



REPORT • JANUARY – JUNE 2022

STATISTICAL APPENDIX



BULGARIAN NATIONAL BANK

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APPENDIX



CONTENTS

1. Monetary and Financial Statistics

- 1.1. Balance Sheet of the BNB
- 1.2. Monetary Survey
- 1.3. BNB Analytical Reporting
- 1.4. Analytical Reporting of Other MFIs
- 1.5. Claims on Loans by Sector
- 1.6. Claims on Loans by Currency
- 1.7. Claims on Loans by Original Term to Maturity
- 1.8. Claims on Loans to *Households* Sector by Type
- 1.9. Deposits of *Non-financial Corporations*, *Households* and *NPISHs* by Amount Category
- 1.10. Deposits of *Non-financial Corporations* by Economic Activity
- 1.11. Loans to *Non-financial Corporations*, *Households* and *NPISHs* by Amount Category
- 1.12. Loans to *Non-financial Corporations* by Economic Activity
- 1.13. Base Interest Rate (BIR), LEONIA Plus Reference Rate and Interest Rate On Excess Reserves
- 1.14. Yield on Government Securities and Long-term Interest Rate for Convergence Assessment Purposes
- 1.15. Interest Rates and Volumes of New Business on Loans to *Non-financial Corporations* Sector by Original Maturity
- 1.16. Interest Rates and Volumes of New Business on Renegotiated Loans and Loans for Refinancing to *Non-financial Corporations* Sector by Original Maturity
- 1.17. Interest rates and Volumes of Outstanding Amounts on Loans to *Non-financial Corporations* Sector
- 1.18. Interest rates and Volumes of New Business on Loans other than Overdraft to *Households* sector by Original Maturity
- 1.19. Interest Rates and Volumes of New Business on Renegotiated Loans and Loans for Refinancing, other than Overdraft, to the *Households* Sector by Original Maturity
- 1.20. Annual Percentage Rate of Charge of New Business on Loans other than Overdraft to *Households* Sector
- 1.21. Interest Rates and Volumes of Outstanding Amounts on Loans to *Households* Sector
- 1.22. Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of *Non-financial Corporations* sector
- 1.23. Interest Rates and Volumes of Outstanding Amounts on Overnight Deposits, Deposits with Agreed Maturity and Deposits Redeemable at Notice of *Non-financial Corporations* Sector
- 1.24. Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of *Households* Sector
- 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. Supervision Statistics

- 2.1. Balance Sheet Statement [Statement of Financial Position] of the Banking System
- 2.2. Statement of Profit or Loss of the Banking System
- 2.3. Banks Groups
- 2.4. Balance Sheet Statement [Statement of Financial Position] of Group I Banks
- 2.5. Statement of Profit or Loss of Group I Banks
- 2.6. Balance Sheet Statement [Statement of Financial Position] of Group II Banks
- 2.7. Statement of Profit or Loss of Group II Banks
- 2.8. Balance Sheet Statement [Statement of Financial Position] of Group III Banks
- 2.9. Statement of Profit or Loss of Group III Banks
- 2.10. Capital Adequacy of the Banking System and of Banks Groups

3. Non-Bank Financial Institutions

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

4. Financial Markets

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

5. Balance of Payments and International Investment Position

- 5.1. Balance of Payments
- 5.2. Direct Investment, Net Flow
- 5.3. Exports by Commodity Group
- 5.4. Imports by Commodity Group
- 5.5. Exports by Use
- 5.6. Imports by Use
- 5.7. Exports by Major Trading Partner and Region
- 5.8. Imports by Major Trading Partner and Region
- 5.9. International Investment Position
- 5.10. Gross External Debt by Institutional Sector
- 5.11. Gross External Debt by Instruments
- 5.12. Currency Structure of the Gross External Debt
- 5.13. Gross External Debt: Net Flow (by Institutional Sectors)
- 5.14. Gross External Debt Service by Institutional Sector
- 5.14.1. Section I. Official Reserve Assets and Other Foreign Currency Assets (Approximate Market Value)
- 5.14.2. Section II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)
- 5.14.3. Section III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)
- 5.14.4. Section IV. Memo Items

CONTENTS

6. Quarterly Financial Accounts

- 6.1. Quarterly Financial Accounts for *Non-Financial Corporations* (S.11)
- 6.2. Quarterly Financial Accounts for *Financial Corporations* (S.12)
- 6.3. Quarterly Financial Accounts for *General Government* (S.13)
- 6.4. Quarterly Financial Accounts for *Households and Non-profit Institutions Serving Households* (S.14+S.15)
- 6.5. Quarterly Financial Accounts for *Rest Of The World* (S.2)

7. Public Finance

- 7.1. Consolidated Fiscal Program
- 7.2. Government Debt
- 7.3. *General Government Debt* (Maastricht Debt)
- 7.4. Government Securities Auctions
- 7.5. Government Securities Primary Registration and Payments
- 7.6. Government Securities Transactions Registered in the Secondary Market

8. Statistics of the Issued Banknotes and Coins

- 8.1 Denomination Composition of the Issued Banknotes
- 8.2 Denomination Composition of the Issued Coins

9. General Economic Statistics

- 9.1. Gross Domestic Product
- 9.2. Consumer Prices' Change
- 9.3. Industrial Production and Turnover Indices
- 9.4. Producer Price Indices In Industry
- 9.5 Export and Import Price Indices by Component
- 9.6. Unemployment
- 9.7. Employed Under Labour Contract
- 9.8. Average Monthly Salary of Employed Under Labour Contract

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 2022* is 30 September 2022 with the exception of the data of part 3 *Supervision Statistics* which are as of 23 August 2022.

1. MONETARY AND FINANCIAL STATISTICS

1.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

BALANCE SHEET OF <i>ISSUE</i> DEPARTMENT	31.01.2022	28.02.2022	31.03.2022	29.04.2022	31.05.2022	30.06.2022
ASSETS	60 088 742	60 700 287	64 582 378	62 024 484	62 793 748	65 482 729
Cash and foreign currency denominated deposits	34 393 293	35 710 606	41 357 827	39 907 163	41 508 859	45 089 861
Monetary gold and other monetary gold instruments	4 120 262	4 368 379	4 497 642	4 659 305	4 413 397	4 480 431
Investments in securities	21 575 187	20 621 302	18 726 909	17 458 016	16 871 492	15 912 437
LIABILITIES	60 088 742	60 700 287	64 582 378	62 024 484	62 793 748	65 482 729
Notes and coins in circulation	24 215 980	24 353 870	24 562 256	25 096 903	25 075 482	25 252 892
Liabilities to banks	16 007 965	16 552 474	23 047 941	18 173 563	19 256 997	20 968 268
Liabilities to Government and to government budget institutions	9 445 741	9 020 054	6 269 371	7 696 251	7 641 584	8 431 469
Liabilities to other depositors	1 520 529	1 518 430	1 534 356	1 676 656	1 754 313	1 707 109
<i>Banking</i> Department deposit	8 898 527	9 255 459	9 168 454	9 381 111	9 065 372	9 122 991

BALANCE SHEET OF <i>BANKING</i> DEPARTMENT	31.01.2022	28.02.2022	31.03.2022	29.04.2022	31.05.2022	30.06.2022
ASSETS	11 226 941	11 524 172	11 498 824	11 703 147	11 354 801	11 433 540
Gold and other precious metals	50 053	52 595	52 401	54 144	51 438	52 178
Receivables from central government	0	0	0	0	0	0
Capital investments and IMF quota	2 056 571	2 053 394	2 053 035	2 100 079	2 075 791	2 104 581
Fixed tangible and intangible assets	137 159	138 244	137 378	136 456	135 439	134 438
Other assets	84 631	24 480	87 556	31 357	26 761	19 352
Deposit with <i>Issue</i> Department	8 898 527	9 255 459	9 168 454	9 381 111	9 065 372	9 122 991
LIABILITIES	11 226 941	11 524 172	11 498 824	11 703 147	11 354 801	11 433 540
Borrowings from IMF	0	0	0	0	0	0
Liabilities to international financial institutions	5 534 565	5 526 016	5 525 705	5 660 488	5 591 220	5 674 710
Other liabilities	747 252	855 102	751 740	692 249	693 734	652 839
Total liabilities:	6 281 817	6 381 118	6 277 445	6 352 737	6 284 954	6 327 549
Capital	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 167 330	5 397 170	5 505 053	5 448 397	5 192 451	5 242 427
Retained earnings	- 242 206	- 274 116	- 303 674	- 117 987	- 142 604	- 156 436
Total equity:	4 945 124	5 143 054	5 221 379	5 350 410	5 069 847	5 105 991

Source: BNB.

1.2. MONETARY SURVEY¹

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

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	335 646	329 578	325 452	315 363	306 730	303 760
in BGN	325 547	320 870	317 814	308 670	300 328	297 669
in foreign currency	10 099	8 708	7 638	6 693	6 402	6 091
o/w EUR	10 099	8 708	7 638	6 693	6 402	6 091
CLAIMS ON NON-GOVERNMENT SECTOR	68 340 292	69 442 514	71 295 052	73 475 159	75 729 538	78 137 483
Non-financial corporations	36 692 506	36 474 169	37 201 096	38 283 192	39 586 045	40 275 389
Repos	363 310	340 907	354 150	355 872	389 782	356 930
in BGN	329 949	307 502	320 745	325 627	359 507	326 636
in foreign currency	33 361	33 405	33 405	30 245	30 275	30 294
o/w EUR	33 361	33 405	33 405	30 245	30 275	30 294
Loans	35 765 093	35 550 650	36 246 273	37 279 972	38 595 712	39 311 765
in BGN	18 456 550	18 460 148	19 045 596	19 956 285	20 747 480	21 326 608
in foreign currency	17 308 543	17 090 502	17 200 677	17 323 687	17 848 232	17 985 157
o/w EUR	16 846 928	16 593 559	16 716 554	16 871 315	17 358 770	17 461 213
Debt security held	368 773	384 934	398 824	432 306	405 844	413 122
in BGN	83 817	83 888	95 519	127 354	111 447	111 202
in foreign currency	284 956	301 046	303 305	304 952	294 397	301 920
o/w EUR	284 956	301 046	303 305	304 952	294 397	301 920
Shares and other equity	195 330	197 678	201 849	215 042	194 707	193 572
in BGN	195 330	197 678	201 849	215 042	194 707	193 572
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	5 562 645	5 856 551	5 999 671	6 284 044	6 377 716	6 751 245
Repos	42 795	44 563	48 295	40 041	47 038	44 185
in BGN	22 008	25 633	25 706	25 070	25 150	23 852
in foreign currency	20 787	18 930	22 589	14 971	21 888	20 333
o/w EUR	20 787	18 930	22 589	14 971	21 888	20 333
Loans	4 434 920	4 713 883	4 847 610	4 968 716	5 030 431	5 434 055
in BGN	2 554 432	2 745 037	2 867 038	3 007 146	3 121 307	3 348 535
in foreign currency	1 880 488	1 968 846	1 980 572	1 961 570	1 909 124	2 085 520
o/w EUR	1 847 757	1 931 690	1 956 538	1 914 173	1 901 155	2 073 194
Debt security held	365 160	370 853	369 241	534 444	578 570	551 628
in BGN	326 602	332 474	332 188	439 529	440 524	419 571
in foreign currency	38 558	38 379	37 053	94 915	138 046	132 057
o/w EUR	38 558	38 379	37 053	75 362	138 046	132 057
Shares and other equity	719 770	727 252	734 525	740 843	721 677	721 377
in BGN	718 215	725 721	732 921	739 268	721 659	721 360
in foreign currency	1 555	1 531	1 604	1 575	18	17
o/w EUR	1 555	1 531	1 604	1 575	18	17
Households and NPISHs	26 085 141	27 111 794	28 094 285	28 907 923	29 765 777	31 110 849
Repos	101	99	380	331	336	334
in BGN	101	99	380	331	336	334
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515
in BGN	24 228 557	25 297 050	26 344 267	27 240 865	28 184 016	29 572 528
in foreign currency	1 856 483	1 814 645	1 749 638	1 666 727	1 581 425	1 537 987
o/w EUR	1 806 628	1 765 729	1 704 046	1 621 613	1 538 549	1 496 134
NON-FINANCIAL ASSETS	6 504 392	6 486 388	6 535 494	6 617 706	6 688 784	6 696 246
OTHER ITEMS (NET)	-7 605 612	-7 235 694	-7 343 434	-6 815 534	-7 239 476	-6 594 388
Accounts between MFIs (net)	149 256	143 262	49 040	50 722	80 125	58 030
in BGN	147 911	146 466	56 825	68 760	83 502	68 061
in foreign currency	1 345	- 3 204	- 7 785	- 18 038	- 3 377	- 10 031
o/w EUR	1 180	- 5 683	- 8 363	- 15 565	- 3 754	- 9 617
Other assets and liabilities (net)	-7 754 868	-7 378 956	-7 392 474	-6 866 256	-7 319 601	-6 652 418
in BGN	-6 492 963	-6 187 489	-6 090 988	-5 984 055	-6 357 709	-5 654 278
in foreign currency	-1 261 905	-1 191 467	-1 301 486	- 882 201	- 961 892	- 998 140
o/w EUR	-1 011 471	- 926 760	-1 056 444	- 635 386	- 634 886	- 633 951
BROAD MONEY M3	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608
MONEY M1	86 542 952	89 350 297	94 821 881	97 827 705	102 656 632	104 927 051
Currency outside MFIs	19 712 021	20 603 561	21 690 635	22 377 555	22 612 508	23 260 614
Overnight deposits	66 830 931	68 746 736	73 131 246	75 450 150	80 044 124	81 666 437
in BGN	47 134 571	48 467 326	51 420 219	54 145 334	56 694 595	57 341 217
Local government and SSFs	2 642 097	2 776 173	2 523 342	2 106 774	2 764 575	3 079 829
Non-financial corporations	17 019 133	16 740 895	18 805 435	19 701 313	21 218 124	20 975 123
Financial corporations	1 456 194	1 689 493	1 911 871	1 878 536	1 686 898	1 440 983
Households and NPISHs	26 017 147	27 260 765	28 179 571	30 458 711	31 024 998	31 845 282
in foreign currency	19 696 360	20 279 410	21 711 027	21 304 816	23 349 529	24 325 220
Local government and SSFs	50 558	44 825	35 997	35 399	37 847	36 630
Non-financial corporations	9 510 160	9 294 103	9 757 010	9 314 848	10 268 115	11 117 880
Financial corporations	880 138	1 445 833	1 787 988	1 312 533	1 851 379	1 596 826
Households and NPISHs	9 255 504	9 494 649	10 130 032	10 642 036	11 192 188	11 573 884
o/w EUR	15 906 326	16 497 188	17 905 550	17 107 873	18 920 460	19 542 728
Local government and SSFs	46 359	41 509	32 637	31 984	34 391	32 937
Non-financial corporations	7 567 507	7 344 846	7 857 606	7 361 740	8 074 980	8 720 546
Financial corporations	577 124	1 171 567	1 536 931	862 943	1 524 626	1 196 272
Households and NPISHs	7 715 336	7 939 266	8 478 376	8 851 206	9 286 463	9 592 973

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
MONEY M2 (M1 + QUASI-MONEY)	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608
QUASI-MONEY	30 154 936	29 264 522	27 998 651	27 948 441	26 527 160	25 874 557
Deposits with agreed maturity up to 2 years	29 572 556	28 676 422	27 407 124	27 338 989	25 919 232	25 260 074
in BGN	14 728 948	14 255 451	13 610 584	14 196 911	13 217 894	12 436 897
Local government and SSFs	764 900	608 653	644 075	1 613 964	1 064 335	709 478
Non-financial corporations	1 332 269	1 347 632	1 120 155	1 079 327	940 780	890 502
Financial corporations	327 457	285 667	343 693	381 806	435 089	321 698
Households and NPISHs	12 304 322	12 013 499	11 502 661	11 121 814	10 777 690	10 515 219
in foreign currency	14 843 608	14 420 971	13 796 540	13 142 078	12 701 338	12 823 177
Local government and SSFs	3 137	3 143	3 148	3 151	3 152	222
Non-financial corporations	1 601 177	1 469 111	1 386 652	1 127 039	923 959	1 212 246
Financial corporations	101 946	100 511	97 158	38 828	126 882	150 448
Households and NPISHs	13 137 348	12 848 206	12 309 582	11 973 060	11 647 345	11 460 261
o/w EUR	11 970 804	11 660 221	11 141 183	10 614 571	10 216 070	10 216 447
Local government and SSFs	2 945	2 953	2 953	2 951	2 949	6
Non-financial corporations	1 087 524	986 955	894 041	736 541	521 002	713 737
Financial corporations	100 766	97 489	96 336	37 983	126 371	138 969
Households and NPISHs	10 779 569	10 572 824	10 147 853	9 837 096	9 565 748	9 363 735
Deposits redeemable at notice up to 3 months	582 380	588 100	591 527	609 452	607 928	614 483
in BGN	323 558	322 746	327 847	338 184	334 397	336 568
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	323 558	322 746	327 847	338 184	334 397	336 568
in foreign currency	258 822	265 354	263 680	271 268	273 531	277 915
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	918	843	841	861	786	775
Financial corporations	-	-	-	-	-	-
Households and NPISHs	257 904	264 511	262 839	270 407	272 745	277 140
o/w EUR	227 264	233 087	231 143	236 647	238 187	240 754
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	227 264	233 087	231 143	236 647	238 187	240 754
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	116 697 888	118 614 819	122 820 532	125 776 146	129 183 792	130 801 608
Marketable instruments (debt securities issued up to 2 years +	-	-	-	-	-	-
MMFs shares/units + repos)	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN						
MONEY SUPPLY	22 560 746	23 053 316	23 560 996	23 952 186	24 323 494	23 808 013
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS						
AND DEPOSITS REDEEMABLE AT NOTICE OVER 3						
MONTHS	2 170 078	2 220 141	2 437 630	2 381 935	2 387 153	2 367 089
in BGN	1 104 270	1 056 376	1 142 635	1 077 828	1 026 342	988 852
in foreign currency	1 065 808	1 163 765	1 294 995	1 304 107	1 360 811	1 378 237
o/w EUR	828 059	929 362	997 003	1 000 019	1 041 054	1 051 609
DEBT SECURITIES ISSUED OVER 2 YEARS	84 183	84 184	101 786	59 111	83 111	102 488
in BGN	100	101	101	101	101	803
in foreign currency	84 083	84 083	101 685	59 010	83 010	101 685
o/w EUR	84 083	84 083	101 685	59 010	83 010	101 685
CAPITAL AND RESERVES	20 306 485	20 748 991	21 021 580	21 511 140	21 853 230	21 338 436
Equity capital raised	6 131 619	6 160 953	6 160 965	6 160 966	6 275 765	6 275 765
Reserves	9 619 261	9 705 996	9 549 808	9 810 610	9 932 821	9 524 306
Financial result	4 555 605	4 882 042	5 310 807	5 539 564	5 644 644	5 538 365

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

² Including the reserve position in the IMF.

³ Including only loans received from the IMF.

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

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

Source: BNB and other MFIs.

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Exchange rate: BGN / USD 1	1.66809	1.64577	1.68912	1.72685	1.76185	1.88296
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	46 580 217	46 981 539	49 491 849	54 595 792	54 362 874	52 737 111
FOREIGN ASSETS (NET)	54 497 529	56 528 277	59 848 256	63 818 246	60 841 059	61 418 766
Foreign assets	56 127 076	58 144 244	63 524 744	67 701 031	64 623 362	65 523 710
Cash in foreign currency	6 245 388	6 118 399	6 014 499	6 160 318	6 101 190	5 845 371
o/w EUR	6 242 967	6 118 399	6 014 499	6 160 318	6 101 190	5 845 371
Deposits	15 569 273	17 312 310	26 019 600	34 573 676	31 662 718	35 549 310
in BGN	-	-	-	-	-	-
in foreign currency	15 569 273	17 312 310	26 019 600	34 573 676	31 662 718	35 549 310
o/w EUR	15 508 430	17 251 025	25 948 613	34 503 218	31 588 265	35 472 746
Repos	-	-	-	2 245	-	2 071
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	2 245	-	2 071
o/w EUR	-	-	-	-	-	-
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Debt security held	28 886 131	29 162 827	23 823 384	18 972 783	18 474 381	15 650 237
in BGN	-	-	-	-	-	-
in foreign currency	28 886 131	29 162 827	23 823 384	18 972 783	18 474 381	15 650 237
o/w EUR	28 877 791	29 154 599	23 823 384	18 972 783	18 474 381	15 650 237
Shares and other equity	30 798	30 798	30 798	32 011	32 011	32 011
in BGN	-	-	-	-	-	-
in foreign currency	30 798	30 798	30 798	32 011	32 011	32 011
o/w EUR	7 842	7 842	7 842	7 842	7 842	7 842
Monetary gold and SDR holdings ²	5 380 987	5 484 388	7 627 693	7 945 813	8 349 198	8 434 061
Accrued interest receivable	14 499	35 522	8 770	14 185	3 864	10 649
in BGN	-	-	-	-	-	-
in foreign currency	14 499	35 522	8 770	14 185	3 864	10 649
o/w EUR	14 339	35 120	8 486	13 843	2 031	6 335
Less: foreign liabilities	1 629 547	1 615 967	3 676 488	3 882 785	3 782 303	4 104 944
Deposits	185 379	181 676	178 275	329 899	200 473	425 909
in BGN	2 793	2 931	2 581	160 389	30 759	259 910
in foreign currency	182 586	178 745	175 694	169 510	169 714	165 999
o/w EUR	182 586	178 745	175 694	169 510	169 714	165 999
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans ³	-	-	-	-	-	-
Accrued interest payable	40	224	126	220	1 676	3 953
in BGN	-	-	-	-	-	-
in foreign currency	40	224	126	220	1 676	3 953
o/w EUR	-110	-104	-105	-105	-103	-98
SDR allocation	1 444 128	1 434 067	3 498 087	3 552 666	3 580 154	3 675 082
CLAIMS ON GENERAL GOVERNMENT	-7 491 120	-9 148 307	-9 952 776	-8 764 847	-6 078 317	-8 308 534
Central government (net)	-7 491 120	-9 148 307	-9 952 776	-8 764 847	-6 078 317	-8 308 534
Claims	-	-	-	-	-	-
Government securities	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Less: liabilities	7 491 120	9 148 307	9 952 776	8 764 847	6 078 317	8 308 534
Deposits	7 491 120	9 148 307	9 952 776	8 764 847	6 078 317	8 308 534
in BGN	5 871 732	7 575 587	8 602 617	7 683 985	5 362 119	7 535 629
in foreign currency	1 619 388	1 572 720	1 350 159	1 080 862	716 198	772 905
o/w EUR	1 546 228	1 500 557	1 262 960	991 558	625 003	677 243
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)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
CLAIMS ON OTHER MFIs	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR	77 008	77 008	77 008	77 008	77 008	77 008
Non-financial corporations	70 192	70 192	70 192	70 192	70 192	70 192
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Shares and other equity	70 192	70 192	70 192	70 192	70 192	70 192
in BGN	70 192	70 192	70 192	70 192	70 192	70 192
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	6 816	6 816	6 816	6 816	6 816	6 816
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	343 354	344 152	346 007	344 412	348 752	349 327
OTHER ITEMS (NET)	- 846 554	- 819 591	- 826 646	- 879 027	- 825 628	- 799 456
Other assets	1 960 107	1 941 907	1 964 043	2 002 916	2 083 973	2 067 093
in BGN	73 168	67 888	64 532	73 555	139 564	71 444
in foreign currency	1 886 939	1 874 019	1 899 511	1 929 361	1 944 409	1 995 649
o/w EUR	33	258	57	270	393	79
Less: other liabilities	2 806 661	2 761 498	2 790 689	2 881 943	2 909 601	2 866 549
in BGN	765 612	734 418	736 599	795 128	806 923	708 307
in foreign currency	2 041 049	2 027 080	2 054 090	2 086 815	2 102 678	2 158 242
o/w EUR	1 838	1 857	1 320	1 787	1 518	1 545
LIABILITIES	46 580 217	46 981 539	49 491 849	54 595 792	54 362 874	52 737 111
RESERVE MONEY	40 985 823	41 491 480	43 824 205	47 779 689	47 610 196	46 221 160
Currency in circulation	21 208 667	22 309 807	23 621 936	24 696 679	24 562 255	25 252 892
Deposits of other MFIs	19 777 156	19 181 673	20 202 269	23 083 010	23 047 941	20 968 268
in BGN	12 166 589	12 135 478	12 203 604	13 778 817	13 897 702	11 084 681
in foreign currency	7 610 567	7 046 195	7 998 665	9 304 193	9 150 239	9 883 587
o/w EUR	7 610 567	7 046 195	7 998 665	9 304 193	9 150 239	9 883 587
LIABILITIES INCLUDED IN MONEY SUPPLY	865 829	726 242	866 241	1 834 626	1 531 298	1 409 960
DEPOSITS	865 829	726 242	866 241	1 834 626	1 531 298	1 409 960
Overnight deposits	342 903	361 044	450 702	438 139	688 295	930 945
in BGN	317 914	336 263	425 829	366 811	663 114	905 961
Social security funds	317 566	336 033	425 560	324 756	662 045	904 861
Non-financial corporations	-	1	-	1	-	-
Financial corporations	348	229	269	42 054	1 069	1 100
Households and NPISHs	-	-	-	-	-	-
in foreign currency	24 989	24 781	24 873	71 328	25 181	24 984
Social security funds	-	-	-	-	-	-
Non-financial corporations	21 528	21 530	21 529	21 517	21 760	21 764
Financial corporations	3 461	3 251	3 344	49 811	3 421	3 220
Households and NPISHs	-	-	-	-	-	-
o/w EUR	24 988	24 780	24 872	71 327	25 181	24 984
Social security funds	-	-	-	-	-	-
Non-financial corporations	21 528	21 530	21 529	21 517	21 760	21 764
Financial corporations	3 460	3 250	3 343	49 810	3 421	3 220
Households and NPISHs	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	522 926	365 198	415 539	1 396 487	843 003	479 015
in BGN	522 926	365 198	415 539	1 396 487	843 003	479 015
Social security funds	522 926	365 198	415 539	1 396 487	843 003	479 015
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)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	4 728 565	4 763 817	4 801 403	4 981 477	5 221 380	5 105 991
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	4 728 565	4 763 817	4 801 403	4 981 477	5 221 380	5 105 991
Equity capital raised	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	4 914 678	4 858 537	4 907 967	5 181 168	5 505 053	5 242 427
Financial result	- 206 113	- 114 720	- 126 564	- 219 691	- 303 673	- 156 436

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

² Including the reserve position in the IMF.

³ Including only loans received from the IMF.

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

Source: BNB.

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Exchange rate: BGN / USD 1	1.66 809	1.64 577	1.68 912	1.72 685	1.76 185	1.88 296
Exchange rate: BGN / EUR 1	1.95 583	1.95 583	1.95 583	1.95 583	1.95 583	1.95 583
ASSETS	113 952 219	115 574 515	119 023 249	120 534 674	124 142 100	124 833 056
FOREIGN ASSETS (NET)	13 331 482	13 849 669	13 926 345	7 448 888	10 720 031	10 548 952
Foreign assets	20 987 029	21 288 597	21 951 449	17 132 959	20 753 471	21 629 062
Cash in foreign currency	619 304	549 368	597 544	563 479	692 805	770 461
o/w EUR	418 642	360 444	402 379	355 510	441 289	478 012
Deposits	9 397 146	8 815 502	10 204 496	6 022 984	7 512 156	7 933 241
in BGN	99 805	84 233	69 973	58 596	47 857	39 438
in foreign currency	9 297 341	8 731 269	10 134 523	5 964 388	7 464 299	7 893 803
o/w EUR	7 115 603	6 763 069	7 992 088	4 393 038	5 595 553	5 923 611
Repos	1 952 430	2 322 541	1 600 114	867 262	2 439 723	2 630 362
in BGN	5 074	4 069	4 069	3 005	3 005	3 006
in foreign currency	1 947 356	2 318 472	1 596 045	864 257	2 436 718	2 627 356
o/w EUR	1 936 872	2 194 341	1 469 192	631 920	2 400 160	1 665 318
Loans	2 344 999	2 224 385	2 407 762	2 607 988	3 130 365	3 115 339
in BGN	203 744	197 182	200 780	209 877	237 219	240 762
in foreign currency	2 141 255	2 027 203	2 206 982	2 398 111	2 893 146	2 874 577
o/w EUR	1 606 038	1 455 585	1 595 612	1 743 418	2 171 394	2 040 167
Debt security held	6 370 186	7 069 476	6 828 390	6 759 327	6 696 500	6 897 081
in BGN	-	54 457	54 478	54 527	49 395	53 961
in foreign currency	6 370 186	7 015 019	6 773 912	6 704 800	6 647 105	6 843 120
o/w EUR	4 524 619	5 193 289	4 914 536	4 680 139	4 808 229	4 770 473
Shares and other equity	302 964	307 325	313 143	311 919	281 922	282 578
in BGN	-	-	-	-	-	-
in foreign currency	302 964	307 325	313 143	311 919	281 922	282 578
o/w EUR	148 325	151 027	156 073	157 779	157 339	158 910
Less: foreign liabilities	7 655 547	7 438 928	8 025 104	9 684 071	10 033 440	11 080 110
Deposits	6 684 820	6 256 744	6 861 312	8 027 330	7 874 284	8 834 209
in BGN	1 030 794	987 064	1 111 139	1 186 292	1 189 983	1 223 201
in foreign currency	5 654 026	5 269 680	5 750 173	6 841 038	6 684 301	7 611 008
o/w EUR	5 168 195	4 798 788	5 235 704	6 354 123	6 180 346	6 952 079
Repos	775 144	986 601	968 209	817 782	1 344 197	1 444 010
in BGN	-	-	-	-	-	-
in foreign currency	775 144	986 601	968 209	817 782	1 344 197	1 444 010
o/w EUR	775 144	986 601	968 209	817 782	1 344 197	1 444 010
Debt securities issued ²	195 583	195 583	195 583	838 959	814 959	801 891
in BGN	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	838 959	814 959	801 891
o/w EUR	195 583	195 583	195 583	838 959	814 959	801 891
RESERVES IN THE BNB³	21 274 439	20 880 924	22 121 972	25 401 784	24 990 710	22 948 454
Cash in levs	1 496 646	1 706 246	1 931 301	2 319 124	1 949 747	1 992 278
Deposits	19 777 793	19 174 678	20 190 671	23 082 660	23 040 963	20 956 176
in BGN	12 163 292	12 132 131	12 200 481	13 790 108	13 897 897	11 086 181
in foreign currency	7 614 501	7 042 547	7 990 190	9 292 552	9 143 066	9 869 995
o/w EUR	7 614 501	7 042 547	7 990 190	9 292 552	9 143 066	9 869 995
CLAIMS ON GENERAL GOVERNMENT	11 681 671	11 745 288	12 072 591	13 948 714	12 845 667	12 711 096
Central government (net)	11 264 161	11 339 500	11 673 410	13 564 911	12 472 819	12 347 490
Claims	12 252 883	12 281 533	12 680 253	14 679 358	13 530 456	13 561 137
Government securities	11 648 858	11 680 882	12 055 411	14 041 417	12 880 640	12 947 142
in BGN	4 111 855	4 117 661	4 366 170	6 356 605	7 063 355	7 217 218
in foreign currency	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924
o/w EUR	7 537 003	7 563 221	7 689 241	7 684 812	5 817 285	5 729 924
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	604 025	600 651	624 842	637 941	649 816	613 995
in BGN	290 147	293 969	294 825	307 919	332 512	296 656
in foreign currency	313 878	306 682	330 017	330 022	317 304	317 339
o/w EUR	313 878	306 682	330 017	330 022	317 304	317 339
Less: liabilities	988 722	942 033	1 006 843	1 114 447	1 057 637	1 213 647
Deposits	988 722	942 033	1 006 843	1 114 447	1 057 637	1 213 647
in BGN	772 212	711 346	705 557	836 177	820 624	909 748
in foreign currency	216 510	230 687	301 286	278 270	237 013	303 899
o/w EUR	197 898	210 483	279 513	256 821	214 841	279 012
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

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

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

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

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	17 832 181	18 289 499	18 759 593	18 970 709	19 102 114	18 702 022
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	2 170 078	2 220 141	2 437 630	2 381 935	2 387 153	2 367 089
in BGN	1 104 270	1 056 376	1 142 635	1 077 828	1 026 342	988 852
in foreign currency	1 065 808	1 163 765	1 294 995	1 304 107	1 360 811	1 378 237
o/w EUR	828 059	929 362	997 003	1 000 019	1 041 054	1 051 609
Debt securities issued over 2 years	84 183	84 184	101 786	59 111	83 111	102 488
in BGN	100	101	101	101	101	803
in foreign currency	84 083	84 083	101 685	59 010	83 010	101 685
o/w EUR	84 083	84 083	101 685	59 010	83 010	101 685
Capital and reserves	15 577 920	15 985 174	16 220 177	16 529 663	16 631 850	16 232 445
Equity capital raised	6 111 619	6 140 953	6 140 965	6 140 966	6 255 765	6 255 765
Reserves	4 704 583	4 847 459	4 641 841	4 629 442	4 427 768	4 281 879
Financial result	4 761 718	4 996 762	5 437 371	5 759 255	5 948 317	5 694 801

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

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

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

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

Source: Other MFIs.

1.5. CLAIMS ON LOANS BY SECTOR¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582
Resident sector	67 585 559	68 655 036	70 297 716	72 261 530	74 516 312	76 945 243
Monetary financial institutions	360 835	348 579	159 634	151 946	168 182	171 153
General government sector	939 671	930 229	950 294	953 304	956 546	917 755
Other residents	66 285 053	67 376 228	69 187 788	71 156 280	73 391 584	75 856 335
Non-financial corporations	35 765 093	35 550 650	36 246 273	37 279 972	38 595 712	39 311 765
Financial corporations	4 434 920	4 713 883	4 847 610	4 968 716	5 030 431	5 434 055
Households and NPISHs	26 085 040	27 111 695	28 093 905	28 907 592	29 765 441	31 110 515
Non-resident sector	2 344 999	2 224 385	2 407 762	2 607 988	3 130 365	3 115 339
Countries and institutions of the EU	1 687 933	1 511 263	1 706 522	1 904 634	2 273 158	2 266 642
MU	1 259 343	1 042 450	1 201 809	1 369 168	1 653 639	1 730 348
Monetary financial institutions	612 008	588 160	641 089	704 703	779 780	806 393
General government sector	-	-	-	-	-	-
Other residents	647 335	454 290	560 720	664 465	873 859	923 955
Non-financial corporations	369 305	367 463	473 335	551 232	746 939	786 070
Financial corporations	213 470	16 725	10 539	10 554	16 148	16 329
Households and NPISHs	64 560	70 102	76 846	102 679	110 772	121 556
NON-MU	428 590	468 813	504 713	535 466	619 519	536 294
Rest of the world	657 066	713 122	701 240	703 354	857 207	848 697

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

Source: Other MFIs.

1.6. CLAIMS ON LOANS BY CURRENCY¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582
in BGN	46 276 985	47 523 675	49 195 739	51 150 020	53 061 899	55 226 461
in foreign currency	23 653 573	23 355 746	23 509 739	23 719 498	24 584 778	24 834 121
in EUR	22 574 155	22 201 113	22 344 620	22 519 922	23 322 719	23 421 588
in USD	747 135	786 452	761 376	766 206	800 465	914 903
in CHF	48 901	47 727	43 951	43 379	41 290	40 978
in other currencies	283 382	320 454	359 792	389 991	420 304	456 652

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

Source: Other MFIs.

1.7. CLAIMS ON LOANS BY ORIGINAL TERM TO MATURITY¹

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total²	69 930 558	70 879 421	72 705 478	74 869 518	77 646 677	80 060 582
Up to one year	14 259 216	13 882 544	14 143 375	14 723 509	15 895 789	16 500 158
Over one and up to five years	9 991 346	9 835 169	10 288 159	10 530 420	10 765 550	10 942 272
Over five years	45 679 996	47 161 708	48 273 944	49 615 589	50 985 338	52 618 152

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

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

Source: Other MFIs.

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

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

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

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	number	9 897 385	9 814 546	9 728 180	9 698 921	9 552 531	9 498 715
	(BGN'000)	95 669 764	96 773 433	100 335 583	101 907 101	105 062 201	106 055 755
Non-financial corporations	number	588 922	600 688	603 564	608 323	610 226	614 713
	(BGN'000)	29 971 201	29 356 479	31 609 419	31 766 505	33 947 365	34 809 250
up to 1 000 BGN	number	313 101	320 970	316 810	313 380	313 965	313 682
	(BGN'000)	59 994	59 713	58 336	57 762	58 429	58 625
over 1 000 and up to 2 500 BGN	number	56 183	57 655	56 998	56 768	57 987	59 278
	(BGN'000)	92 682	95 180	94 151	94 148	95 815	97 979
over 2 500 and up to 5 000 BGN	number	42 204	42 535	42 657	43 289	44 271	44 437
	(BGN'000)	154 605	155 098	155 569	158 479	161 993	161 998
over 5 000 and up to 10 000 BGN	number	40 569	41 226	41 471	42 379	42 546	43 144
	(BGN'000)	290 442	294 913	296 723	304 536	304 974	308 971
over 10 000 and up to 20 000 BGN	number	36 538	36 455	37 554	38 807	38 362	39 534
	(BGN'000)	522 038	522 579	536 866	556 265	547 918	565 882
over 20 000 and up to 30 000 BGN	number	18 602	18 699	19 437	20 307	20 069	20 397
	(BGN'000)	456 177	458 100	476 763	498 660	491 613	500 148
over 30 000 and up to 40 000 BGN	number	11 801	11 852	12 577	13 297	12 982	13 271
	(BGN'000)	409 480	410 759	436 548	461 610	449 997	460 064
over 40 000 and up to 50 000 BGN	number	8 588	8 582	9 038	9 593	9 585	9 538
	(BGN'000)	385 101	384 356	404 745	429 807	429 349	427 484
over 50 000 and up to 100 000 BGN	number	21 988	22 508	23 653	25 159	25 270	25 860
	(BGN'000)	1 565 067	1 606 054	1 689 922	1 797 227	1 810 177	1 855 198
over 100 000 and up to 200 000 BGN	number	17 056	17 685	18 937	20 724	20 858	21 019
	(BGN'000)	2 473 949	2 567 692	2 759 819	3 030 430	3 054 287	3 080 494
over 200 000 and up to 500 000 BGN	number	12 783	13 195	14 774	15 049	15 013	15 166
	(BGN'000)	3 975 099	4 148 842	4 693 973	4 761 770	4 800 257	4 875 514
over 500 000 and up to 1 000 000 BGN	number	5 216	5 142	5 423	5 550	5 247	5 227
	(BGN'000)	3 739 089	3 674 969	3 887 667	3 996 212	3 752 337	3 720 230
over 1 000 000 BGN	number	4 293	4 184	4 235	4 021	4 071	4 160
	(BGN'000)	15 847 478	14 978 224	16 118 337	15 619 599	17 990 219	18 696 663
Financial corporations	number	6 781	6 795	6 824	6 937	6 976	6 974
	(BGN'000)	2 846 073	3 627 453	4 217 971	3 601 048	4 196 049	3 606 296
up to 1 000 BGN	number	2 485	2 505	2 476	2 582	2 456	2 502
	(BGN'000)	589	574	567	580	539	555
over 1 000 and up to 2 500 BGN	number	526	542	508	526	555	581
	(BGN'000)	863	902	831	874	910	947
over 2 500 and up to 5 000 BGN	number	505	491	494	474	506	469
	(BGN'000)	1 870	1 805	1 823	1 743	1 808	1 661
over 5 000 and up to 10 000 BGN	number	472	460	475	478	503	452
	(BGN'000)	3 430	3 325	3 446	3 490	3 620	3 241
over 10 000 and up to 20 000 BGN	number	424	427	439	432	459	484
	(BGN'000)	6 117	6 081	6 255	6 247	6 618	6 913
over 20 000 and up to 30 000 BGN	number	262	239	254	246	232	266
	(BGN'000)	6 429	5 935	6 125	6 005	5 644	6 483
over 30 000 and up to 40 000 BGN	number	154	165	168	176	163	163
	(BGN'000)	5 402	5 671	5 776	6 038	5 635	5 602
over 40 000 and up to 50 000 BGN	number	137	127	123	148	127	143
	(BGN'000)	6 177	5 689	5 546	6 656	5 678	6 465
over 50 000 and up to 100 000 BGN	number	359	370	371	359	404	409
	(BGN'000)	25 974	26 568	26 768	25 607	28 985	29 443
over 100 000 and up to 200 000 BGN	number	338	381	386	403	406	411
	(BGN'000)	50 003	56 368	56 724	59 729	60 522	62 286
over 200 000 and up to 500 000 BGN	number	436	412	432	449	461	426
	(BGN'000)	140 151	133 899	137 507	145 838	151 595	138 229
over 500 000 and up to 1 000 000 BGN	number	271	259	271	247	270	251
	(BGN'000)	194 234	183 430	194 853	182 391	196 715	182 521
over 1 000 000 BGN	number	412	417	427	417	434	417
	(BGN'000)	2 404 834	3 197 206	3 771 750	3 155 850	3 727 780	3 161 950

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

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

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

Source: The banks.

1.10. DEPOSITS¹ OF NON-FINANCIAL CORPORATIONS BY ECONOMIC ACTIVITY²

		31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Non-financial corporations	number	588 922	600 688	603 564	608 323	610 226	614 713
	(BGN'000)	29 971 201	29 356 479	31 609 419	31 766 505	33 947 365	34 809 250
Agriculture, forestry and fishing	number	23 961	24 423	24 609	25 003	24 932	25 262
	(BGN'000)	1 240 165	1 250 524	1 563 519	1 418 851	1 699 172	1 751 167
Mining and quarrying	number	1 535	1 594	1 572	1 541	1 557	1 560
	(BGN'000)	434 415	458 213	377 410	377 333	480 208	570 667
Manufacturing	number	56 277	57 064	57 410	57 923	58 002	58 218
	(BGN'000)	4 482 015	4 357 806	4 456 921	4 127 145	4 321 050	5 018 031
Electricity, gas, steam and air conditioning supply	number	4 259	4 420	4 484	4 666	4 872	5 250
	(BGN'000)	1 968 329	2 087 942	2 541 323	2 766 041	4 518 620	3 462 181
Water supply, sewerage, waste management and remediation activities	number	1 871	1 909	1 929	1 955	1 991	1 954
	(BGN'000)	232 841	252 240	246 727	261 234	259 023	265 386
Construction	number	44 816	45 821	46 647	47 441	47 661	47 775
	(BGN'000)	3 094 307	2 822 479	2 859 259	3 159 761	2 922 014	2 907 596
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	218 064	221 915	221 110	222 210	221 576	222 428
	(BGN'000)	7 615 847	7 549 757	7 943 093	8 116 431	8 138 488	8 942 570
Transportation and storage	number	40 218	40 968	41 355	41 551	41 798	41 803
	(BGN'000)	1 918 680	1 794 729	2 073 642	1 855 670	1 781 352	1 951 735
Accommodation and food service activities	number	37 110	38 145	38 553	38 826	38 838	39 571
	(BGN'000)	1 116 828	1 053 654	1 330 776	1 146 676	1 187 173	1 199 282
Information and communication	number	22 934	23 557	23 881	24 297	24 506	24 884
	(BGN'000)	2 051 958	1 951 900	1 926 745	2 083 629	2 241 414	2 085 436
Real estate activities	number	18 304	19 033	19 681	20 227	20 707	21 193
	(BGN'000)	1 261 057	1 290 683	1 348 622	1 414 284	1 437 441	1 479 554
Professional, scientific and technical activities	number	53 873	54 859	55 268	56 013	56 751	57 393
	(BGN'000)	2 381 720	2 288 416	2 579 533	2 639 875	2 509 933	2 645 183
Administrative and support service activities	number	14 661	14 928	14 774	14 817	14 799	14 900
	(BGN'000)	635 614	654 156	741 329	755 086	749 626	832 819
Education	number	4 015	4 058	4 069	4 033	4 023	4 087
	(BGN'000)	233 314	229 662	229 059	193 383	202 015	208 060
Human health and social work activities	number	15 952	16 251	16 357	16 426	16 544	16 602
	(BGN'000)	679 051	679 175	733 393	792 127	820 835	851 565
Arts, entertainment and recreation	number	8 174	8 277	8 296	8 095	8 119	8 279
	(BGN'000)	322 840	318 208	310 956	317 483	347 735	342 540
Other service activities	number	22 898	23 466	23 569	23 299	23 550	23 554
	(BGN'000)	302 220	316 935	347 112	341 496	331 266	295 478

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

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

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

Source: The banks.

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

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

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

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

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			Interest rate on Excess Reserves
				Concluded deals		
				Volume in million BGN	Deal count	
2022	I	0.00	na	na	na	-0.70
	II	0.00	-0.40	5.0	1	-0.70
	III	0.00	-0.61	156.0	6	-0.70
	IV	0.00	-0.63	280.0	12	-0.70
	V	0.00	-0.64	334.0	19	-0.70
	VI	0.00	-0.64	720.0	40	-0.70

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 ⁷			
	2 years ³	3 years ⁴	5 years	7 years ⁵	10 years ⁶	20 years	annual effective yield							10 years ⁶	20 years	
2022	I	-	-	-	-	-	-	-	-	-	-	-	-	-	1.17	0.57
	II	-	-	-	-	-	-	-	-	0.15	-	-	-	0.97	-	0.61
	III	-	0.55	-	1.33	-	-	-	-	0.33	-	1.22	-	0.84	-	1.09
	IV	-	0.88	-	-	-	-	-	-	0.97	-	-	-	0.13	-	1.62
	V	-	1.33	-	-	-	-	-	-	-	-	-	-	-	-	1.62
	VI	-	-	-	-	-	-	-	-	-	0.81	0.72	-	1.18	-	1.77

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

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

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

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

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

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

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

Source: BNB.

1.15. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON LOANS TO *NON-FINANCIAL CORPORATIONS* SECTOR BY ORIGINAL MATURITY²

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2022	I	2.56	2.88	2.52	2.42	2.36	1.02	2.64	2.51
	II	2.54	2.83	2.72	2.33	2.35	1.06	2.48	2.49
	III	2.38	2.08	2.56	2.40	2.38	1.32	3.04	2.26
	IV	2.42	2.41	2.72	2.23	1.97	0.75	2.58	1.92
	V	2.27	2.30	2.48	2.17	2.23	0.67	1.32	2.91
	VI	2.57	2.41	2.50	2.70	2.58	2.03	2.74	2.71
volumes in million BGN									
2022	I	631.7	152.5	166.5	312.7	368.8	45.1	95.8	228.0
	II	736.9	173.7	170.7	392.5	708.1	70.0	185.5	452.7
	III	928.6	187.5	273.1	468.0	646.1	52.5	168.0	425.7
	IV	956.5	153.1	315.6	487.8	640.7	48.3	136.5	455.9
	V	1 016.0	173.2	261.2	581.6	717.9	39.9	250.0	428.1
	VI	1 386.8	285.0	510.9	590.8	659.5	128.9	165.8	364.9

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

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

Source: BNB.

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

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2022	I	2.45	4.70	2.49	2.31	2.65	-	2.38	2.77
	II	2.46	1.93	2.66	2.37	3.00	1.69	3.18	2.97
	III	2.59	2.58	2.55	2.61	2.57	-	2.80	2.50
	IV	2.40	3.64	2.68	2.19	2.61	-	2.61	2.61
	V	2.18	2.96	2.43	2.12	2.46	-	0.97	3.26
	VI	2.68	2.26	2.44	2.88	2.92	2.55	2.84	3.13
volumes in million BGN									
2022	I	195.0	5.7	76.3	113.0	221.0	-	67.8	153.2
	II	260.2	3.9	87.8	168.5	396.2	0.0	67.8	328.4
	III	398.9	5.5	133.0	260.4	244.4	-	60.8	183.6
	IV	408.9	3.9	164.8	240.1	275.5	-	32.1	243.4
	V	437.9	3.3	84.8	349.8	502.7	-	175.9	326.8
	VI	607.6	15.2	247.5	344.9	395.2	80.9	126.7	187.6

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	over 5 years
			up to 1 year	over 1 and up to 5 years	annual effective interest rate			over 5 years				
					up to 1 year	over 1 and up to 5 years	over 5 years					
	volumes in million BGN											
2022	I	2.38	1.83	2.76	3.58	2.84	2.67	2.41	1.78	2.24	2.44	
	II	2.36	1.80	2.74	3.51	2.83	2.66	2.39	1.81	2.21	2.43	
	III	2.34	1.77	2.74	3.59	2.84	2.64	2.38	2.12	2.19	2.42	
	IV	2.35	1.78	2.71	3.53	2.86	2.60	2.35	2.09	2.21	2.38	
	V	2.34	1.77	2.69	3.49	2.85	2.58	2.36	2.05	2.20	2.39	
	VI	2.26	1.84	2.67	3.44	2.83	2.57	2.39	2.13	2.36	2.40	
2022	I	8 201.7	3 686.0	10 982.9	583.7	2 581.4	7 817.7	11 695.3	111.3	1 828.9	9 755.1	
	II	8 418.1	3 920.5	11 105.3	594.1	2 610.9	7 900.3	11 769.2	114.1	1 879.0	9 776.2	
	III	8 463.8	4 031.4	11 202.2	617.9	2 607.7	7 976.5	11 899.0	125.2	1 937.7	9 836.1	
	IV	8 328.6	4 184.0	11 218.6	572.5	2 638.9	8 007.2	11 873.1	127.2	1 827.4	9 918.5	
	V	8 296.3	4 167.9	11 380.1	569.4	2 697.6	8 113.1	11 835.4	112.6	1 877.4	9 845.4	
	VI	8 643.9	4 277.3	11 600.1	578.1	2 782.8	8 239.3	11 790.5	178.7	1 771.9	9 839.9	

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	up to 1 year	over 1 and up to 5 years								
2022	I	8.35	25.09	14.87	5.57	3.25	-	3.90	3.14	2.62	-	2.86	2.70	2.62	3.05	-	2.65	2.73	3.09	3.24	2.39	3.79	2.95	2.78	-	2.78	-	-
	II	7.75	21.91	13.99	5.42	3.44	-	3.64	3.39	2.59	-	2.70	2.63	2.59	3.10	-	-	2.99	3.11	2.98	3.26	2.97	2.96	-	-	-	-	
	III	7.75	23.57	14.04	5.40	3.25	-	3.52	3.21	2.59	-	2.59	2.59	2.59	3.12	-	4.06	2.98	3.11	2.95	3.13	3.02	2.83	-	-	-	-	
	IV	7.84	24.65	14.08	5.37	3.22	6.32	3.11	3.23	2.57	-	2.55	2.71	2.57	2.87	-	-	2.55	2.92	2.90	2.61	3.04	2.77	-	-	-	-	
	V	7.81	24.48	13.65	5.39	3.05	6.17	2.63	3.09	2.54	-	2.39	2.61	2.54	3.10	-	2.39	3.47	3.04	3.21	3.29	3.22	3.18	3.23	2.52	3.35	-	
	VI	7.56	23.79	13.00	5.36	2.94	-	3.87	2.87	2.49	-	2.42	2.59	2.49	2.81	-	-	3.00	2.80	2.99	3.24	3.06	2.78	3.25	-	3.25	-	-

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.

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

	Consumer loans						Loans for house purchases												
	in BGN			in EUR			in BGN				in EUR								
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years					
							annual effective interest rate												
2022	I	8.82	25.73	15.79	5.88	3.52	-	4.13	3.42	2.88	-	3.54	3.07	2.87	3.49	-	2.67	3.02	3.55
	II	8.19	22.57	14.87	5.74	3.73	-	4.00	3.67	2.83	-	3.17	2.92	2.83	3.42	-	-	3.17	3.43
	III	8.20	24.30	14.94	5.72	3.45	-	3.95	3.37	2.83	-	2.94	2.86	2.83	3.43	-	4.17	3.17	3.43
	IV	8.29	25.47	14.97	5.68	3.43	6.32	3.53	3.41	2.82	-	3.05	3.04	2.81	3.47	-	-	2.74	3.58
	V	8.28	25.30	14.57	5.71	3.26	6.30	3.03	3.28	2.78	-	2.81	2.98	2.77	3.37	-	-	3.65	3.32
	VI	8.00	24.50	13.88	5.67	3.08	-	4.36	2.98	2.79	-	2.71	2.95	2.78	3.10	-	-	3.25	3.09

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

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

Source: BNB.

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

[illegible]

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 SECTOR ²

		Overnight deposits ³		Deposits with agreed maturity												Deposits redeemable at notice ³	
				in BGN				in EUR									
				over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years		over 1 day up to 2 years							
	in BGN	in EUR	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 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 up to 2 years	in BGN	in EUR		
								</									

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 year			over 1 up to 2 years	over 2 years			
	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 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															
2022	I	0.04	0.02	0.04	0.11	0.04	0.74	0.72	0.04	0.01	0.06	0.11	0.05	0.43	0.57
	II	0.04	0.02	0.06	0.09	0.04	0.70	0.44	0.04	0.01	0.02	0.10	0.04	0.59	0.42
	III	0.04	0.02	0.04	0.07	0.04	0.61	0.46	0.04	0.01	0.03	0.07	0.06	0.51	0.37
	IV	0.04	0.02	0.05	0.09	0.04	0.72	0.52	0.05	0.02	0.05	0.09	0.06	0.49	0.28
	V	0.04	0.01	0.06	0.08	0.04	0.76	1.11	0.05	0.01	0.06	0.09	0.07	0.59	0.77
	VI	0.06	0.01	0.06	0.12	0.06	0.67	0.63	0.07	0.02	0.10	0.14	0.08	0.63	1.04
volumes in million BGN															
2022	I	126.4	22.4	4.1	4.4	95.4	5.0	5.1	134.2	39.1	5.3	4.2	85.6	9.9	5.2
	II	112.4	16.0	2.8	4.4	89.2	4.9	4.9	146.7	17.7	7.6	4.2	117.2	5.7	3.8
	III	105.2	20.7	4.0	4.8	75.7	4.0	4.1	131.7	34.7	5.6	3.7	87.8	5.8	3.2
	IV	85.8	16.5	3.1	3.6	62.6	4.6	5.5	74.7	13.1	2.0	3.5	56.1	3.3	3.9
	V	98.4	14.9	3.9	4.1	75.5	2.5	6.4	66.2	17.5	2.5	4.1	42.2	4.7	2.4
	VI	106.0	19.8	7.7	5.5	73.1	4.5	3.1	69.9	16.4	2.5	3.9	47.1	5.8	2.1

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

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

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

Source: BNB.

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

	Overnight deposits ⁴		Deposits with agreed maturity												Deposits redeemable at notice ⁴					
	in BGN	in EUR	in BGN						in EUR						in BGN	in EUR				
			over 1 day up to 2 years			over 2 years			over 1 day 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	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																	
2022	I	0.00	0.00	0.06	0.01	0.01	0.02	0.08	0.25	0.46	0.06	0.01	0.00	0.02	0.08	0.27	0.43	0.14	0.19	
	II	0.00	0.00	0.05	0.01	0.01	0.03	0.07	0.25	0.45	0.05	0.01	0.01	0.02	0.07	0.26	0.40	0.14	0.19	
	III	0.00	0.00	0.05	0.01	0.01	0.02	0.07	0.25	0.44	0.05	0.01	0.00	0.02	0.07	0.23	0.41	0.13	0.18	
	IV	0.00	0.00	0.05	0.01	0.00	0.02	0.07	0.25	0.43	0.05	0.01	0.00	0.02	0.07	0.25	0.40	0.13	0.18	
	V	0.00	0.00	0.05	0.01	0.00	0.02	0.06	0.25	0.43	0.05	0.01	0.00	0.02	0.07	0.25	0.39	0.13	0.18	
	VI	0.00	0.00	0.05	0.01	0.00	0.02	0.06	0.25	0.43	0.05	0.01	0.00	0.02	0.06	0.25	0.40	0.13	0.17	
2022	I	30 609.1	8 945.7	11 086.8	2 784.2	1 236.2	1 505.2	4 920.1	641.2	756.8	9 837.5	2 422.4	1 194.0	1 301.4	4 338.4	581.4	750.8	335.5	236.2	
	II	30 999.4	9 067.9	10 974.0	2 717.3	1 220.1	1 484.7	4 913.8	638.1	743.5	9 675.2	2 317.9	1 149.9	1 282.6	4 350.1	574.7	782.5	337.7	238.1	
	III	31 025.0	9 286.5	10 777.7	2 654.6	1 188.3	1 458.0	4 847.8	629.0	727.5	9 565.7	2 300.1	1 116.9	1 262.2	4 320.8	565.8	745.5	334.4	238.2	
	IV	31 692.9	9 394.7	10 689.6	2 623.0	1 174.6	1 438.3	4 825.3	628.5	721.7	9 440.0	2 259.5	1 078.1	1 252.5	4 288.7	561.2	757.6	334.5	239.1	
	V	31 580.0	9 512.4	10 605.8	2 598.1	1 153.4	1 425.5	4 805.3	623.5	711.7	9 397.2	2 253.7	1 063.2	1 235.0	4 279.9	565.5	754.5	335.9	240.0	
	VI	31 845.3	9 593.0	10 515.2	2 573.5	1 134.3	1 408.6	4 779.6	619.3	689.0	9 363.7	2 250.0	1 075.3	1 220.8	4 253.5	564.1	741.0	336.6	240.8	

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 *NPISs* 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 2022

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	28 032 891
Cash on hand	2 848 000
Cash balances at central banks	22 008 622
Other demand deposits	3 176 269
Financial assets held for trading	537 631
Derivatives	393 876
Equity instruments	69 542
Debt securities	74 213
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	580 021
Equity instruments	317 787
Debt securities	260 258
Loans and advances	1 976
Financial assets designated at fair value through profit or loss	415
Debt securities	415
Loans and advances	0
Financial assets at fair value through other comprehensive income	8 487 575
Equity instruments	193 643
Debt securities	8 292 741
Loans and advances	1 191
Financial assets at amortised cost	98 718 934
Debt securities	12 416 796
Loans and advances	86 302 138
Derivatives – Hedge accounting	137 643
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	576 993
Tangible assets	2 957 939
Property, Plant and Equipment	1 640 631
Investment property	1 317 308
Intangible assets	443 971
Goodwill	77 372
Other intangible assets	366 599
Tax assets	63 244
Current tax assets	39 855
Deferred tax assets	23 389
Other assets	1 463 678
Non-current assets and disposal groups classified as held for sale	76 179
TOTAL ASSETS	142 077 114
LIABILITIES	
Financial liabilities held for trading	295 896
Derivatives	295 896
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	8 364
Deposits	0
Debt securities issued	0
Other financial liabilities	8 364
Financial liabilities measured at amortised cost	123 898 064
Deposits	121 796 032
Debt securities issued	1 007 590
Other financial liabilities	1 094 442
Derivatives – Hedge accounting	91 156
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7 317
Provisions	497 704
Pensions and other post employment defined benefit obligations	48 688
Other long term employee benefits	0
Restructuring	7 295
Pending legal issues and tax litigation	85 474
Commitments and guarantees given	332 466
Other provisions	23 781
Tax liabilities	62 637
Current tax liabilities	8 432
Deferred tax liabilities	54 205
Share capital repayable on demand	0
Other liabilities	900 637
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	125 761 775

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 30 JUNE 2022

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	5 464 288
Paid up capital	5 464 288
Unpaid capital which has been called up	0
Share premium	676 674
Equity instruments issued other than capital	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	1 363
Accumulated other comprehensive income	-156 606
Items that will not be reclassified to profit or loss	167 557
Tangible assets	245 590
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-6 263
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	-71 770
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	0
Items that may be reclassified to profit or loss	-324 163
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	909
Hedging derivatives. Cash flow hedges reserve [effective portion]	-73 996
Fair value changes of debt instruments measured at fair value through other comprehensive income	-255 125
Hedging instruments [not designated elements]	4 049
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	4 670 853
Revaluation reserves	-357
Other reserves	4 530 403
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 530 403
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	1 015 283
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	16 315 339
TOTAL EQUITY AND TOTAL LIABILITIES	142 077 114

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

Data are from the financial and supervisory reports on individual (non-consolidated) basis as of the end of June 2022, obtained until 23 August, 2022

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

Source: BNB.

**2.2. STATEMENT OF PROFIT OR LOSS OF THE BANKING SYSTEM
AS OF 30 JUNE 2022**

	(BGN thousand)
	Current period
Interest income	1 636 802
Financial assets held for trading	41 477
Non-trading financial assets mandatorily at fair value through profit or loss	6 242
Financial assets designated at fair value through profit or loss	4
Financial assets at fair value through other comprehensive income	64 953
Financial assets at amortised cost	1 472 106
Derivatives - Hedge accounting, interest rate risk	4 904
Other assets	166
Interest income on liabilities	46 950
(Interest expenses)	175 557
(Financial liabilities held for trading)	48 645
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	58 974
(Derivatives - Hedge accounting, interest rate risk)	13 299
(Other liabilities)	679
(Interest expense on assets)	53 960
(Expenses on share capital repayable on demand)	0
Dividend income	269 276
Financial assets held for trading	424
Non-trading financial assets mandatorily at fair value through profit or loss	46
Financial assets at fair value through other comprehensive income	1 009
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	267 797
Fee and commission income	842 631
(Fee and commission expenses)	142 661
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-10 736
Financial assets at fair value through other comprehensive income	-14 276
Financial assets at amortised cost	3 405
Financial liabilities measured at amortised cost	135
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	209 867
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	1 420
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8
Gains or (-) losses from hedge accounting, net	1 408
Exchange differences [gain or (-) loss], net	-103 226
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	1 204
Gains or (-) losses on derecognition of non-financial assets, net	1 788
Other operating income	44 440
(Other operating expenses)	20 869
TOTAL OPERATING INCOME, NET	2 555 779
(Administrative expenses)	965 320
(Staff expenses)	526 097
(Other administrative expenses)	439 223
(Cash contributions to resolution funds and deposit guarantee schemes)	138 327
(Depreciation)	138 515
(Property, Plant and Equipment)	95 385
(Investment Properties)	2 073
(Other intangible assets)	41 057
Modification gains or (-) losses, net	-749
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-749
(Provisions or (-) reversal of provisions)	41 894
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	40 331
(Other provisions)	1 563
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	191 215
(Financial assets at fair value through other comprehensive income)	4 461
(Financial assets at amortised cost)	186 754
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-1 415
(Property, plant and equipment)	0
(Investment properties)	97
(Goodwill)	0
(Other intangible assets)	0
(Other)	-1 512
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	15 744
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1 096 918
(Tax expense or (-) income related to profit or loss from continuing operations)	81 635
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1 015 283
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	1 015 283
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	1 015 283

Source: BNB.

2.3. BANK GROUPS¹ AS OF 30 JUNE 2022

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

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

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: the branches of foreign banks in Bulgaria.

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

Source: BNB.

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	16 423 413
Cash on hand	1 728 277
Cash balances at central banks	13 040 352
Other demand deposits	1 654 784
Financial assets held for trading	314 081
Derivatives	260 163
Equity instruments	9 266
Debt securities	44 652
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	353 945
Equity instruments	109 632
Debt securities	242 337
Loans and advances	1 976
Financial assets designated at fair value through profit or loss	0
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	6 327 924
Equity instruments	48 200
Debt securities	6 279 724
Loans and advances	0
Financial assets at amortised cost	67 550 070
Debt securities	7 759 160
Loans and advances	59 790 910
Derivatives – Hedge accounting	121 659
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	242 757
Tangible assets	1 957 256
Property, Plant and Equipment	1 109 140
Investment property	848 116
Intangible assets	342 427
Goodwill	77 372
Other intangible assets	265 055
Tax assets	45 085
Current tax assets	34 835
Deferred tax assets	10 250
Other assets	1 024 267
Non-current assets and disposal groups classified as held for sale	12 497
TOTAL ASSETS	94 715 381
LIABILITIES	
Financial liabilities held for trading	180 777
Derivatives	180 777
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	8 364
Deposits	0
Debt securities issued	0
Other financial liabilities	8 364
Financial liabilities measured at amortised cost	82 439 394
Deposits	81 492 836
Debt securities issued	643 212
Other financial liabilities	303 346
Derivatives – Hedge accounting	91 156
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	271 367
Pensions and other post employment defined benefit obligations	36 008
Other long term employee benefits	0
Restructuring	7 295
Pending legal issues and tax litigation	82 790
Commitments and guarantees given	144 782
Other provisions	492
Tax liabilities	41 482
Current tax liabilities	1 846
Deferred tax liabilities	39 636
Share capital repayable on demand	0
Other liabilities	601 831
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	83 634 371

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	2 417 683
Paid up capital	2 417 683
Unpaid capital which has been called up	0
Share premium	460 075
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	1 361
Accumulated other comprehensive income	-39 434
Items that will not be reclassified to profit or loss	230 144
Tangible assets	225 810
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-5 203
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	9 537
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	0
Items that may be reclassified to profit or loss	-269 578
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	0
Hedging derivatives. Cash flow hedges reserve [effective portion]	-73 996
Fair value changes of debt instruments measured at fair value through other comprehensive income	-199 631
Hedging instruments [not designated elements]	4 049
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	4 037 862
Revaluation reserves	0
Other reserves	3 490 470
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 490 470
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	712 993
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	11 081 010
TOTAL EQUITY AND TOTAL LIABILITIES	94 715 381

Source: BNB.

2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 30 JUNE 2022

	(BGN thousand)
	Current period
Interest income	1 067 411
Financial assets held for trading	40 341
Non-trading financial assets mandatorily at fair value through profit or loss	5 948
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	47 965
Financial assets at amortised cost	933 964
Derivatives - Hedge accounting, interest rate risk	5 121
Other assets	113
Interest income on liabilities	33 959
(Interest expenses)	117 213
(Financial liabilities held for trading)	48 386
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	24 966
(Derivatives - Hedge accounting, interest rate risk)	13 103
(Other liabilities)	75
(Interest expense on assets)	30 683
(Expenses on share capital repayable on demand)	0
Dividend income	190 675
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	36
Financial assets at fair value through other comprehensive income	703
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	189 936
Fee and commission income	573 751
(Fee and commission expenses)	90 121
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	14 944
Financial assets at fair value through other comprehensive income	6 849
Financial assets at amortised cost	7 926
Financial liabilities measured at amortised cost	169
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	187 622
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-3 881
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	548
Exchange differences [gain or (-) loss], net	-103 182
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	1 204
Gains or (-) losses on derecognition of non-financial assets, net	686
Other operating income	16 483
(Other operating expenses)	7 060
TOTAL OPERATING INCOME, NET	1 731 867
(Administrative expenses)	568 278
(Staff expenses)	326 932
(Other administrative expenses)	241 346
(Cash contributions to resolution funds and deposit guarantee schemes)	100 274
(Depreciation)	85 826
(Property, Plant and Equipment)	54 431
(Investment Properties)	1 468
(Other intangible assets)	29 927
Modification gains or (-) losses, net	-610
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-610
(Provisions or (-) reversal of provisions)	52 701
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	51 593
(Other provisions)	1 108
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	167 398
(Financial assets at fair value through other comprehensive income)	1 258
(Financial assets at amortised cost)	166 140
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-411
(Property, plant and equipment)	0
(Investment properties)	97
(Goodwill)	0
(Other intangible assets)	0
(Other)	-508
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	14 640
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	771 831
(Tax expense or (-) income related to profit or loss from continuing operations)	58 838
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	712 993
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	712 993
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	712 993

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	9 997 147
Cash on hand	1 046 577
Cash balances at central banks	8 077 833
Other demand deposits	872 737
Financial assets held for trading	131 007
Derivatives	49 457
Equity instruments	60 276
Debt securities	21 274
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	225 781
Equity instruments	207 860
Debt securities	17 921
Loans and advances	0
Financial assets designated at fair value through profit or loss	415
Debt securities	415
Loans and advances	0
Financial assets at fair value through other comprehensive income	2 032 019
Equity instruments	145 391
Debt securities	1 885 437
Loans and advances	1 191
Financial assets at amortised cost	28 347 931
Debt securities	4 566 215
Loans and advances	23 781 716
Derivatives – Hedge accounting	15 984
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	334 236
Tangible assets	981 096
Property, Plant and Equipment	511 904
Investment property	469 192
Intangible assets	97 355
Goodwill	0
Other intangible assets	97 355
Tax assets	16 678
Current tax assets	4 716
Deferred tax assets	11 962
Other assets	403 229
Non-current assets and disposal groups classified as held for sale	63 103
TOTAL ASSETS	42 645 981
LIABILITIES	
Financial liabilities held for trading	39 165
Derivatives	39 165
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	37 150 592
Deposits	36 497 396
Debt securities issued	314 263
Other financial liabilities	338 933
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	7 317
Provisions	222 143
Pensions and other post employment defined benefit obligations	10 201
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	2 684
Commitments and guarantees given	186 020
Other provisions	23 238
Tax liabilities	20 169
Current tax liabilities	5 627
Deferred tax liabilities	14 542
Share capital repayable on demand	0
Other liabilities	197 574
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	37 636 960

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	3 021 605
Paid up capital	3 021 605
Unpaid capital which has been called up	0
Share premium	216 599
Equity instruments issued other than capital	113 438
Equity component of compound financial instruments	0
Other equity instruments issued	113 438
Other equity	0
Accumulated other comprehensive income	-116 858
Items that will not be reclassified to profit or loss	-62 639
Tangible assets	19 780
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-1 112
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	-81 307
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	-54 219
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	909
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	-55 128
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	555 557
Revaluation reserves	0
Other reserves	952 614
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	952 614
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	266 066
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	5 009 021
TOTAL EQUITY AND TOTAL LIABILITIES	42 645 981

Source: BNB.

2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 30 JUNE 2022

	(BGN thousand)
	Current period
Interest income	506 755
Financial assets held for trading	441
Non-trading financial assets mandatorily at fair value through profit or loss	294
Financial assets designated at fair value through profit or loss	4
Financial assets at fair value through other comprehensive income	16 988
Financial assets at amortised cost	477 836
Derivatives - Hedge accounting, interest rate risk	-217
Other assets	53
Interest income on liabilities	11 356
(Interest expenses)	50 885
(Financial liabilities held for trading)	256
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	30 778
(Derivatives - Hedge accounting, interest rate risk)	196
(Other liabilities)	604
(Interest expense on assets)	19 051
(Expenses on share capital repayable on demand)	0
Dividend income	78 601
Financial assets held for trading	424
Non-trading financial assets mandatorily at fair value through profit or loss	10
Financial assets at fair value through other comprehensive income	306
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	77 861
Fee and commission income	231 711
(Fee and commission expenses)	47 478
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-25 630
Financial assets at fair value through other comprehensive income	-21 077
Financial assets at amortised cost	-4 521
Financial liabilities measured at amortised cost	-32
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	13 255
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	5 368
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8
Gains or (-) losses from hedge accounting, net	860
Exchange differences [gain or (-) loss], net	-1 252
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	1 051
Other operating income	20 305
(Other operating expenses)	12 402
TOTAL OPERATING INCOME, NET	720 251
(Administrative expenses)	341 389
(Staff expenses)	174 678
(Other administrative expenses)	166 711
(Cash contributions to resolution funds and deposit guarantee schemes)	37 348
(Depreciation)	48 789
(Property, Plant and Equipment)	37 685
(Investment Properties)	502
(Other intangible assets)	10 602
Modification gains or (-) losses, net	-139
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-139
(Provisions or (-) reversal of provisions)	-11 384
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-11 556
(Other provisions)	172
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	21 565
(Financial assets at fair value through other comprehensive income)	3 317
(Financial assets at amortised cost)	18 248
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-1 004
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-1 004
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1 104
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	284 513
(Tax expense or (-) income related to profit or loss from continuing operations)	18 447
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	266 066
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	266 066
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	266 066

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 612 331
Cash on hand	73 146
Cash balances at central banks	890 437
Other demand deposits	648 748
Financial assets held for trading	92 543
Derivatives	84 256
Equity instruments	0
Debt securities	8 287
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	295
Equity instruments	295
Debt securities	0
Loans and advances	0
Financial assets designated at fair value through profit or loss	0
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	127 632
Equity instruments	52
Debt securities	127 580
Loans and advances	0
Financial assets at amortised cost	2 820 933
Debt securities	91 421
Loans and advances	2 729 512
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	0
Tangible assets	19 587
Property, Plant and Equipment	19 587
Investment property	0
Intangible assets	4 189
Goodwill	0
Other intangible assets	4 189
Tax assets	1 481
Current tax assets	304
Deferred tax assets	1 177
Other assets	36 182
Non-current assets and disposal groups classified as held for sale	579
TOTAL ASSETS	4 715 752
LIABILITIES	
Financial liabilities held for trading	75 954
Derivatives	75 954
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	4 308 078
Deposits	3 805 800
Debt securities issued	50 115
Other financial liabilities	452 163
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	4 194
Pensions and other post employment defined benefit obligations	2 479
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	1 664
Other provisions	51
Tax liabilities	986
Current tax liabilities	959
Deferred tax liabilities	27
Share capital repayable on demand	0
Other liabilities	101 232
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	4 490 444

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 2022**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	25 000
Paid up capital	25 000
Unpaid capital which has been called up	0
Share premium	0
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	2
Accumulated other comprehensive income	-314
Items that will not be reclassified to profit or loss	52
Tangible assets	0
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	52
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	0
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	0
Items that may be reclassified to profit or loss	-366
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	-366
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	77 434
Revaluation reserves	-357
Other reserves	87 319
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	87 319
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	36 224
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	225 308
TOTAL EQUITY AND TOTAL LIABILITIES	4 715 752

Source: BNB.

2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 30 JUNE 2022

	(BGN thousand)
	Current period
Interest income	62 636
Financial assets held for trading	695
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	0
Financial assets at amortised cost	60 306
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	1 635
(Interest expenses)	7 459
(Financial liabilities held for trading)	3
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	3 230
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	4 226
(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	37 169
(Fee and commission expenses)	5 062
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-50
Financial assets at fair value through other comprehensive income	-48
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	8 990
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-67
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	1 208
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	51
Other operating income	7 652
(Other operating expenses)	1 407
TOTAL OPERATING INCOME, NET	103 661
(Administrative expenses)	55 653
(Staff expenses)	24 487
(Other administrative expenses)	31 166
(Cash contributions to resolution funds and deposit guarantee schemes)	705
(Depreciation)	3 900
(Property, Plant and Equipment)	3 269
(Investment Properties)	103
(Other intangible assets)	528
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)	577
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	294
(Other provisions)	283
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2 252
(Financial assets at fair value through other comprehensive income)	-114
(Financial assets at amortised cost)	2 366
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	0
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	0
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in 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	40 574
(Tax expense or (-) income related to profit or loss from continuing operations)	4 350
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	36 224
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	36 224
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	36 224

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 30 JUNE 2022**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	21.07%	21.14%	21.09%
T1 CAPITAL RATIO (%)	20.96%	20.03%	20.68%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

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

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

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}

	2021				2022	
	Q1	Q2	Q3	Q4	Q1	Q2
By type of asset	500 773	598 799	556 623	586 676	611 043	680 266
Financial leases	485 704	579 952	538 618	565 008	590 805	655 879
Machinery and industrial equipment	120 073	160 239	145 520	177 924	146 529	145 296
Computers and other IT equipment	647	3 019	1 280	2 157	932	1 462
Commercial and light commercial motor vehicles	134 016	132 467	128 292	134 351	156 935	207 949
Cars	226 539	274 524	260 296	246 676	282 437	298 075
Real estate	727	7 946	2 552	1 542	2 102	1 696
Other	3 702	1 757	678	2 358	1 870	1 401
Operational leases	15 069	18 847	18 005	21 668	20 238	24 387
Financial leases by institutional sector	485 704	579 952	538 618	565 008	590 805	655 879
Resident sector	485 597	579 517	538 618	564 985	590 753	655 879
Non-financial corporations	399 481	466 669	422 968	463 061	484 374	535 166
Monetary financial institutions	562	395	112	194	87	129
Other financial corporations ³	1 509	783	1 401	1 256	1 137	1 025
General government	290	254	84	119	231	91
Households and NPISHs	83 755	111 416	114 053	100 355	104 924	119 468
Non-resident sector	107	435	-	23	52	-
By maturity	500 773	598 799	556 623	586 676	611 043	680 266
Financial leases	485 704	579 952	538 618	565 008	590 805	655 879
Up to 1 year	24 123	22 321	24 770	30 567	25 025	26 948
Over 1 up to 5 years	418 022	495 744	452 745	459 701	496 058	541 813
Over 5 years	43 559	61 887	61 103	74 740	69 722	87 118
Operational leases	15 069	18 847	18 005	21 668	20 238	24 387

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

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

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

Source: Leasing companies.

3.3. ASSETS AND LIABILITIES OF LEASING COMPANIES^{1,2}

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

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

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

Source: Leasing companies.

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

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Total	3 128 493	3 346 439	3 487 925	3 701 838	3 906 351	4 121 228
By maturity	2 834 658	3 043 213	3 206 802	3 418 181	3 617 744	3 774 665
Up to 1 year	703 568	792 793	888 561	1 036 633	1 093 167	1 126 678
Over 1 and up to 5 years	752 140	769 576	831 764	837 941	886 302	875 622
Over 5 years	1 378 950	1 480 844	1 486 477	1 543 607	1 638 275	1 772 364
Overdue ³	293 835	303 226	281 123	283 657	288 608	346 564
By sectors and by purpose	3 128 493	3 346 439	3 487 925	3 701 838	3 906 351	4 121 228
Resident sector	3 086 699	3 295 794	3 434 542	3 654 793	3 858 405	4 071 602
Non-financial corporations	645 763	733 404	769 568	938 290	1 011 340	1 077 198
Monetary financial institutions	-	-	-	-	-	-
Other financial corporations ⁴	86 621	89 551	95 048	97 015	103 555	97 088
General government	1 879	2 172	1 967	1 833	785	693
Households and NPISHs	2 352 437	2 470 667	2 567 959	2 617 655	2 742 725	2 896 622
Consumer loans	2 220 815	2 347 186	2 443 577	2 493 014	2 617 670	2 770 744
Loans for house purchases	31 391	31 190	33 414	33 575	33 871	34 042
Other loans	100 231	92 291	90 967	91 066	91 184	91 837
Non-resident sector	41 794	50 645	53 383	47 045	47 947	49 627

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

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

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

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

Source: Corporations specializing in lending.

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

3.5. ASSETS AND LIABILITIES OF CORPORATIONS SPECIALIZING IN LENDING^{1, 2}

	(BGN thousand)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Assets	3 828 727	4 058 790	4 231 442	4 479 607	4 667 466	4 891 408
Loans	3 128 493	3 346 439	3 487 925	3 701 838	3 906 351	4 121 228
Repos	-	-	-	-	-	-
Securities other than shares	-	-	-	1 930	1 946	1 929
Shares and other equity	152 263	158 166	158 927	160 286	161 142	185 232
Investment fund shares	-	-	-	-	-	-
Other shares	152 263	158 166	158 927	160 286	161 142	185 232
Other assets	547 970	554 185	584 589	615 553	598 027	583 019
Liabilities	3 828 727	4 058 790	4 231 442	4 479 607	4 667 466	4 891 408
Loans	1 905 385	2 064 556	2 145 695	2 322 220	2 553 559	2 695 683
Up to 1 year	184 348	196 128	217 893	212 531	232 612	233 090
Over 1 year	1 721 037	1 868 428	1 927 801	2 109 689	2 320 947	2 462 593
Debt securities issued	52 407	52 040	52 314	58 158	59 615	60 980
Other liabilities	712 148	753 655	778 082	822 031	845 975	879 998
Capital and reserves	1 158 787	1 188 540	1 255 350	1 277 198	1 208 318	1 254 747
of which: funds contributed by owners	400 468	405 514	407 628	417 188	422 875	427 284
of which: financial result	276 286	304 023	372 207	398 437	307 852	355 752
Number of reporting agents	166	168	169	169	170	171

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

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

Source: Corporations specializing in lending.

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

3.6. ASSETS OF RESIDENT INVESTMENT FUNDS^{1,4}

	(million BGN)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
<i>Instrumental and currency breakdown</i>						
By instrument	1,952.6	2,260.5	2,515.5	2,725.9	2,728.8	2,681.9
Cash	0.1	1.1	4.2	1.8	3.3	4.1
Deposits	158.5	184.4	230.0	194.6	180.2	148.5
Securities other than shares	728.2	790.9	800.5	627.7	602.9	588.7
Shares and other equity	858.7	951.5	1,001.3	954.5	1,014.1	1,020.3
Investment fund shares/units ²	191.8	306.1	436.3	928.6	907.4	893.7
Non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.5	2.1	0.8	1.9	0.0	0.0
Other assets	14.8	20.3	38.3	9.5	11.8	16.2
Loans	0.0	4.2	4.2	7.3	9.1	10.4
By currency	1,952.6	2,260.5	2,515.5	2,725.9	2,728.8	2,681.9
BGN	1,022.9	1,141.0	1,258.1	1,677.8	1,704.3	1,702.3
EUR	785.7	966.3	1,109.6	926.4	905.3	865.0
USD	56.1	59.7	56.0	39.2	42.8	41.8
Other	87.9	93.5	91.9	82.5	76.4	72.8
<i>Securities portfolio structure</i>						
By countries	1,778.8	2,048.4	2,238.1	2,510.8	2,524.4	2,502.7
Bulgaria	1,060.6	1,145.9	1,228.7	1,205.2	1,252.8	1,315.1
European Union ³	532.4	679.1	757.9	1,065.6	1,036.4	969.9
Balkan countries	18.5	20.5	27.0	27.7	29.4	26.4
Russian Federation	26.3	29.6	27.7	24.2	14.8	14.1
United States	31.7	34.1	30.7	17.3	17.2	22.8
Other	109.3	139.2	166.0	170.9	173.8	154.4
By institutional sectors	1,778.8	2,048.4	2,238.1	2,510.8	2,524.4	2,502.7
Non-financial corporations	340.2	405.9	444.5	443.8	477.8	491.2
Other MFIs	26.7	26.7	27.2	44.1	41.8	46.2
Other financial intermediaries	473.4	486.0	521.8	497.4	530.1	543.1
Financial auxiliaries	83.3	88.2	103.7	133.9	143.3	169.0
Insurance companies and pension funds	1.0	1.0	2.1	2.4	3.0	3.0
General government	136.0	138.1	129.4	83.6	56.8	62.4
Rest of the world	718.2	902.6	1,009.4	1,305.6	1,271.6	1,187.7

Preliminary data.

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

² Investment funds' shares and units issued.

³ The United Kingdom is not included in European Union as of February 2021.

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

Sources : Managing companies and investment companies.

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

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

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

Institutional sectors breakdown		31.03.2022		30.06.2022		(million BGN)	
		TOTAL	Residents	Non-residents	TOTAL		Residents
INVESTMENT FUNDS, TOTAL							
Non-resident investment funds		5,994.6	5,994.6	-	5,600.4	5,600.4	202.0
Resident investment funds		2,728.8	2,549.7	179.1	2,681.9	2,479.9	202.0
NON-RESIDENT INVESTMENT FUNDS							
Non-financial corporations		322.0	322.0	-	270.5	270.5	-
Other MFIs		58.8	58.8	-	58.0	58.0	-
Other financial intermediaries		788.7	788.7	-	766.3	766.3	-
Financial auxiliaries		1.5	1.5	-	1.4	1.4	-
Insurance companies and pension funds		3,744.2	3,744.2	-	3,461.9	3,461.9	-
General government (S.13)		2.5	2.5	-	2.2	2.2	-
Households and non-profit institutions serving households		1,076.8	1,076.8	-	1,040.0	1,040.0	-
RESIDENT INVESTMENT FUNDS							
Investment funds shares/units		2,712.8	2,534.7	178.1	2,669.1	2,469.3	199.8
Non-financial corporations		320.6	285.9	34.7	343.1	259.0	84.1
Other MFIs		214.5	143.3	71.2	208.4	143.0	65.4
Other financial intermediaries		62.0	50.2	11.8	77.0	65.5	11.4
Financial auxiliaries		143.9	143.9	0.0	170.0	170.0	0.0
Insurance companies and pension funds		683.5	661.2	22.3	677.5	672.0	5.5
General government		68.6	68.6	0.0	69.5	69.5	0.0
Households and non-profit institutions serving households		1,219.6	1,181.5	38.0	1,123.6	1,090.2	33.3
Loans		1.2	1.2	0.0	1.2	1.2	0.0
Financial derivatives		0.1	0.1	0.0	0.0	0.0	0.0
Other liabilities		14.7	13.7	0.9	11.5	9.4	2.2

Preliminary data.

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

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

Sources: Data on resident investment funds are collected from managing companies, investment companies, and the Central Depository. 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	31.03.2021		30.06.2021		30.09.2021		31.12.2021		31.03.2022		30.06.2022	
	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)
Total	51	9 469.5	51	9 539.3	51	9 893.6	49	10 116.3	45	9 499.6	44	9 172.9
Life insurance companies	14	2 750.5	14	2 938.1	14	3 034.5	14	3 108.9	13	2 767.4	12	2 715.8
General insurance companies	37	6 719.0	37	6 601.2	37	6 859.1	35	7 007.4	32	6 732.2	32	6 457.1
incl. Reinsurance companies	1	2 966.5	1	2 722.9	1	2 873.0	1	2 979.2	1	3 078.3	1	2 808.6

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

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

² The 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)

	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
TOTAL	9 469.5	9 539.3	9 893.6	10 116.3	9 499.6	9 172.9
Equity capital	2 841.4	2 736.0	2 859.3	2 966.0	3 063.5	2 782.7
Loans	212.5	114.5	107.5	107.0	53.0	50.3
Residents	29.1	29.1	25.5	25.5	36.1	33.9
Monetary financial institutions	3.6	3.6	-	-	5.8	3.5
General government	-	-	-	-	-	-
Other sectors	25.6	25.5	25.5	25.5	30.3	30.3
Other financial intermediaries	0.7	0.7	0.7	0.6	3.0	3.1
Financial auxiliaries	20.0	20.0	20.0	20.0	-	-
Insurance corporations and pension funds	-	-	-	-	1.8	1.8
Non-financial corporations	4.8	4.8	4.8	4.8	25.5	25.5
Households and NPISHs	0.0	0.0	0.0	0.0	-	-
Non-residents (Rest of the World)	183.3	85.3	82.0	81.5	16.9	16.5
Securities other than shares	-	-	-	-	-	-
Residents	-	-	-	-	-	-
Non-residents (Rest of the World)	-	-	-	-	-	-
Financial derivatives	6.8	1.9	6.2	4.7	9.4	10.6
Residents	-	-	-	-	4.4	5.7
Non-residents (Rest of the World)	6.8	1.9	6.2	4.7	5.1	4.9
Insurance technical reserves	5 348.8	5 550.1	5 707.3	5 777.0	5 338.9	5 309.4
<i>Net equity of households in life insurance reserves</i>	<i>1 816.7</i>	<i>1 896.6</i>	<i>1 981.5</i>	<i>2 047.8</i>	<i>2 033.0</i>	<i>1 959.8</i>
Residents	1 816.7	1 896.6	1 981.5	2 047.8	2 028.6	1 955.3
Non-residents (Rest of the World)	-	-	-	-	4.4	4.5
<i>Unearned premiums reserve and outstanding claims provisions</i>	<i>3 532.1</i>	<i>3 653.5</i>	<i>3 725.8</i>	<i>3 729.1</i>	<i>3 305.8</i>	<i>3 349.7</i>
Residents	2 249.5	2 322.0	2 365.5	2 400.3	1 730.1	1 714.8
Monetary financial institutions	64.2	40.8	71.0	78.5	33.1	38.9
General government	4.1	4.0	3.8	4.0	8.4	7.7
Other sectors	2 181.3	2 277.1	2 290.8	2 317.8	1 688.7	1 668.2
Other financial intermediaries	19.5	45.2	18.7	17.2	59.2	82.5
Financial auxiliaries	10.9	11.1	11.7	10.9	10.8	4.7
Insurance corporations and pension funds	0.1	0.1	0.1	0.1	31.2	21.9
Non-financial corporations	915.0	941.4	957.2	960.5	732.7	724.5
Households and NPISHs	1 235.8	1 279.2	1 303.2	1 329.2	854.9	834.7
Non-residents (Rest of the world)	1 282.6	1 331.5	1 360.3	1 328.9	1 575.7	1 634.9
Deposits received by reinsurers	48.1	49.3	52.4	45.9	62.5	63.8
Residents	-	-	-	-	-	-
Non-residents (Rest of the World)	48.1	49.3	52.4	45.9	62.5	63.8
Obligations under insurance and reinsurance operations	680.0	759.9	821.8	848.3	719.9	727.3
Residents	203.6	225.5	219.9	211.1	193.4	201.5
Non-residents (Rest of the World)	476.4	534.3	601.9	637.1	526.5	525.7
Other liabilities	331.9	327.7	339.1	367.5	252.5	228.8
Residents	318.9	309.9	336.2	364.1	213.2	210.2
Non-residents (Rest of the World)	13.0	17.8	2.9	3.4	39.3	18.6

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

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

Source: Insurance companies.

4. FINANCIAL MARKETS

4.1. INTERBANK MONEY MARKET¹

(BGN thousand)

	Volumes		
	Deposit lending	Repo agreements in government securities ²	Outright deals in government securities ³
2021			
I	141 300	74 565	0
II	0	334 365	3 238
III	0	514 253	0
IV	0	174 253	2 000
V	24 800	74 453	0
VI	75 750	73 965	3 001
VII	172 100	73 965	10 599
VIII	85 000	73 965	2 141
IX	101 000	74 165	788
X	93 000	737 170	5 011
XI	61 200	1 170 706	981
XII	47 000	65 135	13 185
TOTAL	801 150	3 440 960	40 944
2022			
I	0	43 050	1 053
II	5 000	61 347	2 341
III	182 000	60 750	37 351
IV	556 000	550 993	24 485
V	828 000	353 275	0
VI	1 305 000	251 280	371 852

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 2022

MARKETS	MAIN MARKET								ALTERNATIVE MARKET		(million BGN)	
	Premium Equities Segment	Standard Equities Segment	Special Purpose Vehicles Segment	Bonds Segment	Compensation Instruments Segment	Exchange Traded Products Segment	Subscription Rights Segment	Initial Public Offering Segment	Government Securities Segment	Equities Segment		Special Purpose Vehicles Segment
BSE deals	26.1	260.5	29.8	78.7	1.7	3.1	0.0	0.0	1.0	43.6	4.6	0.0

(million BGN)

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2021	116 510.6	115 170.7	1 339.9
BNB with banks	114 010.5	114 726.8	-716.3
BNB with final customers	2 500.1	443.9	2 056.2
of which:			
account transactions with budget organisations	2 500.1	313.1	2 187.0
cash operations at counters	0.0	130.8	-130.8
January - June 2022	69 869.1	71 593.4	-1 724.2
BNB with banks	67 856.6	69 834.1	-1 977.5
BNB with final customers	2 012.5	1 759.2	253.3
of which:			
account transactions with budget organisations	2 012.5	1 498.1	514.4
cash operations at counters	0.0	261.2	-261.2

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 2021	116 013.4	116 729.8	-716.3
of which:			
banks	2 003.0	2 003.0	0.0
BNB with banks	114 010.5	114 726.8	-716.3
January - June 2022	69 445.4	71 422.9	-1 977.5
of which:			
banks	1 588.7	1 588.7	0.0
BNB with banks	67 856.6	69 834.1	-1 977.5

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 2021	17 499.6	15 445.7	2 053.9
of which:			
banks	14 999.5	15 001.8	-2.3
- of which: with nonresidents	1 681.3	1 628.7	52.6
BNB	2 500.1	443.9	2 056.2
January - June 2022	23 705.1	24 584.7	-879.6
of which:			
banks	21 692.6	22 825.4	-1 132.8
- of which: with nonresidents	3 136.3	3 599.4	-463.1
BNB	2 012.5	1 759.2	253.3

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 2021	534.2	534.2	0.0
January - June 2022	210.1	210.1	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 2021	7 744.6	7 542.8	201.8
- of which: with nonresidents	6 653.2	6 618.6	34.7
January - June 2022	16 766.6	17 072.2	-305.6
- of which: with nonresidents	15 478.2	15 750.0	-271.8

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

	2021					2022	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
(million EUR)							
Current and capital account	147.6	304.7	616.2	- 928.5	139.9	- 941.8	1 260.9
Current account	- 80.1	87.5	496.2	- 854.6	- 351.0	- 547.3	1 255.2
Current account - Credit	10 883.2	11 754.6	12 809.2	12 704.2	48 151.1	14 052.0	16 659.1
Current account - Debit	10 963.3	11 667.1	12 312.9	13 558.7	48 502.1	14 599.3	15 403.9
Goods and services - Net	238.4	380.7	968.5	- 392.2	1 195.5	4.2	609.4
Goods and services - Credit	9 562.9	10 560.0	11 750.1	11 727.5	43 600.5	12 823.7	15 182.4
Goods and services - Debit	9 324.5	10 179.3	10 781.5	12 119.7	42 405.0	12 819.5	14 573.0
Goods - Net	- 444.8	- 553.2	- 570.2	- 1 318.6	- 2 886.7	- 905.7	- 639.2
Goods - Credit	7 846.2	8 418.7	8 802.8	9 337.0	34 404.6	10 558.0	12 357.0
General merchandise on a balance of payments (BOP) basis ²	7 791.9	8 394.1	8 767.3	9 254.0	34 207.3	10 423.3	12 236.8
Net exports of goods under merchanting ³	48.7	22.6	31.1	77.4	179.8	129.0	116.3
Non-monetary gold	5.5	2.1	4.4	5.5	17.5	5.6	3.9
Goods - Debit	8 290.9	8 971.9	9 373.0	10 655.5	37 291.3	11 463.6	12 996.3
General merchandise on a balance of payments (BOP) basis ²	8 283.6	8 969.0	9 366.2	10 640.7	37 259.5	11 456.5	12 987.4
Non-monetary gold	7.3	2.8	6.8	14.8	31.8	7.1	8.8
Services - Net	683.2	933.8	1 538.7	926.4	4 082.2	909.9	1 248.6
Services - Credit	1 716.8	2 141.3	2 947.3	2 390.6	9 195.9	2 265.8	2 825.4
Manufacturing services on physical inputs owned by others	58.5	44.4	50.5	32.0	185.5	46.0	27.5
Maintenance and repair services not included elsewhere (n.i.e.)	52.6	50.1	52.8	55.8	211.3	38.7	61.0
Transport ³	374.2	416.7	544.7	471.7	1 807.4	501.2	584.4
Travel ⁴	198.7	400.5	1 093.7	406.8	2 099.8	406.8	744.8
Other services ⁵	1 032.7	1 229.5	1 205.5	1 424.2	4 891.9	1 273.0	1 407.7
Services - Debit	1 033.6	1 207.5	1 408.5	1 464.2	5 113.7	1 355.9	1 576.7
Manufacturing services on physical inputs owned by others	10.7	8.2	18.3	9.3	46.5	6.8	11.0
Maintenance and repair services not included elsewhere (n.i.e.)	14.0	19.7	18.4	21.4	73.5	17.1	19.5
Transport ³	344.5	362.0	379.0	391.5	1 477.0	482.6	540.6
Travel ⁴	165.1	236.4	387.7	302.3	1 091.5	265.8	395.8
Other services ⁵	499.3	581.2	605.1	739.6	2 425.3	583.7	610.0
Primary income - Net	- 432.3	- 480.1	- 817.5	- 648.5	- 2 378.5	- 835.7	126.9
Primary income - Credit	803.9	681.9	442.6	345.1	2 273.4	736.3	753.6
Compensation of employees	92.6	131.7	148.3	131.5	504.0	116.2	227.9
Investment income	224.9	167.2	171.9	185.0	749.0	186.7	174.6
Direct investment income	74.3	66.1	106.1	106.2	352.6	117.4	86.8
Portfolio investment income	139.2	73.9	65.9	63.2	342.1	57.5	86.8
Other investment income	11.4	27.2	0.0	15.7	54.2	11.7	1.0
Other primary income	486.4	383.1	122.4	28.6	1 020.4	433.4	351.1
Primary income - Debit	1 236.2	1 162.0	1 260.1	993.5	4 651.9	1 572.0	626.7
Compensation of employees	35.2	31.3	25.1	20.7	112.3	34.6	45.2
Investment income	1 174.9	1 087.1	1 202.3	932.7	4 397.0	1 495.1	516.3
Direct investment income	1 079.9	993.1	1 109.0	839.8	4 021.7	1 411.3	425.8
Portfolio investment income	44.0	43.4	42.7	42.5	172.6	31.9	35.7
Other investment income	50.9	50.6	50.6	50.5	202.6	51.9	54.7
Other primary income	26.1	43.7	32.7	40.1	142.6	42.3	65.2

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2021				2022		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Secondary income - Net							
Secondary income - Credit	113.8	186.9	345.2	186.1	832.0	284.1	518.8
General government	516.3	512.7	616.5	631.6	2 277.1	491.9	723.1
Other sectors	110.3	121.5	274.3	252.5	758.6	160.6	309.9
	406.1	391.2	342.2	379.1	1 518.6	331.3	413.2
Secondary income - Debit							
General government	402.5	325.8	271.3	445.5	1 445.1	207.8	204.3
Other sectors	239.6	158.9	144.6	293.5	836.7	193.3	190.3
	162.9	166.8	126.7	152.1	608.5	14.5	14.0
Capital account ⁶							
Capital transfers/disposals of non-produced non-financial assets - Net ⁵	227.7	217.2	120.0	- 74.0	490.9	- 394.5	5.7
Gross acquisitions/disposals of non-produced non-financial assets - Credit	- 29.5	35.8	- 33.1	- 284.0	- 310.8	- 492.4	- 179.5
Gross acquisitions/disposals of non-produced non-financial assets - Debit	141.0	233.0	218.1	293.3	885.4	201.3	335.5
	170.6	197.2	251.2	577.3	1 196.2	693.6	515.0
Capital transfers - Net							
Capital transfers - Credit	257.2	181.4	153.0	210.0	801.7	97.9	185.2
General government	257.5	183.4	155.8	211.5	808.2	97.9	185.2
Other sectors	248.3	179.3	155.3	205.6	788.5	97.9	184.9
	9.2	4.1	0.5	5.9	19.7	0.0	0.3
Capital transfers - Debit	0.3	2.0	2.7	1.4	6.5	-	-
General government	-	-	-	-	-	-	-
Other sectors	0.3	2.0	2.7	1.4	6.5	-	-
Financial account - Net ⁶							
Financial account - Assets	1 445.3	584.1	1 901.0	- 649.5	3 281.0	- 704.5	1 584.2
Financial account - Liabilities	1 745.3	2 058.2	3 717.4	131.1	7 652.0	1 321.6	1 724.9
	300.0	1 474.1	1 816.4	780.5	4 371.0	2 026.1	1 407.7
Direct investment - Net ⁷							
Direct investment - Assets							
Equity	- 365.2	- 368.1	- 433.1	178.9	- 987.5	- 1 230.4	659.9
Reinvestment of earnings	258.8	318.5	88.6	115.9	781.8	742.5	- 59.4
Debt instruments ^{8, 9}	21.1	16.0	16.0	45.4	114.3	24.9	45.8
	24.9	35.0	61.5	54.6	176.0	58.9	20.4
Debt instruments ^{8, 9}	212.8	251.6	11.1	15.9	491.5	658.6	- 125.6
Direct investment - Liabilities							
Equity	624.0	686.6	521.7	- 63.0	1 769.3	1 972.9	- 719.3
Reinvestment of earnings	- 143.6	- 17.3	95.4	12.7	- 52.8	146.4	28.5
Debt instruments ^{9, 10}	765.9	436.4	304.0	343.9	1 850.1	997.8	- 467.3
	1.7	267.6	122.3	- 419.5	- 28.0	828.7	- 280.5
Portfolio investment - Net							
Portfolio investment - Assets ¹¹							
Equity and investment fund shares	1 277.9	316.9	269.8	444.5	2 309.0	578.2	427.7
Debt securities	1 242.8	404.3	99.8	706.3	2 453.2	253.8	443.1
	415.4	225.4	178.5	365.7	1 185.0	350.0	126.3
Debt securities	827.4	179.0	- 78.7	340.6	1 268.2	- 96.2	316.8
Portfolio investment - Liabilities							
Equity and investment fund shares	- 35.1	87.4	- 170.0	261.8	144.2	- 324.4	15.4
Equity	- 2.0	14.0	- 120.9	19.0	- 90.0	- 7.3	12.8
Investment fund shares	- 16.8	11.9	- 133.1	16.2	- 121.8	- 22.3	- 7.2
Debt securities	14.8	2.0	12.1	2.8	31.8	15.1	20.0
	- 33.1	73.5	- 49.0	242.8	234.2	- 317.1	2.6
Financial derivatives (other than reserves) and employee stock options - Net							
Other investment - Net	29.4	15.7	- 0.3	33.8	78.6	23.6	- 3.4
Other investment - Assets							
Other equity	2 537.0	- 377.6	- 620.8	- 3 264.0	- 1 725.4	1 680.7	- 217.5
	2 248.1	322.5	843.9	- 2 682.3	732.1	2 058.3	627.2
	15.0	6.0	5.8	2.3	29.1	- 9.6	- 18.4

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	2021				2022		(million EUR)
	Q1	Q2	Q3	Q4	Total	Q1	
Currency and deposits ¹²	2 116.8	156.0	590.7	-2 883.5	- 20.0	1 729.1	227.8
Loans ⁹	- 6.5	- 66.2	28.3	18.9	- 25.6	129.8	- 20.6
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-
Trade credits and advances ⁸	130.2	149.2	120.8	149.1	549.3	184.1	360.6
Other accounts receivable	- 7.4	77.4	98.4	31.0	199.3	24.9	77.6
Other investment - Liabilities	- 289.0	700.0	1 464.7	581.7	2 457.5	377.6	844.6
Other equity	-	-	-	-	-	-	-
Currency and deposits	- 225.6	- 113.4	275.1	529.6	465.7	119.6	642.4
Loans ⁹	- 212.4	631.5	- 89.9	- 43.3	286.0	- 59.8	- 114.0
Insurance, pension schemes, and standardised guarantee schemes	1.0	109.9	54.8	- 8.1	157.6	217.3	6.4
Trade credits and advances ¹⁰	151.9	54.6	253.0	120.7	580.2	213.1	337.0
Other accounts payable	- 3.9	17.3	- 65.8	- 17.2	- 69.6	- 113.3	- 28.3
SDRs	- 0.1	0.1	1 037.5	0.0	1 037.6	0.7	1.1
BNB Reserve assets ¹³	- 2 033.7	997.1	2 685.5	1 957.4	3 606.3	- 1 756.6	717.6
Monetary gold	-	0.0	0.2	0.0	0.2	0.0	0.1
Special drawing rights	0.0	0.1	1 050.3	0.1	1 050.4	0.8	1.2
Reserve position in the IMF	0.0	0.0	-	-	0.0	-	-
Other reserve assets	- 2 033.7	997.0	1 635.0	1 957.3	2 555.6	- 1 757.3	716.3
Currency and deposits	- 5 290.6	826.4	4 395.7	4 450.3	4 381.8	- 1 522.5	1 855.4
Securities	3 256.9	170.6	- 2 760.7	- 2 493.0	- 1 826.2	- 234.8	- 1 139.2
Financial derivatives	-	-	-	-	-	-	-
Other claims	-	-	-	-	-	-	-
Balancing Items:							
Current and capital account balance	147.6	304.7	616.2	- 928.5	139.9	- 941.8	1 260.9
Financial account balance	1 445.3	584.1	1 901.0	- 649.5	3 281.0	- 704.5	1 584.2
Net errors and omissions ¹⁴	1 297.7	279.4	1 284.9	279.0	3 141.0	237.3	323.3

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

²Preliminary data.

³For 2022 - preliminary NSI and BNB data. Data are compiled on a balance of payments basis.

⁴Estimates following a methodology of the BNB. NSI data on the number of foreign visitors and residents travelling abroad, and BNB estimates on expenditures (receipts) by purpose of travel.

⁵For the periods April 2020 - June 2021 and September 2021 - March 2022, due to the cancellation of international flights and the restriction of crossing the country's land borders and the worldwide spread of the coronavirus COVID-19 the NSI has discontinued its statistical surveys at border checkpoints. The BNB applies model to estimate the distribution of residents travelling abroad by country and by purpose of the for these periods.

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

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

⁸Preliminary data compiled in accordance with the asset/liability principle. Data are provided by direct investment companies reporting to BNB, banks, the Central Depository, notaries, the NSI, the Public Enterprises and Control Agency. The 2021 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

⁹Data 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.

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

¹¹Data 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.

¹²Based 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.

¹³Data source for Other sectors: BIS International Banking Statistics. Data at end-March 2022 published in July 2022 have been used.

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

¹⁵Net 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

	2021					(million EUR)	
	Q1	Q2	Q3	Q4	Total	2022	
						Q1	Q2
Direct investment, net	- 365.2	- 368.1	- 433.1	178.9	- 987.5	- 1 230.4	659.9
Direct investment abroad ^{2,3}	82.0	41.1	34.6	60.2	217.9	148.9	46.9
Equity ⁴	21.1	31.9	16.0	45.4	114.3	24.9	45.8
Reinvestment of earnings	24.9	35.0	61.5	54.6	176.0	58.9	20.4
Debt instruments ⁵	36.1	- 25.8	- 43.0	- 39.7	- 72.4	65.1	- 19.2
Foreign Direct Investment in Bulgaria ^{2,3}	447.3	409.2	467.6	- 118.6	1 205.4	1 379.3	- 612.9
Equity ⁶	- 143.6	- 17.3	95.4	12.7	- 52.8	146.4	28.5
Reinvestment of earnings	765.9	436.4	304.0	343.9	1 850.1	997.8	- 467.3
Debt instruments ⁷	- 175.1	- 9.9	68.2	- 475.2	- 591.9	235.1	- 174.2

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

² Preliminary data in accordance with the directional principle.

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

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

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

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

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

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - VI				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	4 687.8	28.3%	5 698.7	24.1%	1 010.9	21.6%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	1 817.1	11.0%	2 086.6	8.8%	269.4	14.8%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance .parts	1 395.1	8.4%	1 708.7	7.2%	313.6	22.5%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	621.7	3.7%	706.3	3.0%	84.6	13.6%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	402.6	2.4%	449.0	1.9%	46.5	11.5%
Animal and vegetable products, food, drinks and tobacco products, including:	2 662.1	16.1%	4 137.5	17.5%	1 475.4	55.4%
Division 10. Cereals	645.9	3.9%	1 171.5	5.0%	525.6	81.4%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	357.4	2.2%	897.2	3.8%	539.8	151.1%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	376.8	2.3%	419.1	1.8%	42.3	11.2%
Division 23. Residues and waste from the food industry; prepared animal fodder	184.8	1.1%	277.7	1.2%	92.9	50.3%
Base metals and their products, including:	3 048.6	18.4%	4 107.3	17.4%	1 058.7	34.7%
Division 74. Copper and articles thereof	1 674.7	10.1%	2 135.7	9.0%	461.1	27.5%
Division 72. Iron and steel	446.3	2.7%	641.6	2.7%	195.3	43.8%
Division 73. Articles of iron and steel	409.6	2.5%	541.4	2.3%	131.9	32.2%
Division 76. Aluminium and articles thereof	241.9	1.5%	415.2	1.8%	173.3	71.6%
Mineral products and fuels, including:	1 431.4	8.6%	3 358.9	14.2%	1 927.5	134.7%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	793.4	4.8%	2 815.1	11.9%	2 021.7	254.8%
Division 26. Ores, Slag and ash	570.0	3.4%	453.8	1.9%	- 116.2	-20.4%
Chemical products, plastics and rubber, including:	2 296.6	13.8%	3 202.0	13.5%	905.4	39.4%
Division 39. Plastics and articles thereof	617.1	3.7%	788.0	3.3%	171.0	27.7%
Division 38. Miscellaneous chemical products	366.0	2.2%	732.0	3.1%	365.9	100.0%
Division 30. Pharmaceutical products	496.7	3.0%	510.3	2.2%	13.6	2.7%
Division 31. Fertilizers	106.8	0.6%	341.4	1.4%	234.5	219.5%
Division 28. Inorganic chemicals	148.7	0.9%	234.1	1.0%	85.4	57.4%
Division 40. Rubber and articles thereof	197.9	1.2%	197.0	0.8%	- 0.9	-0.4%
Textile and leather materials, clothing, footwear and other consumer goods, including:	1 664.6	10.0%	2 060.1	8.7%	395.5	23.8%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	409.6	2.5%	467.5	2.0%	57.9	14.1%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	312.7	1.9%	381.2	1.6%	68.5	21.9%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	254.1	1.5%	324.1	1.4%	70.1	27.6%
Wood, paper, earthenware and glass products, including	794.2	4.8%	1 068.7	4.5%	274.5	34.6%
Division 70. Glass and glassware	238.2	1.4%	354.2	1.5%	115.9	48.7%
Division 44. Wood and articles of wood; wood charcoal	189.4	1.1%	252.6	1.1%	63.2	33.4%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	139.9	0.8%	189.1	0.8%	49.3	35.2%
TOTAL EXPORTS /FOB/	16 585.2	100.0%	23 633.0	100.0%	7 047.8	42.5%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.4. IMPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - VI				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	5,708.2	31.2%	7,258.8	27.4%	1,550.6	27.2%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	1,993.6	10.9%	2,732.5	10.3%	738.8	37.1%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	1,805.6	9.9%	2,238.6	8.4%	432.9	24.0%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1,171.3	6.4%	1,587.1	6.0%	415.8	35.5%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus €	314.9	1.7%	398.9	1.5%	84.1	26.7%
Mineral products and fuels, including:	3,163.2	17.3%	5,772.9	21.8%	2,609.7	82.5%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1,821.9	10.0%	4,411.4	16.6%	2,589.5	142.1%
Division 26. Ores, Slag and ash	1,288.5	7.1%	1,271.3	4.8%	-17.1	-1.3%
Chemical products, plastics and rubber, including:	3,281.2	18.0%	4,434.2	16.7%	1,153.0	35.1%
Division 39. Plastics and articles thereof	941.5	5.2%	1,232.9	4.6%	291.4	31.0%
Division 30. Pharmaceutical products	858.7	4.7%	900.2	3.4%	41.6	4.8%
Division 38. Miscellaneous chemical products	454.9	2.5%	752.5	2.8%	297.6	65.4%
Division 31. Fertilizers	151.5	0.8%	343.0	1.3%	191.5	126.5%
Division 40. Rubber and articles thereof	213.7	1.2%	299.4	1.1%	85.7	40.1%
Base metals and their products, including:	1,993.0	10.9%	3,097.7	11.7%	1,104.8	55.4%
Division 72. Iron and steel	722.4	4.0%	1,184.3	4.5%	461.9	63.9%
Division 74. Copper and articles thereof	441.8	2.4%	663.3	2.5%	221.5	50.1%
Division 76. Aluminium and articles thereof	273.5	1.5%	484.2	1.8%	210.7	77.0%
Division 73. Articles of iron and steel	348.4	1.9%	479.5	1.8%	131.1	37.6%
Animal and vegetable products, food, drinks and tobacco products, including:	2,003.0	11.0%	3,041.3	11.5%	1,038.3	51.8%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	162.5	0.9%	493.2	1.9%	330.7	203.5%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	116.7	0.6%	378.0	1.4%	261.3	224.0%
Division 02. Meat and edible meat offal	192.3	1.1%	225.2	0.8%	32.9	17.1%
Textile and leather materials, clothing, footwear and other consumer goods, including:	1,508.5	8.3%	2,042.8	7.7%	534.3	35.4%
Division 94. Furniture; bedding, matters, mattres support, cushion etc.	265.2	1.5%	346.3	1.3%	81.1	30.6%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	155.8	0.9%	239.9	0.9%	84.1	53.9%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	116.7	0.6%	164.1	0.6%	47.4	40.6%
Wood, paper, earthenware and glass products, including	612.9	3.4%	887.8	3.3%	274.9	44.9%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	259.4	1.4%	361.1	1.4%	101.7	39.2%
Division 44. Wood and articles of wood; wood charcoal	121.9	0.7%	208.6	0.8%	86.8	71.2%
TOTAL IMPORTS /CIF/	18,270.0	100.0%	26,535.6	100.0%	8,265.6	45.2%
(-) Freight	903.5	0.0	1,250.3	0.0	0.0	0.0%
TOTAL IMPORTS /FOB/	17,366.5	0.0	25,285.2	0.0%	7,918.7	45.6%

¹ For 2021 - final data, 2022 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are pulished on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.5. EXPORTS BY USE¹

Commodity groups	I - VI				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	4,090.5	24.7%	5,078.0	21.5%	987.5	24.1%
Food	1,078.6	6.5%	1,714.8	7.3%	636.2	59.0%
Tobacco	23.6	0.1%	31.7	0.1%	8.1	34.3%
Beverages	88.0	0.5%	69.2	0.3%	-18.8	-21.4%
Clothing and footwear	658.3	4.0%	827.2	3.5%	168.8	25.6%
Medicines and cosmetics	649.4	3.9%	634.2	2.7%	-15.2	-2.3%
Furniture and household appliances	772.5	4.7%	825.1	3.5%	52.7	6.8%
Others	820.1	4.9%	975.8	4.1%	155.7	19.0%
Raw materials	7,202.3	43.4%	9,835.6	41.6%	2,633.3	36.6%
Iron and steel	446.3	2.7%	641.6	2.7%	195.3	43.8%
Non-ferrous metals	1,678.2	10.1%	2,245.0	9.5%	566.8	33.8%
Chemicals	262.5	1.6%	396.6	1.7%	134.1	51.1%
Plastics and rubber	746.1	4.5%	910.6	3.9%	164.5	22.0%
Fertilizers	106.8	0.6%	341.4	1.4%	234.5	219.5%
Textiles	274.3	1.7%	350.8	1.5%	76.6	27.9%
Raw materials for the food industry	1,247.0	7.5%	2,039.8	8.6%	792.8	63.6%
Wood products, paper and paperboard	319.3	1.9%	436.7	1.8%	117.5	36.8%
Cement	13.2	0.1%	11.0	0.0%	-2.2	-16.5%
Raw tobacco	54.2	0.3%	56.5	0.2%	2.3	4.2%
Others	2,054.3	12.4%	2,405.5	10.2%	351.2	17.1%
Investment goods	4,147.4	25.0%	5,246.7	22.2%	1,099.4	26.5%
Machines and equipment	1,030.9	6.2%	1,297.5	5.5%	266.6	25.9%
Electrical machines	700.3	4.2%	825.4	3.5%	125.1	17.9%
Vehicles	294.0	1.8%	324.6	1.4%	30.7	10.4%
Spare parts and equipment	1,000.1	6.0%	1,177.0	5.0%	176.9	17.7%
Others	1,122.1	6.8%	1,622.2	6.9%	500.1	44.6%
Total non energy commodities	15,440.2	93.1%	20,160.4	85.3%	4,720.2	30.6%
Mineral fuels, oils and electricity	1,095.0	6.6%	3,472.6	14.7%	2,377.7	217.1%
Petroleum products	588.1	3.5%	1,800.3	7.6%	1,212.2	206.1%
Others	506.9	3.1%	1,672.3	7.1%	1,165.4	229.9%
incl. Electricity	160.6	1.0%	716.9	3.0%	556.3	346.5%
Other Exports ²	50.0	0.3%	0.0	0.0%	-50.0	-100.0%
TOTAL EXPORTS /FOB/	16,585.2	100.0%	23,633.0	100.0%	7,047.8	42.5%

¹ For 2021 - final data, for 2022 - preliminary data. Methodological notes for compilation of imports and exports of goods are published on the BNB web-site.

² Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.6. IMPORTS BY USE¹

Commodity groups	I - VI				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	4,131.7	22.6%	5,339.2	20.1%	1,207.5	29.2%
Food, drinks and tobacco	1,341.8	7.3%	1,820.5	6.9%	478.7	35.7%
Furniture and household appliances	637.4	3.5%	775.5	2.9%	138.1	21.7%
Medicines and cosmetics	828.3	4.5%	932.0	3.5%	103.7	12.5%
Clothing and footwear	419.1	2.3%	600.7	2.3%	181.6	43.3%
Automobiles	243.5	1.3%	303.1	1.1%	59.6	24.5%
Others	661.7	3.6%	907.5	3.4%	245.8	37.2%
Raw materials	7,159.4	39.2%	9,984.6	37.6%	2,825.2	39.5%
Ores	1,288.5	7.1%	1,271.3	4.8%	-17.1	-1.3%
Iron and steel	722.4	4.0%	1,184.3	4.5%	461.9	63.9%
Non-ferrous metals	578.1	3.2%	942.9	3.6%	364.8	63.1%
Textiles	500.3	2.7%	654.5	2.5%	154.2	30.8%
Wood products, paper and paperboard	339.8	1.9%	507.7	1.9%	167.8	49.4%
Chemicals	467.8	2.6%	688.0	2.6%	220.2	47.1%
Plastics and rubber	1,114.3	6.1%	1,485.6	5.6%	371.3	33.3%
Raw materials for the food industry	462.9	2.5%	920.5	3.5%	457.6	98.9%
Raw skins	24.9	0.1%	27.6	0.1%	2.8	11.2%
Raw tobacco	35.1	0.2%	46.0	0.2%	10.9	30.9%
Others	1,625.3	8.9%	2,256.3	8.5%	631.0	38.8%
Investment goods	4,833.4	26.5%	6,356.7	24.0%	1,523.3	31.5%
Machines and equipment	1,525.9	8.4%	1,882.1	7.1%	356.2	23.3%
Electrical machines	810.0	4.4%	1,092.7	4.1%	282.7	34.9%
Vehicles	751.1	4.1%	968.3	3.6%	217.2	28.9%
Spare parts and equipment	1,014.0	5.6%	1,453.1	5.5%	439.1	43.3%
Others	732.5	4.0%	960.5	3.6%	228.0	31.1%
Total non energy commodities	16,124.5	88.3%	21,680.6	81.7%	5,556.1	34.5%
Mineral fuels, oils and electricity	2,024.5	11.1%	4,854.9	18.3%	2,830.4	139.8%
Fuels	1,621.7	8.9%	4,164.2	15.7%	2,542.5	156.8%
Crude oil and Natural gas	1,339.6	7.3%	3,531.2	13.3%	2,191.6	163.6%
Coal	31.5	0.2%	113.3	0.4%	81.8	259.6%
Others	250.7	1.4%	519.8	2.0%	269.1	107.4%
Others	402.8	2.2%	690.8	2.6%	288.0	71.5%
Oils	402.8	2.2%	690.8	2.6%	288.0	71.5%
Other Imports²	120.9	0.7%	0.0	0.0%	-120.9	-100.0%
TOTAL IMPORTS /CIF/	18,270.0	100.0%	26,535.6	100.0%	8,265.6	45.2%

¹ For 2021 - final data, 2022 - preliminary data. Methodological notes for compilation of imports and exports of goods are pulished on the BNB web-site.

² Includes information on imports of goods in Chapter 99 *Customs alleviations* of the *Customs Tariff* and imports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.7. EXPORTS BY MAJOR TRADING PARTNER AND REGION¹

Countries	I - VI				Change	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
<i>EU countries incl.:</i>	<i>10,972.7</i>	<i>66.2%</i>	<i>15,867.7</i>	<i>67.1%</i>	<i>4,895.1</i>	<i>44.6%</i>
Germany	2,646.4	16.0%	3,495.7	14.8%	849.3	32.1%
Romania	1,552.8	9.4%	2,324.4	9.8%	771.6	49.7%
Italy	1,257.7	7.6%	1,894.2	8.0%	636.5	50.6%
Greece	1,068.9	6.4%	1,585.1	6.7%	516.2	48.3%
France	611.8	3.7%	832.8	3.5%	221.0	36.1%
Spain	436.2	2.6%	701.8	3.0%	265.6	60.9%
Netherlands	415.6	2.5%	625.8	2.6%	210.2	50.6%
Poland	415.3	2.5%	545.9	2.3%	130.6	31.4%
Austria	327.6	2.0%	446.9	1.9%	119.3	36.4%
Belgium	584.8	3.5%	444.5	1.9%	-140.2	-24.0%
Czech Republic	373.0	2.2%	435.0	1.8%	61.9	16.6%
Hungary	295.0	1.8%	433.8	1.8%	138.8	47.0%
Slovenia	93.9	0.6%	306.0	1.3%	212.2	226.0%
Croatia	159.0	1.0%	231.4	1.0%	72.4	45.5%
<i>Europe incl.:²</i>	<i>975.7</i>	<i>5.9%</i>	<i>1,474.0</i>	<i>6.2%</i>	<i>498.3</i>	<i>51.1%</i>
United Kingdom	312.1	1.9%	377.5	1.6%	65.4	20.9%
Ukraine	173.4	1.0%	325.6	1.4%	152.2	87.8%
Gibraltar	93.6	0.6%	308.6	1.3%	215.0	229.8%
Russia	199.4	1.2%	202.3	0.9%	2.9	1.5%
<i>Balkan countries incl.:³</i>	<i>1,802.1</i>	<i>10.9%</i>	<i>2,595.7</i>	<i>11.0%</i>	<i>793.6</i>	<i>44.0%</i>
Turkey	1,109.3	6.7%	1,459.9	6.2%	350.6	31.6%
Serbia	311.4	1.9%	565.5	2.4%	254.1	81.6%
Macedonia	235.0	1.4%	390.7	1.7%	155.7	66.3%
<i>Americas incl.:</i>	<i>522.0</i>	<i>3.1%</i>	<i>679.2</i>	<i>2.9%</i>	<i>157.3</i>	<i>30.1%</i>
USA	391.0	2.4%	472.6	2.0%	81.6	20.9%
<i>Asia incl.:</i>	<i>1,447.9</i>	<i>8.7%</i>	<i>1,564.3</i>	<i>6.6%</i>	<i>116.4</i>	<i>8.0%</i>
China	580.2	3.5%	336.5	1.4%	-243.7	-42.0%
<i>Other countries</i>	<i>864.9</i>	<i>5.2%</i>	<i>1,452.1</i>	<i>6.1%</i>	<i>587.2</i>	<i>67.9%</i>
TOTAL EXPORTS /FOB/	16,585.2	100.0%	23,633.0	100.0%	7,047.8	42.5%

¹ For 2021 - final data, 2022 - preliminary data. Methodological notes for compilation of imports and exports of goods are published on the BNB web-site.

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

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	
	2021		2022			
	million EUR	share	million EUR	share	million EUR	%
<i>EU countries incl.:</i>	<i>9,157.9</i>	<i>50.1%</i>	<i>11,824.5</i>	<i>44.6%</i>	<i>2,666.6</i>	<i>29.1%</i>
Germany	2,043.8	11.2%	2,393.9	9.0%	350.0	17.1%
Italy	1,182.0	6.5%	1,507.0	5.7%	325.0	27.5%
Romania	964.4	5.3%	1,325.6	5.0%	361.2	37.5%
Greece	699.7	3.8%	1,222.1	4.6%	522.5	74.7%
Netherlands	533.8	2.9%	796.9	3.0%	263.1	49.3%
Poland	587.8	3.2%	738.7	2.8%	150.9	25.7%
France	501.7	2.7%	632.9	2.4%	131.3	26.2%
Czech Republic	409.7	2.2%	501.3	1.9%	91.6	22.3%
Spain	394.9	2.2%	490.6	1.8%	95.6	24.2%
Hungary	433.9	2.4%	484.3	1.8%	50.5	11.6%
Austria	305.4	1.7%	415.3	1.6%	109.9	36.0%
Belgium	293.2	1.6%	352.1	1.3%	58.9	20.1%
<i>Europe incl.:³</i>	<i>1,972.0</i>	<i>10.8%</i>	<i>4,666.6</i>	<i>17.6%</i>	<i>2,694.6</i>	<i>136.6%</i>
Russia	1,160.5	6.4%	3,269.9	12.3%	2,109.4	181.8%
Ukraine	354.1	1.9%	736.5	2.8%	382.4	108.0%
United Kingdom	191.7	1.0%	229.0	0.9%	37.3	19.5%
Switzerland	192.2	1.1%	213.5	0.8%	21.3	11.1%
<i>Balkan countries incl.:⁴</i>	<i>1,890.3</i>	<i>10.3%</i>	<i>2,870.9</i>	<i>10.8%</i>	<i>980.6</i>	<i>51.9%</i>
Turkey	1,338.5	7.3%	2,137.1	8.1%	798.6	59.7%
Serbia	341.4	1.9%	458.0	1.7%	116.7	34.2%
Macedonia	167.1	0.9%	227.2	0.9%	60.1	36.0%
<i>Americas incl.:</i>	<i>1,192.4</i>	<i>6.5%</i>	<i>1,422.6</i>	<i>5.4%</i>	<i>230.2</i>	<i>19.3%</i>
USA	319.4	1.7%	665.5	2.5%	346.0	108.3%
<i>Asia incl.:</i>	<i>3,576.2</i>	<i>19.6%</i>	<i>5,244.4</i>	<i>19.8%</i>	<i>1,668.2</i>	<i>46.6%</i>
China	1,688.7	9.2%	2,653.0	10.0%	964.4	57.1%
Iraq	236.9	1.3%	296.2	1.1%	59.3	25.0%
<i>Other countries</i>	<i>481.2</i>	<i>2.6%</i>	<i>506.6</i>	<i>1.9%</i>	<i>25.4</i>	<i>5.3%</i>
TOTAL IMPORTS /CIF/	18,270.0	100.0%	26,535.6	100.0%	8,265.6	45.2%

¹ For 2021 - final data, 2022 - preliminary data. Methodological notes for compilation of imports and exports of goods are published on the BNB web-site.

² By country of origin.

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

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

Source: NSI data processed by the BNB.

5.9. INTERNATIONAL INVESTMENT POSITION

	(million EUR)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Net International Investment Position ^{1,2}	-14,262.0	-13,481.7	-11,965.7	-12,462.2	-12,688.4	-11,106.7
Direct investment, net	-46,224.6	-46,664.0	-47,411.3	-47,480.2	-48,264.4	-47,225.0
Portfolio investment, net	6,523.8	7,106.3	7,162.4	7,747.6	8,030.5	7,957.3
Financial derivatives (other than reserves) and employee stock options, net	-98.2	-79.1	-61.8	-21.1	19.0	65.5
Other investment, net	-3,144.7	-3,557.8	-4,119.0	-7,307.2	-5,498.6	-5,389.8
Reserve assets	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4
ASSETS	64,193.5	66,390.7	70,264.2	70,684.9	71,497.3	72,508.5
Direct investment	6,892.9	7,172.6	7,257.1	7,351.6	8,053.0	7,991.0
Equity and reinvestment of earnings ³	1,964.2	2,010.4	2,089.8	2,164.2	2,221.2	2,309.1
Debt instruments ^{4,5}	4,928.7	5,162.1	5,167.2	5,187.4	5,831.8	5,681.9
Portfolio investment ⁶	13,275.9	13,920.1	14,010.5	14,799.7	14,368.4	13,935.2
Equity and investment fund shares	3,646.1	4,044.7	4,246.4	4,831.1	4,995.7	4,640.8
Equity securities	1,296.2	1,513.3	1,531.3	1,672.3	1,924.4	1,785.1
Investment fund shares	2,349.9	2,531.4	2,715.2	3,158.9	3,071.2	2,855.7
Debt securities	9,629.8	9,875.4	9,764.1	9,968.5	9,372.7	9,294.3
Short-term	329.6	301.4	463.0	453.1	527.9	509.7
Long-term	9,300.2	9,574.0	9,301.0	9,515.5	8,844.8	8,784.6
Financial derivatives (other than reserves) and employee stock options	65.4	43.2	52.4	72.5	124.1	207.2
Other investment	15,277.7	15,541.9	16,480.2	13,862.4	15,926.8	16,889.7
Other equity	743.7	774.1	793.1	832.3	828.8	826.2
Currency and deposits ⁷	8,865.7	9,008.8	9,623.3	6,771.5	8,513.7	9,051.6
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	6,158.2	5,999.7	6,372.8	3,845.1	5,479.8	5,835.0
General government	10.0	13.1	15.5	13.3	15.9	17.5
Other sectors	2,697.4	2,996.0	3,234.9	2,913.1	3,018.0	3,199.2
Financial corporations other than MFIs	392.7	438.1	424.8	438.0	336.4	358.2
Non-financial corporations, households, and non-profit institutions serving households	2,304.7	2,557.9	2,810.2	2,475.2	2,681.6	2,841.0
Loans ⁴	1,925.6	1,799.4	1,859.2	1,850.2	1,979.2	1,979.8
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	504.4	519.2	542.0	543.0	631.6	632.1
General government	131.3	129.9	132.8	136.2	139.0	147.4
Other sectors	1,290.0	1,150.3	1,184.3	1,171.1	1,208.6	1,200.3
Financial corporations other than MFIs	313.4	267.3	294.0	261.5	292.6	274.0
Non-financial corporations, households, and non-profit institutions serving households	976.6	882.9	890.3	909.6	916.0	926.3
Trade credits and advances ⁵	3,085.5	3,223.1	3,369.6	3,542.6	3,716.0	4,071.2
Other accounts receivable	657.3	736.5	835.0	865.8	889.1	960.9
Reserve assets ⁸	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4
Monetary gold	1,891.1	1,950.0	1,975.9	2,108.5	2,299.6	2,290.8
Special drawing rights	741.7	736.6	1,804.8	1,833.0	1,848.0	1,898.2
Reserve position in the IMF	118.6	117.8	119.4	121.3	122.2	125.4
Other reserve assets	25,930.2	26,908.6	28,563.8	30,535.8	28,755.2	29,170.9
LIABILITIES	78,455.6	79,872.4	82,229.9	83,147.1	84,185.7	83,615.1
Direct investment	53,117.5	53,836.6	54,668.3	54,831.9	56,317.4	55,216.0
Equity and reinvestment of earnings	39,294.2	39,757.2	40,449.7	41,016.3	41,967.5	41,235.2
Debt instruments ^{9,10}	13,823.3	14,079.3	14,218.6	13,815.5	14,349.9	13,980.8
Portfolio investment ¹¹	6,752.1	6,813.8	6,848.0	7,052.0	6,337.9	5,977.9
Equity and investment fund shares	437.6	470.8	548.1	546.5	544.6	561.1
Equity securities	373.0	400.7	471.7	466.4	456.0	457.2
Investment fund shares	64.6	70.2	76.4	80.2	88.7	103.9
Debt securities	6,314.5	6,343.0	6,300.0	6,505.5	5,793.3	5,416.8
Short-term	0.0	0.0	0.0	0.0	3.5	5.2
Long-term	6,314.5	6,343.0	6,300.0	6,505.5	5,789.8	5,411.6
Financial derivatives (other than reserves) and employee stock options	163.5	122.4	114.2	93.6	105.1	141.7

5.9. INTERNATIONAL INVESTMENT POSITION

	(million EUR)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Other investment	18,422.4	19,099.7	20,599.3	21,169.6	21,425.3	22,279.6
Currency and deposits ⁶	3,931.3	3,814.9	4,095.8	4,630.9	4,756.0	5,412.7
Central bank	94.7	92.8	91.1	168.6	102.4	217.7
Other MFIs	3,836.6	3,722.1	4,004.7	4,462.3	4,653.5	5,195.0
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	10,459.5	11,088.1	11,006.1	10,947.6	10,806.5	10,706.5
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	2,870.1	3,323.2	3,314.2	3,236.5	3,226.7	3,053.9
Other sectors ¹⁴	7,589.3	7,764.9	7,691.9	7,711.1	7,579.9	7,652.7
Financial corporations other than MFIs	1,078.2	1,042.5	1,094.4	1,071.6	1,050.6	1,058.2
Non-financial corporations, households, and non-profit institutions serving households	6,511.2	6,722.4	6,597.6	6,639.5	6,529.3	6,594.4
Insurance, pension schemes, and standardised guarantee schemes	715.6	825.6	880.4	872.6	1,089.9	1,096.3
Trade credits and advances ¹⁰	1,864.0	1,904.3	2,160.7	2,250.6	2,421.1	2,696.1
Other accounts receivable	713.5	733.3	667.5	651.1	520.4	486.8
SDRs ¹⁵	738.4	733.4	1,788.7	1,816.6	1,831.4	1,881.1

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 Data source for Other sectors: BIS International Banking Statistics. Data at end-March 2022 published in July 2022 have been used.

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

⁹ On the basis of the reports submitted to the BNB by the enterprises with financial credits received by non-residents.

Due to quarterly reporting data are subject to revisions.

¹⁰ Data on trade credits and advances-liabilities (received advances and payables to suppliers), reported to the BNB are included in this item.

Due to quarterly reporting data are subject to revisions.

¹¹ 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)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
GROSS EXTERNAL DEBT¹ (I+II+III+IV+V)	38 560.2	39 522.0	41 117.9	41 490.6	41 568.5	41 677.2
I. General Government²	7 865.8	8 358.2	8 295.6	8 261.1	7 572.0	7 029.7
<i>Short-term</i>	1.7	8.6	15.0	1.4	20.3	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	1.7	8.6	14.6	1.0	19.9	0.0
Other debt liabilities	0.0	0.0	0.4	0.4	0.4	0.0
<i>Long-term</i>	7 864.1	8 349.6	8 280.6	8 259.7	7 551.7	7 029.7
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	4 994.0	5 026.4	4 966.4	5 023.2	4 325.0	3 975.8
Loans	2 870.1	3 323.2	3 314.2	3 236.5	3 226.7	3 053.9
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
II. Central Bank	839.3	829.7	1 883.1	1 989.2	1 938.6	2 101.1
<i>Short-term</i>	100.8	96.3	94.5	172.5	107.2	220.0
Currency and deposits	94.7	92.8	91.1	168.6	102.4	217.7
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	6.1	3.4	3.4	3.9	4.8	2.3
<i>Long-term</i>	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1
Special drawing rights (allocations) ⁴	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1
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	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	4 325.7	4 202.0	4 391.9	4 971.6	5 092.8	5 621.0
<i>Short-term</i>	2 852.2	2 765.0	2 986.5	3 347.9	3 421.3	3 934.2
Currency and deposits ⁶	2 476.9	2 406.2	2 717.1	3 107.5	3 255.6	3 776.6
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	9.6	7.6	8.5	8.5	9.7	9.8
Other debt liabilities	365.7	351.1	261.0	231.9	156.0	147.8
<i>Long-term</i>	1 473.5	1 437.0	1 405.4	1 623.7	1 671.5	1 686.7
Currency and deposits ⁶	1 359.7	1 315.9	1 287.6	1 354.8	1 397.9	1 418.4
Debt securities	113.7	121.1	117.8	269.0	273.6	268.3
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	11 706.1	12 052.8	12 328.6	12 453.2	12 615.2	12 944.6
<i>Short-term</i>	3 096.6	3 240.9	3 241.3	3 357.3	3 711.7	4 095.0
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	3.5	5.2
Loans ⁸	349.3	306.5	312.9	288.9	306.4	305.6
Trade credit and advances ⁹	1 746.3	1 784.8	1 699.0	1 833.9	2 002.3	2 393.6
Other debt liabilities ⁹	1 001.0	1 149.6	1 229.3	1 234.6	1 399.4	1 390.6
<i>Long-term</i>	8 609.6	8 811.9	9 087.3	9 095.8	8 903.5	8 849.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 206.8	1 195.5	1 215.8	1 213.3	1 191.2	1 167.4
Loans	7 240.1	7 458.4	7 379.0	7 422.2	7 273.5	7 347.1
Trade credit and advances	106.3	103.3	438.7	407.3	389.1	292.6
Other debt liabilities	56.4	54.7	53.9	53.0	49.8	42.4
Other financial corporations	2 135.6	2 250.2	2 392.0	2 352.8	2 524.3	2 521.1
<i>Short-term</i>	1 051.7	1 146.1	1 255.4	1 234.7	1 425.0	1 420.8
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	3.5	5.2
Loans ⁸	78.5	29.1	49.5	27.2	35.4	35.8
Trade credit and advances ⁹	6.6	6.8	11.1	6.8	6.5	4.4
Other debt liabilities ⁹	966.6	1 110.1	1 194.8	1 200.7	1 379.6	1 375.4
<i>Long-term</i>	1 084.0	1 104.1	1 136.6	1 118.1	1 099.3	1 100.3
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	78.0	84.8	86.0	67.4	76.2	75.6
Loans	999.7	1 013.4	1 044.8	1 044.4	1 015.1	1 022.4
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	6.3	6.0	5.8	6.3	7.9	2.3
Nonfinancial corporations	9 475.6	9 701.4	9 828.9	9 985.3	9 975.9	10 307.6
<i>Short-term</i>	2 031.3	2 083.1	1 976.1	2 114.7	2 278.7	2 666.2
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	257.2	265.7	253.6	253.7	263.0	261.7
Trade credit and advances	1 739.8	1 778.0	1 687.9	1 827.1	1 995.8	2 389.2
Other debt liabilities	34.4	39.4	34.6	33.8	19.9	15.2
<i>Long-term</i>	7 444.3	7 618.2	7 852.8	7 870.6	7 697.2	7 641.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 128.8	1 110.7	1 129.8	1 145.9	1 114.9	1 091.9
Loans	6 159.1	6 355.5	6 236.2	6 270.7	6 151.4	6 216.8
Trade credit and advances	106.3	103.3	438.7	407.3	389.1	292.6
Other debt liabilities	50.1	48.8	48.0	46.7	41.8	40.1

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

	(million EUR)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
Households and NPISHs	94.9	101.2	107.7	115.1	115.0	115.9
<i>Short-term</i>	<i>13.6</i>	<i>11.7</i>	<i>9.8</i>	<i>8.0</i>	<i>8.0</i>	<i>8.0</i>
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	13.6	11.7	9.8	8.0	8.0	8.0
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>	<i>81.3</i>	<i>89.5</i>	<i>97.9</i>	<i>107.1</i>	<i>107.0</i>	<i>107.8</i>
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	81.3	89.5	97.9	107.1	107.0	107.8
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	13 823.3	14 079.3	14 218.6	13 815.5	14 349.9	13 980.8
Debt liabilities of direct investment enterprises to direct investors	8 659.8	8 930.7	9 116.8	9 057.8	9 167.8	9 002.2
Debt liabilities of direct investors to direct investment enterprises	93.5	139.2	114.0	154.5	154.0	183.2
Debt liabilities between fellow enterprises	5 069.9	5 009.4	4 987.8	4 603.3	5 028.1	4 795.4
Memorandum Items						
Public sector external debt	10 714.8	11 180.7	12 460.2	12 488.7	11 678.9	11 187.2
Private sector external debt	27 845.4	28 341.3	28 657.7	29 001.9	29 889.6	30 490.0
Debt Securities: by Sector (at nominal value)³	5 927.5	6 006.5	5 952.9	6 207.1	5 874.9	5 886.8
General Government	4 599.0	4 687.7	4 616.2	4 711.0	4 355.9	4 384.6
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	4 599.0	4 687.7	4 616.2	4 711.0	4 355.9	4 384.6
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	113.7	121.1	117.7	268.9	273.6	268.3
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	113.7	121.1	117.7	268.9	273.6	268.3
Other Sectors	1 214.8	1 197.7	1 218.9	1 227.1	1 245.4	1 234.0
Short-term	0.0	0.0	0.0	0.0	3.5	5.3
Long-term	1 214.8	1 197.7	1 218.9	1 227.1	1 241.9	1 228.8
Other financial corporations	83.7	89.3	89.6	72.5	84.3	85.4
Short-term	0.0	0.0	0.0	0.0	3.5	5.3
Long-term	83.7	89.3	89.6	72.5	80.7	80.1
Nonfinancial corporations	1 131.0	1 108.4	1 129.3	1 154.6	1 161.2	1 148.6
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 131.0	1 108.4	1 129.3	1 154.6	1 161.2	1 148.6
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 as of 30 September 2022. The data for the period January 2020 - June 2022 have been revised.

The data for August 2022 and revised data for the period July 2022 are to be published on 28 October 2022.

The Euro equivalent is calculated using the monthly e.o.p. exchange rates of the respective foreign currencies.

² Data source: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance.

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)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
GROSS EXTERNAL DEBT¹	38 560.2	39 522.0	41 117.9	41 490.6	41 568.5	41 677.2
Currency and deposits ²	3 931.3	3 814.9	4 095.8	4 630.9	4 756.0	5 412.7
Debt securities ³	6 314.5	6 343.0	6 300.0	6 505.5	5 793.3	5 416.8
Loans ^{4,5}	10 459.5	11 088.1	11 006.1	10 947.6	10 806.5	10 706.5
Trade credit and advances ⁶	1 864.0	1 904.3	2 160.7	2 250.6	2 421.1	2 696.1
Other debt liabilities ⁶	1 429.2	1 558.9	1 547.9	1 523.8	1 610.3	1 583.1
Special drawing rights (allocations) ⁷	738.4	733.4	1 788.7	1 816.6	1 831.4	1 881.1
Direct investment: Intercompany Lending	13 823.3	14 079.3	14 218.6	13 815.5	14 349.9	13 980.8
<i>Debt securities</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.1</i>	<i>0.2</i>	<i>0.2</i>
<i>Loans</i>	<i>11 580.3</i>	<i>11 673.9</i>	<i>12 001.4</i>	<i>11 576.1</i>	<i>11 704.0</i>	<i>11 360.4</i>
<i>Trade credit and advances</i>	<i>1 316.4</i>	<i>1 360.0</i>	<i>1 250.9</i>	<i>1 259.2</i>	<i>1 624.0</i>	<i>1 499.2</i>
<i>Other debt liabilities</i>	<i>926.6</i>	<i>1 045.3</i>	<i>966.2</i>	<i>980.1</i>	<i>1 021.7</i>	<i>1 121.0</i>

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

Preliminary data as of 30 September 2022. The data for the period January 2020 - June 2022 have been revised.

The data for August 2022 and revised data for the period July 2022 are to be published on 28 October 2022.

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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
EUR	83.5	83.5	81.4	81.0	79.9	78.4
USD	5.5	5.2	5.0	5.4	5.7	6.6
BGN	5.3	5.5	5.3	5.3	5.5	6.2
GBP	0.2	0.2	0.2	0.2	0.2	0.2
CHF	0.1	0.1	0.1	0.0	0.1	0.1
JPY	0.3	0.3	0.3	0.2	0.2	0.2
XDR	1.9	1.9	4.4	4.4	4.4	4.5
Other	3.2	3.4	3.5	3.4	3.9	3.8
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)

	2021	I. - VI. 2021	I. - VI. 2022	I. - VI. 2022 / I. - VI. 2021	
	million EURO				%
I. General Government	427.3	483.1	-500.3	-983.4	-203.6
II. Central bank	1102.2	-11.7	49.3	61.0	-522.8
III. Other MFIs	481.0	-275.7	622.8	898.6	-325.9
IV. Other Sectors	522.2	136.3	513.7	377.4	277.0
V. Direct investment: Intercompany Lending	-28.0	269.3	548.2	279.0	103.6
TOTAL NET FLOW (I+II+III+IV+V)	2504.7	601.2	1233.7	632.5	105.2

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

Source: BNB.

5.14. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS ¹

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

	(million EUR)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
A. Official reserve assets	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4
(1) Foreign currency reserves (in convertible foreign currencies) ²	25,930.2	26,908.6	28,563.8	30,535.8	28,755.2	29,170.9
(a) Securities	14,779.7	14,932.1	12,190.7	9,711.5	9,452.7	8,010.5
<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:	11,150.5	11,976.5	16,373.1	20,824.3	19,302.5	21,160.4
other national central banks, BIS and IMF	5,990.3	7,612.7	10,707.5	17,758.6	13,792.4	15,081.3
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	5,160.2	4,363.8	5,665.6	3,065.7	5,510.1	6,079.1
<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	118.6	117.8	119.4	121.3	122.2	125.4
(3) SDRs	741.7	736.6	1,804.8	1,833.0	1,848.0	1,898.2
(4) gold (including gold deposits and gold swapped) ³	1,891.1	1,950.0	1,975.9	2,108.5	2,299.6	2,290.8
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	135.2	142.6	178.7	168.1	148.0	182.1
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	110.7	117.9	154.0	142.3	121.2	155.4
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	24.1	24.6	24.6	25.8	26.8	26.7
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Foreign currency loans; securities and deposits	-1,643.2	-1,641.9	-1,641.7	-1,638.2	-1,506.0	-1,496.6
outflows (-) (Principal)	-1,392.8	-1,392.7	-1,392.6	-1,389.9	-1,283.8	-1,274.9
outflows (-) (Interest)	-250.4	-249.3	-249.0	-248.3	-222.2	-221.7
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Foreign currency loans; securities and deposits	-12.7	0.0	-8.4	0.0	-8.3	0.0
outflows (-) (Principal)	-12.6	0.0	-8.4	0.0	-8.3	0.0
outflows (-) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Foreign currency loans; securities and deposits	-62.0	-89.9	-73.9	-1,395.0	-65.2	-89.6
outflows (-) (Principal)	-50.2	-13.1	-50.3	-1,258.1	-54.5	-13.1
outflows (-) (Interest)	-11.8	-76.7	-23.6	-136.9	-10.7	-76.5
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Foreign currency loans; securities and deposits	-1,568.6	-1,552.0	-1,559.4	-243.2	-1,432.5	-1,407.0
outflows (-) (Principal)	-1,329.9	-1,379.5	-1,334.0	-131.7	-1,221.1	-1,261.7
outflows (-) (Interest)	-238.7	-172.5	-225.4	-111.4	-211.4	-145.3
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Contingent liabilities in foreign currency	-74.0	-158.2	-158.0	-157.4	-148.1	-126.4
(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	-74.0	-158.2	-158.0	-157.4	-148.1	-126.4
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Contingent liabilities in foreign currency	-1.6	0.0	0.0	0.0	0.0	0.0
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-1.6	0.0	0.0	0.0	0.0	0.0
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Contingent liabilities in foreign currency	-31.4	-12.8	-15.2	-12.8	-117.2	-12.7
(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	-31.4	-12.8	-15.2	-12.8	-117.2	-12.7
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	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
1. Contingent liabilities in foreign currency	-41.1	-145.3	-142.8	-144.6	-30.9	-113.7
(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	-41.1	-145.3	-142.8	-144.6	-30.9	-113.7
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

Source: BNB.

5.14.4. SECTION IV. MEMO ITEMS

	(million EUR)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
(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:	0.0	0.0	0.0	0.0	0.0	0.0
(a) currency composition of reserves (by groups of currencies)	28,681.6	29,712.9	32,463.9	34,598.6	33,025.0	33,485.4
— currencies in SDR basket ²	28,681.3	29,712.9	32,463.9	34,598.5	33,025.0	33,485.3
— currencies not in SDR basket	0.3	0.1	0.1	0.1	0.1	0.1

¹ Securities issued for the structural reform (ZUNK).

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

Source: BNB.

6. QUARTERLY FINANCIAL ACCOUNTS¹

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

STOCKS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	51,653	51,932	55,260	56,127	58,523	59,987
Debt securities	AF.3	327	482	468	388	499	481
Loans	AF.4	18,861	19,409	20,021	20,464	20,873	20,987
Equity and investment fund shares	AF.5	38,604	42,412	46,218	50,039	50,315	50,554
Insurance, pension and standardised guarantee schemes	AF.6	1,384	1,415	1,433	1,450	1,123	1,108
Financial derivatives and employee stock options	AF.7	71	66	78	76	105	174
Other accounts receivable	AF.8	110,119	113,292	116,211	122,464	123,207	123,521
Total assets	AF	221,019	229,008	239,690	251,009	254,644	256,812
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	3,210	3,222	3,312	3,312	3,240	3,168
Loans	AF.4	89,523	90,486	92,101	92,989	94,187	93,715
Equity and investment fund shares	AF.5	186,069	200,973	215,860	230,719	232,595	231,902
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	143	127	103	97	111	86
Other accounts payable	AF.8	117,389	120,618	124,481	127,182	128,097	128,369
Total liabilities	AF	396,335	415,426	435,857	454,299	458,229	457,241

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	2021				2022	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	1,070	311	3,317	849	2,347	1,291
Debt securities	F.3	85	28	76	3	152	-34
Loans	F.4	599	574	613	427	436	71
Equity and investment fund shares	F.5	3,636	3,525	3,187	3,274	430	363
Insurance, pension and standardised guarantee schemes	F.6	53	32	17	17	-327	-15
Financial derivatives and employee stock options	F.7	-10	-3	10	-5	8	15
Other accounts receivable	F.8	3,172	3,194	2,929	6,258	796	534
Total assets	F	8,606	7,661	10,150	10,823	3,843	2,225
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	23	-24	101	0	19	-42
Loans	F.4	101	1,056	1,128	1,026	1,794	-496
Equity and investment fund shares	F.5	14,244	13,689	12,234	12,455	1,892	-790
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	-15	-10	-5	18	-1
Other accounts payable	F.8	3,650	3,257	3,848	2,770	1,126	714
Total liabilities	F	18,018	17,963	17,300	16,245	4,849	-615

¹ Data as of 21 October 2022.

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
ASSETS							
Monetary gold and SDRs	AF.1	182,230	185,441	194,606	201,152	202,119	203,763
Currency and deposits	AF.2	25,112	26,765	30,006	30,174	30,814	30,838
Debt securities	AF.3	28,803	28,563	29,312	25,935	25,929	26,516
Loans	AF.4	36,626	39,471	38,993	41,453	37,303	35,597
Equity and investment fund shares	AF.5	70,775	72,889	74,686	76,593	78,212	79,987
Insurance, pension and standardised guarantee schemes	AF.6	431	550	686	1,199	1,240	1,237
Financial derivatives and employee stock options	AF.7	2	10	5	19	42	23
Other accounts receivable	AF.8	1,659	1,729	1,820	1,821	1,778	2,040
Total assets	AF	26,271	27,003	27,642	28,422	27,899	26,815
LIABILITIES							
Monetary gold and SDRs	AF.1	181,279	184,317	193,466	199,847	201,347	204,102
Currency and deposits	AF.2	1,444	1,434	3,498	3,553	3,582	3,679
Debt securities	AF.3	63,159	63,570	63,612	65,367	64,333	64,450
Loans	AF.4	1,676	1,567	1,598	1,909	2,014	2,025
Equity and investment fund shares	AF.5	12,155	12,176	12,519	12,823	13,066	13,459
Insurance, pension and standardised guarantee schemes	AF.6	28,928	30,242	31,149	32,389	31,830	30,991
Financial derivatives and employee stock options	AF.7	36	15	26	5	4	49
Other accounts payable	AF.8	1,413	1,464	1,547	1,375	1,228	1,340
Total liabilities	AF	32,102	33,091	34,012	34,753	34,073	33,107

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2021				2022	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	-1,045	3,247	8,959	6,533	1,389	2,824
Currency and deposits	F.2	-122	1,485	3,079	100	628	-189
Debt securities	F.3	3,907	-153	707	-3,227	690	1,286
Loans	F.4	5,213	2,734	-572	2,574	-3,446	-885
Equity and investment fund shares	F.5	1,575	1,896	1,767	1,718	2,162	2,539
Insurance, pension and standardised guarantee schemes	F.6	60	108	138	496	56	29
Financial derivatives and employee stock options	F.7	-14	9	-6	12	23	-19
Other accounts receivable	F.8	120	72	89	-15	-88	182
Total assets	F	780	481	585	500	491	260
LIABILITIES							
Monetary gold and SDRs	F.1	-812	3,269	9,073	6,233	1,188	2,928
Currency and deposits	F.2	0	0	2,029	0	1	2
Debt securities	F.3	-293	171	-741	1,261	-859	7
Loans	F.4	10	-183	-70	239	57	10
Equity and investment fund shares	F.5	159	21	197	349	287	377
Insurance, pension and standardised guarantee schemes	F.6	925	1,266	905	1,159	-495	-776
Financial derivatives and employee stock options	F.7	35	-21	11	-21	0	44
Other accounts payable	F.8	-412	58	99	-176	-182	51
Total liabilities	F	632	986	920	749	-678	-869

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	12,562	14,117	14,763	14,196	11,573	13,874
Debt securities	AF.3	738	737	702	792	794	840
Loans	AF.4	2,138	2,165	2,151	2,207	2,223	1,068
Equity and investment fund shares	AF.5	9,854	9,855	9,855	9,947	10,257	10,161
Insurance, pension and standardised guarantee schemes	AF.6	60	48	45	50	62	54
Financial derivatives and employee stock options	AF.7	1	1	1	1	1	1
Other accounts receivable	AF.8	14,446	14,496	15,325	15,569	14,967	14,680
Total assets	AF	39,799	41,420	42,843	42,761	39,878	40,678
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	25,914	25,869	25,950	28,259	25,368	24,806
Loans	AF.4	6,843	7,738	7,756	7,659	7,616	7,301
Equity and investment fund shares	AF.5	5	4	4	6	6	5
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	232	231	220	222	235	230
Other accounts payable	AF.8	9,003	9,296	9,343	13,681	12,883	12,888
Total liabilities	AF	41,997	43,138	43,274	49,826	46,108	45,230

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2021				2022	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	-346	1,556	644	-569	-2,626	2,294
Debt securities	F.3	-39	0	-34	93	9	49
Loans	F.4	9	32	-20	51	11	-1,171
Equity and investment fund shares	F.5	1	1	0	-49	1	15
Insurance, pension and standardised guarantee schemes	F.6	13	-12	-3	4	12	-8
Financial derivatives and employee stock options	F.7	1	0	0	0	0	0
Other accounts receivable	F.8	-155	78	775	196	-645	-439
Total assets	F	-517	1,654	1,361	-274	-3,239	740
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	144	112	118	2,574	-1,662	865
Loans	F.4	-63	896	16	-97	-37	-309
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	1	-1	-1	0	0
Other accounts payable	F.8	-735	294	47	4,337	-798	5
Total liabilities	F	-652	1,303	181	6,813	-2,496	561

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	65,250	66,683	67,907	69,265	70,063	71,141
Debt securities	AF.3	469	451	441	429	399	373
Loans	AF.4	395	390	387	383	384	387
Equity and investment fund shares	AF.5	93,848	104,762	115,750	126,740	126,980	126,868
Insurance, pension and standardised guarantee schemes	AF.6	21,704	22,468	22,950	23,782	23,077	22,257
Financial derivatives and employee stock options	AF.7	190	189	180	179	185	185
Other accounts receivable	AF.8	13,347	13,632	13,921	15,072	14,755	14,830
Total assets	AF	195,203	208,575	221,536	235,851	235,844	236,040
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	29,949	31,123	32,252	33,117	33,883	35,399
Equity and investment fund shares	AF.5	703	715	727	739	739	739
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	7,163	7,093	7,230	7,001	6,688	6,688
Total liabilities	AF	37,815	38,931	40,210	40,857	41,310	42,826

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	2021				2022	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	1,804	1,478	1,145	1,251	739	539
Debt securities	F.3	-34	8	-9	-2	-16	-7
Loans	F.4	-5	-4	-4	-4	1	1
Equity and investment fund shares	F.5	10,471	10,088	9,821	9,558	206	118
Insurance, pension and standardised guarantee schemes	F.6	654	764	482	832	-705	-820
Financial derivatives and employee stock options	F.7	2	2	0	-2	-1	1
Other accounts receivable	F.8	-345	292	288	1,151	-317	73
Total assets	F	12,546	12,626	11,723	12,783	-93	-95
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	707	1,227	1,150	1,030	807	1,556
Equity and investment fund shares	F.5	12	12	12	12	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	17	-70	137	-229	-313	-1
Total liabilities	F	736	1,169	1,299	813	494	1,555

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
ASSETS							
Monetary gold and SDRs	AF.1	1,444	1,434	3,498	3,553	3,582	3,679
Currency and deposits	AF.2	5,456	5,383	6,005	7,087	7,248	8,530
Debt securities	AF.3	12,350	12,406	12,322	12,724	11,331	10,594
Loans	AF.4	45,276	46,528	46,955	45,941	45,623	45,146
Equity and investment fund shares	AF.5	77,708	78,679	80,184	81,289	83,146	81,746
Insurance, pension and standardised guarantee schemes	AF.6	1,400	1,615	1,722	1,707	2,132	2,144
Financial derivatives and employee stock options	AF.7	320	239	223	183	207	278
Other accounts receivable	AF.8	10,303	10,718	10,663	10,786	11,582	11,998
Total assets	AF	154,257	157,002	161,572	163,269	164,850	164,115
LIABILITIES							
Monetary gold and SDRs	AF.1	3,704	3,764	5,884	6,097	6,354	6,442
Currency and deposits	AF.2	39,265	41,180	50,969	54,102	54,561	59,259
Debt securities	AF.3	47,742	48,522	42,942	38,492	36,823	33,846
Loans	AF.4	9,146	9,122	9,383	9,203	9,748	9,841
Equity and investment fund shares	AF.5	12,430	13,359	13,944	15,310	15,738	15,212
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	127	83	102	142	242	405
Other accounts payable	AF.8	14,393	15,161	15,166	16,436	17,160	17,283
Total liabilities	AF	126,807	131,192	138,390	139,783	140,626	142,288

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2021				2022	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	2,029	0	1	2
Currency and deposits	F.2	-296	-68	611	1,071	149	1,254
Debt securities	F.3	32	156	-103	468	-635	23
Loans	F.4	-741	1,258	-280	-1,023	287	-595
Equity and investment fund shares	F.5	1,213	847	545	734	2,224	-833
Insurance, pension and standardised guarantee schemes	F.6	2	215	107	-16	425	12
Financial derivatives and employee stock options	F.7	-38	-77	3	-44	3	67
Other accounts receivable	F.8	61	445	-72	190	1,002	775
Total assets	F	233	2,777	2,840	1,380	3,457	706
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	2,055	0	2	3
Currency and deposits	F.2	-6,253	1,943	9,738	3,064	433	4,086
Debt securities	F.3	7,988	685	-5,555	-4,210	-646	-1,611
Loans	F.4	297	10	250	-206	564	17
Equity and investment fund shares	F.5	932	583	510	918	829	340
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	19	-43	3	21	50	61
Other accounts payable	F.8	-254	813	-39	1,227	757	219
Total liabilities	F	2,729	3,991	6,962	814	1,989	3,115

Source: BNB.

7. PUBLIC FINANCE

7.1. CONSOLIDATED FISCAL PROGRAM

	(BGN million)							
	Consolidated fiscal program		Central government ¹		Local government		Social security	
	Q1	Q2	Q1	Q2	Q1	Q2	Q1	Q2
Revenue, grants and donations	12 383.6	15 864.2	8 500.9	11 429.7	792.3	984.4	3 090.4	3 450.2
Tax revenue	9 875.3	12 363.8	6 460.3	8 501.7	364.3	448.9	3 050.6	3 413.2
Profit taxes	158.6	1 657.9	158.6	1 657.9	0.0	0.0	0.0	0.0
Income taxes	1 088.9	1 405.8	1 084.1	1 404.2	4.8	1.6	0.0	0.0
Value added tax	3 812.3	3 735.9	3 812.3	3 735.9	0.0	0.0	0.0	0.0
Excises	1 263.5	1 494.4	1 263.5	1 494.4	0.0	0.0	0.0	0.0
Customs duties and fees	100.2	118.2	100.2	118.2	0.0	0.0	0.0	0.0
Social and health insurance contributions	3 050.6	3 413.2	0.0	0.0	0.0	0.0	3 050.6	3 413.2
Sugar levy	388.8	525.2	29.3	78.0	359.5	447.2	0.0	0.0
Other taxes	12.2	13.0	12.2	13.0	0.0	0.0	0.0	0.0
Non-tax revenue	2 027.2	2 564.0	1 573.9	2 005.9	413.6	521.2	39.8	37.0
Grants and donations	481.1	936.4	466.7	922.1	14.4	14.3	0.0	0.0
Total expenditure	12 088.9	14 983.0	4 682.3	6 599.3	2 035.2	2 632.9	5 371.4	5 750.8
Current expenditure	10 943.9	13 800.5	3 808.3	5 800.4	1 764.1	2 250.0	5 371.4	5 750.1
Compensation of employees	3 000.3	3 528.9	1 868.1	2 107.5	1 095.7	1 384.8	36.5	36.6
Maintenance	1 017.8	2 141.5	453.5	1 443.9	551.1	679.8	13.3	17.8
Subsidies	1 002.4	2 327.9	852.8	1 978.5	67.7	126.4	82.0	223.0
to non-financial enterprises and non-profit organizations	888.5	2 179.9	809.8	1 926.5	65.1	122.3	13.6	131.1
for healthcare and medical service	113.9	148.1	43.0	52.0	2.6	4.2	68.4	91.9
Interest	335.8	52.8	327.1	41.5	8.0	9.0	0.7	2.3
external	285.8	26.1	282.8	3.0	5.3	5.3	0.0	0.0
domestic	50.0	26.8	44.3	20.7	5.0	3.7	0.7	2.3
Social security and benefits	5 587.5	5 749.3	306.9	229.0	41.7	50.0	5 238.9	5 470.3
Current and capital transfers for foreign governments	6.6	6.4	4.1	4.7	2.6	1.8	0.0	0.0
Capital expenditures end state reserve gain	736.5	765.1	468.1	383.2	268.4	381.1	0.0	0.7
BG contribution to the EU budget	401.8	411.0	401.8	411.0	0.0	0.0	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-4 107.7	-4 316.7	1 749.6	1 954.2	2 358.0	2 362.5
Balance (deficit)/surplus(+)	294.7	881.3	-289.1	513.7	506.8	305.7	77.0	61.9
Financing	-294.7	-881.3	289.1	-513.7	-506.8	-305.7	-77.0	-61.9
External (net)	-2 446.6	-138.2	-2 437.8	-124.1	-8.8	-14.1	0.0	0.0
Domestic (net)	2 154.9	-1 962.2	2 718.2	-1 601.5	-486.3	-298.7	-77.0	-61.9
Net acquisition and net lending (net)	-3.0	1 219.1	8.7	1 211.9	-11.8	7.2	0.0	0.0
incl. privatization (net)	0.0	6.7	0.0	0.0	0.0	6.7	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)					
	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
I. Domestic government debt	5 960.0	5 960.0	6 137.1	8 637.1	9 637.1	10 437.1
II. External government debt	21 843.0	22 719.6	22 694.9	22 580.9	20 117.6	19 993.1
Bonds	17 870.4	17 870.4	17 870.4	17 870.4	15 425.6	15 425.6
1. Bulgarian Eurobonds issued on ICM, maturing in 2024	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1
2. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2022	2 444.8	2 444.8	2 444.8	2 444.8	-	-
3. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2027	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8
4. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2035	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2	1 760.2
5. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2023	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5
6. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2028	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5
7. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2030	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
8. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2050	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
Government loans	3 972.5	4 849.1	4 824.5	4 710.4	4 691.9	4 567.5
GOVERNMENT DEBT, TOTAL	27 803.0	28 679.6	28 832.0	31 218.0	29 754.7	30 430.2
TOTAL GOVERNMENT DEBT/GDP (%)²	20.0	20.6	20.7	22.5	19.3	19.7

¹ Debt at nominal value. Debt in BGN is recalculated at the BNB central exchange rate for the respective foreign currencies by the end of the respective periods.

² Based on GDP data: 139 012 BGN million for 2021 (NSI data as of 19 October 2022) and 154 549 BGN million for 2022 (BNB estimates).

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

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)¹

	ESA 2010 code	31.03.2021	30.06.2021	30.09.2021	31.12.2021	31.03.2022	30.06.2022
(million BGN)							
GENERAL GOVERNMENT (S.13)							
Currency and deposits	AF.2	29 872.6	30 751.3	30 950.0	33 268.0	31 744.9	32 156.8
Debt securities	AF.3	23 276.4	23 271.2	23 478.5	25 884.8	24 423.8	25 160.7
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	23 276.4	23 271.2	23 478.5	25 884.8	24 423.8	25 160.7
Loans	AF.4	6 596.2	7 480.1	7 471.5	7 383.2	7 321.2	6 996.1
of which short-term	AF.41	6.4	7.2	19.0	37.9	36.9	13.2
of which long-term	AF.42	6 589.9	7 472.9	7 452.4	7 345.3	7 284.2	6 982.9
CENTRAL GOVERNMENT (S.1311)							
Currency and deposits	AF.2	29 084.7	29 986.5	30 156.9	32 527.8	31 033.5	31 467.5
Debt securities	AF.3	23 568.2	23 568.2	23 739.3	26 184.3	24 734.1	25 476.7
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	23 568.2	23 568.2	23 739.3	26 184.3	24 734.1	25 476.7
Loans	AF.4	5 516.5	6 418.4	6 417.7	6 343.5	6 299.5	5 990.8
of which short-term	AF.41	0.0	0.0	12.7	34.4	34.7	9.3
of which long-term	AF.42	5 516.5	6 418.4	6 404.9	6 309.1	6 264.8	5 981.4
LOCAL GOVERNMENT (S.1313)							
Currency and deposits	AF.2	1 350.1	1 341.1	1 337.1	1 339.3	1 318.8	1 310.4
Debt securities	AF.3	85.1	80.0	76.1	71.4	67.6	61.9
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	85.1	80.0	76.1	71.4	67.6	61.9
Loans	AF.4	1 264.9	1 261.1	1 260.9	1 267.9	1 251.2	1 248.5
of which short-term	AF.41	32.9	29.8	34.3	31.3	28.0	32.0
of which long-term	AF.42	1 232.1	1 231.3	1 226.6	1 236.6	1 223.2	1 216.5
SOCIAL SECURITY FUNDS (S.1314)							
Currency and deposits	AF.2	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	AF.3	–	–	–	–	–	–
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	0.0	0.0	0.0	0.0	0.0	0.0
of which short-term	AF.41	0.0	0.0	0.0	0.0	0.0	0.0
of which long-term	AF.42	0.0	0.0	0.0	0.0	0.0	0.0
GENERAL GOVERNMENT (S.13) DEBT/GDP² (%)		21.5	22.1	22.3	23.9	20.5	20.8

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

² Based on GDP data: BGN 139 012 million for 2021 (NSI data as of 19 October 2022) and BGN 154 549 million for 2022 (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 2021	I - VI 2022	I - VI 2021		I - VI 2022		I - VI 2021	I - VI 2022	I - VI 2021	I - VI 2022
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	4	5	800.0	-	1 800.0	-	1.79	1.40	9	9
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	2	3	500.0	-	1 300.0	-	1.76	1.67	9	9
long-term	2	2	300.0	-	500.0	-	1.82	1.05	9	9

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	I - VI 2021	I - VI 2022	I - VI 2021	I - VI 2022
Total	251	241	1 349.8	1 855.3
1. Registration of government securities sold through auctions	32	62	800.0	1 800.0
2. Registration of reverse repurchased prior to maturity government securities through auctions	0	0	0.0	0.0
3. Principal and interest repayments of matured government securities, of which:	219	179	549.8	55.3
- principal	36	0	483.6	0.0
- interest	183	179	66.2	55.3

Notes:

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

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN) ^{1,3}	
	I - VI 2021	I - VI 2022	I - VI 2021	I - VI 2022
Total	797	762	7 154.0	7 598.1
1. Repo agreements ²	120	194	2 440.8	2 711.3
2. Outright purchases and sales	63	70	209.7	622.2
3. Transactions with and on behalf of customers	289	211	1 856.1	1 319.0
4. Blocking/unblocking of government securities, of which:	325	287	2 647.4	2 945.6
- for securing budgetary organisations' funds with banks	325	287	2 647.4	2 945.6
- in case of registered pledges on government securities	0	0	0.0	0.0

Notes:

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

Source: BNB.

8. STATISTICS OF THE ISSUED BANKNOTES AND COINS

8.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES¹

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

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

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

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

² Issues after 5 July 1999.

Source: BNB.

9. GENERAL ECONOMIC STATISTICS

9.1. GROSS DOMESTIC PRODUCT

Indicators	First half of 2021	First half of 2022 ¹		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² first half of 2021 = 100, %	Implicit deflators ³ - first half of 2022, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	52 492	63 682	104.0	116.6
Agriculture, forestry and fishing	1 768	2 034	101.6	103.3
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	10 827	19 113	118.6	144.4
Construction	2 198	2 174	91.2	109.1
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	11 018	11 840	102.0	107.9
Information and communication	3 919	4 458	100.6	114.2
Financial and insurance activities	3 699	3 813	101.2	103.4
Real estate activities	5 461	5 743	98.1	107.4
Professional, scientific and technical activities; administrative and support service activities	3 439	3 897	98.3	116.5
Public administration and defence; compulsory social security; education; human health and social work activities	9 510	9 977	101.1	104.4
Arts, entertainment and recreation, repair of household goods and other services	653	634	101.2	108.5
Adjustments (taxes less subsidies on products)	8 225	9 313	105.1	108.9
Gross Domestic Product	60 717	72 995	104.1	115.6
Final Consumption Expenditure	48 362	56 317	105.1	110.4
Individual Consumption	42 538	49 492	104.3	110.5
of Households	36 015	42 061	103.7	111.5
of NPISH's	295	310	114.3	107.2
Individual of General Government	6 227	7 121	107.5	105.0
Collective	5 824	6 825	111.2	109.8
Gross Capital Formation	11 149	15 469	119.4	113.5
Gross Fixed Capital Formation	9 903	10 516	90.4	114.9
Changes in Inventories	1 246	4 953	-	110.8
Exports of Goods and Services	39 344	54 775	106.9	125.2
Imports of Goods and Services	38 139	53 567	112.3	118.3
Statistical discrepancy	-	-	-	-

¹ Preliminary data as of 19 October 2022 compiled in accordance with ESA 2010.

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

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

Source: NSI.

9.2. CONSUMER PRICES' CHANGE

(%)

		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices	Consumer price index	Harmonised index of consumer prices
2021	January	0.2	0.2	-0.6	-0.3	0.2	0.2
	February	0.6	0.5	-0.1	0.2	0.8	0.7
	March	0.1	0.2	0.6	0.8	0.9	0.8
	April	0.7	0.7	2.0	2.0	1.6	1.6
	May	0.1	0.1	2.5	2.3	1.7	1.7
	June	-0.2	0.0	2.7	2.4	1.5	1.7
	July	0.8	0.7	3.0	2.2	2.3	2.4
	August	0.8	0.7	3.7	2.5	3.1	3.1
	September	0.4	0.2	4.8	4.0	3.5	3.3
	October	1.8	1.3	6.0	5.2	5.4	4.6
	November	1.4	1.1	7.3	6.3	6.8	5.7
	December	0.9	0.8	7.8	6.6	7.8	6.6
2022	January	1.5	1.2	9.2	7.7	1.5	1.2
	February	1.4	1.2	10.0	8.4	2.9	2.4
	March	2.2	2.1	12.4	10.5	5.2	4.5
	April	2.5	2.1	14.4	12.1	7.8	6.8
	May	1.2	1.3	15.6	13.4	9.1	8.2
	June	0.9	1.2	16.9	14.8	10.1	9.4

Source: NSI.

9.3. INDUSTRIAL PRODUCTION AND TURNOVER INDICES

(%)

		On the previous month		On corresponding month of the previous year		On December of the previous year	
		Industrial Production Index ¹	Industrial Turnover Index	Industrial Production Index ¹	Industrial Turnover Index	Industrial Production Index ¹	Industrial Turnover Index
2021	January	-8.2	-1.2	-6.7	-4.0	-8.2	-1.2
	February	2.5	-1.6	-4.8	1.6	-6.0	-2.8
	March	13.6	19.6	8.5	24.2	6.8	16.2
	April	-4.7	-2.0	23.9	45.1	1.8	13.8
	May	-8.2	-10.0	14.9	37.6	-6.5	2.5
	June	12.7	11.6	10.1	25.7	5.3	14.4
	July	0.8	4.6	6.8	26.6	6.2	19.7
	August	-5.1	-0.6	11.9	36.8	0.8	19.0
	September	6.5	8.0	9.5	34.6	7.3	28.5
	October	3.3	7.8	7.7	41.0	10.8	38.5
	November	6.0	8.6	15.0	51.8	17.5	50.4
	December	-3.5	6.5	13.4	60.2	13.4	60.2
2022	January	-5.1	-1.7	17.3	59.5	-5.1	-1.7
	February	0.3	-3.1	14.8	57.1	-4.8	-4.8
	March	18.4	28.7	19.7	69.0	12.8	22.6
	April	-9.6	-13.5	13.6	49.2	2.0	6.0
	May	0.2	10.4	23.9	82.9	2.2	17.0
	June	7.0	8.1	17.7	77.1	9.4	26.5

¹ Seasonally unadjusted data.

Source: NSI.

9.4. PRODUCER PRICE INDICES IN INDUSTRY

(%)

	On the previous month			On corresponding month of the previous year			On December of the previous year		
	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market	Producer price index, total	Producer price index on the domestic market	Producer price index on non-domestic market
2021									
January	1.8	0.9	3.1	0.7	0.1	1.7	1.8	0.9	3.1
February	1.3	0.9	1.8	3.1	1.1	6.2	3.0	1.8	4.9
March	1.4	0.9	2.0	6.8	3.4	12.2	4.5	2.8	7.0
April	0.3	0.9	-0.7	9.8	6.8	14.6	4.7	3.7	6.3
May	1.9	1.3	2.7	13.0	8.9	19.7	6.7	5.1	9.2
June	1.0	1.3	0.6	13.0	9.9	18.0	7.8	6.4	9.9
July	3.0	3.4	2.4	13.6	11.9	16.4	11.0	10.0	12.5
August	3.0	4.2	1.2	17.9	17.2	19.0	14.4	14.7	13.9
September	2.4	3.1	1.2	20.0	20.3	19.5	17.1	18.3	15.3
October	3.8	4.5	2.6	24.1	25.2	22.4	21.5	23.6	18.3
November	5.8	8.4	1.6	31.0	35.4	24.0	28.6	34.0	20.2
December	1.7	3.4	-1.2	30.8	38.6	18.7	30.8	38.6	18.7
2022									
January	3.2	3.4	2.9	32.6	42.0	18.5	3.2	3.4	2.9
February	1.0	-0.1	2.9	32.3	40.5	19.8	4.2	3.3	5.9
March	4.3	4.3	4.4	36.1	45.2	22.7	8.7	7.7	10.6
April	3.3	4.1	1.9	40.2	49.8	25.8	12.3	12.1	12.7
May	0.4	-0.1	1.3	38.2	47.7	24.0	12.7	12.0	14.1
June	3.4	2.4	5.1	41.4	49.3	29.6	16.5	14.7	20.0

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2021					2022	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
EXPORT							
0 Food and live animals	109.2	112.2	108.7	117.9	111.9	121.3	141.0
1 Beverages and tobacco	100.6	105.5	101.9	105.0	103.2	103.7	102.8
2 Crude materials, inedible, except fuels	138.0	138.5	123.0	132.9	132.8	111.2	120.1
3 Mineral fuels, lubricants and related materials	130.3	143.4	183.1	188.4	163.9	168.0	194.4
4 Animal and vegetable oils, fats and waxes	136.0	167.0	145.9	158.4	152.4	131.4	184.7
5 Chemicals and related products, n.e.s.	112.7	126.5	122.7	138.7	125.4	125.0	135.5
6 Manufactured goods classified chiefly by material	114.8	121.6	127.2	132.9	124.0	113.5	124.1
7 Machinery and transport equipment	102.6	104.5	109.8	110.2	106.7	108.2	113.8
8 Miscellaneous manufactured articles	98.5	98.9	102.7	109.6	102.4	108.9	113.0
Total	110.8	116.1	118.5	125.5	117.8	118.5	131.1
IMPORT							
0 Food and live animals	99.8	101.7	103.9	107.0	103.2	111.9	115.1
1 Beverages and tobacco	103.2	105.6	102.6	102.5	103.5	104.8	106.3
2 Crude materials, inedible, except fuels	118.1	128.7	123.9	129.9	125.3	116.5	132.6
3 Mineral fuels, lubricants and related materials	124.7	144.4	168.5	208.8	168.3	198.8	162.3
4 Animal and vegetable oils, fats and waxes	109.0	130.1	133.6	140.4	128.7	122.9	145.0
5 Chemicals and related products, n.e.s.	110.9	108.9	119.1	115.2	113.6	116.6	119.4
6 Manufactured goods classified chiefly by material	105.1	116.5	123.0	131.1	119.3	116.4	129.3
7 Machinery and transport equipment	102.9	107.2	107.4	109.5	106.8	104.1	112.1
8 Miscellaneous manufactured articles	101.8	103.2	105.9	114.1	106.5	106.1	109.9
Total	106.8	111.9	115.9	121.8	114.4	116.4	122.0

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

Source: NSI.

9.6. UNEMPLOYMENT

		Unemployed registered at the end of the month (number)			Per cent of the labour force (total)
		Total	Youths up to 29 years inclusive	Adults	
2021	January	229 750	26 283	203 467	7.0
	February	225 281	25 786	199 495	6.9
	March	214 052	24 178	189 874	6.5
	April	200 417	22 342	178 075	6.1
	May	186 047	20 478	165 569	5.7
	June	170 716	18 832	151 884	5.2
	July	165 134	18 218	146 916	5.0
	August	160 707	17 719	142 988	4.9
	September	154 936	16 990	137 946	4.7
	October	155 263	17 196	138 067	4.7
	November	158 247	17 698	140 549	4.8
	December	157 283	17 041	140 242	4.8
2022	January	162 322	17 404	144 918	4.9
	February	159 906	17 255	142 651	4.9
	March	155 863	16 624	139 239	4.7
	April	150 547	15 911	134 636	4.6
	May	147 477	15 569	131 908	4.5
	June	138 799	15 449	123 350	4.2

Source: Employment Agency.

9.7. EMPLOYED UNDER LABOUR CONTRACT¹

		PAYROLL NUMBER ²			CHANGE ON PREVIOUS MONTH (%)			
		Total for the economy			Total for the economy			
			Public sector	Private sector		Agriculture, forestry and fishery	Industry	Services
2021	January	2 243 459	550 124	1 693 335	0.7	1.6	1.2	0.4
	February	2 250 859	551 310	1 699 549	0.3	1.0	0.4	0.3
	March	2 262 665	553 599	1 709 066	0.5	2.5	0.4	0.5
	April	2 272 464	554 289	1 718 175	0.4	1.7	0.2	0.5
	May	2 275 093	553 509	1 721 584	0.1	0.5	-0.7	0.5
	June	2 305 292	554 754	1 750 538	1.3	1.3	0.3	1.8
	July	2 309 855	551 675	1 758 180	0.2	0.3	-0.2	0.4
	August	2 299 971	549 910	1 750 061	-0.4	0.2	-0.5	-0.4
	September	2 281 650	555 853	1 725 797	-0.8	-0.4	-0.5	-0.9
	October	2 271 391	556 625	1 714 766	-0.4	-2.0	0.1	-0.6
	November	2 271 953	556 987	1 714 966	0.0	-1.7	0.0	0.1
	December	2 265 433	556 263	1 709 170	-0.3	-2.2	-0.7	0.0
2022	January	2 273 144	551 966	1 721 178	0.3	-2.8	0.9	0.2
	February	2 272 688	552 758	1 719 930	0.0	0.2	-0.3	0.1
	March	2 274 010	552 987	1 721 023	0.1	1.8	-0.3	0.2
	April	2 274 473	553 494	1 720 979	0.0	2.2	-0.5	0.2
	May	2 282 185	553 191	1 728 994	0.3	1.6	-0.3	0.6
	June	2 308 390	557 434	1 750 956	1.1	0.8	0.3	1.5

¹ Preliminary data.

² Payroll number as of the last working day of the month.

Source: NSI.

9.8. AVERAGE MONTHLY SALARY OF EMPLOYED UNDER LABOUR CONTRACT¹

(BGN)

		Total for the economy					
		Sectors by type of ownership			Economic sectors		
		Public sector	Private sector	Agriculture, forestry and fishery	Industry	Services	
2021	January	1 454	1 594	1 407	988	1 274	1 561
	February	1 431	1 537	1 396	967	1 261	1 534
	March	1 500	1 576	1 475	997	1 294	1 621
	April	1 542	1 688	1 493	1 065	1 326	1 667
	May	1 530	1 650	1 491	1 072	1 336	1 644
	June	1 505	1 572	1 483	1 092	1 328	1 606
	July	1 533	1 640	1 499	1 162	1 336	1 642
	August	1 485	1 528	1 471	1 083	1 308	1 585
	September	1 543	1 646	1 509	1 237	1 350	1 646
	October	1 581	1 802	1 508	1 109	1 339	1 717
	November	1 579	1 653	1 554	1 145	1 377	1 693
	December	1 676	1 872	1 611	1 113	1 414	1 823
2022	January	1 579	1 634	1 561	1 060	1 340	1 713
	February	1 555	1 543	1 559	1 061	1 331	1 681
	March	1 680	1 618	1 700	1 175	1 457	1 805
	April	1 771	1 843	1 747	1 212	1 507	1 918
	May	1 708	1 739	1 698	1 207	1 496	1 828
	June	1 710	1 715	1 708	1 386	1 504	1 817

¹ Preliminary data.

Source: NSI.