2	13,108.2	13,551.4	13,042.8	12,961.9	12,879.4
Portfolio investment ¹¹	7,973.0	7,920.4	7,556.7	9,329.5	9,160.9	8,811.5
Equity and investment fund shares	520.0	536.4	569.3	573.3	587.8	548.8
Equity securities	465.7	483.6	512.8	509.9	521.3	477.3
Investment fund shares	54.3	52.7	56.5	63.4	66.6	71.5
Debt securities	7,453.0	7,384.0	6,987.4	8,756.3	8,573.1	8,262.7
Short-term	2.5	0.0	0.0	0.0	0.0	0.0
Long-term	7,450.5	7,384.0	6,987.4	8,756.3	8,573.1	8,262.7
Financial derivatives (other than reserves) and employee stock options	172.2	225.3	134.6	129.7	108.5	107.8

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
Other investment	23,323.4	22,863.3	22,759.9	23,280.4	23,270.0	23,254.9
Currency and deposits ⁶	6,409.1	6,468.0	6,542.0	6,845.0	6,985.8	6,870.0
Central bank	183.4	155.8	260.2	267.7	198.4	190.1
Other MFIs	6,225.6	6,312.1	6,281.8	6,577.2	6,787.4	6,679.9
General government	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
Financial corporations other than MFIs	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
Loans	10,546.3	10,352.6	10,304.0	10,325.4	10,217.8	10,242.8
Central bank	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
General government ¹³	3,487.6	3,334.4	3,361.7	3,278.9	3,278.2	3,132.1
Other sectors ¹⁴	7,058.7	7,018.2	6,942.3	7,046.5	6,939.5	7,110.7
Financial corporations other than MFIs	1,217.1	1,182.6	1,126.8	1,227.5	1,321.0	1,342.2
Non-financial corporations, households, and non-profit institutions serving households	5,841.6	5,835.6	5,815.4	5,819.0	5,618.5	5,768.4
Insurance, pension schemes, and standardised guarantee schemes	822.8	848.0	880.1	866.8	861.7	878.2
Trade credits and advances ¹⁰	2,806.4	2,804.1	2,729.9	2,863.9	2,774.5	2,861.0
Other accounts receivable	910.6	579.9	466.9	581.6	618.6	584.4
SDRs ¹⁵	1,828.3	1,810.8	1,837.0	1,797.7	1,811.6	1,818.4

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-March 2024 published in July 2024 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 Based on data provided by the Central Depository, banks, nonbank financial institutions, insurance companies, pension funds, and general government institutions.

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, representing 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
GROSS EXTERNAL DEBT¹ (I+II+III+IV+V)	44 681.6	43 355.5	43 298.7	45 079.5	44 805.0	44 396.9
I. General Government²	9 723.4	9 519.3	9 169.4	10 934.5	10 746.5	10 301.4
<i>Short-term</i>	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
Debt securities ³	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
Trade credit and advances	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
<i>Long-term</i>	9 723.4	9 519.3	9 169.4	10 934.5	10 746.5	10 301.4
Special drawing rights (allocations)	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
Debt securities ³	6 173.4	6 113.4	5 721.3	7 600.5	7 403.6	7 094.4
Loans	3 487.6	3 334.4	3 361.7	3 278.9	3 278.2	3 132.1
Trade credit and advances	62.4	71.5	86.4	55.1	64.7	74.9
Other debt liabilities	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
<i>Short-term</i>	184.5	155.9	261.7	271.2	201.5	192.3
Currency and deposits	183.4	155.8	260.2	267.7	198.4	190.1
Debt securities	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
Trade credit and advances	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
<i>Long-term</i>	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4
Special drawing rights (allocations) ⁴	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4
Currency and deposits	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
Loans	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
III. Other MFIs⁵	6 984.9	6 781.3	6 643.4	6 801.7	7 069.1	6 939.7
<i>Short-term</i>	4 236.9	4 111.8	4 092.2	4 083.7	4 183.1	4 118.2
Currency and deposits ⁶	3 706.1	3 875.2	3 959.4	3 963.6	4 008.3	3 967.6
Debt securities	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
Trade credit and advances	12.1	11.0	12.4	12.4	12.0	10.0
Other debt liabilities	518.7	225.7	120.4	107.7	162.9	140.5
<i>Long-term</i>	2 748.0	2 669.5	2 551.1	2 718.0	2 886.0	2 821.6
Currency and deposits ⁶	2 519.5	2 436.9	2 322.4	2 613.7	2 779.1	2 712.3
Debt securities	228.5	232.6	228.8	104.4	106.8	109.3
Loans	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
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
IV. Other sectors⁷	12 055.3	11 980.1	11 835.8	12 231.6	12 014.4	12 265.6
<i>Short-term</i>	3 951.1	3 956.8	3 901.3	4 076.4	3 964.2	4 073.5
Currency and deposits	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
Loans ⁸	207.9	190.3	192.8	190.5	197.6	205.5
Trade credit and advances ⁹	2 571.5	2 605.4	2 529.4	2 677.5	2 579.9	2 660.0
Other debt liabilities ⁹	1 169.1	1 161.1	1 179.1	1 208.5	1 186.7	1 208.0
<i>Long-term</i>	8 104.2	8 023.3	7 934.5	8 155.2	8 050.2	8 192.1
Currency and deposits	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	1 062.7	1 059.0
Loans	6 850.8	6 827.9	6 749.4	6 856.0	6 741.9	6 905.2
Trade credit and advances	160.3	116.2	101.8	118.9	117.9	116.1
Other debt liabilities	44.4	41.1	46.0	128.8	127.7	111.8
Other financial corporations	2 409.4	2 373.5	2 340.5	2 476.4	2 556.0	2 596.7
<i>Short-term</i>	1 146.7	1 143.5	1 164.5	1 197.2	1 181.0	1 198.4
Currency and deposits	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
Loans ⁸	3.1	3.0	3.0	3.0	3.0	3.1
Trade credit and advances ⁹	7.3	9.1	8.0	10.9	9.0	8.5
Other debt liabilities ⁹	1 133.8	1 131.4	1 153.6	1 183.3	1 168.9	1 186.8
<i>Long-term</i>	1 262.7	1 229.9	1 176.0	1 279.2	1 375.1	1 398.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	42.9	44.7	46.5	48.7	49.2	53.0
Loans	1 214.0	1 179.6	1 123.9	1 224.5	1 317.9	1 339.1
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	5.8	5.7	5.6	6.1	7.9	6.2
Nonfinancial corporations	9 539.8	9 501.8	9 392.3	9 653.6	9 357.0	9 568.0
<i>Short-term</i>	2 798.6	2 807.8	2 731.5	2 873.7	2 777.7	2 870.4
Currency and deposits	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
Loans	199.3	182.2	185.0	182.9	190.0	197.8
Trade credit and advances	2 563.9	2 596.0	2 521.0	2 665.6	2 569.9	2 651.3
Other debt liabilities	35.3	29.7	25.5	25.2	17.8	21.2
<i>Long-term</i>	6 741.2	6 693.9	6 660.7	6 779.8	6 579.3	6 697.6
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 005.8	993.4	990.8	1 002.7	1 013.5	1 006.1
Loans	5 536.5	5 548.9	5 527.8	5 535.5	5 328.1	5 469.9
Trade credit and advances	160.3	116.2	101.8	118.9	117.9	116.1
Other debt liabilities	38.6	35.4	40.4	122.8	119.7	105.6

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
Households and NPISHs	106.1	104.8	103.0	101.6	101.3	100.9
<i>Short-term</i>	5.8	5.4	5.2	5.5	5.5	4.8
Currency and deposits	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
Loans	5.4	5.1	4.8	4.6	4.6	4.6
Trade credit and advances	0.3	0.3	0.4	0.9	0.9	0.2
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	100.3	99.4	97.8	96.1	95.8	96.1
Currency and deposits	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
Loans	100.3	99.4	97.8	96.1	95.8	96.1
Trade credit and advances	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
V. Direct investment: Intercompany Lending	13 905.2	13 108.2	13 551.4	13 042.8	12 961.9	12 879.4
Debt liabilities of direct investment enterprises to direct investors	8 340.8	7 814.8	8 174.0	8 218.2	8 369.9	8 197.2
Debt liabilities of direct investors to direct investment enterprises	152.9	157.1	154.5	145.6	142.9	147.9
Debt liabilities between fellow enterprises	5 411.5	5 136.3	5 223.0	4 679.1	4 449.1	4 534.3
Memorandum Items						
Public sector external debt	13 376.5	13 173.4	12 870.0	14 658.7	14 430.4	13 833.3
Private sector external debt	31 305.1	30 182.1	30 428.8	30 420.9	30 374.5	30 563.6
Debt Securities: by Sector (at nominal value)³	8 125.8	8 015.8	7 695.7	9 074.6	8 834.6	8 635.4
General Government	6 715.8	6 618.7	6 305.9	7 805.3	7 558.0	7 362.0
Short-term	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	7 558.0	7 362.0
Central Bank	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
Long-term	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
Short-term	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
Other Sectors	1 181.4	1 164.5	1 161.1	1 164.8	1 170.2	1 164.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 181.4	1 164.5	1 161.1	1 164.8	1 170.2	1 164.3
Other financial corporations	47.6	46.9	48.8	49.9	50.4	53.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	47.6	46.9	48.8	49.9	50.4	53.0
Nonfinancial corporations	1 133.8	1 117.5	1 112.3	1 114.8	1 119.8	1 111.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 133.8	1 117.5	1 112.3	1 114.8	1 119.8	1 111.3
Households and NPISHs	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
Long-term	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
GROSS EXTERNAL DEBT¹	44 681.6	43 355.5	43 298.7	45 079.5	44 805.0	44 396.9
Currency and deposits ²	6 409.1	6 468.0	6 542.0	6 845.0	6 985.8	6 870.0
Debt securities ³	7 453.0	7 384.0	6 987.4	8 756.3	8 573.1	8 262.7
Loans ^{4,5}	10 546.3	10 352.6	10 304.0	10 325.4	10 217.8	10 242.8
Trade credit and advances ⁶	2 806.4	2 804.1	2 729.9	2 863.9	2 774.5	2 861.0
Other debt liabilities ⁶	1 733.4	1 427.9	1 347.1	1 448.5	1 480.3	1 462.6
Special drawing rights (allocations) ⁷	1 828.3	1 810.8	1 837.0	1 797.7	1 811.6	1 818.4
Direct investment: Intercompany Lending	13 905.2	13 108.2	13 551.4	13 042.8	12 961.9	12 879.4
<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>Loans</i>	<i>10 534.5</i>	<i>10 087.9</i>	<i>10 015.1</i>	<i>10 109.7</i>	<i>9 797.8</i>	<i>10 094.5</i>
<i>Trade credit and advances</i>	<i>1 980.1</i>	<i>2 007.7</i>	<i>2 447.8</i>	<i>1 891.4</i>	<i>1 845.2</i>	<i>1 624.7</i>
<i>Other debt liabilities</i>	<i>1 390.4</i>	<i>1 012.4</i>	<i>1 088.3</i>	<i>1 041.5</i>	<i>1 318.6</i>	<i>1 159.9</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
EUR	79.8	80.1	79.0	80.4	79.9	79.4
USD	6.3	6.5	7.1	6.1	6.0	6.6
BGN	6.5	5.9	6.2	6.1	6.8	6.6
GBP	0.2	0.2	0.1	0.1	0.1	0.1
CHF	0.1	0.1	0.1	0.0	0.1	0.1
JPY	0.2	0.2	0.2	0.1	0.1	0.1
XDR	4.1	4.2	4.2	4.0	4.0	4.1
Other	2.9	3.0	3.1	3.1	2.9	3.0
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

Source: BNB.

5.13. GROSS EXTERNAL DEBT: NET FLOW¹
(by Institutional Sectors)

	2023	I. - VI. 2023	I. - VI. 2024	I. - VI. 2024 / I. - VI. 2023	
	million EURO			%	
I. General Government	1702.6	578.9	-626.5	-1205.5	-208.2
II. Central bank	34.2	-82.3	-79.1	3.2	-3.9
III. Other MFIs	312.1	107.5	125.0	17.5	16.3
IV. Other Sectors	3.6	-284.6	339.3	623.9	-219.2
V. Direct investment: Intercompany Lending	155.0	220.8	-66.6	-287.4	-130.2
TOTAL NET FLOW (I+II+III+IV+V)	2207.5	540.2	-308.0	-848.3	-157.0

¹The 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 ASSETS ¹

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
A. Official reserve assets	38,115.8	35,240.7	37,248.3	41,930.3	38,497.3	37,708.6
(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
(a) Securities	12,223.9	14,748.2	17,603.2	20,350.1	19,848.0	17,653.4
<i>of which: issuer headquartered in reporting country but located abroad</i>	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
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
banks headquartered in the reporting country	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
banks headquartered outside the reporting country	2,295.1	6,853.5	5,358.0	6,185.6	7,074.7	6,891.7
<i>of which: located in the reporting country</i>	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
(3) SDRs	1,846.9	1,829.7	1,857.4	1,818.9	1,834.0	1,842.1
(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
volume in millions of fine troy ounces	1.3	1.3	1.3	1.3	1.3	1.3
(5) other reserve assets	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives	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
other	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
securities not included in official reserve assets	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
loans not included in official reserve assets	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
gold not included in official reserve assets	27.7	26.6	26.9	28.1	30.8	32.6
other	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
1. Foreign currency loans; securities and deposits	-611.6	-610.6	-2,103.3	-2,032.4	-2,032.2	-2,084.5
outflows (-) (Principal)	-232.3	-232.2	-1,725.2	-1,607.4	-1,607.4	-1,608.4
outflows (-) (Interest)	-379.3	-378.4	-378.1	-425.0	-424.8	-476.1
inflows (+) (Principal)	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
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
3. Other	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
1. Foreign currency loans; securities and deposits	-3.9	0.0	-4.1	-67.5	-4.1	0.0
outflows (-) (Principal)	-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
inflows (+) (Principal)	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
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
3. Other	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
1. Foreign currency loans; securities and deposits	-61.5	-185.9	-190.2	-97.9	-113.2	-1,678.6
outflows (-) (Principal)	-50.3	-13.1	-153.8	-8.1	-50.2	-1,506.1
outflows (-) (Interest)	-11.2	-172.8	-36.4	-89.8	-63.0	-172.5
inflows (+) (Principal)	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
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
3. Other	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
1. Foreign currency loans; securities and deposits	-546.2	-424.8	-1,909.0	-1,867.0	-1,914.9	-405.9
outflows (-) (Principal)	-178.5	-219.1	-1,567.9	-1,599.3	-1,553.7	-102.3
outflows (-) (Interest)	-367.7	-205.7	-341.1	-267.7	-361.2	-303.6
inflows (+) (Principal)	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
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
3. Other	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
1. Contingent liabilities in foreign currency	-117.1	-155.2	-157.2	-150.8	-193.6	-237.4
(a) Collateral guarantees on debt falling due within 1 year	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
2. Foreign currency securities issued with embedded options (puttable bonds)	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
3.2 Undrawn or unconditional credit lines provided to:	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

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
1. Contingent liabilities in foreign currency	0.0	-0.2	-0.2	-0.3	-1.0	-1.1
(a) Collateral guarantees on debt falling due within 1 year	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
2. Foreign currency securities issued with embedded options (puttable bonds)	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
3.2 Undrawn or unconditional credit lines provided to:	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

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
1. Contingent liabilities in foreign currency	-95.5	-4.2	-14.2	-4.2	-131.8	-5.7
(a) Collateral guarantees on debt falling due within 1 year	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
2. Foreign currency securities issued with embedded options (puttable bonds)	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
3.2 Undrawn or unconditional credit lines provided to:	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

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
1. Contingent liabilities in foreign currency	-21.6	-150.8	-142.8	-146.4	-60.8	-230.6
(a) Collateral guarantees on debt falling due within 1 year	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
2. Foreign currency securities issued with embedded options (puttable bonds)	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
3.2 Undrawn or unconditional credit lines provided to:	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

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
(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
(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
— nondeliverable forwards	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
— long positions	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
(c) pledged assets	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
(e) financial derivative assets (net marked to market)	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
(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
— currencies in SDR basket ²	38,115.8	35,240.7	37,248.3	41,930.3	38,497.3	37,708.6
— currencies not in SDR basket	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
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	67,798	67,885	70,591	72,680	71,852	73,347
Debt securities	AF.3	673	753	805	982	1,257	1,493
Loans	AF.4	22,913	23,949	25,227	25,991	25,128	26,348
Equity and investment fund shares	AF.5	56,604	57,853	59,205	60,252	60,498	60,515
Insurance, pension and standardised guarantee schemes	AF.6	1,061	1,076	1,094	1,105	1,063	1,116
Financial derivatives and employee stock options	AF.7	182	205	208	164	160	137
Other accounts receivable	AF.8	145,890	147,802	149,202	151,897	151,272	151,587
Total assets	AF	295,120	299,524	306,331	313,072	311,230	314,542
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	3,007	3,020	3,039	3,160	3,292	3,344
Loans	AF.4	95,893	97,175	98,880	101,599	101,512	103,519
Equity and investment fund shares	AF.5	260,664	265,183	271,235	274,883	276,044	276,827
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	74	49	43	37	34	55
Other accounts payable	AF.8	153,523	154,833	156,844	159,847	159,218	158,483
Total liabilities	AF	513,161	520,261	530,042	539,527	540,100	542,228

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2023				2024	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	774	89	2,647	2,207	-876	1,470
Debt securities	F.3	221	115	136	235	295	289
Loans	F.4	1,038	1,037	1,269	792	-723	1,346
Equity and investment fund shares	F.5	1,064	1,172	1,410	1,019	216	129
Insurance, pension and standardised guarantee schemes	F.6	-45	15	17	12	-42	53
Financial derivatives and employee stock options	F.7	-11	0	6	-12	-5	-26
Other accounts receivable	F.8	1,077	1,980	1,331	2,899	-107	426
Total assets	F	4,117	4,409	6,815	7,151	-1,243	3,688
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	-3	10	5	110	122	35
Loans	F.4	1,990	1,302	1,789	3,012	250	1,857
Equity and investment fund shares	F.5	4,891	3,855	5,580	3,681	393	790
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	9	-23	-9	-13	-3	5
Other accounts payable	F.8	2,060	1,326	1,931	3,226	-411	-415
Total liabilities	F	8,947	6,470	9,297	10,016	351	2,272

¹ Data as of 22 October 2024.

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
ASSETS							
Monetary gold and SDRs	AF.1	8,282	8,079	8,176	8,351	8,857	9,202
Currency and deposits	AF.2	92,447	77,683	75,836	81,923	75,138	71,974
Debt securities	AF.3	63,114	69,852	75,965	84,654	86,901	86,188
Loans	AF.4	99,761	102,894	106,476	109,989	112,979	117,483
Equity and investment fund shares	AF.5	17,360	17,713	18,214	18,962	19,490	20,050
Insurance, pension and standardised guarantee schemes	AF.6	363	239	240	248	435	446
Financial derivatives and employee stock options	AF.7	523	456	501	348	292	295
Other accounts receivable	AF.8	7,210	7,912	7,574	8,154	7,902	8,232
Total assets	AF	289,061	284,827	292,982	312,628	311,993	313,870
LIABILITIES							
Monetary gold and SDRs	AF.1	3,576	3,542	3,593	3,516	3,543	3,557
Currency and deposits	AF.2	198,143	192,975	198,493	212,003	207,050	207,796
Debt securities	AF.3	2,055	2,071	2,220	1,950	1,946	2,078
Loans	AF.4	16,824	17,020	17,925	19,095	19,994	20,511
Equity and investment fund shares	AF.5	38,558	41,279	42,955	45,036	46,152	47,309
Insurance, pension and standardised guarantee schemes	AF.6	27,111	28,004	28,419	30,193	31,234	32,086
Financial derivatives and employee stock options	AF.7	493	626	455	363	330	301
Other accounts payable	AF.8	8,598	9,503	9,756	10,445	10,593	10,606
Total liabilities	AF	295,358	295,018	303,815	322,600	320,841	324,244

TRANSACTIONS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		2023				2024	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	6	4	5	4	2	3
Currency and deposits	F.2	-8,473	-14,781	-1,931	6,204	-6,856	-3,216
Debt securities	F.3	11,946	7,105	6,462	7,516	2,146	-568
Loans	F.4	2,782	3,178	3,671	3,914	3,025	4,588
Equity and investment fund shares	F.5	185	232	374	312	-288	454
Insurance, pension and standardised guarantee schemes	F.6	108	-124	1	8	187	11
Financial derivatives and employee stock options	F.7	35	-80	12	-99	-42	-34
Other accounts receivable	F.8	-55	701	-339	566	-256	328
Total assets	F	6,533	-3,765	8,255	18,424	-2,083	1,566
LIABILITIES							
Monetary gold and SDRs	F.1	3	3	2	1	-1	0
Currency and deposits	F.2	2,189	-5,196	5,711	13,796	-5,103	668
Debt securities	F.3	90	-2	209	-299	43	130
Loans	F.4	1,359	272	844	1,165	879	618
Equity and investment fund shares	F.5	286	1,207	1,011	1,169	224	544
Insurance, pension and standardised guarantee schemes	F.6	967	905	378	1,925	1,041	853
Financial derivatives and employee stock options	F.7	21	109	-172	-93	-35	-49
Other accounts payable	F.8	425	905	250	650	144	-104
Total liabilities	F	5,341	-1,798	8,233	18,313	-2,808	2,660

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	18,688	19,420	17,778	17,634	17,167	16,382
Debt securities	AF.3	1,278	928	783	867	909	976
Loans	AF.4	2,055	2,087	2,140	2,694	2,563	2,682
Equity and investment fund shares	AF.5	10,630	10,754	11,284	12,272	13,144	13,358
Insurance, pension and standardised guarantee schemes	AF.6	37	34	31	35	44	38
Financial derivatives and employee stock options	AF.7	1	1	1	1	1	1
Other accounts receivable	AF.8	13,977	13,169	13,312	16,707	15,610	15,549
Total assets	AF	46,666	46,393	45,330	50,210	49,437	48,988
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	29,433	29,585	28,713	34,487	34,656	35,290
Loans	AF.4	8,145	7,920	8,054	8,030	7,763	7,578
Equity and investment fund shares	AF.5	5	5	5	5	5	5
Insurance, pension and standardised guarantee schemes	AF.6	1	1	1	1	1	1
Financial derivatives and employee stock options	AF.7	213	214	220	241	246	244
Other accounts payable	AF.8	16,855	17,067	16,570	18,243	18,087	17,589
Total liabilities	AF	54,651	54,793	53,564	61,006	60,758	60,707

TRANSACTIONS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		2023				2024	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	1,629	731	-1,692	-71	-506	-804
Debt securities	F.3	420	-348	-135	83	42	68
Loans	F.4	-10	31	45	564	-137	117
Equity and investment fund shares	F.5	69	0	10	128	0	1
Insurance, pension and standardised guarantee schemes	F.6	-1	-3	-3	4	9	-6
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0
Other accounts receivable	F.8	-2,725	-809	131	3,449	-1,128	-81
Total assets	F	-619	-398	-1,644	4,158	-1,720	-704
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	579	164	-523	4,617	-69	944
Loans	F.4	21	-215	135	-24	-263	-180
Equity and investment fund shares	F.5	0	0	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	-2	0	0	-1	1	-3
Other accounts payable	F.8	-995	213	-497	1,673	-156	-498
Total liabilities	F	-397	162	-885	6,264	-486	263

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
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	75,922	78,537	80,220	83,503	85,112	87,433
Debt securities	AF.3	547	1,011	1,210	1,416	1,424	1,417
Loans	AF.4	433	447	461	477	487	493
Equity and investment fund shares	AF.5	143,340	146,146	149,346	152,328	152,785	153,466
Insurance, pension and standardised guarantee schemes	AF.6	24,043	24,998	25,334	27,110	28,007	28,770
Financial derivatives and employee stock options	AF.7	170	169	172	188	189	188
Other accounts receivable	AF.8	17,711	18,361	18,912	19,505	19,564	19,537
Total assets	AF	262,166	269,669	275,654	284,528	287,569	291,304
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	0	0	0	0	0	0
Loans	AF.4	38,861	40,231	41,965	43,582	45,419	47,885
Equity and investment fund shares	AF.5	726	725	725	724	724	724
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	0	0	0	0	0	0
Other accounts payable	AF.8	7,203	7,003	6,870	7,155	6,950	6,809
Total liabilities	AF	46,790	47,960	49,560	51,461	53,092	55,418

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2023				2024	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	643	2,593	1,543	3,515	1,491	2,205
Debt securities	F.3	136	449	196	187	53	-18
Loans	F.4	12	13	13	18	8	5
Equity and investment fund shares	F.5	1,871	2,193	2,858	3,194	25	245
Insurance, pension and standardised guarantee schemes	F.6	968	956	335	1,776	897	762
Financial derivatives and employee stock options	F.7	-1	0	0	0	0	-2
Other accounts receivable	F.8	337	649	551	576	58	-27
Total assets	F	3,966	6,852	5,497	9,267	2,533	3,170
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	0	0	0	0	0	0
Loans	F.4	1,193	1,407	1,782	1,759	1,879	2,543
Equity and investment fund shares	F.5	-1	-1	-1	-1	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0
Other accounts payable	F.8	-247	-199	-134	285	-206	-141
Total liabilities	F	945	1,207	1,647	2,043	1,673	2,402

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
ASSETS							
Monetary gold and SDRs	AF.1	3,576	3,542	3,593	3,516	3,543	3,557
Currency and deposits	AF.2	8,500	8,769	8,667	8,814	8,762	8,638
Debt securities	AF.3	14,577	14,442	13,666	17,153	16,767	16,160
Loans	AF.4	45,299	43,895	43,929	44,552	44,081	44,606
Equity and investment fund shares	AF.5	88,256	91,162	93,693	94,435	95,276	96,253
Insurance, pension and standardised guarantee schemes	AF.6	1,609	1,658	1,721	1,695	1,685	1,718
Financial derivatives and employee stock options	AF.7	337	441	263	254	212	211
Other accounts receivable	AF.8	16,356	16,214	16,801	16,239	16,093	15,675
Total assets	AF	178,510	180,122	182,334	186,658	186,419	186,818
LIABILITIES							
Monetary gold and SDRs	AF.1	6,458	6,321	6,401	6,479	6,800	7,016
Currency and deposits	AF.2	65,212	59,320	54,598	52,551	50,981	49,977
Debt securities	AF.3	45,694	52,309	58,457	65,475	67,364	65,522
Loans	AF.4	10,739	10,926	11,409	11,397	10,549	12,121
Equity and investment fund shares	AF.5	16,238	16,436	16,822	17,601	18,268	18,776
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	433	383	428	314	244	233
Other accounts payable	AF.8	14,966	15,051	15,761	16,814	15,593	17,093
Total liabilities	AF	159,739	160,746	163,877	170,630	169,799	170,738

TRANSACTIONS, NON-CONSOLIDATED

Financial instrument	ESA 2010 code	(BGN million)					
		2023				2024	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	3	3	2	1	-1	0
Currency and deposits	F.2	-604	268	257	170	-62	-127
Debt securities	F.3	1,708	-192	-639	2,697	-487	-374
Loans	F.4	1,143	-1,308	3	680	-149	469
Equity and investment fund shares	F.5	2,137	1,638	2,559	551	684	1,164
Insurance, pension and standardised guarantee schemes	F.6	-62	61	26	125	-10	32
Financial derivatives and employee stock options	F.7	28	102	-185	-47	-46	-19
Other accounts receivable	F.8	737	-126	506	-354	49	-78
Total assets	F	5,091	445	2,530	3,822	-23	1,068
LIABILITIES							
Monetary gold and SDRs	F.1	6	4	5	4	2	3
Currency and deposits	F.2	-8,219	-5,904	-4,889	-1,771	-1,707	-1,140
Debt securities	F.3	13,764	6,956	6,329	6,289	1,953	-1,713
Loans	F.4	402	186	452	56	-722	1,688
Equity and investment fund shares	F.5	149	175	621	355	20	658
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	23	-65	14	-51	-57	-34
Other accounts payable	F.8	-1,872	151	629	1,303	-756	1,726
Total liabilities	F	4,252	1,502	3,162	6,185	-1,266	1,189

Source: BNB.

7. PUBLIC FINANCE
7.1. CONSOLIDATED FISCAL PROGRAM

(BGN million)

	Consolidated fiscal program		Central government ¹		Local government		Social security	
	2024		2024		2024		2024	
	Q1	Q2	Q1	Q2	Q1	Q2	Q1	Q2
Revenue, grants and donations	15 757.8	18 737.6	10 589.0	13 121.4	946.6	1 032.5	4 222.2	4 583.7
Tax revenue	12 027.1	15 177.4	7 413.4	10 170.2	448.1	474.6	4 165.6	4 532.6
Profit taxes	167.7	1 976.6	167.7	1 976.6	0.0	0.0	0.0	0.0
Income taxes	1 409.5	1 865.1	1 403.9	1 862.7	5.5	2.4	0.0	0.0
Value added tax	4 002.7	4 425.3	4 002.7	4 425.3	0.0	0.0	0.0	0.0
Excises	1 553.4	1 657.4	1 553.4	1 657.4	0.0	0.0	0.0	0.0
Customs duties and fees	65.7	74.4	65.7	74.4	0.0	0.0	0.0	0.0
Social and health insurance contributions	4 165.6	4 532.6	0.0	0.0	0.0	0.0	4 165.6	4 532.6
Sugar levy	646.9	629.7	204.3	157.5	442.6	472.2	0.0	0.0
Other taxes	15.6	16.2	15.6	16.2	0.0	0.0	0.0	0.0
Non-tax revenue	2 321.8	2 969.5	1 780.4	2 378.4	484.7	540.0	56.6	51.1
Grants and donations	1 408.9	590.7	1 395.1	572.8	13.8	17.9	0.0	0.0
Total expenditure	15 356.8	19 734.5	4 934.3	7 977.4	2 897.4	3 707.8	7 525.1	8 049.3
Current expenditure	15 267.4	17 211.2	5 170.7	6 054.9	2 574.5	3 107.1	7 522.1	8 049.2
Compensation of employees	4 370.0	5 062.7	2 636.9	2 950.7	1 683.5	2 053.1	49.6	58.9
Maintenance	1 397.5	1 765.2	718.1	963.9	663.9	784.2	15.5	17.1
Subsidies	1 196.0	1 770.0	1 063.7	1 580.6	1 32.4	189.4	-0.1	0.0
to non-financial enterprises and non-profit organizations	1 115.6	1 684.5	985.9	1 501.4	129.8	183.1	-0.1	0.0
for healthcare and medical service	80.3	85.5	77.7	79.2	2.6	6.3	0.0	0.0
Interest	337.7	159.5	322.5	145.3	14.7	13.7	0.5	0.5
external	298.7	129.3	294.8	124.2	3.9	5.1	0.0	0.0
domestic	39.0	30.3	27.7	21.1	10.8	8.6	0.5	0.5
Social security and benefits	7 966.3	8 453.8	429.6	414.3	80.0	66.7	7 456.7	7 972.8
Current and capital transfers for foreign governments	9.5	9.8	6.0	8.4	3.4	1.4	0.0	0.0
Capital expenditures end state reserve gain	-259.3	2 139.3	-581.7	1 539.8	319.4	599.4	3.0	0.1
BG contribution to the EU budget	339.3	374.2	339.3	374.2	0.0	0.0	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-6 327.1	-6 143.4	2 810.9	2 779.1	3 516.2	3 364.3
Balance (deficit(-)/surplus(+))	401.0	-996.9	-672.5	-999.3	860.2	103.7	213.3	-101.3
Financing	-401.0	996.9	672.5	999.3	-860.2	-103.7	-213.3	101.3
External (net)	-25.0	-37.9	-17.1	-105.0	-7.9	67.1	0.0	0.0
Domestic (net)	-453.3	1 194.8	610.7	1 263.2	-850.7	-169.7	-213.3	101.3
Net acquisition and net lending (net)	77.3	-159.9	78.9	-158.8	-1.6	-1.1	0.0	0.0

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

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

Source: Ministry of Finance.

7.2. GOVERNMENT DEBT¹

	(million BGN)					
	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
I. Domestic government debt	10 965.4	10 965.4	10 615.4	10 615.4	10 615.4	11 715.4
II. External government debt	25 839.0	25 731.3	25 705.4	29 898.6	29 880.8	29 775.9
Bulgarian Eurobonds issued on ICM	20 522.5	20 522.5	20 522.5	25 020.9	25 020.9	25 020.9
with a fixed interest rate of 2.950%, maturing in 2024	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1
under the GMTN Programme, with a fixed interest rate of 2.625%, maturing in 2027	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8
under the GMTN Programme, with a fixed interest rate of 3.000%, maturing in 2028	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5
under the GMTN Programme, with a fixed interest rate of 4.125%, maturing in 2029	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7
under the GMTN Programme, with a fixed interest rate of 0.375%, maturing in 2030	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
under the GMTN Programme, with a fixed interest rate of 4.375%, maturing in 2031	-	-	-	2 542.6	2 542.6	2 542.6
under the GMTN Programme, with a fixed interest rate of 4.500%, maturing in 2033	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7	2 933.7
under the GMTN Programme, with a fixed interest rate of 4.625%, maturing in 2034	1 466.9	1 466.9	1 466.9	1 466.9	1 466.9	1 466.9
under the GMTN Programme, with a fixed interest rate of 3.125%, maturing in 2035	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2
under the GMTN Programme, with a fixed interest rate of 4.875%, maturing in 2036	-	-	-	1 955.8	1 955.8	1 955.8
under the GMTN Programme, with a fixed interest rate of 1.375%, maturing in 2050	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
GOVERNMENT DEBT, TOTAL	36 804.4	36 696.7	36 320.8	40 514.0	40 496.2	41 491.3
TOTAL GOVERNMENT DEBT/GDP (%)²	20.0	20.0	19.8	22.0	20.7	21.2

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: 183 743 BGN million for 2023 (NSI data as of 8 March 2024) and 195 899 BGN million for 2024 (BNB estimates).

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
(million BGN)							
GENERAL GOVERNMENT (S.13)		38 661.3	38 379.9	38 054.9	42 389.2	42 159.7	42 808.4
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
Short-term debt securities	AF.31	-	-	-	-	-	-
Long-term debt securities	AF.32	30 839.9	30 816.1	30 423.9	34 907.4	34 866.5	35 819.3
Loans	AF.4	7 821.4	7 563.8	7 631.0	7 481.7	7 293.2	6 989.1
of which short-term	AF.41	9.6	11.1	104.7	129.6	129.0	126.0
of which long-term	AF.42	7 811.8	7 552.7	7 526.3	7 352.1	7 164.2	6 863.1
CENTRAL GOVERNMENT (S.1311)		37 904.4	37 610.3	37 178.2	41 387.9	41 185.0	41 830.9
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
Short-term debt securities	AF.31	-	-	-	-	-	-
Long-term debt securities	AF.32	31 150.9	31 145.1	30 727.5	35 212.2	35 173.1	36 174.6
Loans	AF.4	6 753.5	6 465.2	6 450.7	6 175.6	6 011.8	5 656.3
of which short-term	AF.41	1.6	1.6	98.6	118.7	118.7	118.7
of which long-term	AF.42	6 752.0	6 463.6	6 352.1	6 057.0	5 893.2	5 537.6
LOCAL GOVERNMENT (S.1313)		1 368.5	1 414.1	1 526.7	1 716.8	1 661.2	1 682.3
Currency and deposits	AF.2	-	-	-	-	-	-
Debt securities	AF.3	54.2	36.3	34.6	33.4	31.6	30.2
Short-term debt securities	AF.31	-	-	-	-	-	-
Long-term debt securities	AF.32	54.2	36.3	34.6	33.4	31.6	30.2
Loans	AF.4	1 314.3	1 377.8	1 492.1	1 683.5	1 629.6	1 652.1
of which short-term	AF.41	31.7	42.9	36.1	66.3	49.3	33.1
of which long-term	AF.42	1 282.5	1 334.9	1 456.0	1 617.1	1 580.3	1 619.0
SOCIAL SECURITY FUNDS (S.1314)		-	-	-	-	-	-
Currency and deposits	AF.2	-	-	-	-	-	-
Debt securities	AF.3	-	-	-	-	-	-
Short-term debt securities	AF.31	-	-	-	-	-	-
Long-term debt securities	AF.32	-	-	-	-	-	-
Loans	AF.4	-	-	-	-	-	-
of which short-term	AF.41	-	-	-	-	-	-
of which long-term	AF.42	-	-	-	-	-	-
GENERAL GOVERNMENT (S.13) DEBT/GDP² (%)		21.0	20.9	20.7	23.1	21.5	21.9

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

² Based on GDP data: 183 743 BGN million for 2023 (NSI data as of 8 March 2024) and 195 899 BGN million for 2024 (BNB estimates).

Source: Ministry of Finance.

7.4. GOVERNMENT SECURITIES AUCTIONS

	Number of auctions		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - VI 2023	I - VI 2024	I - VI 2023		I - VI 2024		I - VI 2023	I - VI 2024	I - VI 2023	I - VI 2024
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	-	5	-	-	1 100	-	-	1.64	-	8
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	-	3	-	-	700	-	-	1.56	-	8
long-term	-	2	-	-	400	-	-	1.78	-	8

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	I - VI 2023	I - VI 2024	I - VI 2023	I - VI 2024
Total	181	231	58.5	1 151.5
1. Registration of government securities sold through auctions	-	72	-	1 100.0
2. Registration of reverse repurchased prior to maturity government securities through auctions	-	-	-	-
3. Principal and interest repayments of matured government securities, of which:	181	159	58.5	51.5
- principal	-	-	-	-
- interest	181	159	58.5	51.5

Notes:

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

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN) ^{1,3}	
	I - VI 2023	I - VI 2024	I - VI 2023	I - VI 2024
Total	1 044	2 068	23 863.3	64 127.2
1. Repo agreements ²	395	947	12 537.4	32 483.8
2. Outright purchases and sales	67	94	113.3	864.3
3. Transactions with and on behalf of customers	220	447	3 104.2	8 052.5
4. Blocking/unblocking of government securities, of which:	362	580	8 108.4	22 726.6
- for securing budgetary organisations' funds with banks	362	580	8 108.4	22 726.6
- 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

(BGN thousand)

Denominations	31.03.2023	30.06.2023	30.09.2023	31.12.2023	31.03.2024	30.06.2024
Banknotes, total	35 622 925	35 136 950	34 796 241	34 369 692	34 043 146	34 840 071
New issues ²	35 570 717	35 084 767	34 744 087	34 317 554	33 991 026	34 787 978
100 levs	14 218 235	14 170 145	14 141 845	14 068 148	14 006 417	15 009 969
50 levs	15 748 074	15 474 206	15 361 899	15 184 524	15 062 130	14 953 220
20 levs	3 888 088	3 796 610	3 675 541	3 570 305	3 486 579	3 425 612
10 levs	1 385 544	1 325 087	1 260 104	1 200 343	1 153 029	1 125 200
5 levs	330 776	318 718	304 698	294 233	282 872	273 977
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

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

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 PRODUCT¹

Indicators	First half of 2022	First half of 2023		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² first half of 2023 = 100, %	Implicit deflators ³ - first half of 2024, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	73 337	79 727	102.4	110.7
Agriculture, forestry and fishing	2 271	1 885	101.5	97.9
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	20 461	21 365	102.3	110.9
Construction	2 979	3 178	102.1	106.7
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	14 340	16 172	104.4	112.2
Information and communication	5 392	5 590	102.3	107.7
Financial and insurance activities	4 662	5 202	100.7	112.6
Real estate activities	6 493	6 508	100.3	101.4
Professional, scientific and technical activities; administrative and support service activities	4 568	4 828	101.0	113.6
Public administration and defence; compulsory social security; education; human health and social work activities	11 340	14 146	102.3	116.0
Arts, entertainment and recreation, repair of household goods and other services	831	853	101.1	113.2
Adjustments (taxes less subsidies on products)	10 092	11 228	99.8	106.8
Gross Domestic Product	83 429	90 955	102.1	110.2
Final Consumption Expenditure	65 760	72 154	103.2	107.6
Individual Consumption	59 113	63 688	103.4	106.1
of Households	50 736	53 081	103.5	103.5
of NPISH's	365	384	101.2	101.6
Individual of General Government	8 012	10 223	102.7	121.9
Collective	6 646	8 466	101.2	120.4
Gross Capital Formation	14 908	16 721	103.5	111.9
Gross Fixed Capital Formation	12 937	14 322	104.5	109.7
Changes in Inventories	1 971	2 399	-	127.9
Exports of Goods and Services	55 073	54 260	98.6	102.9
Imports of Goods and Services	52 311	52 180	100.4	100.0
Statistical discrepancy	-	-	-	-

¹ Preliminary data as of 5 September 2024 compiled in accordance with ESA 2010.

² Based on the values of the corresponding indicator at constant prices of 2015.

³ The deflators are calculated as the ratio of current prices GDP estimate and previous year's prices GDP estimate.

Source: NSI.

9.2. CONSUMER PRICES' CHANGE

(%)

	On the previous month		On corresponding month of the previous year		On December of the previous year	
	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices
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

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

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

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

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

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

Source: Employment Agency.

9.7. EMPLOYED UNDER LABOUR CONTRACT¹

		PAYROLL NUMBER ²			CHANGE ON PREVIOUS MONTH (%)			
		Total for the economy			Total for the economy			
			Public sector	Private sector		Agriculture, forestry and fishery	Industry	Services
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

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

¹ Preliminary data.

Source: NSI.