

BULGARIAN NATIONAL BANK ANNUAL REPORT · 2020

STATISTICAL APPENDIX



BULGARIAN NATIONAL BANK



ANNUAL REPORT 2020

STATISTICAL APPENDIX

CONTENTS

1. Monetary and Financial Statistics

1.1.	Balance Sheet of the BNB	5
1.2.	Monetary Survey	6
1.3.	BNB Analytical Reporting	9
1.4.	Analytical Reporting of Other MFIs	12
1.5.	Claims on Loans by Sector	16
1.6.	Claims on Loans by Currency	16
1.7.	Claims on Loans by Original Term to Maturity	16
1.8.	Claims on Loans to <i>Households</i> Sector by Type	16
1.9.	Deposits of <i>Non-financial Corporations, Households and NPISHs</i> by Amount Category	17
1.10.	Deposits of <i>Non-financial Corporations, Households and NPISHs</i> by Economic Activity	18
1.11.	Loans of <i>Non-financial Corporations, Households and NPISHs</i> by Amount Category	19
1.12.	Loans of <i>Non-financial Corporations, Households and NPISHs</i> by Economic Activity	20
1.13.	Base Interest Rate (BIR) and LEONIA Plus Reference Rate and Interest Rate on Excess Reserves	21
1.14.	Yield on Government Securities and Long-term Interest Rate for Convergence Assessment Purposes	22
1.15.	Interest Rates and Volumes of New Business on Loans to <i>Non-financial Corporations</i> Sector by Period of Initial Rate Fixation	23
1.16.	Interest Rates and Volumes of Outstanding Amounts on Loans to <i>Non-financial Corporations</i> Sector	24
1.17.	Interest Rates and Volumes of New Business on Loans to <i>Households</i> Sector by Period of Initial Rate Fixation	25
1.18.	Annual Percentage Rate of Charge of New Business on Loans to <i>Households</i> Sector	26
1.19.	Interest Rates and Volumes of Outstanding Amounts on Loans to <i>Households</i> Sector	27
1.20.	Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of <i>Non-Financial Corporations</i> Sector	28
1.21.	Interest Rates and Volumes of Outstanding Amounts on Overnight Deposits, Deposits with Agreed Maturity and Deposits Redeemable at Notice of <i>Non-Financial Corporations</i> Sector	29
1.22.	Interest Rates and Volumes of New Business on Deposits with Agreed Maturity of <i>Households</i> Sector	30
1.23.	Interest Rates and Volumes of Outstanding Amounts on Overnight Deposits, Deposits with Agreed Maturity and Deposits Redeemable at Notice of <i>Households</i> Sector	31

2. Supervision Statistics

2.1.	Balance Sheet Statement [Statement of Financial Position] of the Banking System as of 31 December 2020	32
2.2.	Statement of Profit or Loss of the Banking System as of 31 December 2020	34
2.3.	Banks Groups as of 31 December 2020	35
2.4.	Balance Sheet Statement [Statement of Financial Position] of Group I Banks as of 31 December 2020	36
2.5.	Statement of Profit or Loss of Group I Banks as of 31 December 2020	38
2.6.	Balance Sheet Statement [Statement of Financial Position] of Group II Banks as of 31 December 2020	39
2.7.	Statement of Profit or Loss of Group II Banks as of 31 December 2020	41
2.8.	Balance Sheet Statement [Statement of Financial Position] of Group III Banks as of 31 December 2020	42
2.9.	Statement of Profit or Loss of Group III Banks as of 31 December 2020	44
2.10.	Capital Adequacy Ratios of the Banking System and of Banks Groups as of 31 December 2020	45

3. Non-Bank Financial Institutions

3.1.	Claims under Lease Contracts - Stocks	46
3.2.	Claims under Lease Contracts - New Business	46
3.3.	Assets and Liabilities of Leasing Companies	47
3.4.	Claims on Loans of Corporations Specializing in Lending	48
3.5.	Assets and Liabilities of Corporations Specializing in Lending	48
3.6.	Assets of Resident Investment Funds	49
3.7.	Liabilities of Investment Funds	50
3.8.	Insurance Statistics - Assets by Type of Activity	52
3.9.	Insurance Statistics - Structure of Assets	53
3.10.	Insurance Statistics - Structure of Liabilities	54

4. Financial Markets

4.1.	Interbank Money Market	55
4.2.	Dealing in Securities Registered on the Bulgarian Stock Exchange, January - December 2020	56
4.3.	Foreign Exchange Market. BNB Spot Transactions	57
4.4.	Foreign Exchange Market. Interbank Spot Transactions	57
4.5.	Foreign Exchange Market. Spot Transactions with Final Customers	57
4.6.	Foreign Exchange Market. Interbank Swap and Forward Transactions	58
4.7.	Foreign Exchange Market. Swap and Forward Transactions of Banks with Final Customers	58

5. Balance of Payments and International Investment Position

5.1.	Balance of Payments	59
5.2.	Direct Investment, Net Flow	62
5.3.	Exports by Commodity Group	63
5.4.	Imports by Commodity Group	64
5.5.	Exports by Use	65
5.6.	Imports by Use	66
5.7.	Exports by Major Trading Partner and Region	67

5.8.	Imports by Major Trading Partner and Region	68
5.9.	International Investment Position.....	69
5.10.	Gross External Debt by Institutional Sector	71
5.11.	Gross External Debt by Instruments	72
5.12.	Currency structure of the Gross External Debt	73
5.13.	Gross External Debt Disbursements by Institutional Sector	74
5.14.	Gross External Debt Service by Institutional Sector	75
5.15.	Official Reserve Assets and Other Foreign Currency Assets	
5.15.1.	Section I. Official Reserve Assets and Other Foreign Currency Assets (Approximate Market Value)	77
5.15.2.	Section II. Predetermined Short-term Net Drains on Foreign Currency Assets (Nominal Value)	78
5.15.3.	Section III. Contingent Short-term Net Drains on Foreign Currency Assets (Nominal Value)	79
5.15.4.	Section IV. Memo Items	80
6. Quarterly Financial Accounts		
6.1.	Quarterly Financial Accounts for <i>Non-Financial Corporations</i> (S.11)	81
6.2.	Quarterly Financial Accounts for <i>Financial Corporations</i> (S.12)	82
6.3.	Quarterly Financial Accounts for <i>General Government</i> (S.13)	83
6.4.	Quarterly Financial Accounts for <i>Households and NPISHs</i> (S.14+S.15)	84
6.5.	Quarterly Financial Accounts for <i>Rest of the World</i> (S.2)	85
7. Public Finance		
7.1.	Consolidated Fiscal Program	86
7.2.	Government Debt	87
7.3.	<i>General Government</i> Debt (Maastricht Debt)	88
7.4.	Government Securities Auctions	89
7.5.	Government Securities Primary Registration and Payments	90
7.6.	Government Securities Transactions Registered in the Secondary Market	90
8. Statistics of the Issued Banknotes and Coins		
8.1.	Denomination Composition of the Issued Banknotes	91
8.2.	Denomination Composition of the Issued Coins	92
9. General Economic Statistics		
9.1.	Gross Domestic Product	93
9.2.	Consumer Prices' Change	94
9.3.	Industrial Production and Turnover Indices	95
9.4.	Producer Price Indices in Industry	96
9.5.	Export and Import Price Indices by Component	97
9.6.	Unemployment	98
9.7.	Employed Under Labour Contract	99
9.8.	Average Monthly Salary of Employed Under Labour Contract	100

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
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.

“ 0 ” Nil or negligible.

The following conventions have been used in tables 1.2 - 1.23, 3.1 - 3.4 and 3.8 - 3.10:

“ 0 “ The indicator is less than 0.05, but more than nil.

“ – “ Value does not exist during the period

The cut-off date for the data in the appendix to the *BNB Annual Report 2020* is 31 March 2020 with the exception of the data of part 2 *Supervision Statistics* which are as of the end of December 2020, obtained until 22 February, 2021.

I. MONETARY AND FINANCIAL STATISTICS

I.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

BALANCE SHEET OF ISSUE DEPARTMENT	(BGN thousand)											
	31.01.2020	28.02.2020	31.03.2020	30.04.2020	29.05.2020	30.06.2020	31.07.2020	31.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
ASSETS	47 948 189	48 492 372	51 834 747	53 703 355	53 352 802	54 840 920	54 541 346	55 379 548	60 783 025	57 590 412	56 308 921	60 333 852
Cash and foreign currency denominated deposits	14 767 555	15 178 260	20 202 384	25 627 646	28 613 401	27 480 002	24 274 610	18 412 816	21 252 357	17 677 785	19 122 188	33 555 384
Monetary gold and other monetary gold instruments	3 644 500	3 768 631	3 770 274	4 027 291	3 991 507	4 048 885	4 265 569	4 229 281	4 141 961	4 136 671	3 772 611	3 953 565
Investments in securities	29 536 134	29 545 481	27 862 089	24 048 418	20 747 894	23 312 033	26 001 167	32 737 451	35 388 707	35 775 956	33 414 122	22 824 903
LIABILITIES	47 948 189	48 492 372	51 834 747	53 703 355	53 352 802	54 840 920	54 541 346	55 379 548	60 783 025	57 590 412	56 308 921	60 333 852
Notes and coins in circulation	18 520 345	18 175 760	18 383 167	18 719 722	18 861 718	18 867 711	19 250 069	19 633 549	19 884 338	20 099 361	20 311 911	21 241 038
Liabilities to banks	12 457 320	12 084 516	15 912 313	16 571 216	16 454 278	17 689 145	17 570 751	18 475 840	19 256 599	16 391 311	16 150 658	22 569 436
Liabilities to Government and to government budget institutions	8 809 532	9 952 456	9 404 162	10 030 818	9 144 666	9 311 073	9 264 975	8 799 456	13 004 051	12 636 726	11 790 539	8 021 347
Liabilities to other depositors	1 845 704	1 830 449	1 794 995	1 807 859	2 390 522	2 398 887	1 009 316	1 008 546	1 328 311	1 302 762	1 301 998	1 592 836
Banking Department deposit	6 315 288	6 449 191	6 340 110	6 573 740	6 501 618	6 574 104	7 446 235	7 462 157	7 309 726	7 160 252	6 753 815	6 909 195

BALANCE SHEET OF BANKING DEPARTMENT	(BGN thousand)											
	31.01.2020	28.02.2020	31.03.2020	30.04.2020	29.05.2020	30.06.2020	31.07.2020	31.08.2020	30.09.2020	30.10.2020	30.11.2020	31.12.2020
ASSETS	8 562 007	8 707 927	8 596 198	8 848 106	8 733 751	8 798 577	9 616 998	9 625 851	9 499 299	9 355 757	8 925 818	9 058 862
Gold and other precious metals	47 277	48 244	47 722	51 001	50 662	51 280	54 022	53 684	52 522	52 403	48 197	49 756
Receivables from central government	0	0	0	0	0	0	0	0	0	0	0	0
Capital investments and IMF quota	2 052 810	2 061 928	2 053 595	2 070 197	2 032 276	2 026 761	1 970 785	1 964 080	1 985 719	1 992 758	1 972 453	1 940 085
Fixed tangible and intangible assets	125 244	124 733	128 434	127 864	127 037	127 990	128 187	128 556	128 407	129 372	131 765	137 692
Other assets	21 388	23 831	26 337	25 304	22 158	18 442	17 769	17 374	22 925	20 972	19 588	22 134
Deposit with Issue Department	6 315 288	6 449 191	6 340 110	6 573 740	6 501 618	6 574 104	7 446 235	7 462 157	7 309 726	7 160 252	6 753 815	6 909 195
LIABILITIES	8 562 007	8 707 927	8 596 198	8 848 106	8 733 751	8 798 577	9 616 998	9 625 851	9 499 299	9 355 757	8 925 818	9 058 862
Borrowings from IMF	0	0	0	0	0	0	0	0	0	0	0	0
Liabilities to international financial institutions	3 436 322	3 448 542	3 434 136	3 463 478	3 395 568	3 385 948	3 287 378	3 275 395	3 313 648	3 326 165	3 290 198	3 235 232
Other liabilities	187 474	176 228	184 997	177 264	174 895	176 106	876 152	961 390	878 087	718 680	719 072	753 197
Total liabilities:	3 623 796	3 624 770	3 619 133	3 640 742	3 570 463	3 562 054	4 163 530	4 236 785	4 191 735	4 044 845	4 009 270	3 988 429
Capital	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 076 793	5 227 391	5 130 644	5 223 708	5 196 844	5 284 058	5 517 771	5 465 696	5 397 643	5 418 972	5 035 794	5 208 560
Retained earnings	-158 582	-164 234	-173 579	-36 344	-53 556	-67 535	-84 303	-96 630	-110 079	-128 060	-139 246	-158 127
Total equity:	4 938 211	5 083 157	4 977 065	5 207 364	5 163 288	5 236 523	5 453 468	5 389 066	5 307 564	5 310 912	4 916 548	5 070 433

Source: BNB.

1.2. MONETARY SURVEY¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
MONEY M2 (M1 + QUASI-MONEY)	95 039 272	95 821 265	99 206 628	102 469 279	102 723 678	104 943 067	108 423 270	113 619 563
QUASI-MONEY	40 023 962	40 053 125	40 701 301	40 601 989	29 403 808	28 879 077	29 450 761	29 621 334
Deposits with agreed maturity up to 2 years	28 418 676	28 393 340	28 937 977	28 540 183	28 857 957	28 322 679	28 896 889	29 047 999
in BGN	15 754 977	15 402 762	15 550 637	15 365 731	14 598 212	14 093 986	14 080 381	14 727 421
Local government and SSFs	395 639	364 690	377 394	381 179	455 753	459 935	513 860	890 127
Non-financial corporations	2 033 006	2 118 840	2 083 230	1 952 750	1 898 573	1 488 835	1 357 170	1 413 803
Financial corporations	1 187 125	673 687	661 872	367 875	301 227	306 502	317 720	303 957
Households and NPISHs	12 139 207	12 245 545	12 428 141	12 663 927	11 942 659	11 838 714	11 891 631	12 119 534
in foreign currency	12 663 699	12 990 578	13 387 340	13 174 452	14 259 745	14 228 693	14 816 508	14 320 578
Local government and SSFs	425	421	429	210	223	3 146	3 145	3 131
Non-financial corporations	1 319 888	1 659 430	1 889 626	1 557 192	1 581 937	1 455 869	1 716 556	1 404 406
Financial corporations	105 709	100 012	102 550	139 157	103 307	56 700	318 743	47 463
Households and NPISHs	11 237 677	11 230 715	11 394 735	11 477 893	12 574 278	12 712 978	12 778 064	12 865 578
o/w EUR	9 978 072	9 984 090	10 186 032	10 116 647	11 119 967	11 263 204	11 876 529	11 628 299
Local government and SSFs	225	223	223	10	18	2 945	2 952	2 947
Non-financial corporations	938 786	923 817	1 067 331	817 881	844 088	809 099	1 055 566	958 110
Financial corporations	88 708	82 986	81 268	116 818	79 147	53 663	315 880	46 287
Households and NPISHs	8 950 353	8 977 064	9 037 210	9 181 938	10 196 714	10 397 497	10 502 131	10 620 955
Deposits redeemable at notice up to 3 months	11 605 286	11 659 785	11 763 324	12 061 806	545 851	556 398	553 872	573 335
in BGN	7 539 122	7 639 469	7 765 277	8 077 133	303 394	311 378	305 851	318 572
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	5 096	4 155	1 738	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	7 534 026	7 635 314	7 763 539	8 077 133	303 394	311 378	305 851	318 572
in foreign currency	4 066 164	4 020 316	3 998 047	3 984 673	242 457	245 020	248 021	254 763
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	1 251	1 119	927	966	927	900	900	870
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	4 064 913	4 019 197	3 997 120	3 983 707	241 530	244 120	247 121	253 893
o/w EUR	3 293 256	3 283 250	3 240 840	3 230 023	211 491	214 681	218 220	226 044
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	157	137	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	3 293 099	3 283 113	3 240 840	3 230 023	211 491	214 681	218 220	226 044
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	95 039 272	95 821 265	99 206 628	102 469 279	102 723 678	104 943 067	108 423 270	113 619 563
Marketable instruments (debt securities issued up to 2 years +	-	-	-	-	-	-	-	-
MMFs shares/units + repos)	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	21 116 792	21 241 921	21 726 295	21 444 139	21 897 567	22 306 438	22 745 727	22 729 663
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS AND DEPOSITS REDEEMABLE AT NOTICE OVER 3 MONTHS	2 559 513	2 529 333	2 416 372	2 284 958	2 282 681	2 290 013	2 280 961	2 294 741
in BGN	1 364 760	1 358 893	1 311 316	1 296 702	1 213 661	1 187 222	1 192 099	1 159 865
in foreign currency	1 194 753	1 170 440	1 105 056	988 256	1 069 020	1 102 791	1 088 862	1 134 876
o/w EUR	1 011 385	999 948	943 461	835 564	916 981	905 210	889 443	897 548
DEBT SECURITIES ISSUED OVER 2 YEARS	27 166	27 166	25 408	79 082	84 083	84 083	84 183	84 183
in BGN	-	-	-	-	-	-	100	100
in foreign currency	27 166	27 166	25 408	79 082	84 083	84 083	84 083	84 083
o/w EUR	27 166	27 166	25 408	79 082	84 083	84 083	84 083	84 083
CAPITAL AND RESERVES	18 530 113	18 685 422	19 284 515	19 080 099	19 530 803	19 932 342	20 380 583	20 350 739
Funds contributed by owners	5 264 244	5 279 309	5 279 308	4 990 069	5 058 146	5 702 525	6 029 949	6 131 610
Reserves	10 415 079	10 900 531	11 360 412	11 141 515	10 159 630	9 575 651	9 800 803	9 636 844
Financial result	2 850 790	2 505 582	2 644 795	2 948 515	4 313 027	4 654 166	4 549 831	4 582 285

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.

Source: BNB and other MFIs.

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Exchange rate: BGN / USD 1	1.74084	1.71866	1.79615	1.74099	1.78517	1.74659	1.67051	1.59386
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	37 120 122	35 581 649	36 916 277	37 896 087	40 123 548	43 177 501	45 185 115	49 982 157
FOREIGN ASSETS (NET)	47 320 642	47 643 519	47 753 052	46 954 243	50 196 685	53 224 600	59 198 877	58 767 677
Foreign assets	48 986 088	49 293 017	49 439 376	48 613 577	51 872 623	54 878 799	60 821 526	60 371 235
Cash in foreign currency	157 481	240 318	194 067	2 077 207	4 551 085	4 434 123	4 373 624	6 196 584
o/w EUR	155 713	238 878	192 548	2 074 733	4 548 564	4 431 615	4 371 199	6 194 233
Deposits	17 368 057	17 209 135	15 944 261	11 013 781	14 163 700	21 583 849	15 446 328	25 963 101
in BGN	-	-	-	-	-	-	-	-
in foreign currency	17 368 057	17 209 135	15 944 261	11 013 781	14 163 700	21 583 849	15 446 328	25 963 101
o/w EUR	17 291 522	17 132 287	15 863 714	10 935 631	14 082 564	21 573 364	15 436 096	25 906 195
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Securities other than shares	26 780 218	26 972 053	28 069 977	30 322 614	27 602 735	23 050 524	35 138 552	22 578 061
in BGN	-	-	-	-	-	-	-	-
in foreign currency	26 780 218	26 972 053	28 069 977	30 322 614	27 602 735	23 050 524	35 138 552	22 578 061
o/w EUR	26 780 218	26 972 053	28 069 977	30 322 614	27 602 735	22 980 676	35 071 738	22 569 295
Shares and other equity	30 550	30 550	30 550	30 868	31 917	31 917	31 917	30 798
in BGN	-	-	-	-	-	-	-	-
in foreign currency	30 550	30 550	30 550	30 868	31 917	31 917	31 917	30 798
o/w EUR	6 793	6 793	6 793	6 793	7 842	7 842	7 842	7 842
Monetary gold and SDR holdings ²	4 652 501	4 847 651	5 208 167	5 169 726	5 504 600	5 759 437	5 815 250	5 587 204
Accrued interest receivable	- 2 719	- 6 690	- 7 646	- 619	18 586	18 949	15 855	15 487
in BGN	-	-	-	-	-	-	-	-
in foreign currency	- 2 719	- 6 690	- 7 646	- 619	18 586	18 949	15 855	15 487
o/w EUR	- 5 957	- 9 657	- 10 037	- 2 625	17 384	18 770	15 644	15 231
Less: foreign liabilities	1 665 446	1 649 498	1 686 324	1 659 334	1 675 938	1 654 199	1 622 649	1 603 558
Deposits	186 503	187 397	188 379	186 840	186 564	186 343	186 165	201 104
in BGN	1 918	2 847	2 655	2 641	2 674	2 782	2 933	18 192
in foreign currency	184 585	184 550	185 724	184 199	183 890	183 561	183 232	182 912
o/w EUR	184 585	184 550	185 724	184 199	183 890	183 561	183 232	182 912
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans ³	-	-	-	-	-	-	-	-
Accrued interest payable	2 628	2 536	2 088	1 817	1 037	56	95	134
in BGN	-	-	-	-	-	-	-	-
in foreign currency	2 628	2 536	2 088	1 817	1 037	56	95	134
o/w EUR	- 83	- 155	- 234	- 95	- 111	- 107	- 107	- 110
SDR allocation	1 476 315	1 459 565	1 495 857	1 470 677	1 488 337	1 467 800	1 436 389	1 402 320
CLAIMS ON GENERAL GOVERNMENT	-10 285 628	-12 148 359	-10 915 538	-9 059 826	-10 167 565	-10 145 364	-13 415 178	-8 318 258
Central government (net)	-10 285 628	-12 148 359	-10 915 538	-9 059 826	-10 167 565	-10 145 364	-13 415 178	-8 318 258
Claims	-	-	-	-	-	-	-	-
Government securities	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Less: liabilities	10 285 628	12 148 359	10 915 538	9 059 826	10 167 565	10 145 364	13 415 178	8 318 258
Deposits	10 285 628	12 148 359	10 915 538	9 059 826	10 167 565	10 145 364	13 415 178	8 318 258
in BGN	7 650 458	9 545 954	8 302 344	6 949 031	8 588 593	7 872 386	6 388 308	5 107 863
in foreign currency	2 635 170	2 602 405	2 613 194	2 110 795	1 578 972	2 272 978	7 026 870	3 210 395
o/w EUR	2 554 430	2 521 884	2 528 737	2 025 403	1 490 836	2 187 644	6 945 636	3 140 578
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	-	-	-	-	-	-	-	-
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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
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	76 533	76 533	77 008	77 008	77 008	77 008	77 008	77 008
Non-financial corporations	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
Loans	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Shares and other equity	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
in BGN	70 192	70 192	70 192	70 192	70 192	70 192	70 192	70 192
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	6 341	6 341	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	6 341	6 341	6 816	6 816	6 816	6 816	6 816	6 816
in BGN	6 341	6 341	6 816	6 816	6 816	6 816	6 816	6 816
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
FIXED ASSETS	311 879	311 885	310 796	316 486	321 792	323 885	326 839	338 474
OTHER ITEMS (NET)	- 303 304	- 301 929	- 309 041	- 391 824	- 304 372	- 302 628	- 1 002 431	- 882 744
Other assets	1 987 860	1 968 535	2 016 252	1 986 048	2 018 728	1 987 554	1 952 242	1 904 169
in BGN	58 573	61 133	61 674	64 094	73 921	69 458	75 203	71 633
in foreign currency	1 929 287	1 907 402	1 954 578	1 921 954	1 944 807	1 918 096	1 877 039	1 832 536
o/w EUR	316	314	74	356	136	260	245	256
Less: other liabilities	2 291 164	2 270 464	2 325 293	2 377 872	2 323 100	2 290 182	2 954 673	2 786 913
in BGN	206 636	209 541	213 553	299 162	219 577	215 419	925 126	802 751
in foreign currency	2 084 528	2 060 923	2 111 740	2 078 710	2 103 523	2 074 763	2 029 547	1 984 162
o/w EUR	- 643	- 1 094	- 1 827	1 945	2 086	2 068	1 482	3 986
LIABILITIES	37 120 122	35 581 649	36 916 277	37 896 087	40 123 548	43 177 501	45 185 115	49 982 157
RESERVE MONEY	31 539 397	30 226 758	30 997 554	32 477 573	34 295 480	36 556 857	39 140 938	43 810 475
Currency in circulation	16 855 888	17 361 567	18 305 858	19 104 920	18 383 167	18 867 711	19 884 339	21 241 039
Deposits of other MFIs	14 683 509	12 865 191	12 691 696	13 372 653	15 912 313	17 689 146	19 256 599	22 569 436
in BGN	10 291 567	9 478 439	11 026 579	12 344 631	13 693 959	15 665 466	10 402 393	13 099 591
in foreign currency	4 391 942	3 386 752	1 665 117	1 028 022	2 218 354	2 023 680	8 854 206	9 469 845
o/w EUR	4 391 942	3 386 752	1 665 117	1 028 022	2 218 354	2 023 680	8 854 206	9 469 845
LIABILITIES INCLUDED IN MONEY SUPPLY	1 231 000	781 964	913 930	704 662	851 003	1 384 120	736 613	1 101 250
DEPOSITS	1 231 000	781 964	913 930	704 662	851 003	1 384 120	736 613	1 101 250
Overnight deposits	217 452	308 342	410 245	541 726	617 418	1 148 659	450 411	442 102
in BGN	195 986	306 605	408 842	434 244	509 691	756 717	425 498	150 504
Social security funds	195 835	306 275	408 566	126 310	202 144	435 698	424 895	130 136
Non-financial corporations	56	196	83	10	105	14 346	1	1
Financial corporations	95	134	193	307 924	307 442	306 673	602	20 367
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	21 466	1 737	1 403	107 482	107 727	391 942	24 913	291 598
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	19 944	366	39	22 061	22 290	28 121	21 529	21 526
Financial corporations	1 522	1 371	1 364	85 421	85 437	363 821	3 384	270 072
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	21 464	1 735	1 401	107 480	107 725	391 940	24 912	291 597
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	19 944	366	39	22 061	22 290	28 121	21 529	21 526
Financial corporations	1 520	1 369	1 362	85 419	85 435	363 819	3 383	270 071
Households and NPISHs	-	-	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	1 013 548	473 622	503 685	162 936	233 585	235 461	286 202	659 148
in BGN	978 343	438 417	468 480	162 936	233 585	235 461	286 202	659 148
Social security funds	170 343	130 417	160 480	162 936	233 585	235 461	286 202	659 148
Non-financial corporations	-	-	-	-	-	-	-	-
Financial corporations	808 000	308 000	308 000	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-
in foreign currency	35 205	35 205	35 205	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	-	-	-	-	-
Financial corporations	13 691	13 691	13 691	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-
o/w EUR	35 205	35 205	35 205	-	-	-	-	-
Social security funds	-	-	-	-	-	-	-	-
Non-financial corporations	21 514	21 514	21 514	-	-	-	-	-
Financial corporations	13 691	13 691	13 691	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-	-	-

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN								
MONEY SUPPLY	4 349 725	4 572 927	5 004 793	4 713 852	4 977 065	5 236 524	5 307 564	5 070 432
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	4 349 725	4 572 927	5 004 793	4 713 852	4 977 065	5 236 524	5 307 564	5 070 432
Funds contributed by owners	20 000	20 000	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	4 491 550	4 621 310	5 092 734	4 848 056	5 130 644	5 284 058	5 397 643	5 208 560
Financial result	- 161 825	- 68 383	- 107 941	- 154 204	- 173 579	- 67 534	- 110 079	- 158 128

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.

Source: BNB.

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN thousand)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Exchange rate: BGN / USD 1	1.74084	1.71866	1.79615	1.74099	1.78517	1.74659	1.67051	1.59386
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	95 187 614	95 760 721	98 264 284	101 302 312	101 832 753	103 190 964	106 784 248	110 886 830
FOREIGN ASSETS (NET)	10 145 881	10 643 058	11 425 008	10 847 123	8 958 040	8 869 974	8 850 200	7 867 541
Foreign assets	18 257 489	18 331 162	19 356 750	19 234 094	16 684 037	16 314 024	16 203 478	15 836 126
Cash in foreign currency	383 341	418 867	413 975	453 570	654 537	691 192	667 090	700 126
o/w EUR	246 712	267 803	249 415	282 162	412 707	446 672	445 766	473 287
Deposits	8 382 345	8 298 468	8 679 754	5 925 214	7 689 448	7 605 248	7 714 376	6 004 767
in BGN	272 540	205 649	186 645	146 238	131 345	119 397	110 255	115 130
in foreign currency	8 109 805	8 092 819	8 493 109	5 778 976	7 558 103	7 485 851	7 604 121	5 889 637
o/w EUR	6 470 940	6 554 553	6 994 401	4 222 249	5 514 164	5 641 029	5 712 238	4 171 432
Repos	4 422 035	4 350 030	4 951 330	7 370 745	2 156 120	613 427	218 112	1 194 130
in BGN	5 196	4 072	4 072	4 072	4 072	4 072	4 072	4 072
in foreign currency	4 416 839	4 345 958	4 947 258	7 366 673	2 152 048	609 355	214 040	1 190 058
o/w EUR	2 588 286	2 358 994	2 998 116	5 401 481	1 420 546	564 705	214 040	1 176 660
Loans	1 394 829	1 409 965	1 401 263	1 318 400	1 424 669	1 830 288	1 966 843	2 119 152
in BGN	163 093	183 978	176 467	117 063	129 549	120 118	138 346	156 199
in foreign currency	1 231 736	1 225 987	1 224 796	1 201 337	1 295 120	1 710 170	1 828 497	1 962 953
o/w EUR	983 190	963 426	955 220	923 732	1 010 599	1 415 467	1 374 279	1 452 113
Securities other than shares	3 456 095	3 627 450	3 671 608	3 916 353	4 531 693	5 328 810	5 391 118	5 566 966
in BGN	-	-	-	-	-	-	-	-
in foreign currency	3 456 095	3 627 450	3 671 608	3 916 353	4 531 693	5 328 810	5 391 118	5 566 966
o/w EUR	2 466 964	2 674 280	2 681 653	2 961 278	3 093 559	3 666 418	3 830 294	3 949 018
Shares and other equity	218 844	226 382	238 820	249 812	227 570	245 059	245 939	250 985
in BGN	-	-	-	-	-	-	-	-
in foreign currency	218 844	226 382	238 820	249 812	227 570	245 059	245 939	250 985
o/w EUR	81 035	82 578	92 318	92 231	93 702	95 569	97 316	99 641
Less: foreign liabilities	8 111 608	7 688 104	7 931 742	8 386 971	7 725 997	7 444 050	7 353 278	7 968 585
Deposits	7 471 214	7 047 710	7 291 350	6 268 460	7 124 815	6 908 478	6 520 904	5 931 938
in BGN	982 018	857 372	966 944	945 020	935 904	1 127 946	1 176 316	877 782
in foreign currency	6 489 196	6 190 338	6 324 406	5 323 440	6 188 911	5 780 532	5 344 588	5 054 156
o/w EUR	5 932 102	5 690 276	5 875 525	4 934 255	5 752 305	5 310 347	4 957 139	4 684 612
Repos	405 599	405 599	405 599	1 878 717	405 599	339 989	636 791	1 841 064
in BGN	-	-	-	-	-	-	-	-
in foreign currency	405 599	405 599	405 599	1 878 717	405 599	339 989	636 791	1 841 064
o/w EUR	405 599	405 599	405 599	1 878 717	405 599	339 989	636 791	1 841 064
Securities ²	234 795	234 795	234 793	239 794	195 583	195 583	195 583	195 583
in BGN	39 210	39 210	39 210	39 210	-	-	-	-
in foreign currency	195 585	195 585	195 583	200 584	195 583	195 583	195 583	195 583
o/w EUR	195 585	195 585	195 583	200 584	195 583	195 583	195 583	195 583
RESERVES IN THE BNB ³	16 174 827	14 278 345	14 238 804	15 268 095	17 333 456	19 068 673	20 793 437	24 518 343
Cash in levs	1 468 163	1 413 993	1 555 942	1 912 328	1 422 743	1 429 814	1 543 767	1 950 325
Deposits	14 706 664	12 864 352	12 682 862	13 355 767	15 910 713	17 638 859	19 249 670	22 568 018
in BGN	10 291 486	9 480 410	11 024 505	12 309 898	13 692 499	15 663 617	10 399 408	13 099 538
in foreign currency	4 415 178	3 383 942	1 658 357	1 045 869	2 218 214	1 975 242	8 850 262	9 468 480
o/w EUR	4 415 178	3 383 942	1 658 357	1 045 869	2 218 214	1 975 242	8 850 262	9 468 480
CLAIMS ON GENERAL GOVERNMENT	8 938 530	9 242 822	9 701 130	9 636 177	9 746 085	10 215 031	11 265 530	11 112 069
Central government (net)	8 564 980	8 868 637	9 311 127	9 234 838	9 340 901	9 807 975	10 848 688	10 683 434
Claims	9 392 476	9 605 014	9 994 896	10 134 041	10 176 604	10 650 592	11 652 873	11 710 333
Government securities	8 826 634	9 045 618	9 435 895	9 514 904	9 553 145	10 012 441	10 931 496	11 099 317
in BGN	2 409 463	2 608 855	2 992 437	2 977 224	3 328 050	3 657 080	3 469 360	3 517 789
in foreign currency	6 417 171	6 436 763	6 443 458	6 537 680	6 225 095	6 355 361	7 462 136	7 581 528
o/w EUR	6 417 171	6 436 763	6 443 458	6 537 680	6 225 095	6 355 361	7 462 136	7 581 528
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	565 842	559 396	559 001	619 137	623 459	638 151	721 377	611 016
in BGN	194 880	194 291	193 945	230 416	239 733	254 437	337 662	285 983
in foreign currency	370 962	365 105	365 056	388 721	383 726	383 714	383 715	325 033
o/w EUR	370 962	365 105	365 056	388 721	383 726	383 714	383 715	325 033
Less: liabilities	827 496	736 377	683 769	899 203	835 703	842 617	804 185	1 026 899
Deposits	827 496	736 377	683 769	899 203	835 703	842 617	804 185	1 026 899
in BGN	678 688	538 191	538 959	718 992	670 793	601 288	593 513	805 970
in foreign currency	148 808	198 186	144 810	180 211	164 910	241 329	210 672	220 929
o/w EUR	127 172	177 994	122 158	159 569	144 209	221 504	191 752	203 338
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

(BGN thousand)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Local government and SSFs	373 550	374 185	390 003	401 339	405 184	407 056	416 842	428 635
Securities other than shares	101 512	97 164	96 329	90 605	92 067	89 639	88 212	83 338
in BGN	87 876	85 800	84 965	81 514	82 879	80 379	79 050	74 232
in foreign currency	13 636	11 364	11 364	9 091	9 188	9 260	9 162	9 106
o/w EUR	13 636	11 364	11 364	9 091	9 188	9 260	9 162	9 106
Repos	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	272 038	277 021	293 674	310 734	313 117	317 417	328 630	345 297
in BGN	251 553	258 152	276 347	294 934	298 309	304 131	316 444	334 210
in foreign currency	20 485	18 869	17 327	15 800	14 808	13 286	12 186	11 087
o/w EUR	20 485	18 869	17 327	15 800	14 808	13 286	12 186	11 087
CLAIMS ON NON-GOVERNMENT SECTOR	59 548 426	60 944 053	62 297 861	64 512 014	65 177 738	65 199 911	66 228 455	67 427 401
Non-financial corporations	33 921 629	34 355 810	34 958 363	35 663 564	35 860 788	35 495 687	35 907 922	36 502 672
Repos	249 636	298 828	332 329	302 368	352 365	349 982	371 833	368 003
in BGN	214 440	253 004	283 332	302 368	318 956	309 463	324 657	320 709
in foreign currency	35 196	45 824	48 997	-	33 409	40 519	47 176	47 294
o/w EUR	35 196	45 824	48 997	-	33 409	40 519	47 176	47 294
Loans	33 117 022	33 533 714	34 127 118	34 616 290	34 823 910	34 460 130	34 810 114	35 643 052
in BGN	17 022 949	17 241 871	17 517 847	17 909 461	18 144 908	17 868 802	18 418 314	18 525 896
in foreign currency	16 094 073	16 291 843	16 609 271	16 706 829	16 679 002	16 591 328	16 391 800	17 117 156
o/w EUR	15 578 321	15 776 394	16 049 594	16 235 752	16 123 311	16 067 321	15 900 812	16 687 868
Securities other than shares	411 190	376 246	349 598	592 548	578 640	568 046	608 254	369 500
in BGN	35 881	43 573	43 553	292 481	285 194	284 928	300 269	85 028
in foreign currency	375 309	332 673	306 045	300 067	293 446	283 118	307 985	284 472
o/w EUR	375 309	332 673	306 045	300 067	293 446	283 118	307 985	284 472
Shares and other equity	143 781	147 022	149 318	152 358	105 873	117 529	117 721	122 117
in BGN	143 781	147 022	149 318	152 358	105 873	117 529	117 721	122 117
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Financial corporations	3 457 291	3 847 147	3 961 746	4 940 551	4 956 251	5 145 543	5 180 865	5 431 925
Repos	127 238	129 517	109 302	138 933	90 978	91 043	55 900	47 198
in BGN	48 381	51 220	34 554	77 733	32 779	32 798	32 997	27 449
in foreign currency	78 857	78 297	74 748	61 200	58 199	58 245	22 903	19 749
o/w EUR	78 857	78 297	74 748	61 200	58 199	58 245	22 903	19 749
Loans	2 776 887	3 099 030	3 227 438	4 172 881	4 180 422	4 307 302	4 354 272	4 321 626
in BGN	1 689 854	2 023 736	2 143 490	2 269 367	2 305 631	2 330 382	2 365 972	2 398 209
in foreign currency	1 087 033	1 075 294	1 083 948	1 903 514	1 874 791	1 976 920	1 988 300	1 923 417
o/w EUR	1 063 564	1 049 037	1 076 202	1 873 057	1 839 882	1 946 503	1 975 556	1 890 690
Securities other than shares	38 668	68 602	68 425	76 248	104 680	100 694	104 455	352 856
in BGN	8 529	38 302	37 811	37 766	56 992	54 733	63 284	313 535
in foreign currency	30 139	30 300	30 614	38 482	47 688	45 961	41 171	39 321
o/w EUR	30 139	30 300	30 614	38 482	47 688	45 961	41 171	39 321
Shares and other equity	514 498	549 998	556 581	552 489	580 171	646 504	666 238	710 245
in BGN	513 078	548 574	555 148	551 034	578 699	645 032	664 766	708 742
in foreign currency	1 420	1 424	1 433	1 455	1 472	1 472	1 472	1 503
o/w EUR	1 420	1 424	1 433	1 455	1 472	1 472	1 472	1 503
Households and NPISHs	22 169 506	22 741 096	23 377 752	23 907 899	24 360 699	24 558 681	25 139 668	25 492 804
Repos	1 720	1 439	1 065	1 065	1 111	1 109	1 107	1 104
in BGN	1 720	1 439	1 065	1 065	1 111	1 109	1 107	1 104
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
Loans	22 167 786	22 739 657	23 376 687	23 906 834	24 359 588	24 557 572	25 138 561	25 491 700
in BGN	19 558 619	20 226 423	20 960 417	21 626 270	22 164 732	22 444 024	23 107 356	23 572 719
in foreign currency	2 609 167	2 513 234	2 416 270	2 280 564	2 194 856	2 113 548	2 031 205	1 918 981
o/w EUR	2 500 506	2 404 896	2 307 241	2 197 523	2 114 657	2 043 575	1 968 420	1 866 069
FIXED ASSETS	5 246 566	5 349 533	5 402 697	5 549 431	5 844 056	6 041 398	6 103 583	6 148 374
OTHER ITEMS (NET)	-4 866 616	-4 697 090	-4 801 216	-4 510 528	-5 226 622	-6 204 023	-6 456 957	-6 186 898
Accounts between other MFIs (net)	1 023 543	1 168 398	1 244 237	1 145 527	1 105 303	15 049	149 602	143 962
Claims on other MFIs	2 706 218	3 047 526	3 239 423	2 432 083	2 870 063	1 091 101	1 390 458	1 261 559
in BGN	1 636 363	1 675 821	2 045 238	1 674 782	1 633 400	480 371	604 666	603 360
in foreign currency	1 069 855	1 371 705	1 194 185	757 301	1 236 663	610 730	785 792	658 199
o/w EUR	312 994	685 410	590 954	407 131	435 975	334 369	409 719	383 214
Less: liabilities to other MFIs	1 682 675	1 879 128	1 995 186	1 286 556	1 764 760	1 076 052	1 240 856	1 117 597
in BGN	551 733	454 445	753 588	550 540	532 839	466 814	453 205	451 973
in foreign currency	1 130 942	1 424 683	1 241 598	736 016	1 231 921	609 238	787 651	665 624
o/w EUR	346 258	710 913	611 872	401 652	431 471	335 407	412 225	392 452

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Other (net)	-5 890 159	-5 865 488	-6 045 453	-5 656 055	-6 331 925	-6 219 072	-6 606 559	-6 330 860
Other unclassified assets	2 768 175	2 798 289	2 937 601	2 861 309	2 702 948	2 656 566	2 440 269	2 508 928
in BGN	1 529 312	1 468 114	1 529 156	1 435 771	1 203 859	1 207 017	1 163 449	1 158 879
in foreign currency	1 238 863	1 330 175	1 408 445	1 425 538	1 499 089	1 449 549	1 276 820	1 350 049
o/w EUR	1 085 814	1 175 866	1 242 417	1 273 317	1 366 867	1 343 400	1 140 929	1 228 366
Less: other unclassified liabilities	8 658 334	8 663 777	8 983 054	8 517 364	9 034 873	8 875 638	9 046 828	8 839 788
in BGN	6 147 090	6 070 452	6 103 902	5 869 139	6 086 025	6 198 272	6 474 325	6 548 171
in foreign currency	2 511 244	2 593 325	2 879 152	2 648 225	2 948 848	2 677 366	2 572 503	2 291 617
o/w EUR	2 266 593	2 358 531	2 617 541	2 428 225	2 706 699	2 441 428	2 338 511	2 057 463
LIABILITIES	95 187 614	95 760 721	98 264 284	101 302 312	101 832 753	103 190 964	106 784 248	110 886 830
LIABILITIES TO THE BNB	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	78 420 547	79 091 727	81 542 782	84 572 025	84 912 251	86 121 050	89 346 085	93 227 599
DEPOSITS	78 420 547	79 091 727	81 542 782	84 572 025	84 912 251	86 121 050	89 346 085	93 227 599
Overnight deposits	39 410 133	39 512 224	41 345 166	44 132 972	55 742 028	57 477 434	60 181 526	64 265 413
in BGN	27 409 040	28 065 576	29 863 547	32 033 257	37 747 419	39 025 941	41 307 951	45 179 182
Local government and SSFs	1 561 406	1 567 978	1 298 648	1 408 924	1 649 047	1 795 239	1 564 940	1 832 926
Non-financial corporations	12 264 272	12 284 616	13 996 267	15 038 936	13 683 550	14 062 376	15 900 256	16 855 715
Financial corporations	1 512 796	1 625 576	1 664 327	1 635 005	1 302 239	1 351 270	1 308 651	1 682 283
Households and NPISHs	12 070 566	12 587 406	12 904 305	13 950 392	21 112 583	21 817 056	22 534 104	24 808 258
in foreign currency	12 001 093	11 446 648	11 481 619	12 099 715	17 994 609	18 451 493	18 873 575	19 086 231
Local government and SSFs	96 143	79 288	67 603	73 893	72 455	66 805	55 751	54 654
Non-financial corporations	7 308 531	6 735 748	6 999 818	7 590 465	8 239 387	8 535 206	9 046 196	9 038 824
Financial corporations	1 229 747	1 216 100	858 742	762 699	1 492 807	1 316 946	1 054 410	958 746
Households and NPISHs	3 366 672	3 415 512	3 555 456	3 672 658	8 189 960	8 532 536	8 717 218	9 034 007
o/w EUR	9 495 738	9 259 532	9 311 252	9 753 958	14 597 231	14 842 512	15 270 053	15 440 751
Local government and SSFs	91 607	74 826	62 946	69 396	67 867	62 316	51 458	50 618
Non-financial corporations	5 754 016	5 445 821	5 682 416	6 205 236	6 708 405	6 819 219	7 284 147	7 195 976
Financial corporations	923 169	966 770	669 445	488 878	1 065 206	934 344	710 250	708 978
Households and NPISHs	2 726 946	2 772 115	2 896 445	2 990 448	6 755 753	7 026 633	7 224 198	7 485 179
Deposits with agreed maturity up to 2 years	27 405 128	27 919 718	28 434 292	28 377 247	28 624 372	28 087 218	28 610 687	28 388 851
in BGN	14 776 634	14 964 345	15 082 157	15 202 795	14 364 627	13 858 525	13 794 179	14 068 273
Local government and SSFs	225 296	234 273	216 914	218 243	222 168	224 474	227 658	230 979
Non-financial corporations	2 033 006	2 118 840	2 083 230	1 952 750	1 898 573	1 488 835	1 357 170	1 413 803
Financial corporations	379 125	365 687	353 872	367 875	301 227	306 502	317 720	303 957
Households and NPISHs	12 139 207	12 245 545	12 428 141	12 663 927	11 942 659	11 838 714	11 891 631	12 119 534
in foreign currency	12 628 494	12 955 373	13 352 135	13 174 452	14 259 745	14 228 693	14 816 508	14 320 578
Local government and SSFs	425	421	429	210	223	3 146	3 145	3 131
Non-financial corporations	1 298 374	1 637 916	1 868 112	1 557 192	1 581 937	1 455 869	1 716 556	1 404 406
Financial corporations	92 018	86 321	88 859	139 157	103 307	56 700	318 743	47 463
Households and NPISHs	11 237 677	11 230 715	11 394 735	11 477 893	12 574 278	12 712 978	12 778 064	12 865 578
o/w EUR	9 942 867	9 948 885	10 150 827	10 116 647	11 119 967	11 263 204	11 876 529	11 628 299
Local government and SSFs	225	223	223	10	18	2 945	2 952	2 947
Non-financial corporations	917 272	902 303	1 045 817	817 881	844 088	809 099	1 055 566	958 110
Financial corporations	75 017	69 295	67 577	116 818	79 147	53 663	315 880	46 287
Households and NPISHs	8 950 353	8 977 064	9 037 210	9 181 938	10 196 714	10 397 497	10 502 131	10 620 955
Deposits redeemable at notice up to 3 months	11 605 286	11 659 785	11 763 324	12 061 806	545 851	556 398	553 872	573 335
in BGN	7 539 122	7 639 469	7 765 277	8 077 133	303 394	311 378	305 851	318 572
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	5 096	4 155	1 738	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	7 534 026	7 635 314	7 763 539	8 077 133	303 394	311 378	305 851	318 572
in foreign currency	4 066 164	4 020 316	3 998 047	3 984 673	242 457	245 020	248 021	254 763
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	1 251	1 119	927	966	927	900	900	870
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	4 064 913	4 019 197	3 997 120	3 983 707	241 530	244 120	247 121	253 893
o/w EUR	3 293 256	3 283 250	3 240 840	3 230 023	211 491	214 681	218 220	226 044
Local government and SSFs	-	-	-	-	-	-	-	-
Non-financial corporations	157	137	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-	-	-
Households and NPISHs	3 293 099	3 283 113	3 240 840	3 230 023	211 491	214 681	218 220	226 044
MARKETABLE INSTRUMENTS (DEBT SECURITIES ISSUED UP TO 2 YEARS+ MMFs SHARES/UNITS + REPOS)	-	-	-	-	-	-	-	-
in BGN	-	-	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY								
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	16 767 067	16 668 994	16 721 502	16 730 287	16 920 502	17 069 914	17 438 163	17 659 231
in BGN	2 559 513	2 529 333	2 416 372	2 284 958	2 282 681	2 290 013	2 280 961	2 294 741
in foreign currency	1 364 760	1 358 893	1 311 316	1 296 702	1 213 661	1 187 222	1 192 099	1 159 865
o/w EUR	1 194 753	1 170 440	1 105 056	988 256	1 069 020	1 102 791	1 088 862	1 134 876
Debt securities issued over 2 years	1 011 385	999 948	943 461	835 564	916 981	905 210	889 443	897 548
in BGN	27 166	27 166	25 408	79 082	84 083	84 083	84 183	84 183
in foreign currency	-	-	-	-	-	-	100	100
o/w EUR	27 166	27 166	25 408	79 082	84 083	84 083	84 083	84 083
Capital and reserves	27 166	27 166	25 408	79 082	84 083	84 083	84 083	84 083
Funds contributed by owners	27 166	27 166	25 408	79 082	84 083	84 083	84 083	84 083
Reserves	14 180 388	14 112 495	14 279 722	14 366 247	14 553 738	14 695 818	15 073 019	15 280 307
Financial result	5 244 244	5 259 309	5 259 308	4 970 069	5 038 146	5 682 525	6 009 949	6 111 610
Reserves	5 923 529	6 279 221	6 267 678	6 293 459	5 028 986	4 291 593	4 403 160	4 428 284
Financial result	3 012 615	2 573 965	2 752 736	3 102 719	4 486 606	4 721 700	4 659 910	4 740 413

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.

Source: Other MFIs.

1.5. CLAIMS ON LOANS BY SECTOR¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	60 650 069	62 095 048	63 489 210	65 338 152	66 132 913	66 485 498	67 692 399	68 893 954
Resident sector	59 255 240	60 685 083	62 087 947	64 019 752	64 708 244	64 655 210	65 725 556	66 774 802
Monetary financial institutions	377 065	497 665	525 429	415 276	407 748	374 638	372 602	362 111
General government sector	837 880	836 417	852 675	929 871	936 576	955 568	1 050 007	956 313
Other residents	58 040 295	59 351 001	60 709 843	62 674 605	63 363 920	63 325 004	64 302 947	65 456 378
Non-financial corporations	33 117 022	33 533 714	34 127 118	34 616 290	34 823 910	34 460 130	34 810 114	35 643 052
Financial corporations	2 755 487	3 077 630	3 206 038	4 151 481	4 180 422	4 307 302	4 354 272	4 321 626
Households and NPISHs	22 167 786	22 739 657	23 376 687	23 906 834	24 359 588	24 557 572	25 138 561	25 491 700
Non-resident sector	1 394 829	1 409 965	1 401 263	1 318 400	1 424 669	1 830 288	1 966 843	2 119 152
European Union	884 770	901 665	896 566	917 493	911 194	1 325 117	1 374 750	1 465 234
Other countries	510 059	508 300	504 697	400 907	513 475	505 171	592 093	653 918

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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	60 650 069	62 095 048	63 489 210	65 338 152	66 132 913	66 485 498	67 692 399	68 893 954
in BGN	39 068 678	40 316 635	41 500 333	42 666 144	43 512 475	43 545 059	44 905 028	45 488 661
in foreign currency	21 581 391	21 778 413	21 988 877	22 672 008	22 620 438	22 940 439	22 787 371	23 405 293
in EUR	20 684 963	20 865 808	21 042 849	21 809 828	21 665 118	22 021 339	21 766 636	22 379 526
in USD	618 405	640 115	659 792	585 995	671 806	635 760	705 668	706 204
in CHF	112 339	110 120	111 979	83 231	80 735	66 352	62 820	52 676
in other currencies	165 684	162 370	174 257	192 954	202 779	216 988	252 247	266 887

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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	60 650 069	62 095 048	63 489 210	65 338 152	66 132 913	66 485 498	67 692 399	68 893 954
Up to one year	14 479 938	14 555 745	14 770 247	14 737 769	14 802 852	14 075 340	14 370 305	14 374 109
Over one and up to five years	8 764 150	8 745 806	8 846 656	9 800 144	9 783 311	9 786 675	9 924 659	10 011 431
Over five years	37 405 981	38 793 497	39 872 307	40 800 239	41 546 750	42 623 483	43 397 435	44 508 414

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.

1.8. CLAIMS ON LOANS TO HOUSEHOLDS SECTOR BY TYPE¹

	(BGN thousand)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	21 811 638	22 499 004	23 206 056	23 750 946	24 219 642	24 445 884	25 040 701	25 423 809
Overdraft	1 326 367	1 316 361	1 343 368	1 287 041	1 260 075	1 236 622	1 252 500	1 167 859
Consumer loans	10 456 041	10 800 440	11 119 296	11 329 850	11 540 005	11 563 432	11 806 158	11 898 175
Loans for house purchases	9 627 006	9 976 766	10 358 354	10 770 613	11 052 525	11 301 128	11 634 130	12 016 351
Other loans	402 224	405 437	385 038	363 442	367 037	344 702	347 913	341 424

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.

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

		31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	number	10 211 505	10 190 255	10 167 701	10 209 350	10 042 259	9 904 504	9 883 102	9 955 477
	(BGN'000)	75 733 339	76 299 758	79 263 948	82 138 485	81 934 171	83 178 016	86 681 886	90 321 826
Non-financial corporations	number	596 111	599 626	597 054	604 223	586 102	581 903	583 728	587 314
	(BGN'000)	23 365 132	23 246 579	25 377 188	26 493 860	25 813 596	26 006 579	28 529 489	29 280 266
up to 1 000 BGN	number	353 795	352 328	344 036	344 575	330 135	325 468	317 792	314 297
	(BGN'000)	62 999	62 073	61 389	65 693	61 611	60 281	59 411	58 546
over 1 000 and up to 2 500 BGN	number	54 840	55 879	55 530	56 328	56 450	56 156	55 373	55 706
	(BGN'000)	91 028	92 518	92 212	93 537	93 594	93 058	92 115	92 644
over 2 500 and up to 5 000 BGN	number	39 910	40 949	40 719	41 131	41 478	40 910	41 579	41 411
	(BGN'000)	146 055	150 036	149 195	151 127	152 467	150 150	152 719	151 694
over 5 000 and up to 10 000 BGN	number	36 542	37 356	37 971	38 771	38 210	37 915	39 538	39 861
	(BGN'000)	261 762	267 982	272 098	278 497	274 499	271 737	284 879	286 943
over 10 000 and up to 20 000 BGN	number	31 358	31 755	32 851	33 927	33 186	33 279	35 440	36 601
	(BGN'000)	448 725	454 399	469 379	485 478	474 724	475 672	506 343	523 950
over 20 000 and up to 30 000 BGN	number	15 664	15 993	16 841	17 390	16 587	16 676	17 882	18 597
	(BGN'000)	384 779	392 129	413 583	426 952	407 019	409 171	438 672	456 001
over 30 000 and up to 40 000 BGN	number	9 675	10 048	10 613	10 986	10 464	10 497	11 061	11 765
	(BGN'000)	336 029	348 516	368 405	381 521	363 434	363 931	383 615	408 248
over 40 000 and up to 50 000 BGN	number	6 930	7 199	7 403	7 884	7 423	7 620	8 029	8 552
	(BGN'000)	310 282	322 783	332 191	353 333	333 095	341 605	359 322	383 301
over 50 000 and up to 100 000 BGN	number	17 827	18 036	19 015	19 697	19 341	19 543	20 744	21 900
	(BGN'000)	1 268 630	1 282 415	1 354 721	1 400 579	1 375 668	1 390 191	1 476 414	1 554 719
over 100 000 and up to 200 000 BGN	number	13 407	13 676	14 344	14 906	14 516	14 999	16 028	16 648
	(BGN'000)	1 938 462	1 971 488	2 066 274	2 145 174	2 110 057	2 178 028	2 325 713	2 402 424
over 200 000 and up to 500 000 BGN	number	9 375	9 371	10 276	10 802	10 460	10 672	11 422	12 673
	(BGN'000)	2 889 627	2 882 582	3 172 825	3 324 508	3 224 925	3 302 270	3 540 413	3 932 524
over 500 000 and up to 1 000 000 BGN	number	3 438	3 634	3 774	3 997	4 084	4 223	4 782	5 212
	(BGN'000)	2 430 922	2 555 779	2 659 387	2 818 540	2 881 857	2 989 969	3 423 044	3 756 804
over 1 000 000 BGN	number	3 350	3 402	3 681	3 829	3 768	3 945	4 058	4 091
	(BGN'000)	12 795 832	12 463 879	13 965 529	14 568 921	14 060 646	13 980 516	15 486 829	15 272 468
Households and NPISHs	number	9 615 394	9 590 629	9 570 647	9 605 127	9 456 157	9 322 601	9 299 374	9 368 163
	(BGN'000)	52 368 207	53 053 179	53 886 760	55 644 625	56 120 575	57 171 437	58 152 397	61 041 560
up to 1 000 BGN	number	5 933 467	5 889 718	5 901 173	5 846 038	5 660 745	5 511 354	5 497 836	5 422 570
	(BGN'000)	922 532	935 267	927 094	930 941	922 024	876 852	891 372	902 558
over 1 000 and up to 2 500 BGN	number	1 047 783	1 048 412	1 021 831	1 045 498	1 062 238	1 038 808	1 023 127	1 063 741
	(BGN'000)	1 733 145	1 737 297	1 694 541	1 724 505	1 754 760	1 730 565	1 700 499	1 768 245
over 2 500 and up to 5 000 BGN	number	750 305	751 206	737 634	751 890	761 005	765 826	755 866	781 768
	(BGN'000)	2 711 959	2 729 824	2 681 872	2 719 603	2 754 325	2 787 279	2 753 113	2 847 189
over 5 000 and up to 10 000 BGN	number	744 278	747 236	741 070	756 924	760 599	772 732	770 528	796 378
	(BGN'000)	5 258 666	5 318 539	5 279 034	5 357 427	5 391 647	5 478 576	5 467 650	5 654 459
over 10 000 and up to 20 000 BGN	number	557 877	562 739	565 069	580 411	581 743	592 533	597 144	620 509
	(BGN'000)	7 751 611	7 845 237	7 882 538	8 055 354	8 093 048	8 244 601	8 314 652	8 637 072
over 20 000 and up to 30 000 BGN	number	216 318	219 133	222 695	229 862	230 608	234 658	238 151	247 771
	(BGN'000)	5 223 228	5 292 441	5 379 283	5 517 065	5 539 490	5 673 391	5 750 051	5 990 551
over 30 000 and up to 40 000 BGN	number	110 221	111 756	114 095	117 607	118 369	120 536	123 615	128 944
	(BGN'000)	3 785 277	3 857 190	3 937 552	4 039 980	4 072 494	4 143 391	4 262 786	4 437 246
over 40 000 and up to 50 000 BGN	number	66 252	67 528	69 033	71 196	71 502	72 981	74 698	77 912
	(BGN'000)	2 937 629	3 008 486	3 074 882	3 154 944	3 177 539	3 235 741	3 313 391	3 457 106
over 50 000 and up to 100 000 BGN	number	123 874	126 268	129 309	134 077	136 205	138 634	141 736	148 005
	(BGN'000)	8 457 604	8 576 189	8 791 017	9 176 426	9 351 597	9 514 408	9 727 055	10 205 411
over 100 000 and up to 200 000 BGN	number	52 182	53 453	54 886	57 054	58 829	59 954	61 564	64 120
	(BGN'000)	7 259 802	7 381 680	7 588 730	7 966 172	8 260 366	8 424 650	8 658 545	9 005 128
over 200 000 and up to 500 000 BGN	number	10 273	10 547	11 085	11 743	11 567	11 762	12 126	13 159
	(BGN'000)	2 847 077	2 932 280	3 085 935	3 266 177	3 216 940	3 263 521	3 364 184	3 671 979
over 500 000 and up to 1 000 000 BGN	number	1 640	1 717	1 798	1 798	1 805	1 836	1 913	2 106
	(BGN'000)	1 137 824	1 177 665	1 222 736	1 235 027	1 235 548	1 259 929	1 308 858	1 434 453
over 1 000 000 BGN	number	924	916	969	1 029	942	987	1 070	1 180
	(BGN'000)	2 341 853	2 261 084	2 341 546	2 501 004	2 350 797	2 538 533	2 640 241	3 030 163

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, HOUSEHOLDS AND NPISHs BY ECONOMIC ACTIVITY²

		31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	number	10 211 505	10 190 255	10 167 701	10 209 350	10 042 259	9 904 504	9 883 102	9 955 477
	(BGN'000)	75 733 339	76 299 758	79 263 948	82 138 485	81 934 171	83 178 016	86 681 886	90 321 826
Non-financial corporations	number	596 111	599 626	597 054	604 223	586 102	581 903	583 728	587 314
	(BGN'000)	23 365 132	23 246 579	25 377 188	26 493 860	25 813 596	26 006 579	28 529 489	29 280 266
Agriculture, forestry and fishing	number	21 777	22 112	22 058	23 266	23 189	23 517	23 593	24 140
	(BGN'000)	941 494	981 927	1 126 229	1 144 522	1 063 820	1 101 484	1 248 146	1 289 948
Mining and quarrying	number	1 696	1 686	1 661	1 648	1 583	1 551	1 556	1 547
	(BGN'000)	383 594	370 817	309 366	302 667	287 256	222 428	285 253	418 176
Manufacturing	number	55 645	55 930	55 919	56 428	55 173	55 022	55 464	56 036
	(BGN'000)	3 128 052	3 053 563	3 286 551	3 697 863	3 611 638	3 785 919	3 901 668	4 267 757
Electricity, gas, steam and air conditioning supply	number	3 910	3 931	3 910	3 891	3 820	3 865	3 938	4 038
	(BGN'000)	1 963 289	1 745 289	2 005 114	1 519 765	1 683 736	1 779 861	1 855 142	1 786 034
Water supply, sewerage, waste management and remediation activities	number	1 884	1 855	1 856	1 869	1 845	1 811	1 860	1 852
	(BGN'000)	160 129	136 585	158 492	171 199	162 745	168 104	200 400	264 759
Construction	number	44 718	44 929	44 939	45 312	44 256	43 971	44 316	44 837
	(BGN'000)	2 485 158	2 491 212	2 716 885	3 212 806	2 896 404	2 729 256	3 107 691	3 523 614
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	232 495	233 264	231 030	232 004	221 190	220 195	218 894	218 633
	(BGN'000)	5 892 042	5 771 116	6 381 845	6 832 610	6 589 637	6 867 639	7 553 877	7 510 321
Transportation and storage	number	37 732	37 846	38 027	38 286	37 727	39 557	39 621	40 012
	(BGN'000)	1 315 443	1 709 773	1 846 096	1 895 892	1 940 049	1 818 456	2 003 670	1 782 421
Accommodation and food service activities	number	34 790	35 487	35 823	36 254	35 407	35 703	36 498	36 592
	(BGN'000)	982 830	982 994	1 075 855	1 042 814	1 060 962	1 004 122	1 104 340	1 019 190
Information and communication	number	22 055	22 143	22 239	22 548	22 334	22 004	22 203	22 575
	(BGN'000)	1 531 486	1 388 415	1 548 395	1 546 352	1 670 457	1 775 770	1 937 320	1 923 744
Real estate activities	number	16 805	17 117	17 083	17 737	17 244	17 198	17 565	17 889
	(BGN'000)	1 017 592	1 078 816	1 175 131	1 143 195	1 059 691	1 046 289	1 127 382	1 172 214
Professional, scientific and technical activities	number	52 171	52 546	52 509	53 913	53 082	52 308	52 863	53 465
	(BGN'000)	1 828 394	1 750 086	1 847 613	2 098 382	1 918 964	1 979 770	2 272 237	2 277 947
Administrative and support service activities	number	18 470	18 342	18 035	17 871	17 357	14 832	14 843	14 793
	(BGN'000)	607 407	631 737	706 634	676 913	672 000	554 707	611 288	638 223
Education	number	3 858	3 924	3 840	3 998	3 922	3 916	3 966	3 950
	(BGN'000)	195 904	193 845	203 664	188 543	201 619	194 089	207 229	196 792
Human health and social work activities	number	15 551	15 600	15 393	15 849	15 624	15 576	15 702	15 894
	(BGN'000)	418 017	422 245	454 188	487 941	461 245	478 481	565 877	642 768
Arts, entertainment and recreation	number	8 431	8 619	8 362	8 793	8 502	8 385	8 190	8 144
	(BGN'000)	229 682	245 802	232 957	250 230	252 870	237 340	279 054	267 368
Other service activities	number	24 123	24 295	24 370	24 556	23 847	22 492	22 656	22 917
	(BGN'000)	284 619	292 357	302 173	282 166	280 503	262 864	268 915	298 990
Households and NPISHs	number	9 615 394	9 590 629	9 570 647	9 605 127	9 456 157	9 322 601	9 299 374	9 368 163
	(BGN'000)	52 368 207	53 053 179	53 886 760	55 644 625	56 120 575	57 171 437	58 152 397	61 041 560

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, HOUSEHOLDS AND NPISHs BY AMOUNT CATEGORY²

		31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	number	3 145 352	3 152 435	3 184 215	3 171 576	3 087 984	2 975 553	2 960 660	2 912 790
	(BGN'000)	55 536 164	56 573 638	57 837 199	58 826 557	59 536 974	59 368 793	60 321 615	61 503 859
Non-financial corporations	number	150 955	151 141	151 179	148 676	149 155	147 960	143 738	139 925
	(BGN'000)	33 366 658	33 832 542	34 459 447	34 918 658	35 176 275	34 810 112	35 181 947	36 011 055
up to 1 000 BGN	number	54 080	55 152	55 176	53 113	52 388	50 466	47 609	45 420
	(BGN'000)	8 335	8 379	8 816	8 640	8 874	8 125	7 679	7 175
over 1 000 and up to 2 500 BGN	number	8 063	7 509	7 674	7 554	7 447	7 582	7 333	7 242
	(BGN'000)	13 769	12 830	13 219	12 915	12 709	12 698	12 236	12 040
over 2 500 and up to 5 000 BGN	number	7 471	7 077	7 280	7 147	6 954	7 167	7 011	6 928
	(BGN'000)	27 872	26 370	27 230	26 571	25 980	26 427	25 917	25 512
over 5 000 and up to 10 000 BGN	number	8 132	8 070	8 086	8 187	8 033	8 338	8 251	7 863
	(BGN'000)	62 152	61 601	61 667	62 576	61 585	63 410	62 401	59 511
over 10 000 and up to 25 000 BGN	number	15 752	15 546	15 438	15 433	15 575	16 015	15 380	15 072
	(BGN'000)	270 367	265 007	264 186	263 509	266 326	271 935	261 353	256 447
over 25 000 and up to 50 000 BGN	number	16 046	16 175	15 952	16 199	16 733	16 660	16 419	16 167
	(BGN'000)	601 934	605 292	598 836	607 679	627 062	621 827	613 327	604 494
over 50 000 and up to 100 000 BGN	number	14 020	14 050	13 919	13 878	14 456	14 316	14 113	13 760
	(BGN'000)	1 045 666	1 045 568	1 038 903	1 034 535	1 077 322	1 062 459	1 046 487	1 021 200
over 100 000 and up to 250 000 BGN	number	12 390	12 433	12 404	12 083	12 413	12 356	12 497	12 404
	(BGN'000)	2 008 310	2 015 107	2 013 943	1 962 390	2 015 418	2 009 341	2 027 854	2 006 455
over 250 000 and up to 500 000 BGN	number	6 248	6 295	6 289	6 215	6 219	6 240	6 217	6 240
	(BGN'000)	2 231 621	2 248 119	2 239 481	2 215 416	2 217 866	2 230 429	2 219 747	2 228 912
over 500 000 and up to 1 000 000 BGN	number	3 673	3 698	3 773	3 719	3 779	3 697	3 695	3 643
	(BGN'000)	2 655 393	2 675 207	2 720 864	2 693 269	2 732 374	2 674 911	2 653 911	2 636 535
over 1 000 000 BGN	number	5 080	5 136	5 188	5 148	5 158	5 123	5 213	5 186
	(BGN'000)	24 441 239	24 869 062	25 472 302	26 031 158	26 130 759	25 828 550	26 251 035	27 152 774
Households and NPISHs	number	2 994 397	3 001 294	3 033 036	3 022 900	2 938 829	2 827 593	2 816 922	2 772 865
	(BGN'000)	22 169 506	22 741 096	23 377 752	23 907 899	24 360 699	24 558 681	25 139 668	25 492 804
up to 1 000 BGN	number	1 639 213	1 634 161	1 636 340	1 609 058	1 541 808	1 432 120	1 407 373	1 371 676
	(BGN'000)	524 197	518 437	517 375	471 167	435 223	411 971	407 557	402 012
over 1 000 and up to 2 500 BGN	number	403 230	401 879	415 251	421 555	405 605	402 188	397 553	396 048
	(BGN'000)	655 044	654 277	677 006	684 508	663 967	652 198	648 793	642 033
over 2 500 and up to 5 000 BGN	number	265 236	264 031	266 100	268 763	261 894	264 589	270 376	267 850
	(BGN'000)	966 149	962 337	969 031	976 154	945 493	958 773	986 850	978 259
over 5 000 and up to 10 000 BGN	number	240 674	239 789	240 145	238 830	235 088	230 577	229 612	222 711
	(BGN'000)	1 772 186	1 763 535	1 762 135	1 749 996	1 722 586	1 685 050	1 665 584	1 620 071
over 10 000 and up to 25 000 BGN	number	222 416	230 138	237 065	240 735	244 432	245 252	251 516	251 333
	(BGN'000)	3 585 637	3 719 557	3 838 989	3 895 193	3 981 871	3 988 887	4 053 689	4 049 476
over 25 000 and up to 50 000 BGN	number	131 595	135 950	139 107	141 059	143 886	144 872	148 081	146 592
	(BGN'000)	4 719 620	4 879 542	4 991 980	5 062 901	5 165 105	5 186 168	5 268 435	5 232 505
over 50 000 and up to 100 000 BGN	number	60 589	62 271	64 152	66 131	67 862	68 513	71 178	73 652
	(BGN'000)	4 255 602	4 382 011	4 518 516	4 661 019	4 780 639	4 825 395	4 999 404	5 161 852
over 100 000 and up to 250 000 BGN	number	27 724	29 265	30 912	32 606	33 960	35 087	36 699	38 263
	(BGN'000)	3 971 111	4 195 081	4 442 209	4 686 211	4 890 074	5 061 438	5 287 095	5 534 575
over 250 000 and up to 500 000 BGN	number	2 918	3 081	3 290	3 504	3 617	3 721	3 878	4 098
	(BGN'000)	952 859	1 004 243	1 071 761	1 136 395	1 170 491	1 204 702	1 257 912	1 327 560
over 500 000 and up to 1 000 000 BGN	number	583	554	531	524	535	547	524	525
	(BGN'000)	393 594	368 542	355 253	355 113	361 484	370 821	354 164	351 839
over 1 000 000 BGN	number	219	175	143	135	142	127	132	117
	(BGN'000)	373 507	293 534	233 497	229 242	243 766	213 278	210 185	192 622

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, HOUSEHOLDS AND NPISHs BY ECONOMIC ACTIVITY²

		31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	number	3 145 352	3 152 435	3 184 215	3 171 576	3 087 984	2 975 553	2 960 660	2 912 790
	(BGN'000)	55 536 164	56 573 638	57 837 199	58 826 557	59 536 974	59 368 793	60 321 615	61 503 859
Non-financial corporations	number	150 955	151 141	151 179	148 676	149 155	147 960	143 738	139 925
	(BGN'000)	33 366 658	33 832 542	34 459 447	34 918 658	35 176 275	34 810 112	35 181 947	36 011 055
Agriculture, forestry and fishing	number	12 076	11 829	11 924	12 392	13 169	12 850	12 999	12 978
	(BGN'000)	2 248 759	2 214 310	2 264 172	2 292 014	2 342 561	2 293 322	2 399 288	2 392 838
Mining and quarrying	number	277	252	246	239	233	229	233	220
	(BGN'000)	139 886	189 471	133 573	112 761	185 256	176 487	171 393	171 109
Manufacturing	number	20 538	20 890	21 124	20 837	21 070	21 386	21 194	20 671
	(BGN'000)	7 804 973	7 995 055	8 101 065	8 078 843	8 117 663	7 952 367	8 131 531	8 284 900
Electricity, gas, steam and air conditioning supply	number	790	769	803	778	677	681	697	695
	(BGN'000)	1 345 825	1 357 917	1 409 534	1 405 610	1 342 019	1 349 090	1 411 244	1 448 814
Water supply, sewerage, waste management and remediation activities	number	391	384	375	396	403	400	394	397
	(BGN'000)	306 748	300 170	295 445	274 749	281 473	271 937	261 740	251 030
Construction	number	10 850	10 862	10 853	10 361	10 208	10 044	9 734	9 264
	(BGN'000)	2 797 382	3 046 842	3 087 529	3 008 591	3 116 427	3 131 375	3 102 760	3 001 567
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	60 370	59 770	59 130	57 089	56 844	58 049	55 717	54 248
	(BGN'000)	9 201 915	9 089 135	9 410 661	9 405 921	9 394 591	9 197 702	9 221 520	9 335 723
Transportation and storage	number	14 669	14 888	14 952	15 011	15 074	14 985	14 595	14 298
	(BGN'000)	1 500 959	1 480 865	1 490 072	1 795 204	1 764 838	1 791 424	1 795 260	2 131 548
Accommodation and food service activities	number	9 571	9 935	10 249	9 979	10 138	10 314	9 765	9 141
	(BGN'000)	2 114 181	2 184 145	2 126 863	2 192 996	2 236 021	2 262 012	2 274 398	2 465 958
Information and communication	number	2 983	3 078	3 021	3 040	2 980	2 799	2 686	2 588
	(BGN'000)	556 107	719 665	704 893	725 717	751 930	702 877	567 256	584 223
Real estate activities	number	1 868	1 861	1 876	1 890	1 858	1 783	1 804	1 780
	(BGN'000)	3 263 307	3 175 812	3 385 081	3 576 031	3 656 603	3 723 733	3 803 108	3 986 933
Professional, scientific and technical activities	number	7 246	7 188	7 222	7 263	7 064	6 456	6 383	6 170
	(BGN'000)	995 318	978 576	1 020 008	994 777	940 597	917 586	1 010 787	944 187
Administrative and support service activities	number	3 065	3 164	3 134	3 193	3 312	2 256	2 129	2 084
	(BGN'000)	552 894	556 585	486 481	506 785	535 705	544 784	530 729	459 811
Education	number	395	375	385	373	394	363	351	387
	(BGN'000)	64 799	75 420	80 329	80 200	79 973	79 195	78 111	77 502
Human health and social work activities	number	2 682	2 761	2 797	2 825	2 846	2 726	2 511	2 483
	(BGN'000)	275 797	273 400	274 083	280 834	279 025	270 441	269 987	311 959
Arts, entertainment and recreation	number	848	806	785	766	768	789	746	742
	(BGN'000)	79 822	72 929	77 847	77 699	76 594	66 685	80 503	80 712
Other service activities	number	2 336	2 329	2 303	2 244	2 117	1 850	1 800	1 779
	(BGN'000)	117 986	122 245	111 811	109 926	74 999	79 095	72 332	82 241
Households and NPISHs	number	2 994 397	3 001 294	3 033 036	3 022 900	2 938 829	2 827 593	2 816 922	2 772 865
	(BGN'000)	22 169 506	22 741 096	23 377 752	23 907 899	24 360 699	24 558 681	25 139 668	25 492 804

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 RESERVES

		BIR	LEONIA Plus ³	Concluded deals		Interest rate on Excess Reserves ⁴
				Volume in million BGN	Deal count	
				2020	I	
	II	0.00	-0.57	2,299.0	61	-0.70
	III	0.00	-0.56	2,997.5	71	-0.70
	IV	0.00	-0.68	800.0	20	-0.70
	V	0.00	-0.68	720.0	18	-0.70
	VI	0.00	-0.68	880.0	22	-0.70
	VII	0.00	-0.67	940.0	25	-0.70
	VIII	0.00	-0.68	840.0	21	-0.70
	IX	0.00	-0.68	850.0	19	-0.70
	X	0.00	-0.68	1,100.0	22	-0.70
	XI	0.00	-0.68	1,040.0	21	-0.70
	XII	0.00	-0.68	970.0	18	-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 reference rate is not available (n/a) when no unsecured overnight deposit transactions have been effected during the period.

⁴ 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 PURPOSES ¹

	Yield on BGN-denominated interest-bearing government securities on the primary market ²						Yield on BGN-denominated interest-bearing government securities on the secondary market ²						Long-term interest rate ⁷	
	2 years ³		3 years ⁴		5 years		7 years ⁵		10 years ⁶		20 years			
	annual effective yield													
2020	I	-	-	-0.11	-	0.13	-	-	-	-	-	-0.05	1.34	0.15
	II	-	-	-0.14	-	0.12	-	-	-	-	-	-	1.19	0.12
	III	-	-	-	-	-	-	-0.06	-	-	-	-0.12	1.13	0.15
	IV	-	-	0.13	-	0.55	-	-	0.06	-	-	0.00	-	0.20
	V	-	-	-	-	-	-	-	-	-	-	-	-	0.20
	VI	-	-	-	-	-	-	0.09	-	-	-	0.70	-	0.68
	VII	-	-	-	-	-	-	-	-	-	-	0.09	-	0.50
	VIII	-	-	-	-	-	-	-	-	-	-	0.19	-	0.26
	IX	-	-	-	-	-	-	-	-	-	-	0.20	-	0.20
	X	-	-	-	-	-	-	-0.05	-	-	-	-	-	0.20
	XI	-	-	-	-	-	-	-	-	-	-	0.19	-	0.20
	XII	-	-	-	-	-	-	0.01	-	-	-	-	-	0.19

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 PERIOD OF INITIAL RATE FIXATION²

	Loans other than overdraft														
	in BGN						in EUR								
	up to 1 million EUR		over 1 million EUR		over 1 million EUR		up to 1 million EUR		over 1 million EUR		over 1 million 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			
	annual effective interest rate														
	volumes in million BGN														
2020	I	3.01	3.66	3.66	2.60	2.60	2.68	2.93	2.83	13.80	-	2.64	2.60	3.56	-
	II	2.97	3.68	3.69	2.52	2.52	2.36	2.91	2.93	-	1.70	2.25	2.36	3.30	0.65
	III	3.14	3.51	3.51	2.97	2.98	4.09	2.89	2.89	-	2.43	2.24	2.23	-	3.08
	IV	2.94	3.57	3.59	2.43	2.44	2.64	2.92	2.92	3.14	-	1.85	1.79	-	3.56
	V	2.92	3.73	3.73	2.35	2.35	2.22	2.35	2.79	-	3.56	2.21	2.21	-	-
	VI	2.75	3.26	3.26	2.45	2.45	2.20	2.65	2.66	3.31	2.35	2.15	2.14	3.20	2.02
	VII	2.98	3.43	3.41	2.74	2.74	2.42	2.63	2.61	-	4.10	2.39	2.39	-	-
	VIII	2.88	3.45	3.45	2.49	2.50	3.04	2.93	2.95	2.12	2.27	2.63	2.62	3.20	-
	IX	2.80	3.22	3.22	2.47	2.47	3.04	2.87	2.87	-	2.43	2.16	2.14	2.80	1.76
	X	2.89	3.42	3.43	2.34	2.39	3.04	2.62	2.61	-	3.56	2.34	2.30	2.94	-
	XI	2.81	3.45	3.45	2.21	2.27	1.29	2.73	2.73	-	-	2.44	2.44	-	-
	XII	2.80	3.16	3.17	2.60	2.60	2.15	2.64	2.65	3.30	2.43	2.10	2.11	-	1.85
2020	I	760.5	294.3	294.1	466.1	466.1	467.1	76.4	75.8	0.7	-	390.7	377.0	13.7	-
	II	849.4	327.5	326.3	521.9	521.9	512.7	82.1	81.0	-	1.2	430.6	398.3	2.9	29.3
	III	1 085.0	320.8	319.5	764.2	756.4	689.3	87.6	87.5	-	0.1	601.7	592.3	-	9.3
	IV	545.9	238.9	234.9	307.0	294.7	12.4	454.5	54.9	0.1	-	399.7	386.0	-	13.7
	V	594.4	243.8	243.7	350.6	348.4	2.2	470.8	55.8	-	0.0	415.0	415.0	-	-
	VI	965.4	354.2	353.9	611.2	611.2	888.3	76.9	72.6	1.0	3.3	811.4	796.1	11.6	3.7
	VII	1 006.8	351.5	347.7	655.2	655.2	598.9	71.5	70.6	-	0.8	527.4	527.4	-	-
	VIII	757.7	301.1	300.4	456.6	448.5	8.1	590.1	68.2	0.3	1.9	519.8	508.2	11.6	-
	IX	653.7	280.2	279.9	373.5	365.4	8.1	528.1	75.6	-	0.0	452.6	432.6	17.4	2.5
	X	612.6	312.3	311.5	300.3	262.2	30.0	81	81.4	-	0.9	473.0	442.9	30.1	-
	XI	659.9	318.2	317.0	341.7	322.1	19.5	748.7	82.2	-	-	666.4	666.4	-	-
	XII	1 032.2	367.1	364.5	665.1	665.1	1 169.8	99.8	93.7	1.0	5.1	1 070.0	1 033.6	-	36.4

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

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

Source: BNB.

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

	Overdraft ³		Loans other than overdraft								
	in BGN		in BGN		in EUR			in EUR			
	in BGN	in EUR	in BGN	in EUR	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	
					annual effective interest rate						
2020											
I	2.77	2.35	3.20	3.93	3.23	3.12	2.76	1.01	2.78	2.82	
II	2.75	2.36	3.17	3.80	3.20	3.09	2.73	0.91	2.77	2.79	
III	2.73	2.34	3.12	3.50	3.19	3.05	2.68	0.83	2.64	2.77	
IV	2.75	2.33	3.09	3.39	3.16	3.04	2.68	0.83	2.63	2.77	
V	2.78	2.31	3.08	3.30	3.15	3.03	2.67	0.89	2.65	2.75	
VI	2.77	2.30	3.06	3.29	3.09	3.03	2.65	0.86	2.57	2.75	
VII	2.73	2.30	3.06	3.22	3.14	3.02	2.64	0.77	2.49	2.74	
VIII	2.72	2.30	3.03	3.03	3.10	3.01	2.64	0.98	2.52	2.72	
IX	2.66	2.28	3.02	3.00	3.08	3.00	2.63	0.99	2.47	2.72	
X	2.62	2.21	3.02	3.50	3.07	2.97	2.64	2.16	2.45	2.68	
XI	2.60	2.13	3.01	3.44	3.05	2.96	2.62	2.34	2.40	2.67	
XII	2.57	2.11	2.98	3.39	3.04	2.92	2.56	2.34	2.25	2.63	
					volumes in million BGN						
2020											
I	7 209.3	3 312.2	9 339.0	664.4	2 373.3	6 301.3	10 394.3	310.3	1 903.5	8 180.4	
II	7 270.1	3 296.6	9 418.7	634.7	2 442.4	6 341.6	10 436.9	301.8	1 931.1	8 204.0	
III	7 239.5	3 296.3	9 502.9	658.4	2 443.2	6 401.2	10 421.9	344.6	1 861.7	8 215.6	
IV	7 001.8	3 282.3	9 535.6	658.2	2 378.2	6 499.1	10 332.5	341.3	1 806.2	8 185.0	
V	6 829.6	3 147.3	9 597.7	672.3	2 350.0	6 575.4	10 373.9	375.2	1 800.4	8 198.3	
VI	6 803.3	3 081.4	9 620.1	650.3	2 321.6	6 648.1	10 628.0	352.9	1 810.6	8 464.5	
VII	6 869.4	3 096.3	9 729.5	602.7	2 363.6	6 763.2	10 468.7	332.7	1 673.9	8 462.1	
VIII	6 853.8	3 046.4	9 808.7	626.8	2 411.5	6 770.4	10 593.6	331.2	1 659.6	8 602.8	
IX	7 113.6	3 135.9	9 879.2	659.6	2 453.4	6 766.2	10 672.5	311.0	1 677.2	8 684.3	
X	7 317.9	3 356.6	9 861.8	559.2	2 498.2	6 804.4	10 592.6	121.4	1 766.5	8 704.7	
XI	7 406.9	3 508.8	9 877.3	559.9	2 524.7	6 792.7	10 741.5	113.5	1 797.5	8 830.5	
XII	7 111.0	3 475.3	9 964.6	575.1	2 513.4	6 876.1	11 303.7	120.5	1 961.0	9 222.2	

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

²The 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.

1.17. INTEREST RATES¹ AND VOLUMES OF NEW BUSINESS ON LOANS TO HOUSEHOLDS SECTOR² BY PERIOD OF INITIAL RATE FIXATION³

		Consumer loans						Loans for house purchases						Other loans																						
		in BGN			in EUR			in BGN			in EUR			in BGN			in EUR																			
		up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years																	
		annual effective interest rate																																		
		volumes in million BGN																																		
2020	I	8.34	7.99	15.80	7.80	4.32	4.30	4.95	4.66	2.97	2.97	2.97	2.70	4.14	3.58	3.65	3.65	3.65	3.65	3.04	3.06	3.06	7.76	7.23	2.53	2.53	-	-	-	-	-	-	-			
	II	7.92	7.63	14.85	7.39	3.91	3.82	5.53	4.13	2.97	2.97	2.81	3.72	3.72	3.23	3.50	3.40	3.40	4.07	4.80	3.12	3.12	3.55	7.23	2.94	2.94	-	-	-	-	-	-	-			
	III	7.66	7.43	13.97	7.14	4.43	4.38	4.99	5.13	2.91	2.91	2.76	3.52	3.52	3.39	3.48	3.47	2.95	4.56	4.80	2.85	2.82	7.76	7.23	4.44	4.44	-	-	-	-	-	-	-			
	IV	9.72	9.75	12.98	7.07	3.79	3.75	3.40	4.32	2.85	2.85	2.72	3.40	3.40	3.47	3.74	3.74	3.46	4.05	3.90	2.58	2.58	3.52	-	-	-	-	-	-	-	-	-	-	-		
	V	8.43	8.66	5.57	8.08	3.19	3.18	3.25	-	2.85	2.85	2.85	4.38	-	-	-	-	-	-	-	2.75	2.71	6.92	-	-	-	-	-	-	-	-	-	-	-		
	VI	7.65	7.86	5.35	7.69	3.36	3.36	-	-	2.91	2.91	2.73	-	-	3.56	3.53	3.53	3.22	4.33	4.79	3.27	3.21	6.71	-	-	4.15	-	-	-	-	-	-	-	-		
	VII	7.79	7.72	8.29	9.24	3.91	3.91	3.56	3.56	2.89	2.89	2.69	-	-	2.53	3.51	3.53	1.49	2.27	4.54	3.19	3.18	3.38	-	-	2.89	-	-	-	-	-	-	-	-		
	VIII	8.20	8.22	7.73	9.04	3.10	3.10	3.56	3.56	2.88	2.89	2.77	-	-	4.14	3.65	3.65	-	-	4.54	3.52	3.51	5.42	-	-	2.28	-	-	-	-	-	-	-	-		
	IX	8.06	8.01	8.39	8.72	3.66	3.66	3.56	3.56	2.87	2.87	2.70	-	-	4.07	3.35	3.35	2.58	-	4.59	3.44	3.42	0.00	-	-	3.56	-	-	-	-	-	-	-	-		
	X	8.17	8.08	8.87	9.08	3.55	3.56	3.29	3.56	2.86	2.86	2.68	-	-	2.74	3.59	3.61	2.73	-	4.07	3.66	3.64	7.76	-	-	3.78	-	-	-	-	-	-	-	-		
	XI	8.61	8.50	9.96	8.96	3.55	3.51	4.81	3.89	2.83	2.84	2.62	-	-	3.04	3.35	3.38	2.77	-	3.32	3.29	3.29	7.76	-	-	6.38	-	-	-	-	-	-	-	-		
	XII	9.00	9.00	8.92	9.11	3.68	3.63	3.56	5.12	2.81	2.82	2.61	-	-	3.11	3.36	3.38	2.61	3.04	4.07	3.20	3.14	7.76	-	-	2.84	-	-	-	-	-	-	-	-		
2020	I	473.8	411.7	21.8	40.3	3.4	3.2	0.1	0.1	278.7	271.1	6.5	0.2	0.9	17.1	16.9	0.2	0.0	0.0	0.0	19.2	19.1	0.0	-	-	0.1	-	-	-	-	-	-	-	-	-	
	II	510.0	443.2	21.9	44.9	5.2	4.6	0.2	0.4	321.3	314.1	5.7	0.7	0.9	23.4	23.0	0.2	0.0	0.0	0.1	21.3	21.2	0.1	-	-	0.1	-	-	-	-	-	-	-	-	-	-
	III	438.6	384.1	16.6	37.9	3.3	3.1	0.1	0.2	319.3	314.6	3.3	0.2	1.2	18.3	18.0	0.2	0.2	0.2	-	26.3	26.2	0.1	-	-	0.8	-	-	-	-	-	-	-	-	-	-
	IV	219.0	202.3	6.4	10.3	1.4	1.3	0.0	0.1	260.9	254.8	4.4	0.2	1.5	12.7	12.1	0.4	0.1	0.1	0.1	21.9	17.9	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-
	V	270.8	247.1	19.4	4.3	2.6	2.2	0.4	-	188.8	188.1	0.6	0.1	-	9.9	9.9	-	-	-	-	12.8	12.7	0.1	-	-	-	-	-	-	-	-	-	-	-	-	-
	VI	480.3	434.4	40.1	5.8	6.0	6.0	-	-	297.4	290.5	6.8	-	0.1	15.5	14.9	0.4	0.2	0.2	0.1	23.1	22.8	0.4	-	-	3.9	-	-	-	-	-	-	-	-	0.0	-
	VII	500.0	454.7	34.9	10.3	6.5	6.4	0.0	0.1	311.7	304.4	7.3	-	0.0	19.3	18.9	0.2	0.1	0.1	0.1	25.2	23.8	1.4	-	-	0.6	-	-	-	-	-	-	-	-	-	-
	VIII	458.8	412.4	35.7	10.7	7.7	7.6	0.0	0.0	298.6	292.4	6.1	-	0.2	21.4	21.4	-	-	-	-	12.8	12.8	0.0	-	-	1.3	-	-	-	-	-	-	-	-	-	-
	IX	468.8	423.2	32.8	12.7	6.2	6.0	0.0	0.1	325.2	319.7	5.4	-	0.0	22.1	21.9	0.1	-	-	0.0	15.7	15.6	-	-	-	0.0	-	-	-	-	-	-	-	-	-	-
	X	482.7	433.6	35.1	14.0	5.7	5.4	0.2	0.0	355.4	346.1	8.9	-	0.4	18.7	18.2	0.4	-	-	0.1	20.7	20.6	0.1	-	-	1.3	-	-	-	-	-	-	-	-	-	-
	XI	415.7	375.2	26.5	14.0	4.5	4.2	0.1	0.2	359.2	351.7	7.5	-	0.0	16.7	15.9	0.8	-	-	-	15.3	15.2	0.1	-	-	3.8	-	-	-	-	-	-	-	-	-	-
	XII	365.3	328.9	26.1	10.3	2.3	2.2	0.0	0.1	401.7	391.5	10.1	-	0.1	24.1	23.3	0.7	0.0	0.0	0.0	16.2	16.0	0.2	-	-	0.4	-	-	-	-	-	-	-	-	-	-

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

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

1.18. ANNUAL PERCENTAGE RATE OF CHARGE¹ OF NEW BUSINESS ON LOANS 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	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years					
2020																		
I	10.01	27.89	16.38	6.54	4.69	9.19	4.77	4.64	3.26	-	3.67	3.27	3.26	4.16	-	4.53	3.80	4.19
II	9.36	26.45	15.47	6.37	4.45	7.38	5.45	4.28	3.25	-	3.78	3.33	3.24	3.88	-	3.51	3.12	4.10
III	9.00	27.41	15.21	6.17	4.64	10.91	4.45	4.69	3.19	-	3.79	3.23	3.18	3.80	-	3.64	3.62	3.83
IV	12.09	32.51	22.02	6.25	3.93	-	3.87	3.93	3.13	4.08	3.65	3.29	3.10	4.28	-	4.58	4.26	4.25
V	10.33	31.18	14.65	6.18	3.58	-	3.63	3.58	3.18	-	3.65	3.19	3.17	4.05	-	5.57	3.17	4.23
VI	8.88	29.79	12.36	5.96	3.69	-	3.53	3.76	3.16	4.83	3.70	3.47	3.15	3.94	3.19	3.09	3.54	4.03
VII	9.02	28.36	13.38	6.03	4.28	6.56	3.89	4.42	3.13	-	3.69	3.32	3.12	4.05	-	3.48	3.56	4.12
VIII	8.86	28.53	13.24	5.96	3.76	2.74	4.40	3.36	3.13	-	3.37	3.37	3.12	4.04	-	4.12	3.55	4.10
IX	8.61	26.81	12.99	5.91	3.94	4.03	4.85	3.88	3.08	-	3.63	3.30	3.06	3.67	-	3.83	3.09	3.70
X	8.70	26.44	13.25	5.86	3.81	4.75	4.25	3.74	3.35	-	3.67	3.35	3.08	3.86	-	3.40	3.20	3.95
XI	9.14	25.62	14.78	5.87	3.80	7.34	5.10	3.67	3.09	4.69	3.81	3.40	3.06	3.84	-	3.36	4.89	3.77
XII	9.53	23.43	15.63	5.75	3.96	5.02	4.72	3.85	3.07	4.25	3.04	3.34	3.06	3.61	-	3.62	2.83	3.81

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.

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

		Loans other than overdraft																										
		Consumer loans					Loans for house purchases					Other loans																
		in EUR					in EUR					in EUR																
		in BGN					in BGN					in BGN																
		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years												
		annual effective interest rate																										
2020	I	14.58	10.06	7.23	18.68	10.43	6.28	6.33	6.06	4.70	6.43	3.49	5.68	3.44	3.49	4.64	-	3.92	4.65	3.43	3.40	2.67	4.49	3.97	-	3.15	4.35	
	II	14.65	9.53	7.17	20.51	10.41	6.25	6.33	6.70	4.76	6.41	3.46	4.98	3.44	3.46	4.60	4.60	3.94	4.61	3.37	3.16	2.62	4.39	4.17	6.37	3.14	4.33	
	III	14.71	9.35	7.12	20.67	10.35	6.22	6.29	6.89	4.72	6.38	3.44	5.26	3.42	3.44	4.57	4.57	3.92	4.57	3.38	3.17	2.64	4.35	4.30	6.37	3.14	4.55	
	IV	14.94	9.26	6.99	20.54	10.08	6.17	6.25	6.95	4.68	6.33	3.41	4.42	3.47	3.40	4.55	4.55	3.92	4.55	3.38	4.24	2.60	4.33	4.32	6.57	3.14	4.52	
	V	14.95	9.31	6.95	20.49	9.79	6.20	6.16	6.97	4.62	6.24	3.34	3.52	3.46	3.34	4.50	4.50	3.83	4.51	3.45	4.24	2.70	4.28	4.32	6.57	3.18	4.46	
	VI	14.87	9.02	6.96	20.14	9.96	6.17	6.04	6.85	4.46	6.13	3.30	4.16	3.43	3.30	4.45	4.45	3.80	4.46	3.48	3.65	2.76	4.26	4.04	6.67	3.19	3.98	
	VII	14.92	9.28	6.89	20.68	9.99	6.07	5.99	6.45	4.31	6.08	3.28	4.09	3.39	3.28	4.42	4.42	3.77	4.42	3.50	3.55	2.80	4.25	4.01	6.50	3.20	3.94	
	VIII	14.84	9.34	6.90	23.14	10.06	6.05	5.94	5.91	4.14	6.04	3.27	4.24	3.36	3.27	4.40	4.40	3.76	4.40	3.60	3.50	3.02	4.23	3.97	6.50	3.11	3.91	
	IX	14.85	9.49	6.88	23.54	10.06	6.02	5.92	5.30	4.12	6.01	3.27	4.39	3.34	3.27	4.37	4.37	3.14	3.69	3.56	3.54	2.92	4.21	3.96	6.50	3.12	3.87	
	X	14.85	9.49	6.85	23.59	10.02	6.00	5.86	5.57	4.08	5.95	3.27	4.32	3.36	3.27	4.36	4.36	3.14	3.67	3.63	3.62	3.02	4.19	4.06	6.50	3.13	3.98	
	XI	14.83	9.30	6.84	24.12	10.08	5.98	5.79	6.09	4.01	5.89	3.26	2.89	3.35	3.26	4.35	4.35	3.14	3.63	3.71	3.77	3.17	4.17	4.17	4.12	6.70	3.16	3.92
	XII	15.15	9.27	6.82	23.37	10.12	5.94	5.74	5.97	3.95	5.83	3.23	2.90	3.30	3.23	4.31	4.31	3.14	3.62	3.64	3.66	3.06	4.14	4.21	4.21	6.70	3.16	4.07
			volumes in million BGN																									
2020	I	1 132.1	59.4	10 112.4	122.4	1 930.9	8 059.1	358.4	3.6	19.1	335.8	8 867.1	0.0	40.1	8 827.0	1 274.6	-	8.4	1 266.2	462.4	20.1	255.7	186.6	29.1	-	9.3	19.8	
	II	1 119.2	56.6	10 210.7	98.6	1 927.6	8 184.5	349.7	0.2	18.1	331.4	8 983.3	0.0	40.6	8 942.7	1 260.6	-	8.7	1 251.9	446.3	17.0	245.9	183.3	31.0	2.7	8.8	19.4	
	III	1 101.9	54.6	10 244.6	90.5	1 906.3	8 247.8	341.7	0.2	18.1	323.5	9 121.5	0.0	40.7	9 080.8	1 243.3	-	8.4	1 234.9	436.2	16.8	234.8	184.6	28.1	2.7	8.4	16.9	
	IV	1 059.3	50.7	10 141.5	81.3	1 849.8	8 210.4	334.7	0.2	17.3	317.2	9 238.1	0.0	44.4	9 193.7	1 226.1	-	9.4	1 216.7	428.5	8.7	234.2	185.6	27.4	2.7	8.1	16.6	
	V	1 062.7	49.9	10 098.7	77.2	1 816.1	8 205.4	328.4	0.2	16.9	311.4	9 301.8	0.0	44.5	9 257.3	1 215.0	-	9.0	1 206.0	402.8	7.3	211.8	183.7	26.4	2.7	7.4	16.2	
	VI	1 079.7	50.5	10 182.5	77.9	1 826.7	8 277.9	322.3	0.2	16.1	306.0	9 418.4	0.0	42.6	9 375.8	1 203.6	0.0	8.5	1 195.1	381.8	5.9	195.8	180.1	29.0	2.7	7.1	19.2	
	VII	1 079.8	51.5	10 312.2	80.7	1 848.3	8 383.3	317.9	0.2	16.0	301.7	9 540.6	0.0	42.1	9 498.4	1 191.4	0.0	8.3	1 183.0	375.7	10.3	190.2	175.3	28.3	2.7	7.0	18.6	
	VIII	1 088.6	51.4	10 389.1	80.5	1 855.8	8 452.7	314.2	0.2	16.2	297.7	9 670.3	0.0	41.4	9 628.9	1 182.7	0.0	8.3	1 174.4	374.3	11.7	185.5	177.1	27.5	2.7	6.8	18.0	
	IX	1 094.2	50.6	10 468.4	80.8	1 862.1	8 525.6	307.3	0.3	15.0	291.9	9 806.8	0.0	40.4	9 766.4	1 171.7	0.0	8.0	1 163.7	373.2	12.2	183.0	178.0	26.6	2.7	6.4	17.5	
	X	1 079.3	49.9	10 548.8	82.4	1 870.6	8 595.9	303.1	0.3	15.0	287.8	9 960.2	0.0	39.0	9 921.2	1 161.8	0.0	8.3	1 153.5	359.0	13.8	166.1	179.1	24.4	2.7	5.8	15.9	
	XI	1 078.5	49.8	10 581.5	85.2	1 859.6	8 636.7	298.0	0.2	15.8	282.0	10 105.4	0.1	38.2	10 067.0	1 150.8	0.0	8.0	1 142.8	347.1	12.8	154.7	179.6	24.0	3.2	5.4	15.4	
	XII	1 019.0	48.2	10 565.3	90.8	1 842.5	8 631.9	291.8	0.2	15.3	276.2	10 269.6	0.1	38.3	10 231.1	1 143.3	0.0	7.6	1 135.7	341.4	11.6	152.5	177.3	21.0	2.8	4.7	13.6	

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

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

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

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

Source: BNB.

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

	Deposits with agreed maturity																				
	in BGN					in EUR					annual effective interest rate										
	over 1 day up to 1 year					over 1 day up to 1 year					over 1 day up to 1 year										
	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 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						
2020																					
I	0.04	0.04	0.01	0.01	0.01	0.04	0.04	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.00	0.00	0.00	0.00	0.00	0.00
II	0.03	0.03	0.01	0.03	0.07	0.03	0.03	0.03	0.17	0.07	0.03	0.03	0.03	0.17	0.07	0.04	0.04	0.04	0.16	0.19	0.01
III	0.02	0.03	0.02	0.02	0.01	0.02	0.01	0.02	0.11	0.15	0.00	-0.03	0.01	0.11	0.25	0.00	-0.07	0.01	0.15	0.15	0.00
IV	0.02	0.03	0.02	0.04	0.02	0.03	0.02	0.04	0.15	0.07	0.00	-0.05	0.02	0.15	0.02	0.02	-0.06	0.03	0.18	0.18	0.00
V	-0.05	-0.06	-0.09	0.00	0.01	-0.09	0.00	0.01	0.18	0.00	0.00	0.02	0.05	0.18	0.05	0.03	0.03	0.01	0.05	0.05	0.00
VI	-0.05	-0.07	-0.12	0.00	0.00	-0.12	0.00	0.00	0.28	0.02	0.01	0.01	0.01	0.28	0.11	0.01	0.02	0.01	0.11	0.11	0.00
VII	-0.03	-0.04	-0.10	0.02	0.03	-0.10	0.02	0.03	0.12	0.19	0.00	-0.27	0.02	0.12	0.23	0.02	-0.27	0.08	0.23	0.23	0.00
VIII	-0.06	-0.09	-0.17	0.01	0.05	-0.17	0.01	0.05	0.22	0.30	0.02	-0.02	0.02	0.22	0.08	0.02	-0.04	0.01	0.08	0.08	0.11
IX	-0.09	-0.12	-0.21	0.11	0.13	-0.21	0.11	0.13	0.06	0.25	0.00	-0.03	0.02	0.06	0.06	0.03	-0.05	0.02	0.06	0.06	0.00
X	-0.05	-0.09	-0.16	0.01	0.02	-0.16	0.01	0.02	0.15	0.00	0.01	0.05	0.01	0.15	0.07	0.01	0.05	0.04	0.09	0.09	0.00
XI	-0.07	-0.08	-0.11	0.02	0.00	-0.11	0.02	0.00	0.04	0.00	0.00	0.00	0.03	0.04	0.03	-0.02	-0.01	0.09	0.09	0.09	0.00
XII	-0.05	-0.07	-0.13	0.04	0.03	-0.13	0.04	0.03	0.19	0.00	0.00	0.02	0.02	0.19	0.11	0.03	0.03	0.00	0.11	0.11	0.00
2020																					
I	174.8	143.8	57.5	28.5	52.4	1.3	29.7	99.4	85.8	39.3	16.8	3.4	26.2	0.7	12.8						
II	257.6	215.6	88.5	17.1	89.2	0.5	41.5	139.6	131.8	53.3	18.2	9.8	50.5	0.7	7.1						
III	110.4	81.6	51.3	12.0	8.6	0.4	28.5	137.4	58.7	32.9	3.4	14.6	7.8	0.3	78.4						
IV	188.7	151.2	129.2	2.7	6.9	0.4	37.2	67.4	60.2	45.3	4.7	2.1	8.0	0.2	6.9						
V	187.7	146.9	126.7	3.8	6.3	3.0	37.8	67.9	56.3	25.9	15.4	2.4	12.6	0.0	11.6						
VI	178.7	137.4	105.6	12.5	8.8	0.2	41.1	120.2	39.3	13.7	8.4	12.2	5.0	-	80.9						
VII	226.7	205.5	123.7	19.7	37.7	0.1	21.1	349.7	340.8	247.9	8.0	25.4	59.5	0.1	8.8						
VIII	157.3	117.3	79.4	5.1	24.9	0.2	39.8	111.1	100.7	51.8	30.0	2.9	16.0	0.1	10.3						
IX	124.3	92.5	64.6	5.3	8.1	0.0	31.7	167.4	86.2	52.8	20.8	3.2	9.3	-	81.2						
X	188.7	119.1	85.8	13.7	5.4	30.2	39.4	118.6	114.4	56.5	10.3	3.5	44.0	0.7	3.5						
XI	187.3	146.3	121.5	4.1	6.6	0.0	41.1	189.4	163.7	135.1	13.5	2.9	12.1	-	25.7						
XII	213.8	156.5	105.5	29.3	17.9	2.7	54.6	230.0	149.8	101.4	35.6	1.1	11.7	2.1	78.1						

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

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

Source: BNB.

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

	Overnight deposits ³		Deposits with agreed maturity														Deposits redeemable at notice ³							
	in BGN	in EUR	in EUR														in BGN	in EUR						
			over 1 day up to 2 years							annual effective interest rate														
			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																	
2020	I	0.00	-0.01	0.11	0.09	0.01	0.27	0.06	0.13	0.25	0.25	0.15	0.09	-0.01	0.03	0.06	0.18	0.25	0.49	-	-			
	II	0.00	-0.01	0.10	0.08	0.01	0.26	0.05	0.12	0.25	0.25	0.16	0.09	-0.02	0.04	0.05	0.18	0.26	0.60	-	-			
	III	0.00	-0.01	0.10	0.08	0.01	0.27	0.05	0.12	0.27	0.25	0.14	0.08	-0.02	0.04	0.05	0.17	0.26	0.40	-	-			
	IV	0.00	-0.01	0.10	0.08	0.01	0.27	0.05	0.11	0.27	0.28	0.15	0.08	-0.02	0.03	0.04	0.17	0.23	0.63	-	-			
	V	0.00	-0.01	0.09	0.07	-0.01	0.28	0.05	0.11	0.27	0.28	0.15	0.08	0.00	0.03	0.04	0.16	0.25	0.60	-	-			
	VI	0.01	0.02	0.09	0.07	-0.01	0.29	0.04	0.16	0.27	0.26	0.14	0.07	0.00	0.03	0.03	0.16	0.25	0.38	-	-			
	VII	0.02	0.03	0.09	0.07	-0.01	0.31	0.04	0.13	0.26	0.26	0.03	-0.04	-0.24	0.02	0.03	0.16	0.24	0.55	-	-			
	VIII	0.01	0.03	0.09	0.07	-0.02	0.30	0.04	0.13	0.26	0.26	0.03	-0.04	-0.23	0.02	0.03	0.15	0.23	0.55	-	-			
	IX	0.02	0.03	0.10	0.07	-0.02	0.31	0.03	0.13	0.25	0.30	0.02	-0.05	-0.22	0.02	0.02	0.15	0.26	0.36	-	-			
	X	0.02	0.04	0.10	0.06	-0.02	0.32	0.03	0.13	0.13	0.31	0.03	-0.05	-0.21	0.02	0.02	0.14	0.23	0.56	-	-			
	XI	0.03	0.04	0.09	0.06	-0.01	0.34	0.03	0.12	0.13	0.30	0.07	0.00	-0.11	0.02	0.02	0.14	0.21	0.49	-	-			
	XII	0.02	0.03	0.09	0.06	-0.02	0.28	0.03	0.12	0.11	0.28	0.06	-0.01	-0.10	0.04	0.02	0.12	0.13	0.37	-	-			
									volumes in million BGN															
2020	I	14 325.3	6 248.0	2 121.7	1 923.7	673.5	129.5	243.6	821.9	55.1	198.1	945.9	808.6	256.5	76.0	126.7	317.4	32.1	137.3	-	-			
	II	13 973.4	6 610.6	2 137.4	1 939.8	631.2	130.5	307.1	815.8	55.1	197.6	988.5	856.3	267.6	94.5	132.7	328.9	32.6	132.2	-	-			
	III	13 683.6	6 708.4	2 094.3	1 898.6	648.0	124.6	276.7	801.4	47.8	195.7	1 042.0	844.1	273.0	93.9	130.7	314.0	32.4	197.9	-	-			
	IV	13 550.2	6 788.6	2 135.6	1 944.2	779.4	119.6	203.4	795.7	46.3	191.4	960.6	836.6	281.9	92.3	121.4	309.3	31.7	124.0	-	-			
	V	13 698.6	6 991.4	2 057.0	1 862.9	733.1	117.1	200.7	766.3	45.6	194.1	947.9	818.9	265.0	104.7	121.8	302.7	24.8	128.9	-	-			
	VI	14 062.4	6 819.2	1 684.4	1 488.8	744.0	109.3	204.4	387.6	43.5	195.6	1 014.4	809.1	248.4	113.0	131.6	292.5	23.6	205.3	-	-			
	VII	14 257.0	7 091.2	1 653.1	1 451.4	696.5	106.0	210.7	393.7	44.6	201.7	1 222.3	1 079.3	461.4	102.0	160.4	331.5	23.9	143.0	-	-			
	VIII	15 039.8	7 164.8	1 643.7	1 426.3	663.6	107.9	213.1	397.2	44.5	217.4	1 260.4	1 114.9	480.3	117.3	152.8	340.6	24.0	145.4	-	-			
	IX	15 900.3	7 284.1	1 583.1	1 357.2	602.4	106.7	202.1	400.0	45.9	226.0	1 274.5	1 055.6	489.7	126.4	125.3	293.3	20.9	219.0	-	-			
	X	15 833.4	7 253.8	1 628.3	1 395.7	634.2	103.4	175.7	406.0	76.4	232.6	1 204.6	1 061.2	487.2	116.8	121.7	314.1	21.3	143.4	-	-			
	XI	15 984.9	7 302.1	1 689.7	1 453.5	700.4	97.0	172.6	407.9	75.7	236.1	1 172.8	1 008.9	449.7	109.8	121.9	306.9	20.6	163.9	-	-			
	XII	16 855.7	7 196.0	1 649.8	1 413.8	640.2	121.7	178.3	401.6	72.0	236.0	1 178.8	958.1	469.9	111.7	115.1	238.6	22.8	220.7	-	-			

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

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

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

Source: BNB.

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

		Deposits with agreed maturity															
		in BGN						in EUR						annual effective interest rate			
		over 1 day up to 1 year	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 year	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				
2020	I	0.14	0.10	0.01	0.03	0.10	0.25	0.58	0.64	0.15	0.11	0.01	0.13	0.08	0.24	0.47	0.60
	II	0.11	0.09	0.01	0.03	0.11	0.26	0.54	0.46	0.10	0.08	0.01	0.05	0.07	0.21	0.42	0.59
	III	0.12	0.10	0.02	0.03	0.10	0.26	0.58	0.34	0.10	0.09	0.01	0.03	0.08	0.24	0.40	0.12
	IV	0.10	0.08	0.01	0.02	0.08	0.22	0.52	0.33	0.10	0.09	0.01	0.03	0.08	0.21	0.37	0.48
	V	0.10	0.07	0.01	0.02	0.06	0.20	0.49	0.45	0.09	0.07	0.01	0.02	0.06	0.17	0.37	0.15
	VI	0.10	0.07	0.01	0.02	0.06	0.21	0.50	0.48	0.09	0.06	0.01	0.02	0.09	0.18	0.38	0.25
	VII	0.11	0.08	0.01	0.02	0.06	0.24	0.47	0.46	0.12	0.09	0.01	0.02	0.04	0.23	0.34	0.60
	VIII	0.10	0.08	0.01	0.02	0.06	0.22	0.43	0.54	0.11	0.08	0.01	0.02	0.05	0.19	0.35	0.45
	IX	0.11	0.08	0.01	0.02	0.05	0.23	0.46	0.42	0.11	0.08	0.01	0.02	0.06	0.19	0.38	0.31
	X	0.11	0.08	0.01	0.01	0.06	0.23	0.40	0.47	0.12	0.09	0.01	0.02	0.06	0.20	0.37	0.41
	XI	0.10	0.07	0.01	0.02	0.07	0.22	0.59	0.43	0.10	0.06	0.01	0.01	0.07	0.18	0.35	0.59
	XII	0.14	0.09	0.01	0.02	0.08	0.24	0.40	0.62	0.14	0.09	0.01	0.02	0.09	0.20	0.37	0.31
										volumes in million BGN							
2020	I	416.8	382.6	172.0	40.9	51.9	117.8	14.3	19.9	464.2	422.1	180.5	55.0	53.9	132.7	18.7	23.4
	II	336.8	320.7	163.6	38.4	39.1	79.6	5.6	10.6	804.9	753.2	373.3	81.9	92.6	205.3	28.1	23.6
	III	264.7	251.2	113.5	30.7	36.3	70.7	6.4	7.2	361.6	314.4	147.9	34.1	44.0	88.5	9.2	38.0
	IV	196.0	185.4	86.6	21.2	27.4	50.2	4.1	6.4	239.5	225.4	92.7	29.1	30.9	72.8	8.3	5.8
	V	265.8	250.4	114.6	27.7	35.5	72.5	7.2	8.3	216.6	185.5	81.7	19.4	26.9	57.5	7.0	24.1
	VI	344.7	320.5	149.0	37.3	46.5	87.7	7.8	16.3	361.3	315.1	168.4	23.3	38.2	85.2	11.4	34.8
	VII	351.4	327.2	153.6	33.0	48.9	91.9	10.1	14.0	319.6	291.1	115.0	29.0	49.6	97.5	15.5	13.0
	VIII	307.8	288.1	135.7	30.1	42.8	79.6	6.6	13.0	281.9	254.3	112.1	22.3	36.6	83.4	12.5	15.1
	IX	319.3	287.6	137.4	27.6	45.4	77.3	6.7	24.9	230.9	201.0	89.0	21.2	26.7	64.1	7.6	22.3
	X	342.2	311.6	148.0	35.7	39.3	88.5	13.7	16.9	257.5	227.7	86.2	26.4	30.5	84.6	11.9	17.9
	XI	285.4	262.8	135.4	30.0	34.6	62.9	7.3	15.3	183.3	167.5	80.9	23.7	19.0	43.9	6.3	9.6
	XII	334.5	296.9	131.0	40.8	34.2	91.0	15.7	21.9	251.4	193.9	74.6	26.0	22.9	70.4	13.5	44.0

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

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

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.

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

	Overnight deposits ⁴		Deposits with agreed maturity												Deposits redeemable at notice ⁴						
	in BGN	in EUR	in EUR												in BGN	in EUR					
			annual effective interest rate						volumes in million BGN												
			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							
2020	I	0.02	0.02	0.22	0.14	0.01	0.03	0.09	0.21	0.47	1.18	0.20	0.14	0.02	0.08	0.09	0.20	0.40	0.97	0.30	0.61
	II	0.02	0.02	0.21	0.14	0.01	0.03	0.09	0.21	0.47	1.19	0.18	0.13	0.01	0.06	0.08	0.19	0.40	0.96	0.38	0.65
	III	0.01	0.01	0.21	0.14	0.01	0.03	0.08	0.20	0.47	1.22	0.18	0.13	0.01	0.04	0.08	0.19	0.40	0.90	0.38	0.65
	IV	0.01	0.01	0.21	0.13	0.01	0.02	0.08	0.20	0.47	1.22	0.17	0.12	0.01	0.02	0.07	0.18	0.40	0.90	0.35	0.63
	V	0.01	0.01	0.20	0.13	0.01	0.02	0.07	0.19	0.47	1.23	0.17	0.12	0.01	0.02	0.07	0.18	0.39	0.93	0.33	0.60
	VI	0.01	0.01	0.20	0.12	0.01	0.02	0.07	0.18	0.46	1.22	0.16	0.11	0.01	0.02	0.07	0.17	0.39	0.93	0.31	0.60
	VII	0.01	0.01	0.20	0.12	0.01	0.02	0.06	0.18	0.45	1.22	0.16	0.11	0.01	0.02	0.06	0.17	0.38	0.95	0.32	0.59
	VIII	0.01	0.01	0.19	0.12	0.01	0.02	0.06	0.17	0.44	1.23	0.16	0.11	0.01	0.03	0.06	0.17	0.37	0.93	0.32	0.60
	IX	0.01	0.01	0.19	0.11	0.01	0.02	0.06	0.17	0.43	1.21	0.16	0.11	0.01	0.03	0.06	0.16	0.36	0.96	0.30	0.57
	X	0.01	0.01	0.19	0.11	0.01	0.02	0.06	0.17	0.42	1.22	0.15	0.10	0.01	0.02	0.06	0.16	0.36	0.96	0.30	0.56
	XI	0.01	0.01	0.18	0.11	0.01	0.02	0.06	0.16	0.41	1.20	0.15	0.10	0.01	0.02	0.06	0.16	0.35	0.96	0.29	0.56
	XII	0.01	0.01	0.17	0.10	0.01	0.02	0.06	0.16	0.39	1.06	0.14	0.10	0.01	0.02	0.05	0.15	0.34	0.80	0.27	0.55
2020	I	21 410.0	6 202.3	13 542.0	12 591.2	3 102.9	1 186.9	1 915.3	5 590.1	796.0	950.8	10 138.1	9 458.2	2 035.3	1 139.8	1 442.8	4 214.6	625.7	679.9	337.8	210.7
	II	21 121.6	6 617.8	13 101.5	12 177.3	3 001.9	1 150.6	1 848.5	5 407.1	769.2	924.2	10 838.2	10 147.5	2 388.9	1 207.4	1 520.7	4 382.0	648.5	690.7	303.1	208.6
	III	21 112.6	6 755.8	12 850.1	11 942.7	2 929.1	1 133.1	1 811.1	5 317.0	752.4	907.5	10 909.5	10 196.7	2 439.5	1 187.5	1 527.5	4 397.6	644.7	712.8	303.4	211.5
	IV	21 629.0	6 867.5	12 728.2	11 832.6	2 908.5	1 123.5	1 792.5	5 264.1	744.0	895.6	10 946.0	10 238.2	2 459.7	1 191.7	1 535.3	4 408.7	642.8	707.8	306.2	212.4
	V	21 776.4	6 926.1	12 722.0	11 834.3	2 936.1	1 123.8	1 787.0	5 244.9	742.6	887.7	10 978.5	10 281.3	2 496.2	1 189.2	1 537.5	4 409.1	649.3	697.2	310.4	214.5
	VI	21 817.1	7 026.6	12 724.9	11 838.7	2 964.5	1 119.7	1 785.4	5 234.1	735.0	886.2	11 091.5	10 397.5	2 597.0	1 190.0	1 539.7	4 419.9	650.9	694.0	311.4	214.7
	VII	22 092.3	7 149.8	12 729.3	11 850.6	3 007.8	1 116.2	1 784.4	5 213.0	729.2	878.7	11 066.3	10 429.5	2 587.7	1 186.5	1 557.4	4 443.7	654.2	676.8	308.8	217.3
	VIII	22 251.7	7 202.0	12 743.2	11 868.8	3 041.0	1 117.1	1 790.6	5 197.7	722.5	874.5	11 171.2	10 494.3	2 646.9	1 178.9	1 560.1	4 453.5	654.9	676.9	306.7	216.3
	IX	22 534.1	7 224.2	12 774.7	11 891.6	3 075.4	1 114.4	1 799.4	5 187.2	715.3	883.1	11 162.1	10 502.1	2 670.8	1 176.5	1 551.8	4 455.3	647.7	659.9	305.9	218.2
	X	23 051.2	7 273.0	12 850.4	11 975.7	3 130.8	1 125.3	1 797.8	5 203.7	718.1	874.7	11 206.0	10 550.2	2 700.7	1 178.9	1 550.5	4 475.3	644.8	655.8	309.1	220.9
	XI	23 441.2	7 364.7	12 888.4	12 015.5	3 170.6	1 140.2	1 795.9	5 195.2	713.6	872.9	11 210.5	10 559.3	2 730.3	1 178.0	1 547.1	4 465.6	638.2	651.3	310.7	222.5
	XII	24 808.3	7 485.2	12 965.5	12 119.5	3 230.2	1 176.0	1 798.7	5 204.8	709.9	846.0	11 289.8	10 621.0	2 766.6	1 186.4	1 565.8	4 477.8	624.3	668.8	318.6	226.0

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

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

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

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

Source: BNB.

2. SUPERVISORY STATISTICS¹

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 31 DECEMBER 2020

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	27 114 445
Cash on hand	2 707 740
Cash balances at central banks	22 768 112
Other demand deposits	1 638 593
Financial assets held for trading	453 299
Derivatives	191 629
Equity instruments	73 580
Debt securities	186 346
Loans and advances	1 744
Non-trading financial assets mandatorily at fair value through profit or loss	750 343
Equity instruments	304 065
Debt securities	422 234
Loans and advances	24 044
Financial assets designated at fair value through profit or loss	94 909
Debt securities	94 909
Loans and advances	0
Financial assets at fair value through other comprehensive income	11 167 052
Equity instruments	125 113
Debt securities	11 040 989
Loans and advances	950
Financial assets at amortised cost	78 964 518
Debt securities	5 895 153
Loans and advances	73 069 365
Derivatives – Hedge accounting	16
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	699 935
Tangible assets	2 517 172
Property, Plant and Equipment	1 605 766
Investment property	911 406
Intangible assets	426 636
Goodwill	77 372
Other intangible assets	349 264
Tax assets	46 615
Current tax assets	24 156
Deferred tax assets	22 459
Other assets	1 664 223
Non-current assets and disposal groups classified as held for sale	102 956
TOTAL ASSETS	124 002 119
LIABILITIES	
Financial liabilities held for trading	245 993
Derivatives	245 993
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	107 094 253
Deposits	105 732 618
Debt securities issued	365 352
Other financial liabilities	996 283
Derivatives – Hedge accounting	148 764
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	389 005
Pensions and other post employment defined benefit obligations	50 025
Other long term employee benefits	0
Restructuring	9 164
Pending legal issues and tax litigation	80 716
Commitments and guarantees given	232 799
Other provisions	16 301
Tax liabilities	50 827
Current tax liabilities	4 940
Deferred tax liabilities	45 887
Share capital repayable on demand	0
Other liabilities	720 180
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	108 649 022

**2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF THE BANKING SYSTEM AS OF 31 DECEMBER 2020**

(BGN thousand)

	Carrying amount
EQUITY	
Capital	5 434 951
Paid up capital	5 434 951
Unpaid capital which has been called up	0
Share premium	676 674
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	-18
Accumulated other comprehensive income	495 137
Items that will not be reclassified to profit or loss	187 365
<i>Tangible assets</i>	205 147
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-12 887
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	-4 895
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	307 772
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	635
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	-34 600
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	367 370
<i>Hedging instruments [not designated elements]</i>	-25 633
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	3 912 454
Revaluation reserves	2 220
Other reserves	4 016 220
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 016 220
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	815 459
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	15 353 097
TOTAL EQUITY AND TOTAL LIABILITIES	124 002 119

¹ The Balance Sheet Statement and Statement of profit or loss tables are presented in line with reporting templates under Commission Implementing Regulation (EU) No 680/2014 of 16 April 2014. Additional information on major principles of their preparation is available on the BNB website in Bank Supervision>Reports Requirements and Public Disclosure>Reports Requirements.

Data are from the financial and supervisory reports on individual (non-consolidated) basis as of the end of December 2020, obtained until 22 February, 2021

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

Source: BNB.

**2.2. STATEMENT OF PROFIT OR LOSS OF THE BANKING SYSTEM
AS OF 31 DECEMBER 2020**

	(BGN thousand)
	Current period
Interest income	3 002 094
Financial assets held for trading	85 273
Non-trading financial assets mandatorily at fair value through profit or loss	18 189
Financial assets designated at fair value through profit or loss	943
Financial assets at fair value through other comprehensive income	147 730
Financial assets at amortised cost	2 711 820
Derivatives - Hedge accounting, interest rate risk	18 867
Other assets	417
Interest income on liabilities	18 855
(Interest expenses)	353 591
(Financial liabilities held for trading)	79 082
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	161 382
(Derivatives - Hedge accounting, interest rate risk)	32 971
(Other liabilities)	1 480
(Interest expense on assets)	78 676
(Expenses on share capital repayable on demand)	0
Dividend income	190 100
Financial assets held for trading	352
Non-trading financial assets mandatorily at fair value through profit or loss	515
Financial assets at fair value through other comprehensive income	7 431
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	181 802
Fee and commission income	1 237 784
(Fee and commission expenses)	199 068
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	50 125
Financial assets at fair value through other comprehensive income	13 945
Financial assets at amortised cost	39 646
Financial liabilities measured at amortised cost	-3 466
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	111 879
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	1 183
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1 779
Gains or (-) losses from hedge accounting, net	-908
Exchange differences [gain or (-) loss], net	56 878
Gains or (-) losses on derecognition of non-financial assets, net	5 517
Other operating income	103 954
(Other operating expenses)	47 188
TOTAL OPERATING INCOME, NET	4 156 980
(Administrative expenses)	1 671 315
(Staff expenses)	912 153
(Other administrative expenses)	759 162
(Cash contributions to resolution funds and deposit guarantee schemes)	0
(Depreciation)	284 519
(Property, Plant and Equipment)	204 124
(Investment Properties)	6 153
(Other intangible assets)	74 242
Modification gains or (-) losses, net	-6 868
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-6 868
(Provisions or (-) reversal of provisions)	111 489
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	107 076
(Other provisions)	4 413
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	876 092
(Financial assets at fair value through other comprehensive income)	8 012
(Financial assets at amortised cost)	868 080
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	3 316
(Property, plant and equipment)	140
(Investment properties)	1 281
(Goodwill)	0
(Other intangible assets)	369
(Other)	1 526
Negative goodwill recognised in profit or loss	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	478
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-125
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	901 388
(Tax expense or (-) income related to profit or loss from continuing operations)	85 929
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	815 459
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	815 459
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	815 459

Source: BNB.

2.3. BANK GROUPS¹ AS OF 31 DECEMBER 2020

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
NASB9620	BULGARIAN DEVELOPMENT BANK
PRCB9230	PROCREDIT BANK (BULGARIA)
BUI9561	ALLIANZ BANK BULGARIA
IORT9120	INVESTBANK
SOMB9130	MUNICIPAL BANK
BGUS9160	BULGARIAN-AMERICAN CREDIT BANK
IABG9470	INTERNATIONAL ASSET BANK
DEMI9240	D COMMERCE BANK
TBIB9310	TBI BANK
TEXI9545	TEXIM BANK
CREX9260	TOKUDA BANK
Group III	
CITI9250	CITI BANK N.A. - SOFIA BRANCH
INGB9145	ING BANK N.V. - SOFIA BRANCH
BNPA9440	BNP PARIBAS S.A. - SOFIA BRANCH
BPEF9290	BNP PARIBAS PERSONAL FINANCE S.A. - BULGARIA BRANCH
TCZB9350	T.C. ZIRAAT BANKASI - SOFIA BRANCH
VAG9876	VARENGOLD BANK AG - SOFIA BRANCH

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

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: the branches of foreign banks in Bulgaria.

Source: BNB.

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2020**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	16 583 132
Cash on hand	1 642 788
Cash balances at central banks	13 966 564
Other demand deposits	973 780
Financial assets held for trading	278 666
Derivatives	148 929
Equity instruments	30 309
Debt securities	97 684
Loans and advances	1 744
Non-trading financial assets mandatorily at fair value through profit or loss	451 320
Equity instruments	43 948
Debt securities	404 999
Loans and advances	2 373
Financial assets designated at fair value through profit or loss	0
Debt securities	0
Loans and advances	0
Financial assets at fair value through other comprehensive income	8 142 278
Equity instruments	48 151
Debt securities	8 094 127
Loans and advances	0
Financial assets at amortised cost	53 740 494
Debt securities	3 558 131
Loans and advances	50 182 363
Derivatives – Hedge accounting	16
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	246 672
Tangible assets	1 617 602
Property, Plant and Equipment	1 057 382
Investment property	560 220
Intangible assets	334 327
Goodwill	77 372
Other intangible assets	256 955
Tax assets	36 150
Current tax assets	19 718
Deferred tax assets	16 432
Other assets	1 134 611
Non-current assets and disposal groups classified as held for sale	35 004
TOTAL ASSETS	82 600 272
LIABILITIES	
Financial liabilities held for trading	203 547
Derivatives	203 547
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	70 924 439
Deposits	70 472 001
Debt securities issued	267 579
Other financial liabilities	184 859
Derivatives – Hedge accounting	145 804
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	232 512
Pensions and other post employment defined benefit obligations	40 343
Other long term employee benefits	0
Restructuring	9 164
Pending legal issues and tax litigation	77 334
Commitments and guarantees given	105 165
Other provisions	506
Tax liabilities	40 063
Current tax liabilities	12
Deferred tax liabilities	40 051
Share capital repayable on demand	0
Other liabilities	514 322
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	72 060 687

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 31 DECEMBER 2020**

(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	0
Accumulated other comprehensive income	431 633
Items that will not be reclassified to profit or loss	176 387
<i>Tangible assets</i>	186 714
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	-12 265
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	1 938
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	255 246
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	0
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	-34 600
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	315 479
<i>Hedging instruments [not designated elements]</i>	-25 633
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	3 354 164
Revaluation reserves	0
Other reserves	3 158 628
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 158 628
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	717 402
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	10 539 585
TOTAL EQUITY AND TOTAL LIABILITIES	82 600 272

Source: BNB.

**2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 31 DECEMBER 2020**

	(BGN thousand)
	Current period
Interest income	1 961 024
Financial assets held for trading	80 402
Non-trading financial assets mandatorily at fair value through profit or loss	17 182
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	115 418
Financial assets at amortised cost	1 720 295
Derivatives - Hedge accounting, interest rate risk	17 761
Other assets	286
Interest income on liabilities	9 680
(Interest expenses)	227 083
(Financial liabilities held for trading)	76 546
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	84 278
(Derivatives - Hedge accounting, interest rate risk)	31 395
(Other liabilities)	237
(Interest expense on assets)	34 627
(Expenses on share capital repayable on demand)	0
Dividend income	184 624
Financial assets held for trading	145
Non-trading financial assets mandatorily at fair value through profit or loss	423
Financial assets at fair value through other comprehensive income	6 497
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	177 559
Fee and commission income	834 093
(Fee and commission expenses)	121 723
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	25 141
Financial assets at fair value through other comprehensive income	11 716
Financial assets at amortised cost	13 425
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	101 085
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	-4 105
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-206
Gains or (-) losses from hedge accounting, net	-582
Exchange differences [gain or (-) loss], net	33 715
Gains or (-) losses on derecognition of non-financial assets, net	3 852
Other operating income	58 292
(Other operating expenses)	12 803
TOTAL OPERATING INCOME, NET	2 835 324
(Administrative expenses)	1 032 262
(Staff expenses)	564 496
(Other administrative expenses)	467 766
(Cash contributions to resolution funds and deposit guarantee schemes)	201 318
(Depreciation)	176 434
(Property, Plant and Equipment)	117 206
(Investment Properties)	4 422
(Other intangible assets)	54 806
Modification gains or (-) losses, net	-2 722
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-2 722
(Provisions or (-) reversal of provisions)	2 955
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-1 155
(Other provisions)	4 110
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	638 904
(Financial assets at fair value through other comprehensive income)	7 378
(Financial assets at amortised cost)	631 526
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	2 497
(Property, plant and equipment)	140
(Investment properties)	532
(Goodwill)	0
(Other intangible assets)	369
(Other)	1 456
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	478
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-587
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	778 123
(Tax expense or (-) income related to profit or loss from continuing operations)	60 721
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	717 402
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	717 402
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	717 402

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2020**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	8 901 028
Cash on hand	1 011 851
Cash balances at central banks	7 363 752
Other demand deposits	525 425
Financial assets held for trading	157 201
Derivatives	26 963
Equity instruments	43 271
Debt securities	86 967
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	299 023
Equity instruments	260 117
Debt securities	17 235
Loans and advances	21 671
Financial assets designated at fair value through profit or loss	94 909
Debt securities	94 909
Loans and advances	0
Financial assets at fair value through other comprehensive income	2 907 395
Equity instruments	76 743
Debt securities	2 829 702
Loans and advances	950
Financial assets at amortised cost	23 078 987
Debt securities	2 230 545
Loans and advances	20 848 442
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	453 263
Tangible assets	878 977
Property, Plant and Equipment	527 791
Investment property	351 186
Intangible assets	89 452
Goodwill	0
Other intangible assets	89 452
Tax assets	8 656
Current tax assets	3 776
Deferred tax assets	4 880
Other assets	499 980
Non-current assets and disposal groups classified as held for sale	67 373
TOTAL ASSETS	37 436 244
LIABILITIES	
Financial liabilities held for trading	24 212
Derivatives	24 212
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	32 376 259
Deposits	32 098 852
Debt securities issued	47 658
Other financial liabilities	229 749
Derivatives – Hedge accounting	2 960
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	152 904
Pensions and other post employment defined benefit obligations	7 854
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	3 382
Commitments and guarantees given	126 080
Other provisions	15 588
Tax liabilities	9 745
Current tax liabilities	3 915
Deferred tax liabilities	5 830
Share capital repayable on demand	0
Other liabilities	110 900
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	32 676 980

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 31 DECEMBER 2020**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	2 992 268
Paid up capital	2 992 268
Unpaid capital which has been called up	0
Share premium	216 599
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	63 028
Items that will not be reclassified to profit or loss	10 929
Tangible assets	18 433
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-671
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	-6 833
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	52 099
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	635
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	51 464
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	559 572
Revaluation reserves	2 623
Other reserves	852 584
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	852 584
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	72 590
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	4 759 264
TOTAL EQUITY AND TOTAL LIABILITIES	37 436 244

Source: BNB.

**2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 31 DECEMBER 2020**

	(BGN thousand)
	Current period
Interest income	913 017
Financial assets held for trading	3 850
Non-trading financial assets mandatorily at fair value through profit or loss	1 007
Financial assets designated at fair value through profit or loss	943
Financial assets at fair value through other comprehensive income	32 247
Financial assets at amortised cost	866 362
Derivatives - Hedge accounting, interest rate risk	1 106
Other assets	131
Interest income on liabilities	7 371
(Interest expenses)	107 166
(Financial liabilities held for trading)	2 481
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	72 140
(Derivatives - Hedge accounting, interest rate risk)	1 576
(Other liabilities)	1 243
(Interest expense on assets)	29 726
(Expenses on share capital repayable on demand)	0
Dividend income	5 456
Financial assets held for trading	207
Non-trading financial assets mandatorily at fair value through profit or loss	92
Financial assets at fair value through other comprehensive income	914
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	4 243
Fee and commission income	346 929
(Fee and commission expenses)	67 935
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	24 985
Financial assets at fair value through other comprehensive income	2 229
Financial assets at amortised cost	26 221
Financial liabilities measured at amortised cost	-3 465
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	27 788
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	5 288
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-1 573
Gains or (-) losses from hedge accounting, net	-326
Exchange differences [gain or (-) loss], net	-7 821
Gains or (-) losses on derecognition of non-financial assets, net	1 605
Other operating income	36 185
(Other operating expenses)	30 726
TOTAL OPERATING INCOME, NET	1 145 706
(Administrative expenses)	545 424
(Staff expenses)	304 471
(Other administrative expenses)	240 953
(Cash contributions to resolution funds and deposit guarantee schemes)	100 272
(Depreciation)	101 067
(Property, Plant and Equipment)	81 009
(Investment Properties)	1 731
(Other intangible assets)	18 327
Modification gains or (-) losses, net	-4 146
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-4 146
(Provisions or (-) reversal of provisions)	107 516
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	107 784
(Other provisions)	-268
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	192 826
(Financial assets at fair value through other comprehensive income)	619
(Financial assets at amortised cost)	192 207
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	819
(Property, plant and equipment)	0
(Investment properties)	749
(Goodwill)	0
(Other intangible assets)	0
(Other)	70
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	462
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	94 098
(Tax expense or (-) income related to profit or loss from continuing operations)	21 508
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	72 590
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	72 590
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	72 590

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2020**

(BGN thousand)

	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 630 285
Cash on hand	53 101
Cash balances at central banks	1 437 796
Other demand deposits	139 388
Financial assets held for trading	17 432
Derivatives	15 737
Equity instruments	0
Debt securities	1 695
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Equity instruments	0
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	117 379
Equity instruments	219
Debt securities	117 160
Loans and advances	0
Financial assets at amortised cost	2 145 037
Debt securities	106 477
Loans and advances	2 038 560
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	20 593
Property, Plant and Equipment	20 593
Investment property	0
Intangible assets	2 857
Goodwill	0
Other intangible assets	2 857
Tax assets	1 809
Current tax assets	662
Deferred tax assets	1 147
Other assets	29 632
Non-current assets and disposal groups classified as held for sale	579
TOTAL ASSETS	3 965 603
LIABILITIES	
Financial liabilities held for trading	18 234
Derivatives	18 234
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	3 793 555
Deposits	3 161 765
Debt securities issued	50 115
Other financial liabilities	581 675
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	3 589
Pensions and other post employment defined benefit obligations	1 828
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	1 554
Other provisions	207
Tax liabilities	1 019
Current tax liabilities	1 013
Deferred tax liabilities	6
Share capital repayable on demand	0
Other liabilities	94 958
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	3 911 355

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 31 DECEMBER 2020**

(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	-18
Accumulated other comprehensive income	476
Items that will not be reclassified to profit or loss	49
<i>Tangible assets</i>	0
<i>Intangible assets</i>	0
<i>Actuarial gains or (-) losses on defined benefit pension plans</i>	49
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income</i>	0
<i>Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]</i>	0
<i>Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]</i>	0
<i>Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk</i>	0
Items that may be reclassified to profit or loss	427
<i>Hedge of net investments in foreign operations [effective portion]</i>	0
<i>Foreign currency translation</i>	0
<i>Hedging derivatives. Cash flow hedges reserve [effective portion]</i>	0
<i>Fair value changes of debt instruments measured at fair value through other comprehensive income</i>	427
<i>Hedging instruments [not designated elements]</i>	0
<i>Non-current assets and disposal groups classified as held for sale</i>	0
<i>Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates</i>	0
Retained earnings	-1 282
Revaluation reserves	-403
Other reserves	5 008
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	5 008
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	25 467
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	54 248
TOTAL EQUITY AND TOTAL LIABILITIES	3 965 603

Source: BNB.

**2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 31 DECEMBER 2020**

	(BGN thousand)
	Current period
Interest income	128 053
Financial assets held for trading	1 021
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	65
Financial assets at amortised cost	125 163
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	1 804
(Interest expenses)	19 342
(Financial liabilities held for trading)	55
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	4 964
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	14 323
(Expenses on share capital repayable on demand)	0
Dividend income	20
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	20
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	56 762
(Fee and commission expenses)	9 410
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-1
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	0
Financial liabilities measured at amortised cost	-1
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-16 994
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0
Gains or (-) losses from hedge accounting, net	0
Exchange differences [gain or (-) loss], net	30 984
Gains or (-) losses on derecognition of non-financial assets, net	60
Other operating income	9 477
(Other operating expenses)	3 659
TOTAL OPERATING INCOME, NET	175 950
(Administrative expenses)	93 629
(Staff expenses)	43 186
(Other administrative expenses)	50 443
(Cash contributions to resolution funds and deposit guarantee schemes)	756
(Depreciation)	7 018
(Property, Plant and Equipment)	5 909
(Investment Properties)	0
(Other intangible assets)	1 109
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)	1 018
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	447
(Other provisions)	571
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	44 362
(Financial assets at fair value through other comprehensive income)	15
(Financial assets at amortised cost)	44 347
(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	29 167
(Tax expense or (-) income related to profit or loss from continuing operations)	3 700
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	25 467
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	25 467
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	25 467

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 31 DECEMBER 2020**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	22.65%	22.96%	22.74%
T1 CAPITAL RATIO (%)	22.54%	21.08%	22.10%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

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

(BGN'000)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
By type of asset	4 115 592	4 217 051	4 273 287	4 292 556	4 296 074	4 274 435	4 308 584	4 308 375
Financial leases	3 883 239	3 984 881	4 059 694	4 074 570	4 080 723	4 065 279	4 091 211	4 087 463
Machinery and industrial equipment	785 058	792 906	825 157	852 887	852 733	879 709	917 822	929 988
Computers and other IT equipment	8 752	8 718	9 078	8 455	7 725	7 277	7 036	7 304
Commercial and light commercial motor vehicles	1 307 146	1 366 217	1 348 988	1 331 082	1 323 853	1 314 489	1 299 385	1 281 587
Cars	1 469 228	1 521 350	1 588 140	1 631 226	1 645 993	1 618 163	1 638 761	1 634 208
Real estate	229 034	215 513	211 291	172 908	164 318	161 618	145 567	155 052
Other	84 021	80 177	77 040	78 012	86 101	84 023	82 640	79 324
Operational leases	232 353	232 170	213 593	217 986	215 351	209 156	217 373	220 912
Financial leases by institutional sector	3 883 239	3 984 881	4 059 694	4 074 570	4 080 723	4 065 279	4 091 211	4 087 463
Resident sector	3 883 123	3 984 770	4 059 595	4 074 477	4 080 642	4 065 203	4 090 990	4 087 235
Non-financial corporations	3 322 306	3 395 221	3 391 752	3 384 276	3 381 472	3 375 113	3 381 702	3 380 957
Monetary financial institutions	3 750	4 761	5 795	5 223	4 914	4 742	4 555	3 862
Other financial corporations ³	11 970	11 695	12 001	11 215	11 281	10 620	10 478	9 759
General government	1 510	1 340	1 415	1 494	1 547	1 675	1 708	2 030
Households and NPISHs	543 587	571 753	648 632	672 269	681 428	673 053	692 547	690 627
Non-resident sector	116	111	99	93	81	76	221	228
Total	4 115 592	4 217 051	4 273 287	4 292 556	4 296 074	4 274 435	4 308 584	4 308 375
Financial leases	3 883 239	3 984 881	4 059 694	4 074 570	4 080 723	4 065 279	4 091 211	4 087 463
By maturity	3 678 675	3 833 876	3 909 087	3 940 188	3 945 935	3 925 985	3 974 301	3 975 654
Up to 1 year	69 224	73 129	85 724	88 550	88 884	83 286	79 001	84 920
Over 1 up to 5 years	3 006 647	3 142 304	3 190 374	3 223 394	3 210 276	3 112 200	3 116 557	3 061 182
Over 5 years	602 804	618 443	632 989	628 244	646 775	730 499	778 743	829 552
Overdue ⁴	204 564	151 005	150 607	134 382	134 788	139 294	116 910	111 809
Operational leases	232 353	232 170	213 593	217 986	215 351	209 156	217 373	220 912

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 Overdue claims - 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*.

Source: Leasing companies.

3.2. CLAIMS UNDER LEASE CONTRACTS - NEW BUSINESS^{1,2}

(BGN thousand)

	2019				2020			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
By type of asset	555 112	570 996	515 252	546 670	465 584	356 299	503 193	498 747
Financial leases	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017
Machinery and industrial equipment	116 731	108 504	119 364	137 836	92 785	98 154	135 451	126 378
Computers and other IT equipment	1 070	1 701	1 577	1 170	441	719	770	1 569
Commercial and light commercial motor vehicles	226 142	202 251	133 088	150 832	135 185	87 255	129 704	128 254
Cars	190 897	227 284	232 993	227 762	207 252	151 187	206 625	199 114
Real estate	2 688	2 601	5 560	2 513	2 077	973	2 998	18 818
Other	543	1 149	2 176	2 135	11 909	3 218	3 620	1 884
Operational leases	17 041	27 506	20 494	24 422	15 935	14 793	24 025	22 730
Financial leases by institutional sector	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017
Resident sector	538 071	543 487	494 752	522 248	449 647	341 506	479 018	475 998
Non-financial corporations	465 233	459 942	394 077	426 832	369 517	281 167	393 170	402 119
Monetary financial institutions	164	1 099	1 264	167	-	356	338	103
Other financial corporations ³	1 970	874	1 614	866	2 176	766	1 053	925
General government	276	17	194	313	325	293	254	181
Households and NPISHs	70 428	81 555	97 603	94 070	77 629	58 924	84 203	72 670
Non-resident sector	-	3	6	-	2	-	150	19
By maturity	555 112	570 996	515 252	546 670	465 584	356 299	503 193	498 747
Financial leases	538 071	543 490	494 758	522 248	449 649	341 506	479 168	476 017
Up to 1 year	24 878	26 515	28 030	26 166	24 429	12 687	19 799	26 080
Over 1 up to 5 years	434 204	471 297	417 835	436 283	370 600	279 197	375 464	371 893
Over 5 years	78 989	45 678	48 893	59 799	54 620	49 622	83 905	78 044
Operational leases	17 041	27 506	20 494	24 422	15 935	14 793	24 025	22 730

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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS	4 886 341	5 092 020	5 155 120	5 153 794	5 140 551	5 269 522	5 310 256	5 246 029
Loans	4 188 210	4 315 653	4 396 005	4 406 170	4 426 231	4 539 093	4 545 725	4 499 852
Repos	-	-	4 503	2 673	2 713	2 751	2 539	2 188
Securities other than shares	4 358	4 331	3 688	1 266	1 606	1 609	1 355	41
Shares and other equity	21 306	19 532	21 628	24 484	25 157	25 088	36 473	36 751
Investment fund shares	5 019	3 027	1 705	1 544	1 535	1 521	1 530	1 541
Other shares	16 287	16 505	19 923	22 940	23 622	23 567	34 943	35 210
Other assets	672 467	752 504	729 296	719 201	684 844	700 981	724 164	707 197
LIABILITIES	4 886 341	5 092 020	5 155 120	5 153 794	5 140 551	5 269 522	5 310 256	5 246 029
Loans	3 788 152	4 010 062	4 095 855	4 107 522	4 098 285	4 221 044	4 226 463	4 171 738
Up to 1 year	554 960	560 399	592 764	629 146	606 022	595 953	551 137	440 092
Over 1 year	3 233 192	3 449 663	3 503 091	3 478 376	3 492 263	3 625 091	3 675 326	3 731 646
Debt securities issued	25 748	25 117	24 618	10 184	9 665	9 050	8 533	5 845
Other liabilities	422 568	396 123	362 326	349 886	336 646	355 329	367 566	362 908
Capital and reserves	649 873	660 718	672 321	686 202	695 955	684 099	707 694	705 538
of which: funds contributed by owners	288 450	292 172	301 878	304 027	302 427	300 427	318 927	319 728
of which: financial result	31 740	51 119	74 550	80 821	28 400	38 568	54 729	52 526
Number of reporting agents	49	50	50	48	46	44	44	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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Total	2 520 766	2 664 283	2 775 613	2 897 822	3 000 116	2 945 185	2 993 838	3 072 530
By maturity	2 319 871	2 465 415	2 580 920	2 709 350	2 811 797	2 729 957	2 771 272	2 775 100
Up to 1 year	538 790	589 174	617 096	672 812	656 731	621 503	638 416	708 978
Over 1 and up to 5 years	644 724	675 496	721 911	755 539	771 271	751 156	756 716	747 174
Over 5 years	1 136 358	1 200 745	1 241 913	1 280 999	1 383 795	1 357 297	1 376 139	1 318 948
Overdue ³	200 895	198 868	194 693	188 472	188 318	215 228	222 566	297 430
By sectors and by purpose	2 520 766	2 664 283	2 775 613	2 897 822	3 000 116	2 945 185	2 993 838	3 072 530
Resident sector	2 498 103	2 637 603	2 749 216	2 869 919	2 969 991	2 920 391	2 959 582	3 033 127
Non-financial corporations	401 696	443 302	470 079	521 075	572 518	571 155	584 966	650 139
Monetary financial institutions	-	-	-	-	-	-	-	-
Other financial corporations ⁴	62 172	57 629	70 270	81 694	78 566	82 144	82 797	82 831
General government	2 552	2 043	2 258	2 261	2 110	1 972	1 802	2 063
Households and NPISHs	2 031 684	2 134 630	2 206 609	2 264 889	2 316 797	2 265 120	2 290 017	2 298 094
Consumer loans	1 904 152	1 991 411	2 071 171	2 134 112	2 187 176	2 141 566	2 168 430	2 168 027
Loans for house purchases	33 159	33 132	30 600	33 483	32 931	32 615	33 855	32 800
Other loans	94 372	110 088	104 838	97 294	96 690	90 940	87 732	97 267
Non-resident sector	22 663	26 680	26 397	27 903	30 124	24 793	34 256	39 403

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)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Assets	3 021 084	3 164 766	3 271 349	3 412 643	3 586 697	3 611 070	3 690 621	3 751 291
Loans	2 520 766	2 664 283	2 775 613	2 897 822	3 000 116	2 945 185	2 993 838	3 072 530
Repos	43	43	23	23	-	-	-	-
Securities other than shares	-	-	-	-	-	-	-	-
Shares and other equity	73 464	77 098	75 050	76 285	78 198	123 887	129 306	151 737
Investment fund shares	-	-	-	-	-	-	-	-
Other shares	73 464	77 098	75 050	76 285	78 198	123 887	129 306	151 737
Other assets	426 811	423 341	420 663	438 513	508 383	541 999	567 478	527 024
Liabilities	3 021 084	3 164 766	3 271 349	3 412 643	3 586 697	3 611 070	3 690 621	3 751 291
Loans	1 524 862	1 704 817	1 655 109	1 720 202	1 797 825	1 794 178	1 790 846	1 800 319
Up to 1 year	257 129	271 076	185 148	186 582	179 075	163 760	156 440	155 276
Over 1 year	1 267 733	1 433 740	1 469 961	1 533 620	1 618 751	1 630 418	1 634 407	1 645 043
Debt securities issued	41 453	41 497	41 528	47 498	49 115	50 615	53 510	52 132
Other liabilities	508 700	539 659	562 302	578 271	641 347	687 895	720 048	711 671
Capital and reserves	946 069	878 793	1 012 409	1 066 672	1 098 409	1 078 383	1 126 217	1 187 169
of which: funds contributed by owners	320 874	327 665	404 348	346 452	341 696	401 206	409 366	402 057
of which: financial result	162 196	203 455	260 391	311 369	198 416	214 327	277 819	325 875
Number of reporting agents	154	157	157	160	161	163	164	166

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

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

Source: Corporations specializing in lending.

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

3.6. ASSETS OF RESIDENT INVESTMENT FUNDS¹

(million BGN)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
<i>Instrumental and currency breakdown</i>								
By instrument	1,561.3	1,617.8	1,657.1	1,711.1	1,602.2	1,645.2	1,681.2	1,785.4
Cash	0.4	0.5	0.9	0.4	0.6	0.5	0.1	0.1
Deposits	282.0	259.2	230.3	210.6	171.3	173.0	163.0	176.7
Securities other than shares	468.7	511.9	568.9	602.7	587.6	586.6	609.1	629.6
Shares and other equity	622.9	648.3	665.0	696.6	660.1	682.6	725.0	789.2
Investment fund shares/units ²	175.6	179.5	176.1	183.5	168.0	184.8	168.5	172.3
Non-financial assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.5	0.7	0.8	0.5	0.2	0.4	0.4	0.2
Other assets	11.3	17.8	15.3	16.8	14.4	17.3	15.1	17.4
By currency	1,561.3	1,617.8	1,657.1	1,711.1	1,602.2	1,645.2	1,681.2	1,785.4
BGN	943.9	963.4	944.9	952.5	881.5	906.2	895.4	962.9
EUR	496.3	527.8	582.0	616.0	592.1	599.8	657.5	688.3
USD	56.8	61.3	60.2	60.3	50.3	54.0	50.0	51.9
Other	64.3	65.3	70.1	82.3	78.2	85.2	78.4	82.3
<i>Securities portfolio structure</i>								
By countries	1267.1	1339.7	1410.0	1482.8	1415.7	1454.0	1502.7	1591.0
Bulgaria	842.3	874.6	895.4	923.3	896.4	917.0	933.0	983.1
European Union ³	317.7	356.5	400.0	437.8	395.5	409.6	441.0	461.0
Balkan countries	16.8	16.2	15.5	15.4	13.6	7.4	7.4	13.7
Russian Federation	22.3	23.8	26.2	21.2	25.4	25.8	25.7	24.1
United States	30.8	33.0	32.1	33.8	27.1	30.0	28.4	29.1
Other	37.1	35.6	40.8	51.3	57.8	64.3	67.1	80.0
By institutional sectors	1267.1	1339.7	1410.0	1482.8	1415.7	1454.0	1502.7	1591.0
Non-financial corporations	298.2	297.1	323.9	320.7	331.7	325.3	305.4	328.7
Other MFIs	36.5	36.5	36.6	39.1	31.1	20.1	27.7	27.3
Other financial intermediaries	305.2	334.9	314.8	335.7	318.0	345.1	392.0	418.8
Financial auxiliaries	69.9	69.8	73.2	78.7	77.8	87.7	72.4	74.7
Insurance companies and pension funds	1.1	1.1	1.0	1.1	1.2	1.2	1.0	1.0
General government	131.4	135.2	145.9	148.0	136.6	137.5	134.5	132.7
Rest of the world	424.8	465.1	514.7	559.5	519.3	537.0	569.6	607.9

Preliminary data.

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

² Investment funds' shares and units issued.

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

Sources: Managing companies and investment companies.

3.7. LIABILITIES OF INVESTMENT FUNDS¹

Institutional sectors breakdown	(million BGN)											
	31.03.2019			30.06.2019			30.09.2019			31.12.2019		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL	4,152.1	4,104.6	47.6	4,455.0	4,402.9	52.0	4,371.5	4,319.8	51.7	4,321.7	4,259.9	61.7
Non-resident investment funds	2,590.8	2,590.8	-	2,837.1	2,837.1	-	2,714.3	2,714.3	-	2,610.6	2,610.6	-
Resident investment funds	1,561.3	1,513.8	47.6	1,617.8	1,565.8	52.0	1,657.1	1,605.5	51.7	1,711.1	1,649.4	61.7
NON-RESIDENT INVESTMENT FUNDS	2,590.8	2,590.8	-	2,837.1	2,837.1	-	2,714.3	2,714.3	-	2,610.6	2,610.6	-
Non-financial corporations	86.8	86.8	-	87.7	87.7	-	91.6	91.6	-	99.0	99.0	-
Other MFIs	1.1	1.1	-	2.4	2.4	-	2.2	2.2	-	6.6	6.6	-
Other financial intermediaries	105.4	105.4	-	108.8	108.8	-	102.6	102.6	-	104.4	104.4	-
Financial auxiliaries	3.5	3.5	-	3.4	3.4	-	3.5	3.5	-	3.4	3.4	-
Insurance companies and pension funds	1,968.0	1,968.0	-	2,151.1	2,151.1	-	1,995.4	1,995.4	-	1,864.5	1,864.5	-
General government	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-	0.0	0.0	-
Households and non-profit institutions serving households	426.0	426.0	-	483.7	483.7	-	518.9	518.9	-	532.6	532.6	-
RESIDENT INVESTMENT FUNDS	1,561.3	1,513.8	47.6	1,617.8	1,565.8	52.0	1,657.1	1,605.5	51.7	1,711.1	1,649.4	61.7
Investment funds shares/units	1,555.9	1,508.8	47.0	1,608.1	1,558.3	49.8	1,646.7	1,596.3	50.5	1,705.8	1,644.3	61.5
Non-financial corporations	109.1	105.1	4.0	127.5	124.4	3.1	122.7	119.8	3.0	121.7	120.1	1.6
Other MFIs	216.7	195.8	20.9	170.2	146.9	23.2	173.2	149.9	23.3	178.5	150.4	28.1
Other financial intermediaries	41.1	31.7	9.3	40.8	30.5	10.3	38.5	29.1	9.4	40.3	29.5	10.8
Financial auxiliaries	53.2	53.2	0.0	58.7	58.7	0.0	62.9	62.9	0.0	66.0	66.0	0.0
Insurance companies and pension funds	484.1	484.0	0.1	528.2	528.2	0.0	547.5	547.4	0.1	569.3	565.2	4.1
Households and non-profit institutions serving households	651.7	638.9	12.8	682.8	669.7	13.2	701.9	687.3	14.7	730.0	713.1	16.9
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other liabilities	5.4	4.9	0.5	9.7	7.4	2.2	10.4	9.2	1.2	5.3	5.1	0.2

3.7. LIABILITIES OF INVESTMENT FUNDS¹

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

Preliminary data.

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

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

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

Type of activity	31.03.2019		30.06.2019		30.09.2019		31.12.2019		31.03.2020		30.06.2020		30.09.2020		31.12.2020	
	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)	Number of companies	Assets (million BGN)
Total	52	7 950.2	52	8 134.7	52	8 397.4	52	8 476.5	52	8 775.1	51	8 760.0	50	9 048.5	50	9 192.4
Life insurance companies	15	2 253.5	15	2 337.6	15	2 428.0	15	2 479.8	15	2 471.1	14	2 538.7	14	2 620.2	14	2 683.1
General insurance companies	37	5 696.7	37	5 797.1	37	5 969.4	37	5 996.7	37	6 304.0	37	6 221.3	36	6 428.2	36	6 509.3
incl. Reinsurance companies	1	2 650.4	1	2 624.5	1	2 688.1	1	2 679.3	1	2 896.9	1	2 712.2	1	2 742.8	1	2 877.4

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

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

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

Source: Insurance companies.

3.9. INSURANCE STATISTICS¹ - STRUCTURE OF ASSETS²

	(million BGN)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
By instruments	7 950.2	8 134.7	8 397.4	8 476.5	8 775.1	8 760.0	9 048.5	9 192.4
Cash	9.4	9.5	11.4	14.0	13.0	13.4	13.9	14.3
Deposits	711.1	696.0	630.7	640.7	627.8	579.3	622.6	614.4
Loans	616.0	505.4	546.8	492.6	834.7	681.6	621.4	454.2
Securities other than shares	3 782.3	3 996.6	4 160.7	4 230.6	4 156.3	4 160.5	4 341.5	4 559.7
Shares and other equity	1 100.6	1 091.3	1 140.0	1 226.3	1 174.2	1 282.4	1 324.1	1 372.0
- Shares (incl. mutual fund shares) ³	1 078.4	1 069.1	1 116.9	1 203.8	1 151.7	1 260.3	1 302.0	1 347.1
- Other equity ⁴	22.2	22.2	23.1	22.5	22.5	22.1	22.0	24.9
Fixed assets	225.7	218.7	222.2	223.9	246.0	249.8	244.8	244.3
Financial derivatives	0.4	8.2	0.9	11.2	0.5	6.9	0.3	15.5
Non-financial assets	150.5	167.1	166.5	172.0	170.7	163.4	161.9	159.3
Receivables from insurance operations	865.9	927.3	988.5	945.3	959.8	1 009.6	1 090.4	1 161.4
- From direct insurance operations	696.1	727.8	726.4	715.5	748.0	748.9	757.8	741.5
- From reinsurance operations	169.8	199.5	262.1	229.8	211.8	260.7	332.6	419.9
Other assets	488.4	514.6	529.7	520.0	592.1	613.1	627.7	597.3
By currency	7 950.2	8 134.7	8 397.4	8 476.5	8 775.1	8 760.0	9 048.5	9 192.4
BGN	3 184.2	3 268.0	3 362.8	3 486.7	3 591.1	3 645.7	3 691.7	3 650.7
EUR	2 565.3	2 726.3	2 858.1	2 934.0	2 866.7	2 949.4	3 195.5	3 332.2
USD	323.3	310.5	321.6	295.4	319.3	307.0	339.0	308.2
Other	1 877.3	1 829.9	1 854.9	1 760.4	1 998.1	1 858.0	1 822.3	1 901.3
By countries	7 950.2	8 134.7	8 397.4	8 476.5	8 775.1	8 760.0	9 048.5	9 192.4
Bulgaria	3 769.6	3 797.8	3 918.8	4 000.7	4 118.9	4 092.2	4 177.7	4 133.1
European Union	3 682.0	3 797.1	3 879.8	3 844.4	3 953.8	4 004.0	4 177.6	4 335.7
USA	124.1	135.4	152.5	128.2	147.2	134.7	152.5	142.1
Other countries	214.6	227.8	268.4	317.2	371.5	352.4	364.8	407.9
Unclassified	159.9	176.6	178.0	186.0	183.6	176.7	175.8	173.6
By institutional sectors	7 950.2	8 134.7	8 397.4	8 476.5	8 775.1	8 760.0	9 048.5	9 192.4
Residents	3 769.6	3 797.8	3 918.8	4 000.7	4 118.9	4 092.2	4 177.7	4 133.1
Non-financial corporations	154.9	131.2	140.9	155.2	148.6	150.0	135.0	152.7
Monetary financial institutions	477.0	447.5	425.6	450.9	453.1	442.1	490.0	447.5
Other financial intermediaries	63.3	63.9	65.2	87.0	73.7	67.4	67.2	71.5
Financial auxiliaries	39.0	24.1	22.2	23.7	23.4	15.4	15.8	12.6
Insurance corporations and pension funds	167.5	167.5	172.4	182.2	188.2	178.4	178.4	178.4
General government	1 290.1	1 330.5	1 434.6	1 482.0	1 492.5	1 442.3	1 475.1	1 501.6
Households and NPISHs	192.8	197.7	202.4	208.4	213.0	217.6	222.2	227.7
Non-sectorized	1 385.1	1 435.4	1 455.4	1 411.3	1 526.5	1 579.0	1 593.9	1 541.1
Non-residents (Rest of the World)	4 020.8	4 160.3	4 300.6	4 289.8	4 472.6	4 491.1	4 694.9	4 885.7
Unclassified	159.9	176.6	178.0	186.0	183.6	176.7	175.8	173.6

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

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

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

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

Source: Insurance companies.

3.10. INSURANCE STATISTICS¹ - STRUCTURE OF LIABILITIES²

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
	(million BGN)							
TOTAL	7 950.2	8 134.7	8 397.4	8 476.5	8 775.1	8 760.0	9 048.5	9 192.4
Equity capital	2 336.0	2 267.7	2 424.4	2 526.0	2 527.2	2 446.3	2 547.1	2 710.8
Loans	238.7	293.2	268.7	137.8	511.3	405.5	379.7	120.5
Residents	39.0	39.0	39.9	39.1	29.2	29.2	29.2	29.2
Monetary financial institutions	12.1	12.1	12.0	12.0	3.5	3.6	3.6	3.6
General government	-	-	-	-	-	-	-	-
Other sectors	26.9	26.9	27.9	27.1	25.6	25.6	25.6	25.6
Other financial intermediaries	1.3	1.3	2.2	2.2	0.8	0.8	0.7	0.7
Financial auxiliaries	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
Insurance corporations and pension funds	0.7	0.7	0.7	-	-	-	-	-
Non-financial corporations	4.9	4.9	4.9	4.9	4.9	4.9	4.8	4.8
Households and NPISHs	0.0	0.0	-	-	-	-	0.0	0.0
Non-residents (Rest of the World)	199.7	254.2	228.8	98.7	482.1	376.3	350.5	91.3
Securities other than shares	-	-	-	-	-	-	-	-
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	-	-	-	-	-	-	-	-
Financial derivatives	4.5	0.0	3.7	0.2	21.6	0.3	13.1	0.3
Residents	0.0	-	0.0	-	0.0	-	-	-
Non-residents (Rest of the World)	4.5	0.0	3.7	0.2	21.6	0.3	13.1	0.3
Insurance technical reserves	4 725.9	4 864.6	4 961.6	5 041.9	5 002.7	5 116.6	5 246.3	5 235.2
<i>Net equity of households in life insurance reserves</i>	<i>1 463.1</i>	<i>1 501.7</i>	<i>1 557.1</i>	<i>1 584.3</i>	<i>1 588.9</i>	<i>1 648.7</i>	<i>1 702.3</i>	<i>1 744.6</i>
Residents	1 463.1	1 501.7	1 557.1	1 584.3	1 588.9	1 648.7	1 702.3	1 744.6
Non-residents (Rest of the World)	-	-	-	-	-	-	-	-
<i>Unearned premiums reserve and outstanding claims provisions</i>	<i>3 262.8</i>	<i>3 362.9</i>	<i>3 404.5</i>	<i>3 457.6</i>	<i>3 413.7</i>	<i>3 467.9</i>	<i>3 544.0</i>	<i>3 490.6</i>
Residents	1 836.8	1 913.4	1 968.2	2 064.0	2 081.9	2 087.9	2 167.3	2 208.0
Monetary financial institutions	113.8	125.5	37.7	50.0	54.1	40.5	59.8	66.1
General government	1.6	1.9	2.2	2.7	2.4	2.4	2.6	3.0
Other sectors	1 721.4	1 786.0	1 928.3	2 011.4	2 025.3	2 045.0	2 104.9	2 138.8
Other financial intermediaries	17.7	20.3	20.4	21.4	21.6	32.7	20.1	20.6
Financial auxiliaries	11.7	11.0	12.0	12.3	11.8	11.2	12.2	12.2
Insurance corporations and pension funds	0.1	0.3	0.2	0.1	0.4	0.3	0.2	0.1
Non-financial corporations	693.4	717.7	785.3	816.2	817.2	814.2	856.7	886.1
Households and NPISHs	998.4	1 036.7	1 110.5	1 161.3	1 174.3	1 186.6	1 215.8	1 219.7
Non-residents (Rest of the world)	1 426.0	1 449.5	1 436.3	1 393.6	1 331.9	1 380.0	1 376.7	1 282.6
Deposits received by reinsurers	34.5	39.6	42.9	46.2	43.8	44.0	45.3	46.8
Residents	-	-	-	-	-	-	-	-
Non-residents (Rest of the World)	34.5	39.6	42.9	46.2	43.8	44.0	45.3	46.8
Obligations under insurance and reinsurance operations	326.7	354.8	377.2	420.8	385.0	398.9	442.2	752.6
Residents	185.9	202.2	211.1	221.7	202.0	187.6	182.9	205.3
Non-residents (Rest of the World)	140.9	152.6	166.1	199.1	183.0	211.3	259.4	547.3
Other liabilities	283.8	314.6	318.9	303.6	283.5	348.5	374.7	326.4
Residents	276.8	305.6	309.2	298.7	277.4	292.2	368.3	294.3
Non-residents (Rest of the World)	7.0	9.0	9.7	4.9	6.1	56.3	6.4	32.1

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
2019			
I	2 943 550	286 302	60 089
II	2 289 000	504 012	14 702
III	2 289 350	827 408	14 418
IV	2 126 150	514 127	24 342
V	1 921 350	563 019	3 966
VI	1 895 400	438 238	316 994
VII	4 626 800	465 916	23 369
VIII	4 023 000	448 535	2 626
IX	3 162 000	418 742	10 320
X	5 252 800	594 516	8 568
XI	3 517 000	282 418	13 261
XII	2 527 200	191 099	30 504
TOTAL	36 573 600	5 534 332	523 159
2020			
I	2 890 200	199 138	16 656
II	2 956 100	574 791	17 962
III	3 403 700	824 878	60 681
IV	870 600	409 325	22 759
V	758 800	725 164	0
VI	940 300	603 700	3 973
VII	978 800	76 955	5 600
VIII	878 800	76 955	1 029
IX	898 500	76 955	6 592
X	1 148 800	76 955	0
XI	1 118 800	75 880	5 150
XII	989 400	75 880	4 001
TOTAL	17 832 800	3 796 576	144 403

¹ Includes deals in BGN of commercial banks.

² Only the securities purchase side.

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

Source: BNB.

4.2. DEALING IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE
JANUARY - DECEMBER 2020

MARKETS	MAIN MARKET								ALTERNATIVE MARKET		Privatisation Segment	(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		
BSE deals	45.8	167.6	56.5	43.7	3.7	1.9	2.0	0.0	1.0	51.8	23.5	0.0

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2019	177 554.1	174 359.9	3 194.2
BNB with banks	173 762.5	172 096.9	1 665.6
BNB with final customers	3 791.6	2 263.0	1 528.6
of which:			
account transactions with budget organisations	3 791.6	2 157.5	1 634.1
cash operations at counters	0.1	105.5	-105.4
January - December 2020	171 442.8	169 101.9	2 340.9
BNB with banks	166 930.0	168 390.0	-1 460.0
BNB with final customers	4 512.8	711.9	3 800.9
of which:			
account transactions with budget organisations	4 512.7	440.3	4 072.5
cash operations at counters	0.0	271.6	-271.6

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

Source: BNB.

4.4. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2019	180 324.5	178 658.9	1 665.6
of which:			
banks	6 562.0	6 562.0	0.0
BNB with banks	173 762.5	172 096.9	1 665.6
January - December 2020	171 951.6	173 411.6	-1 460.0
of which:			
banks	5 021.6	5 021.6	0.0
BNB with banks	166 930.0	168 390.0	-1 460.0

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

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

4.5. FOREIGN EXCHANGE MARKET. SPOT TRANSACTIONS WITH FINAL CUSTOMERS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2019	35 476.8	32 924.2	2 552.6
of which:			
banks	31 685.2	30 661.2	1 024.0
- of which: with nonresidents	3 676.9	3 860.3	-183.4
BNB	3 791.6	2 263.0	1 528.6
January - December 2020	32 015.7	29 273.3	2 742.4
of which:			
banks	27 502.9	28 561.4	-1 058.5
- of which: with nonresidents	2 819.0	3 122.9	-304.0
BNB	4 512.8	711.9	3 800.9

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

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

4.6. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - December 2019	318.8	318.8	0.0
January - December 2020	305.0	305.0	0.0

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

Source: BNB, from banks' daily reports.

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

	(million EUR)		
	Bought	Sold	Balance
January - December 2019	12 304.2	11 609.1	695.0
- of which: with nonresidents	10 964.9	10 914.7	50.3
January - December 2020	15 833.5	15 576.2	257.3
- of which: with nonresidents	14 350.3	14 176.5	173.8

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 PAYMENTS¹

	(million EUR)											
	2019				2020				Total	Q4	Total	
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3				Q4
Current and Capital Account	58.6	358.1	1,788.7	-192.5	2,012.8	480.2	409.7	274.0	-616.4	547.5		
Current Account¹	-134.8	120.0	1,535.4	-399.4	1,121.2	291.6	123.8	22.6	-837.8	-399.9		
Current Account - Credit	9,906.7	10,783.4	12,490.1	10,524.4	43,704.6	10,017.0	8,193.0	9,616.4	9,401.5	37,227.9		
Current Account - Debit	10,041.4	10,663.4	10,954.7	10,923.9	42,583.4	9,725.4	8,069.2	9,593.8	10,239.4	37,627.8		
Goods and Services - Net	26.2	183.3	1,929.3	-152.8	1,986.1	329.8	454.0	629.4	-315.4	1,097.7		
Goods and Services - Credit	8,788.4	9,483.7	11,443.3	9,640.7	39,356.1	8,945.7	7,458.9	9,100.3	8,854.1	34,359.0		
Goods and Services - Debit	8,762.2	9,300.4	9,514.0	9,793.5	37,370.0	8,615.9	7,005.0	8,470.9	9,169.5	33,261.3		
Goods - Net	-613.7	-880.2	-467.1	-947.3	-2,908.3	-407.1	-184.4	-382.2	-898.3	-1,872.0		
Goods - Credit	7,012.4	7,053.2	7,548.8	7,505.0	29,119.4	7,157.6	5,993.2	6,943.1	7,138.3	27,232.1		
General merchandise on a balance of payments (BOP) basis ²	7,002.1	6,998.3	7,512.8	7,473.1	28,986.3	7,100.8	5,997.1	6,906.0	7,112.4	27,116.3		
Net exports of goods under merchandising ³	2.7	49.6	30.6	25.8	108.7	49.4	-8.0	33.2	17.6	92.2		
Non-monetary gold	7.6	5.3	5.4	6.0	24.4	7.4	4.0	3.9	8.3	23.6		
Goods - Debit	7,626.1	7,933.4	8,015.9	8,452.3	32,027.7	7,564.7	6,177.6	7,325.3	8,036.6	29,104.1		
General merchandise on a balance of payments (BOP) basis ²	7,623.8	7,931.2	8,013.0	8,449.6	32,017.5	7,559.9	6,171.7	7,322.4	8,031.0	29,084.9		
Non-monetary gold	2.4	2.2	2.9	2.7	10.2	4.8	5.9	2.8	5.6	19.2		
Services - Net	640.0	1,063.5	2,396.4	794.5	4,894.4	736.9	638.4	1,011.5	582.9	2,969.7		
Services - Credit	1,776.0	2,430.5	3,894.5	2,135.8	10,236.8	1,788.1	1,465.8	2,157.2	1,715.8	7,126.9		
Manufacturing services on physical inputs owned by others	66.7	11.3	84.5	55.7	218.1	68.9	47.9	76.8	42.9	236.5		
Maintenance and repair services not included elsewhere (n.i.e.)	52.5	56.1	49.1	55.0	212.6	55.7	38.0	47.3	50.8	191.9		
Transport ⁴	392.7	524.9	729.2	429.7	2,076.5	368.7	317.9	426.2	356.9	1,469.8		
Travel ⁵	428.7	937.7	1,914.0	555.1	3,835.4	381.4	167.9	609.4	266.5	1,425.2		
Other services ³	835.4	900.6	1,117.7	1,040.3	3,894.1	913.4	894.1	997.4	998.7	3,803.6		
Services - Debit	1,136.1	1,367.0	1,498.1	1,341.2	5,342.4	1,051.2	827.4	1,145.6	1,132.9	4,157.2		
Manufacturing services on physical inputs owned by others	9.9	4.7	8.2	13.7	36.5	11.6	9.6	15.7	13.7	50.6		
Maintenance and repair services not included elsewhere (n.i.e.)	13.9	19.9	17.7	15.1	66.6	10.0	11.2	14.5	10.8	46.5		
Transport ⁴	333.0	341.1	375.2	347.8	1,397.0	319.5	219.3	292.8	287.2	1,118.9		
Travel ⁵	293.4	481.1	528.7	327.8	1,631.0	245.2	113.9	308.7	243.7	911.4		
Other services ³	486.0	520.3	568.2	636.8	2,211.2	464.9	473.2	513.9	577.6	2,029.7		
Primary income - Net	-657.8	-646.8	-792.6	-541.3	-2,638.4	-514.8	-490.5	-652.6	-440.5	-2,098.4		
Primary income - Credit	240.3	371.1	361.6	322.6	1,295.5	227.3	163.3	193.5	234.6	818.7		
Compensation of employees	152.0	279.2	266.0	176.3	873.4	138.9	78.3	123.0	143.5	483.7		
Investment income	88.3	91.9	95.5	146.4	422.1	88.4	85.1	70.5	91.1	335.0		
Direct investment income	32.6	27.8	37.3	81.1	178.8	21.5	22.1	10.9	21.6	76.1		
Portfolio investment income	45.5	53.1	53.5	51.0	203.1	51.0	56.7	59.8	59.2	226.6		
Other investment income	10.2	10.9	4.7	14.3	40.2	15.9	6.3	-0.2	10.3	32.3		
Other primary income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		
Primary income - Debit	898.0	1,017.8	1,154.1	863.9	3,934.0	742.1	653.8	846.1	675.1	2,917.1		
Compensation of employees	34.1	37.4	46.9	43.6	162.1	38.5	35.5	35.8	41.8	151.6		
Investment income	863.9	980.5	1,107.2	820.3	3,771.9	703.6	618.4	810.4	552.2	2,684.6		
Direct investment income	756.8	874.2	1,002.8	715.8	3,349.6	603.9	516.3	712.4	455.2	2,287.8		
Portfolio investment income	35.1	35.3	36.8	36.7	143.9	35.4	35.1	37.0	40.3	147.7		
Other investment income	72.0	71.0	67.7	67.9	278.4	64.3	66.9	61.0	56.7	249.0		
Other primary income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	81.0		

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	(million EUR)													
	2019				2020				Total	Q1	Q2	Q3	Q4	Total
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4						
Secondary income - Net	496.8	583.5	398.7	294.6	1,773.5	476.6	160.3	45.9	-82.0	600.8				
Secondary income - Credit	878.0	928.6	685.3	561.0	3,052.9	844.0	570.7	322.6	312.8	2,050.2				
General government	514.3	504.3	314.7	182.3	1,515.5	551.0	468.7	227.3	197.0	1,444.0				
Other sectors	363.7	424.3	370.6	378.8	1,537.4	293.0	102.1	95.4	115.8	606.2				
Secondary income - Debit	381.2	345.1	286.6	266.4	1,279.4	367.4	410.4	276.7	394.8	1,449.3				
General government	258.9	142.8	160.6	131.5	693.9	214.8	178.3	123.6	249.3	765.9				
Other sectors	122.3	202.3	126.0	134.9	585.5	152.6	232.2	153.1	145.5	683.4				
Capital Account^{1,6}	193.4	238.1	253.3	206.9	891.7	188.6	285.9	251.4	221.5	947.4				
Gross acquisitions/disposals of non-produced non-financial assets - Net³	54.8	91.1	45.5	47.4	238.8	-89.4	50.4	103.3	77.6	141.9				
Gross acquisitions/disposals of non-produced non-financial assets - Credit	103.4	111.7	111.1	103.4	441.6	110.9	93.9	132.7	117.3	454.8				
Gross acquisitions/disposals of non-produced non-financial assets - Debit	48.6	24.6	65.6	64.0	202.8	200.3	43.5	29.4	39.7	312.9				
Capital transfers - Net	138.6	146.9	207.8	159.5	652.8	278.0	235.5	148.1	143.8	805.5				
Capital transfers - Credit	200.9	164.0	207.8	160.4	733.1	278.1	235.5	153.1	144.3	811.0				
General government	199.7	161.1	206.0	156.2	723.0	277.8	232.7	148.2	143.6	802.2				
Other sectors	1.1	2.9	1.9	4.2	10.1	0.3	2.9	5.0	0.7	8.8				
Capital transfers - Debit	62.3	17.1	0.0	0.9	80.3	0.1	0.0	5.0	0.4	5.5				
General government	46.8	-	-	-	46.8	-	-	-	-	-				
Other sectors	15.5	17.1	0.0	0.9	33.5	0.1	0.0	5.0	0.4	5.5				
Financial account - Net^{1,6}	210.9	347.7	1,496.3	291.8	2,346.7	676.1	774.0	1,001.6	1.6	2,453.3				
Financial account - Assets	947.5	636.0	2,120.6	351.3	4,055.5	791.8	1,286.8	4,216.0	-278.4	6,016.2				
Financial account - Liabilities	736.7	288.3	624.3	59.5	1,708.8	115.6	512.9	3,214.3	-279.9	3,562.9				
Direct investment - Net⁷	-244.0	-229.1	-453.6	-231.8	-1,158.5	-274.2	-283.8	-1,551.2	163.6	-1,945.5				
Direct investment - Assets	185.4	-10.1	315.6	208.3	699.3	34.1	173.2	189.3	-146.9	249.8				
Equity	75.0	55.5	40.3	23.2	194.0	7.5	9.4	22.6	23.3	62.8				
Reinvestment of earnings	-0.3	-3.8	10.7	1.8	8.5	-8.1	-2.5	-9.5	2.6	-17.5				
Debt instruments ^{8,9}	110.6	-61.8	264.6	183.3	496.7	34.7	166.3	176.2	-172.8	204.5				
Direct investment - Liabilities	429.4	219.0	769.2	440.1	1,857.7	308.4	457.0	1,740.5	-310.5	2,195.3				
Equity	-454.4	-34.4	-39.4	201.2	-327.1	-35.1	14.5	248.6	39.4	267.4				
Reinvestment of earnings	321.5	-100.5	589.4	345.0	1,155.4	347.1	233.2	112.2	135.2	827.7				
Debt instruments ^{8,10}	562.3	354.0	219.2	-106.1	1,029.4	-3.7	209.3	1,379.7	-485.1	1,100.2				
Portfolio investment - Net	267.7	370.9	362.3	599.3	1,600.3	473.5	772.5	-1,097.7	463.5	611.7				
Portfolio investment - Assets¹¹	146.5	419.0	402.4	555.0	1,522.8	470.8	740.7	730.7	274.5	2,216.8				
Equity and investment fund shares	-229.6	-63.6	-90.5	-103.5	-487.2	147.0	325.3	367.1	74.6	914.0				
Debt securities	376.1	482.6	493.0	658.4	2,010.0	323.8	415.4	363.6	200.0	1,302.8				
Portfolio investment - Liabilities	-121.2	48.1	40.1	-44.4	-77.4	-2.7	-31.7	1,828.4	-188.9	1,605.1				
Equity and investment fund shares	4.5	-71.5	-2.0	-11.5	-80.4	90.5	0.8	6.9	-232.3	-134.2				
Equity	6.0	-71.5	-3.0	-13.8	-82.3	84.8	0.8	0.0	-233.3	-147.7				
Investment fund shares	-1.5	0.0	1.0	2.3	1.9	5.7	0.0	6.9	1.0	13.6				
Debt securities	-125.7	119.5	42.0	-32.9	3.0	-93.2	-32.5	1,821.5	43.4	1,739.2				
Financial derivatives (other than reserves) and employee stock options - Net	-31.7	-20.2	12.5	13.0	-26.5	-27.3	-13.1	-13.4	-8.5	-62.3				
Other investment - Net	352.2	193.2	1,760.9	184.5	2,490.8	-1,033.8	-1,047.0	623.0	-486.6	-1,944.5				
Other investment - Assets	780.6	214.4	1,575.9	-151.7	2,419.2	-1,223.9	-959.4	268.4	-267.1	-2,182.0				
Other equity	1.7	1.5	-4.5	0.7	-0.6	2.2	-1.5	-6.7	0.7	-5.2				

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS¹

	(million EUR)													
	2019				2020				Total	Q1	Q2	Q3	Q4	Total
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4						
Currency and deposits ¹²	790.2	11.6	465.0	6.0	1,272.9	-1,325.9	-959.5	-13.5	-330.5	-2,629.4				
Loans ⁸	-49.5	60.0	-13.7	-11.4	-14.7	-32.3	72.0	82.8	57.0	179.5				
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-	-	-	-				
Trade credits and advances ⁹	91.1	165.4	1,069.2	-127.2	1,198.4	89.8	-79.8	119.8	-24.2	105.7				
Other accounts receivable	-52.9	-24.0	59.9	-19.8	-36.8	42.3	9.4	85.9	29.9	167.5				
Other investment - Liabilities	428.5	21.2	-185.0	-336.3	-71.5	-190.1	87.6	-354.6	219.5	-237.5				
Other equity	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Currency and deposits	-13.4	-183.1	86.9	232.9	123.3	-313.5	-135.5	-41.6	327.2	-163.4				
Loans ⁸	324.5	-76.6	-13.4	-606.3	-371.9	143.1	175.0	-446.9	-28.4	-157.2				
Insurance, pension schemes, and standardised guarantee schemes	-11.1	36.6	-46.9	-62.0	-83.4	-85.1	32.9	-16.8	0.0	-69.0				
Trade credits and advances ¹⁰	104.5	84.2	-80.7	85.8	193.8	-17.7	-105.5	138.0	-49.9	-35.0				
Other accounts payable	23.9	160.2	-130.6	13.5	67.0	83.5	121.2	12.8	-29.4	188.0				
SDRs	0.0	0.0	-0.2	-0.2	-0.4	-0.4	-0.5	0.0	0.0	-0.9				
BNB Reserve assets¹³	-133.2	33.0	-185.8	-273.3	-559.4	1,538.0	1,345.4	3,041.0	-130.4	5,793.9				
Monetary gold	0.3	0.3	0.6	0.5	1.7	16.3	0.0	0.0	0.0	16.3				
Special drawing rights	0.3	0.0	0.0	0.0	0.4	-0.2	-0.4	0.0	0.0	-0.6				
Reserve position in the IMF	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Other reserve assets	-133.8	32.6	-186.5	-273.8	-561.5	1,521.9	1,345.8	3,040.9	-130.5	5,778.2				
Currency and deposits	-447.6	-40.1	-671.7	-1,556.2	-2,715.5	2,882.2	3,733.1	-3,167.1	6,309.1	9,757.3				
Securities	313.8	72.7	485.2	1,282.4	2,153.9	-1,360.3	-2,387.3	6,208.0	-6,439.6	-3,979.1				
Financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Other claims	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0				
Balancing Items:														
Current and Capital Account Balance	58.6	358.1	1,788.7	-192.5	2,012.8	480.2	409.7	274.0	-616.4	547.5				
Financial Account Balance	210.9	347.7	1,496.3	291.8	2,346.7	676.1	774.0	1,001.6	1.6	2,453.3				
Net errors and Omissions ¹⁴	152.3	-10.3	-292.4	484.3	333.9	196.0	364.3	727.6	617.9	1,905.7				

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

² For 2020 - preliminary NSI and BNB data. Data are compiled on a balance of payments basis.

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

⁴ Estimates following a methodology of the BNB. NSI data on the number of foreign visitors and residents travelling abroad, and BNB estimates on expenditures (receipts) by purpose of travel. Since April 2020, due to the cancellation of international flights and the restriction of crossing the country's land borders and the worldwide spread of the coronavirus COVID-19

the NSI has discontinued its statistical surveys at border checkpoints. The BNB applies model to estimate the distribution of residents travelling abroad by country and by purpose of the travel.

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

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

⁷ Preliminary data compiled in accordance with the asset/liability principle. Data are provided by direct investment companies reporting to BNB, banks, the Central Depository, notaries, the NSI, the Agency for Privatisation. The 2020 data are subject to revisions with the annual NSI data and reports from foreign direct investment enterprises.

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

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

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

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

¹² Data source for Other sectors: BIS International Banking Statistics. Data at end-September 2020 published in January 2021 have been used.

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

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

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

Source: BNB.

5.2. DIRECT INVESTMENT, NET FLOW¹

(million EUR)

	2019					2020				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
Direct investment, net	-244.0	-229.1	-453.6	-231.8	-1,158.5	-274.2	-283.8	-1,551.2	163.6	-1,945.5
Direct investment abroad^{2,3}	71.2	101.3	198.9	3.9	375.4	66.8	49.1	-6.3	68.8	178.4
Equity ⁴	75.0	55.5	40.3	23.2	194.0	7.5	9.4	22.6	23.3	62.8
Reinvestment of earnings	-0.3	-3.8	10.7	1.8	8.5	-8.1	-2.5	-9.5	2.6	-17.5
Debt instruments ⁵	-3.6	49.6	147.9	-21.1	172.8	67.4	42.2	-19.4	42.9	133.1
Foreign Direct Investment in Bulgaria^{2,3}	315.2	330.4	652.5	235.7	1,533.8	341.0	332.8	1,544.9	-94.8	2,123.9
Equity ⁶	-454.4	-34.4	-39.4	201.2	-327.1	-35.1	14.5	248.6	39.4	267.4
Reinvestment of earnings	321.5	-100.5	589.4	345.0	1,155.4	347.1	233.2	112.2	135.2	827.7
Debt instruments ⁵	448.1	465.4	102.5	-310.5	705.5	29.0	85.1	1,184.1	-269.5	1,028.8

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

² Preliminary data in accordance with the directional principle.

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

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

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

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

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

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - XII				Change	
	2019		2020		million EUR	%
	million EUR	share	million EUR	share		
Machines, transport facilities, appliances and tools, including:	8,164.0	27.3%	7,879.3	28.2%	-284.7	-3.5%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3,278.1	11.0%	3,060.7	10.9%	-217.4	-6.6%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	2,505.6	8.4%	2,340.2	8.4%	-165.4	-6.6%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	1,035.5	3.5%	1,039.2	3.7%	3.6	0.3%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	532.9	1.8%	552.8	2.0%	19.9	3.7%
Animal and vegetable products, food, drinks and tobacco products, including:	4,793.1	16.0%	4,775.3	17.1%	-17.7	-0.4%
Division 10. Cereals	1,353.9	4.5%	1,164.2	4.2%	-189.7	-14.0%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	595.7	2.0%	615.0	2.2%	19.4	3.2%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	322.6	1.1%	435.0	1.6%	112.5	34.9%
Division 23. Residues and waste from the food industry; prepared animal fodder	293.4	1.0%	328.4	1.2%	35.0	11.9%
Division 22. Beverages, sprits and vinegar	218.5	0.7%	271.3	1.0%	52.8	24.2%
Base metals and their products, including:	4,291.4	14.4%	4,469.0	16.0%	177.5	4.1%
Division 74. Copper and articles thereof	2,138.8	7.2%	2,464.0	8.8%	325.3	15.2%
Division 73. Articles of iron and steel	602.4	2.0%	586.9	2.1%	-15.5	-2.6%
Division 72. Iron and steel	608.3	2.0%	534.0	1.9%	-74.2	-12.2%
Division 76. Aluminium and articles thereof	396.4	1.3%	365.8	1.3%	-30.6	-7.7%
Chemical products, plastics and rubber, including:	3,967.6	13.3%	3,927.3	14.0%	-40.3	-1.0%
Division 30. Pharmaceutical products	996.3	3.3%	1,010.9	3.6%	14.6	1.5%
Division 39. Plastics and articles thereof	935.5	3.1%	960.4	3.4%	24.9	2.7%
Division 38. Miscellaneous chemical products	521.6	1.7%	501.4	1.8%	-20.3	-3.9%
Division 33. Essential oils	311.7	1.0%	374.5	1.3%	62.9	20.2%
Division 40. Rubber and articles thereof	327.1	1.1%	329.9	1.2%	2.9	0.9%
Textile and leather materials, clothing, footwear and other consumer goods, including:	3,499.9	11.7%	3,155.9	11.3%	-344.0	-9.8%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	658.6	2.2%	681.8	2.4%	23.1	3.5%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	743.5	2.5%	598.7	2.1%	-144.8	-19.5%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	669.3	2.2%	591.8	2.1%	-77.6	-11.6%
Mineral products and fuels, including:	3,778.9	12.6%	2,313.0	8.3%	-1,466.0	-38.8%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	2,850.3	9.5%	1,301.3	4.7%	-1,549.0	-54.3%
Division 26. Ores, Slag and ash	805.2	2.7%	894.1	3.2%	89.0	11.0%
Wood, paper, earthenware and glass products, including	1,394.9	4.7%	1,448.9	5.2%	54.0	3.9%
Division 70. Glass and glassware	406.1	1.4%	482.3	1.7%	76.2	18.8%
Division 44. Wood and articles of wood; wood charcoal	306.4	1.0%	309.5	1.1%	3.1	1.0%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	279.1	0.9%	274.8	1.0%	-4.3	-1.5%
TOTAL EXPORTS /FOB/	29,889.8	100.0%	27,968.7	100.0%	-1,921.2	-6.4%

¹ For 2019 -final data , 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.4. IMPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - XII				Change	
	2019		2020		million EUR	%
	million EUR	share	million EUR	share		
Machines, transport facilities, appliances and tools, including:	10,443.2	31.0%	9,620.1	31.3%	-823.1	-7.9%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	3,417.4	10.1%	3,270.5	10.6%	-146.9	-4.3%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	3,354.2	9.9%	3,170.6	10.3%	-183.6	-5.5%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	2,307.0	6.8%	1,852.5	6.0%	-454.6	-19.7%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	560.3	1.7%	559.2	1.8%	-1.1	-0.2%
Chemical products, plastics and rubber, including:	5,502.3	16.3%	5,382.6	17.5%	-119.7	-2.2%
Division 30. Pharmaceutical products	1,418.9	4.2%	1,488.3	4.8%	69.4	4.9%
Division 39. Plastics and articles thereof	1,491.0	4.4%	1,443.2	4.7%	-47.8	-3.2%
Division 38. Miscellaneous chemical products	725.2	2.1%	694.9	2.3%	-30.3	-4.2%
Division 40. Rubber and articles thereof	393.9	1.2%	370.2	1.2%	-23.7	-6.0%
Division 33. Essential oils	312.9	0.9%	324.6	1.1%	11.7	3.7%
Division 29. Organic chemicals	276.7	0.8%	262.7	0.9%	-14.0	-5.1%
Mineral products and fuels, including:	6,312.8	18.7%	4,612.4	15.0%	-1,700.4	-26.9%
Division 27. Mineral fuels, oils & products of their distillation; etc.	4,673.0	13.8%	2,645.8	8.6%	-2,027.2	-43.4%
Division 26. Ores, slag and ash	1,536.7	4.6%	1,866.7	6.1%	329.9	21.5%
Animal and vegetable products, food, drinks and tobacco products, including:	3,703.0	11.0%	3,997.2	13.0%	294.2	7.9%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	314.0	0.9%	522.8	1.7%	208.8	66.5%
Division 02. Meat and edible meat offal	429.1	1.3%	399.3	1.3%	-29.7	-6.9%
Division 22. Beverages, sprits and vinegar	335.6	1.0%	345.7	1.1%	10.1	3.0%
Division 18. Cocoa and cocoa products	259.0	0.8%	263.5	0.9%	4.5	1.8%
Division 24. Tobacco and manufactured tobacco substitutes	270.6	0.8%	261.0	0.8%	-9.6	-3.5%
Division 04. Dairy products; birds' eggs; edible products	255.3	0.8%	247.9	0.8%	-7.4	-2.9%
Division 08. Edible fruit and nuts; peel of citrus fruit of melons	208.2	0.6%	228.5	0.7%	20.4	9.8%
Division 21. Miscellaneous edible products	209.6	0.6%	221.7	0.7%	12.1	5.8%
Base metals and their products, including:	3,487.3	10.3%	3,234.0	10.5%	-253.3	-7.3%
Division 72. Iron and steel	1,211.1	3.6%	1,030.1	3.4%	-180.9	-14.9%
Division 73. Articles of iron and steel	810.9	2.4%	775.6	2.5%	-35.3	-4.4%
Division 74. Copper and articles thereof	595.5	1.8%	651.7	2.1%	56.2	9.4%
Division 76. Aluminium and articles thereof	476.1	1.4%	423.7	1.4%	-52.4	-11.0%
Textile and leather materials, clothing, footwear and other consumer goods, including:	3,114.0	9.2%	2,766.1	9.0%	-347.9	-11.2%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	419.3	1.2%	419.9	1.4%	0.6	0.1%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	337.1	1.0%	294.2	1.0%	-42.9	-12.7%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	274.2	0.8%	233.4	0.8%	-40.8	-14.9%
Division 64. Footwear, gaiters and the like; parts of such articles	246.4	0.7%	218.8	0.7%	-27.6	-11.2%
Wood, paper, earthenware and glass products, including	1,177.5	3.5%	1,117.6	3.6%	-59.9	-5.1%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	490.3	1.5%	469.5	1.5%	-20.9	-4.3%
Division 44. Wood and articles of wood; wood charcoal	235.4	0.7%	216.8	0.7%	-18.6	-7.9%
TOTAL IMPORTS /CIF/	33,740.1	100.0%	30,730.0	100.0%	-3,010.1	-8.9%
(-) Freight	1,517.7		1,359.3			
TOTAL IMPORTS /FOB/	32,222.4		29,370.7		-2,851.7	-8.9%

¹ For 2019 - final data, 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.5. EXPORTS BY USE¹

Commodity groups	I - XII				Change	
	2019		2020		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	7,589.8	25.4%	7,646.8	27.3%	57.0	0.8%
Food	1,789.3	6.0%	1,881.3	6.7%	92.0	5.1%
Tobacco	63.6	0.2%	53.5	0.2%	-10.0	-15.8%
Beverages	179.3	0.6%	210.4	0.8%	31.0	17.3%
Clothing and footwear	1,619.4	5.4%	1,372.7	4.9%	-246.8	-15.2%
Medicines and cosmetics	1,264.2	4.2%	1,336.5	4.8%	72.3	5.7%
Furniture and household appliances	1,226.6	4.1%	1,274.0	4.6%	47.3	3.9%
Others	1,447.2	4.8%	1,518.4	5.4%	71.2	4.9%
Raw materials	11,682.3	39.1%	11,644.0	41.6%	-38.4	-0.3%
Iron and steel	608.3	2.0%	534.0	1.9%	-74.2	-12.2%
Non-ferrous metals	2,327.1	7.8%	2,555.2	9.1%	228.1	9.8%
Chemicals	488.4	1.6%	436.4	1.6%	-52.0	-10.6%
Plastics and rubber	1,146.0	3.8%	1,178.2	4.2%	32.2	2.8%
Fertilizers	236.1	0.8%	157.7	0.6%	-78.4	-33.2%
Textiles	604.3	2.0%	494.5	1.8%	-109.8	-18.2%
Raw materials for the food industry	2,332.6	7.8%	2,254.4	8.1%	-78.3	-3.4%
Wood products, paper and paperboard	555.1	1.9%	520.6	1.9%	-34.5	-6.2%
Cement	20.1	0.1%	23.8	0.1%	3.7	18.6%
Raw tobacco	122.2	0.4%	109.5	0.4%	-12.6	-10.3%
Others	3,242.1	10.8%	3,379.5	12.1%	137.4	4.2%
Investment goods	7,273.4	24.3%	6,897.4	24.7%	-375.9	-5.2%
Machines and equipment	1,865.3	6.2%	1,736.5	6.2%	-128.8	-6.9%
Electrical machines	1,184.4	4.0%	1,120.5	4.0%	-63.9	-5.4%
Vehicles	639.1	2.1%	568.4	2.0%	-70.7	-11.1%
Spare parts and equipment	1,856.0	6.2%	1,667.6	6.0%	-188.5	-10.2%
Others	1,728.5	5.8%	1,804.5	6.5%	75.9	4.4%
Total non energy commodities	26,545.5	88.8%	26,188.1	93.6%	-357.3	-1.3%
Mineral fuels, oils and electricity	3,275.1	11.0%	1,696.1	6.1%	-1,579.0	-48.2%
Petroleum products	2,351.2	7.9%	1,008.2	3.6%	-1,343.0	-57.1%
Others	923.9	3.1%	687.9	2.5%	-236.0	-25.5%
incl. Electricity	446.3	1.5%	242.1	0.9%	-204.2	-45.8%
Other Exports²	69.3	0.2%	84.5	0.3%	15.2	21.9%
TOTAL EXPORTS /FOB/	29,889.8	100.0%	27,968.7	100.0%	-1,921.2	-6.4%

¹ For 2019 -final data , 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

² Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.6. IMPORTS BY USE¹

Commodity groups	I - XII				Change	
	2019		2020		million EUR	%
	million EUR	share	million EUR	share		
Consumer goods	7,701.3	22.8%	7,556.8	24.6%	-144.4	-1.9%
Food, drinks and tobacco	2,542.2	7.5%	2,589.6	8.4%	47.4	1.9%
Furniture and household appliances	1,032.2	3.1%	1,018.6	3.3%	-13.7	-1.3%
Medicines and cosmetics	1,530.8	4.5%	1,585.2	5.2%	54.3	3.5%
Clothing and footwear	905.5	2.7%	799.4	2.6%	-106.1	-11.7%
Automobiles	498.6	1.5%	392.6	1.3%	-106.0	-21.3%
Others	1,191.9	3.5%	1,171.5	3.8%	-20.4	-1.7%
Raw materials	11,734.5	34.8%	11,603.5	37.8%	-131.0	-1.1%
Ores	1,536.7	4.6%	1,866.7	6.1%	329.9	21.5%
Iron and steel	1,211.1	3.6%	1,030.1	3.4%	-180.9	-14.9%
Non-ferrous metals	894.3	2.7%	853.4	2.8%	-40.9	-4.6%
Textiles	1,201.5	3.6%	966.6	3.1%	-234.9	-19.6%
Wood products, paper and paperboard	647.5	1.9%	607.9	2.0%	-39.5	-6.1%
Chemicals	765.8	2.3%	747.6	2.4%	-18.3	-2.4%
Plastics and rubber	1,831.8	5.4%	1,745.1	5.7%	-86.6	-4.7%
Raw materials for the food industry	844.6	2.5%	1,078.2	3.5%	233.6	27.7%
Raw skins	72.0	0.2%	51.9	0.2%	-20.1	-27.9%
Raw tobacco	79.0	0.2%	58.3	0.2%	-20.6	-26.1%
Others	2,650.1	7.9%	2,597.5	8.5%	-52.6	-2.0%
Investment goods	9,102.3	27.0%	8,402.0	27.3%	-700.2	-7.7%
Machines and equipment	2,878.6	8.5%	2,707.8	8.8%	-170.7	-5.9%
Electrical machines	1,413.6	4.2%	1,361.3	4.4%	-52.2	-3.7%
Vehicles	1,500.8	4.4%	1,206.3	3.9%	-294.5	-19.6%
Spare parts and equipment	1,679.4	5.0%	1,623.2	5.3%	-56.2	-3.3%
Others	1,629.9	4.8%	1,503.4	4.9%	-126.5	-7.8%
Total non energy commodities	28,538.1	84.6%	27,562.3	89.7%	-975.7	-3.4%
Mineral fuels, oils and electricity	5,013.5	14.9%	2,958.7	9.6%	-2,054.9	-41.0%
Fuels	4,067.5	12.1%	2,257.5	7.3%	-1,810.0	-44.5%
Crude oil and Natural gas	3,563.5	10.6%	1,809.3	5.9%	-1,754.2	-49.2%
Coal	71.9	0.2%	56.3	0.2%	-15.6	-21.7%
Others	432.1	1.3%	391.9	1.3%	-40.2	-9.3%
Others	946.0	2.8%	701.1	2.3%	-244.9	-25.9%
Oils	946.0	2.8%	701.1	2.3%	-244.9	-25.9%
Other Imports²	188.5	0.6%	209.0	0.7%	20.5	10.9%
TOTAL IMPORTS /CIF/	33,740.1	100.0%	30,730.0	100.0%	-3,010.1	-8.9%

¹ For 2019 - final data, 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.7. EXPORTS BY MAJOR TRADING PARTNER AND REGION¹

Countries	I - XII				Change	
	2019		2020		million EUR	%
	million EUR	share	million EUR	share		
EU countries incl.:	19,115.5	64.0%	18,322.9	65.5%	-792.6	-4.1%
Germany	4,410.1	14.8%	4,486.9	16.0%	76.9	1.7%
Romania	2,598.1	8.7%	2,543.7	9.1%	-54.4	-2.1%
Italy	2,186.6	7.3%	1,922.8	6.9%	-263.7	-12.1%
Greece	2,007.1	6.7%	1,863.9	6.7%	-143.2	-7.1%
France	1,127.3	3.8%	1,074.2	3.8%	-53.1	-4.7%
Belgium	850.9	2.8%	963.7	3.4%	112.8	13.3%
Netherlands	756.6	2.5%	736.6	2.6%	-20.1	-2.7%
Poland	645.8	2.2%	695.1	2.5%	49.3	7.6%
Spain	812.7	2.7%	669.1	2.4%	-143.7	-17.7%
Czech Republic	709.7	2.4%	648.1	2.3%	-61.6	-8.7%
Austria	546.5	1.8%	536.7	1.9%	-9.8	-1.8%
Hungary	516.0	1.7%	486.2	1.7%	-29.8	-5.8%
Europe incl.: ²	2,053.3	6.9%	1,763.6	6.3%	-289.6	-14.1%
United Kingdom	699.9	2.3%	666.1	2.4%	-33.8	-4.8%
Russia	525.3	1.8%	421.5	1.5%	-103.9	-19.8%
Ukraine	340.9	1.1%	226.9	0.8%	-114.0	-33.5%
Switzerland	193.2	0.6%	181.2	0.6%	-12.1	-6.2%
Gibraltar	140.2	0.5%	101.8	0.4%	-38.5	-27.4%
Balkan countries incl.: ³	3,474.0	11.6%	3,012.8	10.8%	-461.2	-13.3%
Turkey	2,171.9	7.3%	1,802.7	6.4%	-369.2	-17.0%
Serbia	585.5	2.0%	497.2	1.8%	-88.3	-15.1%
Macedonia	424.1	1.4%	435.7	1.6%	11.6	2.7%
Americas incl.:	871.6	2.9%	826.6	3.0%	-45.1	-5.2%
USA	566.7	1.9%	553.4	2.0%	-13.4	-2.4%
Asia incl.:	2,559.4	8.6%	2,497.3	8.9%	-62.2	-2.4%
China	824.5	2.8%	921.8	3.3%	97.3	11.8%
Other countries	1,816.0	6.1%	1,545.4	5.5%	-270.6	-14.9%
TOTAL EXPORTS /FOB/	29,889.8	100.0%	27,968.7	100.0%	-1,921.2	-6.4%

¹ For 2019 - final data, 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

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

Source: NSI data processed by the BNB.

5.8. IMPORTS BY MAJOR TRADING PARTNER AND REGION¹

Countries ²	I - XII				Change	
	2019		2020			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	16,711.2	49.5%	15,504.5	50.5%	-1,206.7	-7.2%
Germany	3,639.2	10.8%	3,399.0	11.1%	-240.2	-6.6%
Italy	2,439.7	7.2%	2,132.2	6.9%	-307.5	-12.6%
Romania	1,836.5	5.4%	1,664.4	5.4%	-172.1	-9.4%
Greece	1,235.9	3.7%	1,210.0	3.9%	-25.8	-2.1%
Poland	1,069.4	3.2%	1,036.8	3.4%	-32.6	-3.1%
Netherlands	890.3	2.6%	894.8	2.9%	4.5	0.5%
France	999.5	3.0%	880.6	2.9%	-118.9	-11.9%
Hungary	655.4	1.9%	666.4	2.2%	11.0	1.7%
Czech Republic	710.5	2.1%	644.8	2.1%	-65.7	-9.2%
Spain	730.7	2.2%	641.9	2.1%	-88.8	-12.1%
Austria	624.1	1.8%	570.8	1.9%	-53.3	-8.5%
Belgium	436.4	1.3%	434.8	1.4%	-1.6	-0.4%
Europe incl.: ³	4,730.0	14.0%	3,409.9	11.1%	-1,320.1	-27.9%
Russia	3,240.9	9.6%	1,951.5	6.4%	-1,289.4	-39.8%
Ukraine	468.7	1.4%	510.2	1.7%	41.4	8.8%
United Kingdom	478.0	1.4%	422.6	1.4%	-55.5	-11.6%
Switzerland	344.9	1.0%	347.5	1.1%	2.6	0.8%
Balkan countries incl.: ⁴	3,243.4	9.6%	3,162.8	10.3%	-80.5	-2.5%
Turkey	2,207.4	6.5%	2,180.7	7.1%	-26.7	-1.2%
Serbia	641.8	1.9%	615.0	2.0%	-26.8	-4.2%
Macedonia	329.4	1.0%	298.2	1.0%	-31.2	-9.5%
Americas incl.:	1,822.4	5.4%	1,775.2	5.8%	-47.2	-2.6%
USA	774.1	2.3%	763.5	2.5%	-10.6	-1.4%
Peru	265.4	0.8%	275.5	0.9%	10.0	3.8%
Asia incl.:	6,521.9	19.3%	6,119.5	19.9%	-402.4	-6.2%
China	2,850.0	8.4%	2,880.4	9.4%	30.4	1.1%
Georgia	247.7	0.7%	424.6	1.4%	176.9	71.4%
Other countries	711.3	2.1%	758.2	2.5%	46.8	6.6%
TOTAL IMPORTS /CIF/	33,740.1	100.0%	30,730.0	100.0%	-3,010.1	-8.9%

¹ For 2019 - final data, 2020 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

² By country of origin.

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

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

Source: NSI data processed by the BNB.

5.9. INTERNATIONAL INVESTMENT POSITION

	(million EUR)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Net International Investment Position^{1,2}	-22,009.1	-21,504.1	-19,693.3	-19,611.6	-19,313.0	-17,952.7	-16,833.8	-17,259.0
Direct investment, net	-43,700.5	-43,916.1	-44,221.6	-44,226.6	-44,467.3	-44,769.9	-46,064.6	-45,875.1
Portfolio investment, net	3,359.5	3,714.6	4,109.8	4,637.1	4,732.4	5,801.3	4,666.8	5,022.7
Financial derivatives (other than reserves) and employee stock options, net	-55.2	-81.8	-63.8	-57.7	-67.1	-115.4	-132.2	-148.1
Other investment, net	-6,643.5	-6,408.3	-4,780.0	-4,804.4	-6,016.7	-6,911.6	-6,385.1	-7,110.1
Reserve assets	25,030.6	25,187.5	25,262.3	24,839.9	26,505.7	28,042.8	31,081.2	30,851.6
ASSETS	53,043.7	53,792.8	56,467.4	56,347.0	56,172.7	57,843.5	61,841.7	61,238.1
Direct investment	5,967.9	5,909.1	6,247.1	6,407.6	6,379.5	6,551.2	6,640.3	6,315.8
Equity and reinvestment of earnings ³	1,800.7	1,841.6	1,883.8	1,889.2	1,860.0	1,891.4	1,893.7	1,897.1
Debt instruments ^{4,5}	4,167.1	4,067.5	4,363.3	4,518.4	4,519.5	4,659.8	4,746.6	4,418.7
Portfolio investment⁶	8,273.6	8,819.1	9,365.2	9,845.9	9,642.1	10,639.8	11,367.6	11,866.2
Equity and investment fund shares	2,122.7	2,085.9	2,061.4	2,016.2	1,786.0	2,309.1	2,718.7	3,028.3
Equity securities	796.0	632.7	666.4	675.6	590.2	753.4	787.8	929.5
Investment fund shares	1,326.6	1,453.2	1,395.0	1,340.7	1,195.8	1,555.7	1,931.0	2,098.8
Debt securities	6,150.9	6,733.2	7,303.8	7,829.6	7,856.1	8,330.6	8,648.8	8,837.8
Short-term	136.8	117.3	132.4	146.4	94.1	385.7	362.7	305.6
Long-term	6,014.1	6,615.9	7,171.5	7,683.2	7,762.0	7,944.9	8,286.1	8,532.2
Financial derivatives (other than reserves) and employee stock options	53.5	45.1	85.7	54.2	89.1	28.3	29.2	42.0
Other investment	13,718.2	13,832.1	15,507.0	15,199.3	13,556.3	12,581.5	12,723.5	12,162.6
Other equity	717.0	716.6	725.0	729.0	729.3	721.0	704.5	654.3
Currency and deposits ⁷	9,021.6	8,967.8	9,473.1	9,375.1	7,874.4	6,976.3	6,927.1	6,467.7
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	6,745.3	6,685.9	7,185.9	7,035.2	5,368.8	4,556.1	4,410.9	4,050.9
General government	10.0	12.8	16.1	11.6	11.2	10.8	12.2	10.3
Other sectors	2,266.4	2,269.2	2,271.1	2,328.3	2,494.4	2,409.4	2,504.0	2,406.4
Financial corporations other than MFIs	415.9	391.2	393.0	365.9	415.7	313.5	344.2	329.0
Non-financial corporations, households, and non-profit institutions serving households	1,850.5	1,878.0	1,878.1	1,962.3	2,078.7	2,096.0	2,159.8	2,077.4
Loans ⁴	1,418.6	1,475.6	1,500.4	1,493.6	1,455.7	1,519.0	1,589.7	1,632.1
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	297.8	306.1	300.3	293.9	293.6	292.8	323.3	364.1
General government	133.5	131.8	137.5	134.1	137.6	134.8	130.2	125.2
Other sectors	987.3	1,037.8	1,062.6	1,065.7	1,024.5	1,091.4	1,136.2	1,142.7
Financial corporations other than MFIs	177.3	181.5	159.1	143.9	142.7	149.4	151.4	147.5
Non-financial corporations, households, and non-profit institutions serving households	810.0	856.2	903.5	921.8	881.8	942.0	984.9	995.2
Trade credits and advances ⁵	1,789.4	1,940.9	3,046.6	2,860.8	2,983.9	2,862.0	2,913.5	2,790.9
Other accounts receivable	771.5	731.1	762.0	740.8	513.0	503.2	588.7	617.7
Reserve assets⁸	25,030.6	25,187.5	25,262.3	24,839.9	26,505.7	28,042.8	31,081.2	30,851.6
Monetary gold	1,500.5	1,610.0	1,772.4	1,767.6	1,928.1	2,070.5	2,117.8	2,021.4
Special drawing rights	758.7	750.2	768.8	755.9	764.8	753.8	737.7	720.2
Reserve position in the IMF	121.2	119.9	122.9	120.8	122.2	120.6	118.0	115.2
Other reserve assets	22,650.2	22,707.5	22,598.2	22,195.7	23,690.7	25,097.9	28,107.8	27,994.8
LIABILITIES	75,052.8	75,296.9	76,160.7	75,958.6	75,485.7	75,796.3	78,675.5	78,497.1
Direct investment	49,668.4	49,825.2	50,468.7	50,634.2	50,846.8	51,321.1	52,704.8	52,190.8
Equity and reinvestment of earnings	36,406.2	36,232.6	36,618.6	37,007.7	37,300.5	37,597.4	37,684.0	37,835.0
Debt instruments ^{9,10}	13,262.2	13,592.6	13,850.0	13,626.5	13,546.3	13,723.7	15,020.8	14,355.8
Portfolio investment¹¹	4,914.1	5,104.5	5,255.4	5,208.7	4,909.7	4,838.4	6,700.7	6,843.5
Equity and investment fund shares	491.4	498.4	501.0	510.9	378.3	395.1	417.6	409.3
Equity securities	467.2	472.9	474.3	479.4	343.1	356.3	379.4	363.3
Investment fund shares	24.2	25.5	26.7	31.4	35.2	38.8	38.2	46.0
Debt securities	4,422.7	4,606.1	4,754.4	4,697.9	4,531.5	4,443.4	6,283.2	6,434.2
Short-term	19.7	10.4	10.6	6.5	0.6	0.3	0.0	0.0
Long-term	4,403.0	4,595.7	4,743.8	4,691.4	4,530.9	4,443.1	6,283.2	6,434.2
Financial derivatives (other than reserves) and employee stock options	108.7	126.9	149.5	111.9	156.1	143.7	161.3	190.0

5.9. INTERNATIONAL INVESTMENT POSITION

(million EUR)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Other investment	20,361.6	20,240.4	20,287.0	20,003.7	19,573.0	19,493.1	19,108.6	19,272.7
Currency and deposits ⁶	4,201.3	4,016.9	4,113.2	4,341.6	4,019.3	3,877.6	3,827.9	4,146.8
Central bank	95.3	95.7	96.2	95.5	95.3	95.2	95.1	102.8
Other MFIs	4,106.0	3,921.2	4,017.0	4,246.1	3,923.9	3,782.4	3,732.8	4,044.0
General government	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial corporations other than MFIs	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Non-financial corporations, households, and non-profit institutions serving households	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	12,355.7	12,284.3	12,291.3	11,718.8	11,752.6	11,919.1	11,457.9	11,458.1
Central bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs ¹²	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
General government ¹³	2,680.9	2,609.8	2,607.9	2,639.8	2,637.7	2,960.1	2,947.3	2,863.5
Other sectors ¹⁴	9,674.7	9,674.4	9,683.4	9,079.0	9,114.9	8,959.0	8,510.6	8,594.5
Financial corporations other than MFIs	1,524.1	1,583.5	1,516.5	1,034.0	1,216.6	1,169.6	1,061.0	1,107.5
Non-financial corporations, households, and non-profit institutions serving households	8,150.6	8,090.9	8,167.0	8,045.0	7,898.3	7,789.4	7,449.6	7,487.1
Insurance, pension schemes, and standardised guarantee schemes	838.6	856.9	833.5	802.5	759.9	776.4	759.6	759.6
Trade credits and advances ¹⁰	1,714.6	1,787.5	1,724.1	1,781.6	1,760.5	1,640.7	1,733.7	1,629.0
Other accounts receivable	495.3	547.1	559.0	606.3	519.1	528.8	595.0	562.2
SDRs ¹⁵	756.2	747.6	766.0	752.9	761.6	750.6	734.5	717.1

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, Agency for Privatisation, etc.

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

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

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

⁷ The sources for *Other sectors* are BIS International Banking Statistics and balance sheet data of other financial institutions. Data at end-September 2020 published in January 2021 have been used.

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

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

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

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

¹² Source: monthly banks' reports.

¹³ Data source: *Register of Government and Government-Guaranteed Debt of the Ministry of Finance*.

Debt liabilities of the public companies and the government guaranteed debt are excluded.

¹⁴ Debt liabilities of the public companies and the government guaranteed debt are included. Intercompany loans are excluded.

Based on credits (incl. revolving and intercompany lending) that are declared and reported to the BNB. Due to quarterly reporting data are subject to revisions.

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

Source: BNB.

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

	(million EUR)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
I. General Government²	5,442.6	5,414.0	5,434.9	5,427.5	5,385.7	5,679.5	7,507.4	7,419.6
Short-term	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	5,442.6	5,414.0	5,434.9	5,427.5	5,385.7	5,679.5	7,507.4	7,419.6
Bonds and Notes ³	6,673.6	6,665.9	6,668.2	6,671.0	6,670.4	6,670.9	9,167.9	9,165.8
Bonds and Notes held by residents ⁴	-3,904.2	-3,862.2	-3,834.1	-3,884.3	-3,917.6	-3,954.0	-4,596.6	-4,610.6
Loans	2,854.7	2,791.9	2,782.3	2,822.3	2,814.4	3,144.0	3,117.6	3,015.9
Negotiable loans held by residents	-181.5	-181.5	-181.5	-181.5	-181.5	-181.5	-181.5	-151.5
II. Monetary Authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks⁵	4,618.1	4,500.1	4,619.6	4,903.6	4,458.9	4,250.1	4,429.4	5,325.9
Short-term	3,666.3	3,557.9	3,695.7	3,808.5	3,324.8	3,163.2	3,322.7	4,222.8
Loans	318.7	326.4	306.6	336.9	277.2	241.8	394.8	984.9
Currency and deposits	3,033.7	2,869.8	3,022.9	3,075.4	2,738.9	2,647.9	2,576.9	2,927.8
Other debt liabilities	314.0	361.7	366.1	396.3	308.7	273.6	351.0	310.1
Long-term	951.8	942.2	923.9	1,095.0	1,134.1	1,086.9	1,106.8	1,103.0
Bonds and Notes	120.0	120.0	120.0	125.1	105.2	105.2	105.2	105.3
Loans	831.7	822.2	803.9	969.9	1,028.9	981.7	1,001.5	997.8
IV. Other Sectors⁶	11,337.2	11,326.0	11,277.7	10,897.3	11,453.0	11,215.2	11,005.5	11,043.9
Short-term	5,194.5	5,154.8	5,078.1	5,051.5	5,241.3	5,055.0	5,083.2	4,947.5
Bonds and Notes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Money Market Instruments	19.9	10.6	10.8	6.5	0.6	0.3	0.0	0.0
Loans	3,278.8	3,171.2	3,150.4	3,053.4	3,269.8	3,158.8	3,105.4	3,066.4
Trade credits	1,895.8	1,972.9	1,916.9	1,991.6	1,970.9	1,895.9	1,977.8	1,881.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	6,142.7	6,171.2	6,199.6	5,845.7	6,211.7	6,160.2	5,922.3	6,096.5
Bonds and Notes	1,092.0	1,130.1	1,148.3	1,138.6	1,134.6	1,131.3	1,139.6	1,163.5
Loans	5,050.7	5,041.1	5,051.3	4,707.1	5,077.2	5,028.9	4,782.6	4,933.0
V. Direct investment: intercompany lending	13,933.8	14,154.6	14,067.4	14,074.7	14,009.9	14,129.7	15,055.1	14,656.5
GROSS EXTERNAL DEBT (I+II+III+IV+V)	35,331.6	35,394.8	35,399.5	35,303.1	35,307.6	35,274.5	37,997.4	38,445.9
Memo items:								
Long-term external debt ⁷	26,470.8	26,682.1	26,625.7	26,443.0	26,741.5	27,056.3	29,591.6	29,275.6
Short-term external debt	8,860.8	8,712.7	8,773.8	8,860.1	8,566.1	8,218.3	8,405.9	9,170.3
Public sector external debt	6,007.8	5,967.2	5,974.6	6,181.7	6,195.0	6,454.8	8,272.3	8,116.5
Private sector external debt	29,323.8	29,427.6	29,424.9	29,121.4	29,112.6	28,819.7	29,725.2	30,329.3
Revolving credits ⁸	2,981.5	2,911.6	2,832.7	2,778.2	2,722.8	2,744.5	2,807.4	2,823.6
Trade credits ^{8,9}	4,159.6	4,423.0	4,331.7	4,361.4	4,359.4	4,372.5	4,344.4	3,861.3
Credits on demand ⁸	6,978.1	7,058.5	7,070.5	7,085.2	7,027.1	7,097.7	7,168.1	7,174.6
incl. intercompany loans	4,889.1	4,940.7	4,944.2	4,959.4	4,945.0	4,931.2	4,967.3	4,983.0
incl. banks' loans	99.9	99.9	99.9	99.5	98.6	98.7	98.6	97.4
Allocations of SDR	748.1	746.3	764.8	751.9	761.0	750.5	734.4	717.0

¹ Compiled in compliance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003*.

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

² Data source: The *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 Data on debt securities issued by the government in the domestic and international markets held by nonresidents are included.

⁴ In accordance with the residence concept, bonds issued by residents in the international markets and held by residents are subtracted from the external debt

⁵ Data source: banks (incl. private and state banks). Deposits related to contingent liabilities are excluded.

⁶ Data comprise credits (excl. intercompany lending) 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).

⁷ In accordance with paras.3.14 and 7.5 of the *External Debt Statistics Guide for Compilers and Users, IMF 2003*, liabilities related to direct investment are included in the long-term debt.

⁸ The data is included in the gross external debt stock of the country.

⁹ Due to the quarterly reporting of firms data are subject to revisions.

Source: BNB.

5.11. GROSS EXTERNAL DEBT BY INSTRUMENTS¹

	(million EUR)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Securities ²	3,981.5	4,053.8	4,102.4	4,050.5	3,992.5	3,953.5	5,816.1	5,823.9
Loans ^{3,4}	12,153.0	11,971.3	11,913.0	11,708.1	12,286.1	12,373.7	12,220.5	12,846.5
Trade credits	1,895.8	1,972.9	1,916.9	1,991.6	1,970.9	1,895.9	1,977.8	1,881.0
Deposits ⁵	3,033.7	2,869.8	3,022.9	3,075.4	2,738.9	2,647.9	2,576.9	2,927.8
Other debt liabilities	333.9	372.3	376.9	402.8	309.3	273.9	351.0	310.1
Direct investment: Intercompany lending	13,933.8	14,154.6	14,067.4	14,074.7	14,009.9	14,129.7	15,055.1	14,656.5
Loans	11,668.5	11,703.0	11,651.0	11,703.4	11,619.9	11,651.5	12,686.9	12,674.7
Trade credits	2,263.8	2,450.1	2,414.8	2,369.8	2,388.5	2,476.6	2,366.7	1,980.3
Other debt liabilities	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
GROSS EXTERNAL DEBT	35,331.6	35,394.8	35,399.5	35,303.1	35,307.6	35,274.5	37,997.4	38,445.9

¹ Compiled in compliance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003*.

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

² Data on debt securities issued by residents in the domestic and international markets held by nonresidents are included. Government securities issued in the international markets and held by residents are subtracted from the gross external debt and therefore denoted with a negative sign (at nominal value).

³ Data comprise government and government guaranteed debt as well as companies' credits (excl. intercompany lending) that are declared and periodically reported to the BNB.

⁴ Data source for the government and government-guaranteed debt: the Register of *Government and Government-guaranteed Debt* of the Ministry of Finance. Data source for nonguaranteed debt: BNB.

⁵ Data source: banks (incl. private and state banks). Deposits related to contingent liabilities are excluded.

Source: BNB.

5.12. CURRENCY STRUCTURE OF THE GROSS EXTERNAL DEBT

(%)

<i>Gross external debt</i>								
Currency	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Euro	85.3	85.3	84.9	84.4	85.3	85.7	87.1	86.6
US Dollar	10.0	10.0	10.5	11.0	10.6	10.3	9.2	9.2
SDR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other	4.6	4.7	4.7	4.6	4.1	4.0	3.7	4.2
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>General government</i>								
Currency	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Euro	97.5	97.0	97.5	97.6	97.6	97.7	98.4	98.4
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
SDR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Japanese Yen	2.2	2.2	2.2	2.1	2.1	2.0	1.4	1.3
Other	0.3	0.8	0.2	0.3	0.3	0.3	0.3	0.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Banks</i>								
Currency	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Euro	76.1	75.0	74.5	74.9	78.5	77.4	78.3	74.6
US Dollar	11.0	11.7	12.6	12.9	11.9	12.5	12.0	13.5
Bulgarian Lev	11.7	12.0	11.7	11.0	8.3	8.7	8.4	10.8
Swiss Franc	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
Other	0.9	1.0	0.9	0.9	1.0	1.0	1.0	0.8
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Other sectors</i>								
Currency	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Euro	86.9	86.8	86.6	85.5	86.2	87.0	86.8	86.9
US Dollar	10.4	10.5	10.6	11.8	11.2	10.6	10.8	10.8
Other	2.7	2.7	2.7	2.7	2.6	2.4	2.4	2.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Direct Investment</i>								
Currency	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Euro	82.4	82.8	82.0	81.7	82.0	82.3	84.3	84.8
US Dollar	13.3	13.0	13.7	14.0	13.8	13.5	11.7	11.1
Other	4.3	4.2	4.3	4.3	4.2	4.2	4.0	4.1
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: BNB.

5.13. GROSS EXTERNAL DEBT DISBURSEMENTS BY INSTITUTIONAL SECTOR¹

(million EUR)

	2019					2020				
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
I. General government²	41.6	154.1	62.3	132.0	390.1	45.4	456.5	1,934.4	61.9	2,498.2
<i>Short-term</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	41.6	154.1	62.3	132.0	390.1	45.4	456.5	1,934.4	61.9	2,498.2
Bonds and notes	4.2	1.0	5.5	3.2	13.9	11.0	28.4	1,882.3	0.2	1,921.9
Bonds and notes held by residents ³	23.5	148.7	56.8	14.2	243.2	34.4	27.5	51.4	61.7	174.9
Loans	14.0	4.4	0.0	114.6	133.0	0.0	400.7	0.8	0.0	401.5
II. Monetary authorities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
III. Banks⁴	187.7	523.5	356.7	470.3	1,538.2	159.5	437.1	542.1	1,549.7	2,688.4
<i>Short-term</i>	184.7	404.0	335.3	252.3	1,176.3	66.8	414.7	488.1	1,532.6	2,502.3
Loans	11.5	89.5	60.5	65.0	226.5	11.5	160.6	246.2	790.6	1,208.9
Currency and deposits ⁵	147.8	42.0	153.2	111.9	454.8	0.0	222.9	164.5	653.6	1,041.0
Other debt liabilities	25.4	272.5	121.6	75.4	495.0	55.3	31.2	77.4	88.5	252.4
<i>Long-term</i>	3.0	119.5	21.5	218.0	362.0	92.7	22.4	54.0	17.0	186.1
Bonds and notes	0.0	0.0	0.0	5.0	5.0	0.2	0.0	0.0	0.0	0.2
Loans	3.0	119.5	21.5	213.0	357.0	92.5	22.4	54.0	17.0	185.9
IV. Other sectors⁶	438.9	276.2	223.8	247.0	1,185.9	328.1	251.7	297.9	553.4	1,431.1
<i>Short-term</i>	120.0	35.2	91.3	91.8	338.3	91.9	131.0	146.2	87.5	456.6
Bonds and notes	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Money market Instruments	23.3	0.0	0.2	1.0	24.5	4.0	0.4	0.0	20.2	24.6
Loans	96.7	35.2	91.1	90.8	313.8	87.9	130.6	146.2	67.3	432.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	318.9	241.0	132.5	155.2	847.6	236.2	120.7	151.8	465.8	974.4
Bonds and notes	18.6	38.1	18.2	0.0	74.9	0.9	0.7	11.4	30.6	43.6
Loans	300.3	202.9	114.3	155.2	772.7	235.3	120.0	140.3	435.2	930.8
V. Direct investment: intercompany lending	1,189.9	900.1	665.8	633.7	3,389.5	441.1	420.3	1,437.2	543.3	2,841.9
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1,858.1	1,853.8	1,308.7	1,483.1	6,503.7	974.0	1,565.6	4,211.7	2,708.2	9,459.5
<i>Memo items:</i>										
Long-term external debt ⁷	1,553.4	1,414.6	882.1	1,139.0	4,989.2	815.3	1,019.9	3,577.4	1,088.1	6,500.6
Short-term external debt	304.7	439.2	426.5	344.1	1,514.5	158.7	545.7	634.3	1,620.2	2,958.9
Public sector external debt	41.6	244.1	62.3	362.3	710.4	120.4	461.7	1,964.4	61.9	2,608.4
Private sector external debt	1,816.5	1,609.7	1,246.4	1,120.8	5,793.3	853.6	1,103.9	2,247.3	2,646.3	6,851.1
Revolving credits ⁸	1,372.2	1,521.4	1,803.3	1,850.0	6,547.0	1,530.9	844.2	1,173.8	1,864.3	5,413.2
Trade credits ⁸	431.5	322.2	0.0	63.6	817.3	4.8	20.1	49.0	0.0	73.9

¹ Compiled in compliance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003*. Actual disbursements. Preliminary data. The Euro equivalent is calculated using the monthly average exchange rates of the respective foreign currencies.

² Data source: The *Register of Government and Government-guaranteed Debt* of the Ministry of Finance. Disbursements related to debt liabilities of the public companies and the government guaranteed debt are excluded.

³ The change of bonds ownership from residents to non-residents constitutes an increase of liabilities towards non-residents and is reported with a plus sign.

⁴ Data source: Banks.

⁵ Deposits connected with contingent liabilities are not included.

⁶ Data comprise credits (excl. intercompany lending) 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).

⁷ In accordance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003* p.3.14 and p. 7.5, disbursements related to direct investment are included in the long-term debt.

⁸ Not included in table *Gross External Debt Disbursements by Institutional Sector*.

Source: BNB.

5.14. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR¹

(million EUR)

	2019														
	Q1			Q2			Q3			Q4					
	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total			
I. General government²	148.0	67.4	215.4	150.2	19.4	169.6	42.1	21.3	63.5	142.6	25.2	167.8	483.0	133.3	616.3
<i>Short-term</i>	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
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	148.0	67.4	215.4	150.2	19.4	169.6	42.1	21.3	63.5	142.6	25.2	167.8	483.0	133.3	616.3
Bonds and notes ³	12.4	127.1	139.5	8.7	0.1	8.8	3.2	44.5	47.7	0.3	0.0	0.4	24.7	171.7	196.4
Bonds and notes held by residents ⁴	126.6	-65.7	60.9	70.6	0.0	70.6	24.3	-29.3	-5.0	71.9	0.0	71.9	293.4	-95.0	198.4
Loans	9.0	6.0	15.0	70.9	19.3	90.3	14.6	6.1	20.7	70.3	25.1	95.5	164.9	56.6	221.5
Negotiable loans held by residents	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
II. Monetary authorities	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
III. Banks⁵	168.5	0.9	169.4	639.1	1.9	640.9	233.5	1.4	234.9	184.1	3.0	187.1	1,225.2	7.2	1,232.4
<i>Short-term</i>	126.3	0.0	126.3	509.7	0.0	509.7	193.4	0.0	193.4	136.9	0.0	136.9	966.3	0.0	966.3
Loans	13.8	0.0	13.8	79.1	0.0	79.1	76.2	0.0	76.2	32.2	0.0	32.2	201.2	0.0	201.2
Currency and deposits ⁶	23.9	0.0	23.9	205.9	0.0	205.9	0.0	0.0	0.0	59.5	0.0	59.5	289.2	0.0	289.2
Other debt liabilities	88.6	0.0	88.6	224.7	0.0	224.7	117.2	0.0	117.2	45.2	0.0	45.2	475.8	0.0	475.8
<i>Long-term</i>	42.2	0.9	43.1	129.3	1.9	131.2	40.1	1.4	41.5	47.2	3.0	50.2	258.9	7.2	266.1
Bonds and notes	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
Loans	42.2	0.9	43.1	129.3	1.9	131.2	40.1	1.4	41.5	47.2	3.0	50.2	258.9	7.2	266.1
IV. Other sectors⁷	263.2	21.2	284.4	346.8	20.8	367.6	253.1	17.5	270.6	792.3	13.0	805.4	1,655.4	72.5	1,727.9
<i>Short-term</i>	88.3	4.0	92.3	72.1	2.4	74.5	122.5	3.3	125.9	82.1	2.5	84.6	365.1	12.2	377.3
Bonds and notes	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
Money market instruments	3.4	0.0	3.4	9.3	0.0	9.3	0.0	0.0	0.0	5.3	0.0	5.3	18.0	0.0	18.0
Loans	84.9	4.0	88.9	62.8	2.4	65.2	122.5	3.3	125.9	76.8	2.5	79.3	347.1	12.2	359.3
Other debt liabilities	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
<i>Long-term</i>	174.9	17.1	192.0	274.7	18.4	293.1	130.6	14.2	144.7	710.2	10.6	720.8	1,290.4	60.3	1,350.6
Bonds and notes	1.9	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	9.6	0.0	9.6	11.5	0.0	11.5
Loans	173.0	17.1	190.2	274.7	18.4	293.1	130.6	14.2	144.7	700.6	10.6	711.1	1,278.9	60.3	1,339.1
V. Direct investment: intercompany lending	1,143.7	17.8	1,161.5	736.5	22.5	749.1	575.9	22.8	598.7	844.2	27.4	871.6	3,290.4	90.6	3,380.9
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1,723.5	107.2	1,830.7	1,862.6	64.6	1,927.2	1,104.7	63.1	1,167.7	1,963.2	68.6	2,031.9	6,654.0	303.5	6,957.5
Memo items:															
Long-term external debt ⁸	1,508.9	103.2	1,612.1	1,280.8	62.2	1,343.0	788.7	59.7	848.4	1,744.2	66.2	1,810.4	5,322.6	291.3	5,613.9
Short-term external debt	214.6	4.0	218.6	581.8	2.4	584.2	316.0	3.4	319.3	219.0	2.5	221.5	1,331.3	12.2	1,343.6
Public sector external debt	166.6	68.0	234.6	240.0	21.9	261.9	63.6	22.3	85.9	167.5	27.6	195.2	637.8	139.8	777.6
Private sector external debt	1,556.8	39.2	1,596.0	1,622.6	42.7	1,665.3	1,041.0	40.8	1,081.8	1,795.7	41.0	1,836.7	6,016.1	163.7	6,179.8
Revolving credits ⁹	1,382.9	6.6	1,389.5	1,659.9	6.6	1,666.5	1,771.4	6.9	1,778.3	1,979.3	13.4	1,992.7	6,793.5	33.4	6,826.9
Trade credits ⁹	0.0	0.0	0.0	58.8	0.0	58.8	91.3	0.0	91.3	26.1	0.0	26.1	176.2	0.0	176.2

5.14. GROSS EXTERNAL DEBT SERVICE BY INSTITUTIONAL SECTOR¹

	(million EUR)														
	2020			2020			2020			2020					
	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total	Principal	Interest	Total			
I. General government²	96.8	64.4	161.2	170.3	18.4	188.6	97.1	6.0	103.1	141.2	25.1	166.4	505.4	113.9	619.2
<i>Short-term</i>	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
Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	96.8	64.4	161.2	170.3	18.4	188.6	97.1	6.0	103.1	141.2	25.1	166.4	505.4	113.9	619.2
Bonds and notes ³	13.6	126.9	140.5	27.9	6.1	34.0	6.1	0.4	6.5	2.3	0.0	2.3	49.8	127.3	177.2
Bonds and notes held by residents ⁴	72.5	-67.4	5.1	71.5	0.0	71.5	67.3	0.0	67.3	69.4	0.0	69.4	280.7	-67.4	213.3
Loans	10.8	4.9	15.6	70.9	18.4	89.3	23.7	5.6	29.3	99.5	25.1	124.6	204.9	53.9	258.8
Negotiable loans held by residents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-30.0	0.0	-30.0	-30.0	0.0	-30.0
II. Monetary authorities	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
III. Banks⁵	592.7	1.2	593.9	644.8	3.6	648.4	357.0	1.8	358.8	640.2	3.5	643.7	2,234.7	10.1	2,244.8
<i>Short-term</i>	539.8	0.0	539.8	575.1	0.0	575.1	323.2	0.0	323.2	619.1	0.0	619.1	2,057.2	0.0	2,057.2
Loans	60.4	0.0	60.4	194.8	0.0	194.8	87.7	0.0	87.7	187.0	0.0	187.0	530.0	0.0	530.0
Currency and deposits ⁶	336.5	0.0	336.5	313.9	0.0	313.9	235.4	0.0	235.4	302.8	0.0	302.8	1,188.6	0.0	1,188.6
Other debt liabilities	142.9	0.0	142.9	66.4	0.0	66.4	0.0	0.0	0.0	129.3	0.0	129.3	338.5	0.0	338.5
<i>Long-term</i>	52.9	1.2	54.0	69.8	3.6	73.3	33.8	1.8	35.6	21.1	3.5	24.7	177.6	10.1	187.7
Bonds and notes	20.0	0.0	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.0
Loans	32.8	1.2	34.0	69.8	3.6	73.3	33.8	1.8	35.6	21.1	3.5	24.7	157.5	10.1	167.6
IV. Other sectors⁷	360.5	11.4	371.8	291.8	14.0	305.8	581.8	10.4	592.2	528.4	10.6	539.0	1,762.5	46.3	1,808.8
<i>Short-term</i>	85.0	2.4	87.4	79.7	2.5	82.1	94.5	4.4	98.8	321.8	1.5	323.2	580.9	10.7	591.6
Bonds and notes	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
Money market instruments	9.9	0.0	9.9	0.7	0.0	0.7	0.3	0.0	0.3	20.2	0.0	20.2	31.1	0.0	31.1
Loans	75.1	2.4	77.5	79.0	2.5	81.4	94.2	4.4	98.5	301.6	1.5	303.0	549.8	10.7	560.5
Other debt liabilities	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
<i>Long-term</i>	275.5	8.9	284.4	212.2	11.5	223.6	487.4	6.0	493.4	206.6	9.2	215.7	1,181.6	35.6	1,217.2
Bonds and notes	5.0	0.0	5.0	3.9	0.0	3.9	3.1	0.0	3.1	6.8	0.0	6.8	18.8	0.0	18.8
Loans	270.5	8.9	279.4	208.2	11.5	219.7	484.2	6.0	490.3	199.8	9.2	208.9	1,162.8	35.6	1,198.4
V. Direct investment: intercompany lending	547.4	12.8	560.2	454.5	12.9	467.4	498.9	14.4	513.3	811.5	16.1	827.5	2,312.3	56.1	2,368.4
GROSS EXTERNAL DEBT (I+II+III+IV+V)	1,597.4	89.7	1,687.1	1,561.5	48.8	1,610.3	1,534.8	32.5	1,567.3	2,121.3	55.3	2,176.6	6,815.0	226.4	7,041.3
Memo items:															
Long-term external debt ⁸	972.6	87.2	1,059.8	906.7	46.3	953.1	1,117.2	28.2	1,145.3	1,180.4	53.9	1,234.3	4,176.9	215.6	4,392.5
Short-term external debt	624.8	2.4	627.3	654.7	2.5	657.2	417.6	4.4	422.0	940.9	1.5	942.3	2,638.1	10.8	2,648.8
Public sector external debt	110.8	65.1	175.9	207.4	23.8	231.2	109.3	7.1	116.3	214.9	28.4	243.4	642.5	124.4	766.8
Private sector external debt	1,486.6	24.6	1,511.2	1,354.0	25.0	1,379.1	1,425.5	25.5	1,451.0	1,906.3	26.9	1,933.3	6,172.5	102.0	6,274.5
Revolving credits ⁹	1,477.9	6.3	1,484.2	840.9	8.3	849.2	884.1	5.4	889.4	2,000.7	7.8	2,008.5	5,203.5	27.7	5,231.2
Trade credits ⁹	6.8	0.0	6.8	7.0	0.0	7.0	77.1	0.0	77.1	483.1	0.0	483.1	0.0	0.0	574.0

¹ Compiled in compliance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003*. Preliminary data. Actual payments. The Euro equivalent is calculated using the monthly average 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 Interest and principal payments on debt securities issued by the government in the domestic and international markets and held by nonresidents are included.

⁴ In accordance with the residence concept payments related to governments bonds issued in the international markets held by residents are subtracted from the external debt service. The net increase of the resident holdings of governments bonds issued in the international markets represents net decrease of the liabilities to nonresidents and is added to the external debt service.

⁵ Data source: Banks.

⁶ The net increase in the stock of deposits in the reporting month is reported in the *Disbursements table*, whereas the net decrease is reported in the *Debt Service table*. Deposits related to contingent liabilities are not included.

⁷ Data comprise principal and interest payments on credits (excl. intercompany lending) that are registered at the BNB and for which the BNB has received information, as well as service on government guaranteed loans. Source: *Register of Government and Government-Guaranteed Debt of the Ministry of Finance*.

⁸ In accordance with the *External Debt Statistics, Guide for Compilers and Users, IMF 2003*, items 3.14 and 7.5, debt service related to direct investment is included under long-term debt.

⁹ Not included in table *Debt Service by Institutional Sector*.

Source: BNB.

5.15. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS¹

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

	(million EUR)							
	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
A. Official reserve assets	25,030.6	25,187.5	25,262.3	24,839.9	26,505.7	28,042.8	31,081.2	30,851.6
(1) Foreign currency reserves (in convertible foreign currencies) ²	22,650.2	22,707.5	22,598.2	22,195.7	23,690.7	25,097.9	28,107.8	27,994.8
(a) Securities	13,698.3	13,796.1	14,356.7	15,511.6	14,123.4	11,798.7	17,976.0	11,555.0
<i>of which: issuer headquartered in reporting country but located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) total currency and deposits with:	8,951.9	8,911.4	8,241.5	6,684.0	9,567.2	13,299.2	10,131.9	16,439.7
other national central banks, BIS and IMF	512.7	862.5	738.0	1,168.5	7,543.3	9,897.0	6,022.7	14,177.5
banks headquartered in the reporting country	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<i>of which: located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
banks headquartered outside the reporting country	8,439.3	8,048.8	7,503.5	5,515.5	2,024.0	3,402.2	4,109.1	2,262.2
<i>of which: located in the reporting country</i>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(2) IMF reserve position	121.2	119.9	122.9	120.8	122.2	120.6	118.0	115.2
(3) SDRs	758.7	750.2	768.8	755.9	764.8	753.8	737.7	720.2
(4) gold (including gold deposits and gold swapped) ³	1,500.5	1,610.0	1,772.4	1,767.6	1,928.1	2,070.5	2,117.8	2,021.4
volume in millions of fine troy ounces	1.3	1.3	1.3	1.3	1.3	1.3	1.3	1.3
(5) other reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
loans to nonbank nonresidents	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
B. Other foreign currency assets	95.9	122.4	97.2	115.1	108.7	149.6	134.6	138.4
securities not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
deposits not included in official reserve assets ⁴	76.1	101.3	74.0	92.1	84.3	123.4	107.7	113.0
loans not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
gold not included in official reserve assets	19.8	21.0	23.1	23.0	24.4	26.2	26.9	25.4
other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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

² Foreign currency reserves directly managed by the BNB.

³ The gold is valued at the market price.

⁴ Central government deposits with local banks.

Source: BNB.

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

(million EUR)

Total	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Foreign currency loans; securities and deposits	-555.4	-554.9	-554.0	-582.8	-558.9	-558.4	-576.9	-539.4
outflows (-) (Principal)	-313.2	-313.7	-315.9	-344.8	-324.6	-323.1	-322.5	-287.8
outflows (-) (Interest)	-242.2	-241.2	-238.2	-238.0	-234.3	-235.3	-254.4	-251.6
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity) n<=1	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Foreign currency loans; securities and deposits	-13.5	-2.9	-12.6	-168.0	-12.7	-0.1	-12.8	0.0
outflows (-) (Principal)	-13.4	0.0	-12.6	-165.0	-12.7	0.0	-12.7	0.0
outflows (-) (Interest)	-0.1	-2.9	-0.1	-2.9	0.0	0.0	-0.1	0.0
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity) 1<n<=3	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Foreign currency loans; securities and deposits	-64.4	-67.3	-76.6	-147.5	-64.1	-70.3	-105.7	-292.5
outflows (-) (Principal)	-51.5	-10.1	-51.6	-8.1	-51.9	-13.1	-80.7	-153.1
outflows (-) (Interest)	-12.9	-57.2	-24.9	-139.4	-12.1	-57.2	-25.0	-139.3
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity) 3<n<=12	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Foreign currency loans; securities and deposits	-477.6	-484.7	-464.8	-267.4	-482.1	-488.0	-458.5	-246.9
outflows (-) (Principal)	-248.4	-303.6	-251.7	-171.7	-260.0	-310.0	-229.2	-134.6
outflows (-) (Interest)	-229.2	-181.1	-213.2	-95.7	-222.2	-178.1	-229.3	-112.3
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: BNB.

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

(million EUR)

Total	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Contingent liabilities in foreign currency	-86.4	-86.2	-83.5	-82.1	-79.1	-77.4	-75.8	-74.2
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-86.4	-86.2	-83.5	-82.1	-79.1	-77.4	-75.8	-74.2
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity, where applicable) n<=1	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Contingent liabilities in foreign currency	-1.8	0.0	-1.8	0.0	-1.9	0.0	-1.6	-12.9
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-1.8	0.0	-1.8	0.0	-1.9	0.0	-1.6	-12.9
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity, where applicable) 1<n<=3	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Contingent liabilities in foreign currency	-33.0	-17.1	-16.3	-15.8	-32.7	-14.5	-15.2	-61.2
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-33.0	-17.1	-16.3	-15.8	-32.7	-14.5	-15.2	-61.2
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Maturity breakdown (residual maturity, where applicable) 3<n<=12	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
1. Contingent liabilities in foreign currency	-51.6	-69.0	-65.4	-66.3	-44.5	-62.9	-59.0	-61.2
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-51.6	-69.0	-65.4	-66.3	-44.5	-62.9	-59.0	-61.2
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: BNB.

5.15.4. SECTION IV. MEMO ITEMS

(million EUR)

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
(1) To be reported with standard periodicity and timeliness:								
(a) short-term domestic currency debt indexed to the exchange rate	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(b) financial instruments denominated in foreign currency and settled by other means (e.g. in domestic currency)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— nondeliverable forwards	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— short positions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— long positions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
— other instruments ¹	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(c) pledged assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(d) securities lent and on repo	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(e) financial derivative assets (net marked to market)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(f) derivatives (forward; futures; or options contracts) that have a residual maturity greater than one year which are subject to margin calls	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(2) To be disclosed less frequently:								
(a) currency composition of reserves (by groups of currencies)	25,030.6	25,187.5	25,262.3	24,839.9	26,505.7	28,042.8	31,081.2	30,851.6
— currencies in SDR basket ²	25,030.2	25,187.1	25,262.0	24,839.6	26,505.5	28,042.5	31,080.9	30,851.3
— currencies not in SDR basket	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3

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	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	40,339	40,844	43,842	45,494	44,591	45,247	48,590	50,226
Debt securities	AF.3	372	335	323	324	311	313	322	343
Loans	AF.4	19,073	19,271	19,895	20,383	20,304	20,685	20,925	20,735
Equity and investment fund shares	AF.5	32,614	33,607	34,110	34,501	34,040	34,271	34,610	55,264
Insurance, pension and standardised guarantee schemes	AF.6	1,025	1,059	1,191	1,194	1,237	1,240	1,327	1,332
Financial derivatives and employee stock options	AF.7	64	56	65	53	75	64	64	69
Other accounts receivable	AF.8	94,854	96,535	98,565	100,317	100,389	100,215	100,617	100,822
Total assets	AF	188,341	191,707	197,991	202,267	200,948	202,036	206,456	228,793
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	3,228	3,255	3,277	3,541	3,526	3,400	3,446	3,313
Loans	AF.4	89,905	90,809	92,450	92,273	92,051	91,844	94,110	94,520
Equity and investment fund shares	AF.5	158,414	160,233	162,587	165,116	164,868	165,567	165,526	179,074
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	72	74	86	63	67	83	101	114
Other accounts payable	AF.8	98,418	101,212	103,965	107,372	107,171	107,256	108,144	107,589
Total liabilities	AF	350,036	355,584	362,365	368,366	367,684	368,149	371,326	384,610

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2019				2020			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	194	660	2,998	1,785	-912	713	3,442	1,751
Debt securities	F.3	54	55	52	63	85	42	68	66
Loans	F.4	18	211	587	566	-8	399	281	-99
Equity and investment fund shares	F.5	60	748	703	661	-239	116	-98	21,276
Insurance, pension and standardised guarantee schemes	F.6	52	34	133	3	43	3	87	5
Financial derivatives and employee stock options	F.7	-5	-6	8	-4	13	0	10	-3
Other accounts receivable	F.8	2,275	1,774	1,979	2,063	61	-97	595	533
Total assets	F	2,648	3,475	6,460	5,137	-958	1,177	4,385	23,531
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	50	-15	-37	249	-35	-108	-79	45
Loans	F.4	1,611	1,097	1,582	524	202	-81	2,425	502
Equity and investment fund shares	F.5	1,491	1,555	2,923	3,013	-59	373	94	13,440
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	13	3	12	-23	4	-4	3	0
Other accounts payable	F.8	2,717	2,838	2,686	3,580	-195	138	1,063	-109
Total liabilities	F	5,882	5,477	7,166	7,342	-84	318	3,505	13,877

¹ Data as of 23 April 2021.

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)									
Financial instrument	ESA 2010 code	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS									
Monetary gold and SDRs	AF.1	4,418	4,616	4,970	4,935	5,267	5,524	5,585	5,362
Currency and deposits	AF.2	53,807	51,300	51,080	47,726	52,900	59,693	54,357	69,817
Debt securities	AF.3	52,720	54,253	57,082	60,751	58,117	54,930	68,719	56,607
Loans	AF.4	70,137	71,909	73,501	75,177	75,893	75,874	77,157	78,258
Equity and investment fund shares	AF.5	12,786	12,740	12,632	12,344	11,405	11,410	12,310	12,850
Insurance, pension and standardised guarantee schemes	AF.6	328	354	105	119	124	121	131	139
Financial derivatives and employee stock options	AF.7	188	171	269	178	273	152	174	199
Other accounts receivable	AF.8	5,521	5,677	5,810	5,699	5,360	5,522	5,277	5,300
Total assets	AF	199,905	201,021	205,450	206,930	209,339	213,226	223,709	228,531
LIABILITIES									
Monetary gold and SDRs	AF.1	1,479	1,462	1,498	1,473	1,489	1,468	1,437	1,403
Currency and deposits	AF.2	132,510	132,914	135,585	137,259	140,260	143,433	152,534	156,917
Debt securities	AF.3	994	1,011	1,013	1,066	1,089	1,070	1,096	1,352
Loans	AF.4	10,081	10,702	10,698	10,838	11,268	11,159	11,231	10,913
Equity and investment fund shares	AF.5	34,933	35,190	35,953	35,822	35,343	35,833	36,808	36,272
Insurance, pension and standardised guarantee schemes	AF.6	20,054	20,933	21,471	21,931	21,436	22,387	23,164	24,067
Financial derivatives and employee stock options	AF.7	231	261	318	237	357	305	358	400
Other accounts payable	AF.8	7,391	7,001	6,636	5,651	5,782	5,622	5,518	5,386
Total liabilities	AF	207,672	209,474	213,172	214,276	217,024	221,278	232,145	236,711

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)									
Financial instrument	ESA 2010 code	2019				2020			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	1	1	1	1	31	-1	0	0
Currency and deposits	F.2	541	-2,416	-348	-3,292	5,274	7,192	-5,236	15,574
Debt securities	F.3	438	1,169	2,311	4,208	-2,046	-3,472	13,643	-12,259
Loans	F.4	728	1,992	1,587	2,445	873	109	1,388	1,368
Equity and investment fund shares	F.5	-354	-41	-219	-249	-170	684	731	205
Insurance, pension and standardised guarantee schemes	F.6	28	26	-249	14	5	-3	10	8
Financial derivatives and employee stock options	F.7	21	-9	91	-80	73	-107	1	10
Other accounts receivable	F.8	-19	188	189	-62	185	199	-249	25
Total assets	F	1,383	910	3,364	2,984	4,226	4,602	10,288	4,931
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	-1	-1	0	0
Currency and deposits	F.2	1,572	513	2,370	1,829	3,038	3,881	9,397	4,678
Debt securities	F.3	-72	8	-6	40	26	-22	10	-79
Loans	F.4	88	619	-25	278	480	-94	59	-266
Equity and investment fund shares	F.5	-845	-135	345	514	230	375	825	-450
Insurance, pension and standardised guarantee schemes	F.6	872	915	492	399	-578	984	776	903
Financial derivatives and employee stock options	F.7	66	26	61	-84	134	-76	36	24
Other accounts payable	F.8	-157	-800	-357	-601	387	-77	-94	-122
Total liabilities	F	1,524	1,145	2,879	2,374	3,716	4,970	11,008	4,687

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	13,440	15,281	13,836	12,022	13,452	13,815	17,550	12,818
Debt securities	AF.3	735	788	794	790	783	783	741	770
Loans	AF.4	3,013	2,986	3,027	2,311	2,132	2,154	2,180	2,120
Equity and investment fund shares	AF.5	9,193	9,003	9,459	9,208	9,484	10,426	10,677	10,415
Insurance, pension and standardised guarantee schemes	AF.6	47	42	40	43	56	48	46	57
Financial derivatives and employee stock options	AF.7	1	2	2	1	1	2	1	1
Other accounts receivable	AF.8	7,605	7,677	10,160	12,568	11,417	11,446	12,216	14,027
Total assets	AF	34,034	35,779	37,317	36,943	37,325	38,673	43,411	40,208
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	19,742	20,281	21,181	21,176	20,873	21,249	25,796	26,128
Loans	AF.4	7,562	7,277	7,231	6,634	6,407	7,016	7,173	6,866
Equity and investment fund shares	AF.5	6	5	4	4	3	4	4	3
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	251	253	263	227	249	264	211	242
Other accounts payable	AF.8	7,543	7,437	7,542	8,892	7,902	8,262	8,350	9,715
Total liabilities	AF	35,103	35,254	36,221	36,933	35,434	36,795	41,533	42,955

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2019				2020			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	964	1,842	-1,449	-1,796	1,428	365	3,739	-4,723
Debt securities	F.3	-137	57	2	2	-5	5	-43	29
Loans	F.4	21	-23	30	-696	-185	28	36	-48
Equity and investment fund shares	F.5	0	-417	-2	-14	6	3	183	-233
Insurance, pension and standardised guarantee schemes	F.6	8	-5	-3	4	13	-8	-1	11
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0	0	0
Other accounts receivable	F.8	-1,174	72	2,483	2,408	-1,151	29	770	1,811
Total assets	F	-318	1,527	1,062	-93	105	422	4,684	-3,152
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	-1,152	419	577	186	-87	510	4,480	121
Loans	F.4	-117	-288	-56	-589	-233	613	162	-302
Equity and investment fund shares	F.5	0	0	0	0	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	-2	-3	1	2	0	0	0	0
Other accounts payable	F.8	-695	-105	104	1,351	-991	361	87	1,366
Total liabilities	F	-1,966	22	627	950	-1,310	1,484	4,730	1,185

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	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	54,301	54,958	55,724	57,547	58,232	59,353	60,521	63,310
Debt securities	AF.3	404	421	440	487	462	438	433	478
Loans	AF.4	336	329	323	316	317	316	315	314
Equity and investment fund shares	AF.5	76,456	78,232	79,911	81,732	81,294	81,761	81,764	74,078
Insurance, pension and standardised guarantee schemes	AF.6	17,014	17,802	18,505	19,005	18,533	19,460	20,174	21,053
Financial derivatives and employee stock options	AF.7	192	200	208	181	193	209	172	197
Other accounts receivable	AF.8	12,194	12,381	12,629	13,295	12,720	12,662	12,665	13,343
Total assets	AF	160,897	164,322	167,740	172,562	171,751	174,198	176,045	172,773
LIABILITIES									
Monetary gold and SDRs	AF.1	0	0	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0	0	0
Debt securities	AF.3	0	0	0	0	0	0	0	0
Loans	AF.4	25,663	26,332	27,083	27,647	28,158	28,306	28,932	29,298
Equity and investment fund shares	AF.5	782	906	1,030	1,155	1,155	1,155	1,155	1,155
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	0	0	0	0	0	0	0	0
Other accounts payable	AF.8	5,738	5,908	6,034	6,240	6,258	6,248	6,289	6,326
Total liabilities	AF	32,183	33,147	34,147	35,042	35,570	35,708	36,376	36,778

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)									
Financial instrument	ESA 2010 code	2019				2020			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	519	646	528	1,965	967	1,243	1,317	3,088
Debt securities	F.3	23	9	8	47	-3	5	-6	1
Loans	F.4	-7	-7	-7	-6	0	0	0	0
Equity and investment fund shares	F.5	1,021	1,631	1,750	2,059	83	100	36	-7,880
Insurance, pension and standardised guarantee schemes	F.6	806	788	703	500	-472	927	714	878
Financial derivatives and employee stock options	F.7	0	0	0	2	0	0	0	0
Other accounts receivable	F.8	-195	187	248	788	-581	-58	10	678
Total assets	F	2,166	3,254	3,230	5,354	-6	2,216	2,070	-3,233
LIABILITIES									
Monetary gold and SDRs	F.1	0	0	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0	0	0
Debt securities	F.3	0	0	0	0	0	0	0	0
Loans	F.4	460	714	809	658	563	181	677	452
Equity and investment fund shares	F.5	124	124	124	124	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0	0	0
Other accounts payable	F.8	107	171	125	207	18	-10	41	36
Total liabilities	F	691	1,008	1,057	989	581	171	718	488

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
ASSETS									
Monetary gold and SDRs	AF.1	1,479	1,462	1,498	1,473	1,489	1,468	1,437	1,403
Currency and deposits	AF.2	5,985	5,687	5,958	6,090	5,374	5,195	5,069	5,732
Debt securities	AF.3	8,557	8,902	9,198	9,085	8,786	8,607	12,178	12,474
Loans	AF.4	47,919	48,007	48,514	47,334	47,298	47,708	49,576	48,734
Equity and investment fund shares	AF.5	72,165	71,839	72,599	73,380	73,693	74,306	74,520	74,799
Insurance, pension and standardised guarantee schemes	AF.6	1,640	1,676	1,630	1,570	1,486	1,519	1,486	1,486
Financial derivatives and employee stock options	AF.7	213	248	292	219	305	281	316	372
Other accounts receivable	AF.8	9,635	10,239	10,060	10,228	10,004	9,978	10,246	9,059
Total assets	AF	147,592	148,061	149,750	149,378	148,436	149,061	154,827	154,058
LIABILITIES									
Monetary gold and SDRs	AF.1	3,261	3,374	3,603	3,573	3,793	3,941	3,966	3,817
Currency and deposits	AF.2	35,361	35,157	34,856	31,620	34,291	39,870	33,552	44,986
Debt securities	AF.3	38,823	40,153	42,366	45,653	42,970	39,352	52,056	39,878
Loans	AF.4	7,267	7,381	7,799	8,129	8,061	8,412	8,709	8,564
Equity and investment fund shares	AF.5	9,079	9,086	9,137	9,068	8,547	9,615	10,389	10,901
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	105	88	168	106	174	55	57	82
Other accounts payable	AF.8	10,720	10,951	13,047	13,951	12,777	12,436	12,721	13,536
Total liabilities	AF	104,615	106,190	110,976	112,100	110,613	113,681	121,449	121,765

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)

Financial instrument	ESA 2010 code	2019				2020			
		Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
ASSETS									
Monetary gold and SDRs	F.1	0	0	0	0	-1	-1	0	0
Currency and deposits	F.2	64	-292	253	141	-711	-168	-109	679
Debt securities	F.3	-203	208	74	-50	-154	-57	3,601	65
Loans	F.4	1,187	99	427	-1,099	344	463	1,971	-872
Equity and investment fund shares	F.5	-257	-397	1,074	1,044	781	493	798	-120
Insurance, pension and standardised guarantee schemes	F.6	-22	71	-92	-121	-166	64	-33	0
Financial derivatives and employee stock options	F.7	65	32	48	-76	99	-60	23	40
Other accounts receivable	F.8	523	236	-236	335	44	110	444	-734
Total assets	F	1,357	-44	1,547	172	236	846	6,694	-941
LIABILITIES									
Monetary gold and SDRs	F.1	1	1	1	1	31	-1	0	0
Currency and deposits	F.2	710	-73	-387	-3,027	3,008	5,464	-6,243	11,692
Debt securities	F.3	1,349	1,086	1,913	3,796	-2,027	-3,857	12,853	-12,184
Loans	F.4	-95	130	316	337	12	381	353	-37
Equity and investment fund shares	F.5	-299	-21	-86	-151	290	647	731	259
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	3	-8	72	-51	47	-86	-5	23
Other accounts payable	F.8	-562	355	2,104	996	-661	-228	472	1,144
Total liabilities	F	1,106	1,470	3,933	1,900	700	2,320	8,160	897

Source: BNB.

7. PUBLIC FINANCE

7.1. CONSOLIDATED FISCAL PROGRAM

	(million BGN)							
	Consolidated fiscal program		Central government ¹		Local government		Social security	
	2018	2019	2018	2019	2018	2019	2018	2019
Revenue, grants and donations	44 048.6	44 317.1	30 834.4	30 638.4	2 449.3	2 448.6	10 764.9	11 230.2
Tax revenue	35 280.6	35 848.3	23 692.8	23 770.1	1 040.9	1 069.9	10 546.9	11 008.4
Profit taxes	2 695.2	2 714.9	2 695.2	2 714.9	0.0	0.0	0.0	0.0
Income taxes	4 019.7	4 198.7	3 999.0	4 183.8	20.8	14.9	0.0	0.0
Value added tax		11 086.1	11 086.1	11 021.0	0.0	0.0	0.0	0.0
Excises	5 486.0	5 444.5	5 486.0	5 444.5	0.0	0.0	0.0	0.0
Customs duties and fees	2 30.9	209.9	230.9	209.9	0.0	0.0	0.0	0.0
Social and health insurance contributions	10 546.9	11 008.4	0.0	0.0	0.0	0.0	10 546.9	11 008.4
Insurance premium tax	44.7	47.0	44.7	47.0	0.0	0.0	0.0	0.0
Other taxes	1 171.0	1 203.9	150.9	148.9	1 020.1	1 055.0	0.0	0.0
Non-tax revenue	6 303.3	5 772.5	4 738.2	4 247.2	1 347.2	1 303.4	217.9	221.8
Grants and donations	2 464.7	2 696.4	2 403.5	2 621.1	61.2	75.3	0.0	0.0
Total expenditure	45 201.0	47 850.5	21 087.5	20 365.9	8 090.8	8 519.5	16 022.7	18 965.1
Current expenditure	36 402.7	41 407.0	14 158.6	15 688.4	6 235.0	6 768.7	16 009.1	18 949.9
Compensation of employees	10 042.2	11 371.4	6 180.7	6 904.5	3 752.0	4 339.1	109.5	127.8
Maintenance	4 553.3	5 104.2	2 481.1	3 117.2	2 016.7	1 931.7	55.5	55.3
Subsidies	3 813.3	5 032.7	3 584.6	3 757.3	228.7	277.3	0.0	998.1
to non-financial enterprises and non-profit organizations	3 643.3	4 743.3	3 432.3	3 483.7	211.0	261.5	0.0	998.1
for healthcare and medical service	170.0	289.4	152.3	273.6	17.7	15.8	0.0	0.0
Interest	648.8	623.9	611.5	585.6	37.0	37.1	0.2	1.1
external	445.0	441.2	425.3	422.4	19.6	18.9	0.0	0.0
domestic	203.8	182.6	186.2	163.2	17.4	18.3	0.2	1.1
Social security and benefits	17 345.0	19 275.0	1 300.7	1 323.9	200.6	183.5	15 843.8	17 767.6
Current and capital transfers for foreign governments	43.7	60.1	39.5	53.7	4.2	6.4	0.0	0.0
Capital expenditures end state reserve gain	7 561.5	5 088.0	5 696.2	3 328.3	1 851.6	1 744.4	13.6	15.2
BG contribution to the EU budget	1 193.1	1 295.5	1 193.1	1 295.5	0.0	0.0	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-10 995.8	-14 274.8	5 735.5	6 486.7	5 260.3	7 788.1
Balance (deficit(-)/surplus(+))	-1 152.4	-3 533.4	-1 248.9	-4 002.4	94.0	415.8	2.4	53.2
Financing	1 152.4	3 533.4	1 248.9	4 002.4	-94.0	-415.8	-2.4	-53.2
External (net)	-64.1	5 218.1	-73.3	5 260.5	9.1	-42.3	0.0	0.0
Domestic (net)	481.2	287.6	584.5	710.5	-100.8	-369.7	-2.4	-53.2
Net acquisition and net lending (net) ²	735.3	-1 972.3	737.6	-1 968.6	-2.3	-3.7	0.0	0.0
incl. privatization (net)	2.8	1.4	1.3	1.1	1.4	0.4	0.0	0.0

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

Source: Ministry of Finance.

7.2. GOVERNMENT DEBT¹

	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
I. Domestic government debt	4 509.7	4 810.3	5 410.3	5 479.5	5 556.8	5 956.8	5 643.6	5 643.6
II. External government debt	16 611.4	16 486.9	16 471.5	16 543.5	16 530.1	17 185.1	22 044.8	21 861.1
Bonds	12 980.9	12 980.9	12 980.9	12 980.9	12 980.9	12 980.9	17 870.4	17 870.4
1. Bulgarian Eurobonds issued on ICM, maturing in 2024	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1	2 920.1
2. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2022	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8	2 444.8
3. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2027	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8
4. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2035	1 760.3	1 760.3	1 760.3	1 760.3	1 760.3	1 760.3	1 760.3	1 760.3
5. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2023	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5
6. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2028	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5
7. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2030	-	-	-	-	-	-	2 444.8	2 444.8
8. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2050	-	-	-	-	-	-	2 444.8	2 444.8
Government loans	3 630.5	3 506.0	3 490.7	3 562.7	3 549.3	4 204.3	4 174.4	3 990.7
GOVERNMENT DEBT, TOTAL	21 121.1	21 297.2	21 881.8	22 023.0	22 086.9	23 141.9	27 688.4	27 504.8
TOTAL GOVERNMENT DEBT/GDP (%)²	17.6	17.8	18.3	18.4	18.6	19.5	23.3	23.2

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

² Based on GDP data: 119 772 BGN million for 2019 and 118 605 BGN million for 2020 (NSI data as of 9 March 2021).

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

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)¹

	ESA 2010 code	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
GENERAL GOVERNMENT (S.13)									
Currency and deposits	AF.2	23 495.4	23 490.4	24 011.6	24 211.8	24 253.9	25 261.7	29 999.4	29 703.4
Debt securities	AF.3	17 099.9	17 340.8	17 937.2	18 001.3	18 086.9	18 484.3	23 103.2	23 077.3
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	17 099.9	17 340.8	17 937.2	18 001.3	18 086.9	18 484.3	23 103.2	23 077.3
Loans	AF.4	6 395.5	6 149.6	6 074.4	6 210.5	6 167.0	6 777.4	6 896.1	6 626.1
of which short-term	AF.41	7.7	10.4	7.4	6.0	6.4	5.4	107.5	15.9
of which long-term	AF.42	6 387.8	6 139.2	6 067.0	6 204.6	6 160.6	6 772.0	6 788.6	6 610.2
CENTRAL GOVERNMENT (S.1311)		22 823.5	22 869.7	23 385.8	23 562.6	23 550.7	24 570.5	29 270.0	28 969.4
Currency and deposits	AF.2	–	–	–	–	–	–	–	–
Debt securities	AF.3	17 480.4	17 781.0	18 381.0	18 450.2	18 479.4	18 879.5	23 455.9	23 432.5
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	17 480.4	17 781.0	18 381.0	18 450.2	18 479.4	18 879.5	23 455.9	23 432.5
Loans	AF.4	5 343.2	5 088.7	5 004.8	5 112.4	5 071.3	5 691.0	5 814.0	5 536.9
of which short-term	AF.41	0.0	2.0	1.9	0.0	0.0	0.0	101.8	5.4
of which long-term	AF.42	5 343.1	5 086.7	5 002.9	5 112.4	5 071.3	5 691.0	5 712.3	5 531.5
LOCAL GOVERNMENT (S.1313)		1 336.9	1 327.0	1 342.3	1 380.5	1 369.7	1 362.4	1 372.8	1 373.7
Currency and deposits	AF.2	–	–	–	–	–	–	–	–
Debt securities	AF.3	113.8	109.2	105.5	100.4	97.7	95.1	90.6	88.1
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	113.8	109.2	105.5	100.4	97.7	95.1	90.6	88.1
Loans	AF.4	1 223.1	1 217.9	1 236.8	1 280.1	1 271.9	1 267.3	1 282.2	1 285.6
of which short-term	AF.41	69.1	62.4	69.3	80.9	88.6	89.0	98.0	95.1
of which long-term	AF.42	1 154.0	1 155.5	1 167.5	1 199.2	1 183.4	1 178.3	1 184.2	1 190.4
SOCIAL SECURITY FUNDS (S.1314)		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	AF.2	–	–	–	–	–	–	–	–
Debt securities	AF.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
of which short-term	AF.41	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
of which long-term	AF.42	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GENERAL GOVERNMENT (S.13) DEBT/GDP² (%)		19.6	19.6	20.0	20.2	20.4	21.3	25.3	25.0

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

² Based on GDP data: BGN 119 772 million for 2019 and BGN 118 605 million for 2020 (NSI data as of 9 March 2021).

Source: Ministry of Finance.

7.4. GOVERNMENT SECURITIES AUCTIONS

	Number of auctions		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - XII 2019	I - XII 2020	I - XII 2019		I - XII 2020		I - XII 2019	I - XII 2020	I - XII 2019	I - XII 2020
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	6	7	969.8	-	1200.0	-	1.54	1.74	8	9
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	-	4	-	-	600.0	-	-	1.82	-	9
long-term	6	3	969.8	-	600.0	-	1.54	1.63	8	9

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	I - XII 2019	I - XII 2020	I - XII 2019	I - XII 2020
Total	710	624	2 086.3	2 392.9
1. Registration of government securities sold through auctions	63	73	969.8	1 200.0
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:	647	551	1 116.5	1 192.9
- principal	127	111	944.5	1 035.8
- interest	520	440	172.0	157.1

Notes:

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

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN) ^{1,3}	
	I - XII 2019	I - XII 2020	I - XII 2019	I - XII 2020
Total	3 935	2 017	27 929.2	17 337.5
1. Repo agreements ²	1 716	422	12 507.9	7 416.1
2. Outright purchases and sales	154	52	696.5	320.0
3. Transactions with and on behalf of customers	1 254	883	10 226.8	4 640.1
4. Blocking/unblocking of government securities, of which:	811	660	4 498.0	4 961.3
- for securing budgetary organisations' funds with banks	811	660	4 498.0	4 961.3
- 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

(BGN thousand)

Denominations	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Banknotes, total	18 527 939	19 400 126	20 166 145	21 994 170	22 244 729	24 999 036	25 501 699	25 453 290
New issues ²	18 516 102	19 388 290	20 154 310	21 982 335	22 232 895	24 987 202	25 489 866	25 441 457
100 levs	7 243 604	7 213 225	7 182 222	8 255 207	8 213 172	10 093 743	10 570 720	10 596 870
50 levs	6 959 411	7 879 911	8 102 286	8 968 049	8 886 920	9 482 460	9 421 053	9 397 036
20 levs	3 013 143	2 990 058	3 379 091	3 282 818	3 707 301	3 739 005	3 687 250	3 646 700
10 levs	1 033 320	1 045 492	1 136 166	1 131 259	1 092 516	1 344 258	1 395 775	1 382 839
5 levs	225 174	219 478	315 350	306 611	295 087	290 320	377 962	381 208
2 levs	41 450	40 125	39 194	38 391	37 898	37 416	37 104	36 804
Issues out of circulation for which the term of exchange has not expired	11 836	11 836	11 835	11 835	11 834	11 834	11 834	11 833

¹ Banknotes in and outside BNB vaults as at the particular data.

² Issues after 5 July 1999.

Source: BNB.

8.2. DENOMINATION COMPOSITION OF THE ISSUED COINS¹

(BGN thousand)

Denominations	31.03.2019	30.06.2019	30.09.2019	31.12.2019	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Coins in circulation, total	463 521	491 036	503 220	525 874	534 604	552 320	567 307	586 311
New issues ²	463 514	491 028	503 212	525 866	534 597	552 312	567 299	586 303
2 levs	116 255	136 455	136 455	158 334	158 334	158 334	171 534	190 106
1 lev	161 609	167 909	178 609	178 609	178 609	195 609	195 609	195 609
50 stotinkas	70 253	70 253	70 253	70 253	75 253	75 253	75 253	75 234
20 stotinkas	50 740	50 740	50 740	50 717	53 344	53 537	53 527	53 527
10 stotinkas	30 187	30 187	31 177	31 487	31 487	31 487	32 949	32 860
5 stotinkas	13 973	14 873	14 873	14 873	15 873	15 873	15 873	15 873
2 stotinkas	13 105	13 105	13 509	13 701	13 805	14 308	14 308	14 701
1 stotinka	7 391	7 506	7 595	7 891	7 891	7 911	8 246	8 391
Issues out of circulation for which the term of exchange has not expired	8	8	8	8	8	8	8	8
Commemorative coins	8 332	8 361	8 392	8 414	1 932	1 962	1 962	2 162

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	2019	2020 ¹		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² 2019 = 100, %	Implicit deflators ³ - 2020, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	103 383	102 649	95.7	103.7
Agriculture, forestry and fishing	3 876	4 048	94.7	110.3
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	21 274	22 247	94.8	110.3
Construction	4 619	4 997	99.0	109.3
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	24 363	19 514	88.1	90.9
Information and communication	7 818	8 235	100.6	104.7
Financial and insurance activities	6 023	6 342	102.5	102.8
Real estate activities	10 735	10 511	96.5	101.4
Professional, scientific and technical activities; administrative and support service activities	7 301	7 016	93.4	102.8
Public administration and defence; compulsory social security; education; human health and social work activities	14 910	17 586	105.9	111.4
Arts, entertainment and recreation, repair of household goods and other services	2 463	2 152	84.4	103.6
Adjustments (taxes less subsidies on products)	16 389	15 957	96.6	100.8
Gross Domestic Product	119 772	118 605	95.8	103.3
Final Consumption Expenditure	90 646	94 101	101.8	101.9
Individual Consumption	80 518	82 334	100.9	101.3
of Households	69 853	70 353	100.2	100.5
of NPISH's	683	691	102.0	99.1
Individual of General Government	9 982	11 290	106.0	106.7
Collective	10 128	11 767	109.0	106.6
Gross Capital Formation	25 280	22 488	-	100.0
Gross Fixed Capital Formation	22 404	21 137	94.9	99.4
Changes in Inventories	2 877	1 351	-	109.9
Exports of Goods and Services	76 884	66 581	88.7	97.7
Imports of Goods and Services	73 038	64 565	93.4	94.7
Statistical discrepancy	-	-	-	-

¹ Preliminary data as of 9 March 2021 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
2019						
January	0.6	0.2	3.0	2.3	0.6	0.2
February	0.5	0.3	3.2	2.4	1.1	0.5
March	0.1	0.2	3.6	2.8	1.2	0.7
April	0.5	0.6	3.7	3.1	1.7	1.3
May	0.1	0.2	3.5	2.9	1.8	1.5
June	-0.6	0.0	2.8	2.3	1.2	1.5
July	0.8	1.3	2.9	2.6	2.0	2.8
August	0.1	0.2	2.9	2.5	2.1	3.0
September	-0.3	-1.2	2.3	1.6	1.7	1.8
October	0.8	0.2	2.4	1.6	2.5	2.0
November	0.5	0.3	3.0	2.2	3.1	2.3
December	0.7	0.8	3.8	3.1	3.8	3.1
2020						
January	0.9	0.5	4.1	3.4	0.9	0.5
February	0.1	0.0	3.7	3.1	1.0	0.5
March	-0.6	-0.5	3.0	2.4	0.4	0.0
April	-0.6	-0.4	1.8	1.3	-0.3	-0.4
May	-0.3	-0.2	1.3	1.0	-0.6	-0.6
June	-0.4	-0.1	1.6	0.9	-1.0	-0.7
July	0.5	0.8	1.2	0.4	-0.5	0.2
August	0.0	0.4	1.2	0.6	-0.5	0.6
September	-0.6	-1.2	0.9	0.6	-1.1	-0.7
October	0.6	0.2	0.8	0.6	-0.5	-0.5
November	0.1	0.0	0.4	0.3	-0.4	-0.5
December	0.5	0.5	0.1	0.0	0.1	0.0

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
2019						
January	-1.3	1.0	1.2	4.7	-1.3	1.0
February	0.6	-4.2	6.4	8.1	-0.7	-3.2
March	4.7	8.2	0.9	4.0	4.0	4.7
April	-6.1	-2.6	4.0	11.0	-2.4	2.0
May	1.9	1.4	0.8	6.1	-0.6	3.4
June	0.6	-7.3	-5.0	-10.1	0.0	-4.1
July	5.4	13.0	0.6	4.2	5.3	8.3
August	-8.1	-6.3	-2.8	2.0	-3.3	1.5
September	2.0	0.8	1.7	3.0	-1.4	2.3
October	8.6	8.1	1.6	3.2	7.0	10.6
November	-0.3	-3.0	-1.9	0.7	6.7	7.3
December	-6.2	-3.3	-0.1	3.8	-0.1	3.8
2020						
January	-2.0	2.4	-0.8	5.2	-2.0	2.4
February	0.4	-7.1	-1.0	2.1	-1.6	-4.8
March	-0.3	-2.1	-5.7	-7.7	-1.9	-6.9
April	-16.5	-16.2	-16.2	-20.5	-18.1	-21.9
May	-1.0	-5.0	-18.6	-25.5	-19.0	-25.8
June	17.6	22.2	-4.8	-1.9	-4.7	-9.4
July	4.0	3.9	-6.0	-9.8	-0.9	-5.9
August	-9.4	-8.0	-7.3	-11.5	-10.2	-13.4
September	8.8	9.8	-1.1	-3.6	-2.4	-5.0
October	5.0	2.8	-4.2	-8.3	2.5	-2.3
November	-0.8	0.9	-4.8	-4.6	1.7	-1.4
December	-2.1	0.9	-0.4	-0.4	-0.4	-0.4

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
2019									
January	-0.4	0.1	-1.3	1.4	2.1	0.5	-0.4	0.1	-1.3
February	1.8	1.5	2.2	3.9	4.1	3.5	1.3	1.6	0.8
March	0.7	0.0	1.8	4.6	4.1	5.5	2.1	1.6	2.7
April	0.4	0.4	0.4	4.3	4.0	4.7	2.5	2.0	3.1
May	0.0	-0.1	0.0	2.8	3.4	1.9	2.4	1.9	3.1
June	-1.1	-0.3	-2.2	0.9	2.6	-1.5	1.3	1.6	0.9
July	1.3	1.4	1.0	3.0	3.9	1.7	2.6	3.0	1.9
August	0.3	0.7	-0.3	3.5	4.5	2.0	2.9	3.8	1.6
September	0.5	0.2	0.9	3.7	4.5	2.5	3.5	4.1	2.6
October	-0.1	0.1	-0.3	2.3	3.8	0.0	3.4	4.2	2.2
November	0.2	0.3	0.0	2.8	4.0	1.0	3.6	4.5	2.2
December	0.0	0.0	-0.1	3.5	4.5	2.1	3.5	4.5	2.1
2020									
January	0.3	0.3	0.2	4.3	4.7	3.7	0.3	0.3	0.2
February	-1.0	0.0	-2.5	1.4	3.1	-1.1	2.8	4.8	-0.3
March	-2.1	-1.3	-3.4	-1.5	1.7	-6.2	0.6	3.4	-3.7
April	-2.5	-2.4	-2.7	-4.3	-1.1	-9.1	-2.0	0.9	-6.3
May	-1.0	-0.6	-1.7	-5.3	-1.6	-10.7	-3.0	0.3	-7.9
June	1.0	0.4	2.1	-3.2	-0.9	-6.8	-2.0	0.7	-5.9
July	2.4	1.6	3.8	-2.1	-0.7	-4.2	0.4	2.3	-2.4
August	-0.7	-0.5	-1.0	-3.1	-1.9	-4.9	-0.3	1.8	-3.3
September	0.6	0.4	0.8	-3.1	-1.8	-5.0	0.3	2.2	-2.6
October	0.3	0.4	0.2	-2.7	-1.5	-4.5	0.7	2.7	-2.4
November	0.2	0.3	0.2	-2.6	-1.5	-4.3	0.9	2.9	-2.2
December	1.9	1.0	3.2	-0.7	-0.5	-1.1	2.8	4.0	1.0

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2019				2020					
	Q1	Q2	Q3	Q4	Total	Q1	Q2	Q3	Q4	Total
EXPORT										
0 Food and live animals	102.5	100.7	96.1	100.1	99.5	104.8	104.3	100.1	106.8	104.0
1 Beverages and tobacco	106.0	100.1	107.9	107.0	105.6	94.0	89.9	83.4	90.3	89.3
2 Crude materials, inedible, except fuels	102.9	96.9	86.4	101.3	96.3	96.4	98.3	104.3	111.2	102.2
3 Mineral fuels, lubricants and related materials	93.4	98.8	95.4	92.9	95.2	81.6	48.3	71.1	71.5	69.3
4 Animal and vegetable oils, fats and waxes	94.0	96.0	107.0	103.0	99.5	108.9	108.8	106.7	123.5	111.9
5 Chemicals and related products, n.e.s.	106.4	109.0	111.2	114.7	110.3	100.4	105.3	104.5	102.4	103.1
6 Manufactured goods classified chiefly by material	100.5	99.6	96.9	99.4	99.1	99.2	93.9	99.2	101.8	98.6
7 Machinery and transport equipment	100.5	103.0	100.7	101.8	101.5	98.6	99.4	97.5	100.7	99.1
8 Miscellaneous manufactured articles	103.4	103.5	108.9	106.5	105.6	99.7	100.2	99.0	100.2	99.7
Total	101.2	101.7	99.5	102.1	101.1	98.3	95.7	98.0	101.1	98.3
IMPORT										
0 Food and live animals	101.2	102.1	102.0	106.3	103.0	105.2	101.9	97.6	98.8	100.9
1 Beverages and tobacco	108.2	105.9	99.9	106.5	104.8	96.6	97.0	92.8	92.8	94.6
2 Crude materials, inedible, except fuels	106.9	98.6	96.1	102.3	101.1	92.8	87.7	101.4	101.1	96.4
3 Mineral fuels, lubricants and related materials	93.7	95.1	86.1	93.1	92.0	82.0	54.4	73.7	67.7	69.1
4 Animal and vegetable oils, fats and waxes	98.3	90.1	98.6	98.6	95.9	108.7	102.6	106.5	112.0	107.7
5 Chemicals and related products, n.e.s.	105.4	98.6	99.8	99.3	100.7	101.7	100.2	95.5	99.8	99.3
6 Manufactured goods classified chiefly by material	101.0	101.3	98.2	98.0	99.6	96.0	92.5	92.7	94.1	93.9
7 Machinery and transport equipment	99.8	99.7	99.0	98.9	99.4	98.6	97.7	98.2	101.4	99.1
8 Miscellaneous manufactured articles	103.5	102.2	101.7	103.9	102.8	101.1	99.7	100.1	103.3	101.2
Total	101.8	99.9	98.6	100.3	100.1	97.8	93.7	96.0	97.7	96.4

¹ Based on the annual average prices for the previous year. 2020 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	
2019	January	209 308	28 800	180 508	6.4
	February	205 013	27 234	177 779	6.2
	March	194 603	25 698	168 905	5.9
	April	184 426	23 718	160 708	5.6
	May	175 399	22 170	153 229	5.3
	June	169 659	21 740	147 919	5.2
	July	172 643	22 488	150 155	5.3
	August	172 643	21 886	150 757	5.3
	September	172 781	21 819	150 962	5.3
	October	182 529	23 569	158 960	5.6
	November	189 474	24 385	165 089	5.8
	December	194 715	24 467	170 248	5.9
2020	January	205 324	25 185	180 139	6.3
	February	202 500	24 840	177 660	6.2
	March	220 072	27 947	192 125	6.7
	April	292 810	42 538	250 272	8.9
	May	295 453	42 291	253 162	9.0
	June	273 367	36 827	236 540	8.3
	July	258 553	33 547	225 006	7.9
	August	245 774	30 919	214 855	7.5
	September	236 058	28 543	207 515	7.2
	October	227 909	26 865	201 044	6.9
	November	218 840	25 426	193 414	6.7
	December	220 292	25 325	194 967	6.7

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
2019	January	2 306 668	544 238	1 762 430	-3.9	-4.2	-3.9	-4.0
	February	2 311 050	546 271	1 764 779	0.2	1.1	0.0	0.3
	March	2 317 480	548 674	1 768 806	0.3	4.4	0.3	0.1
	April	2 327 300	549 849	1 777 451	0.4	2.5	0.0	0.5
	May	2 338 722	549 590	1 789 132	0.5	0.8	-0.2	0.8
	June	2 351 423	548 958	1 802 465	0.5	0.3	-0.4	1.0
	July	2 358 490	544 665	1 813 825	0.3	0.6	0.0	0.4
	August	2 340 854	542 916	1 797 938	-0.7	-0.8	-0.6	-0.8
	September	2 312 298	549 968	1 762 330	-1.2	-1.5	-0.4	-1.6
	October	2 302 846	551 528	1 751 318	-0.4	-1.7	0.0	-0.5
	November	2 301 355	551 220	1 750 135	-0.1	-2.2	0.0	0.0
	December	2 288 609	547 879	1 740 730	-0.6	-3.7	-0.9	-0.3
2020	January	2 309 964	545 496	1 764 468	0.9	0.0	0.6	1.1
	February	2 310 656	547 125	1 763 531	0.0	0.1	-0.2	0.1
	March	2 263 469	547 636	1 715 833	-2.0	2.1	-1.5	-2.5
	April	2 218 104	547 048	1 671 056	-2.0	1.6	-1.9	-2.2
	May	2 212 673	546 207	1 666 466	-0.2	0.4	-0.7	-0.1
	June	2 239 910	546 846	1 693 064	1.2	3.0	0.2	1.6
	July	2 257 680	545 678	1 712 002	0.8	0.6	0.1	1.1
	August	2 255 721	546 368	1 709 353	-0.1	-1.0	-0.3	0.1
	September	2 249 110	553 281	1 695 829	-0.3	-1.2	0.1	-0.4
	October	2 249 905	555 638	1 694 267	0.0	-2.0	0.5	-0.1
	November	2 245 328	555 345	1 689 983	-0.2	-2.8	0.2	-0.3
	December	2 228 280	551 244	1 677 036	-0.8	-2.7	-0.8	-0.6

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	
2019	January	1 192	1 209	1 186	889	1 079	1 261
	February	1 184	1 187	1 183	916	1 074	1 250
	March	1 247	1 236	1 250	1 000	1 134	1 314
	April	1 281	1 324	1 267	966	1 151	1 360
	May	1 246	1 269	1 239	969	1 137	1 312
	June	1 253	1 252	1 253	1 019	1 145	1 316
	July	1 257	1 298	1 244	1 018	1 137	1 325
	August	1 224	1 212	1 227	992	1 133	1 278
	September	1 266	1 291	1 258	1 066	1 168	1 324
	October	1 296	1 405	1 261	1 001	1 154	1 379
	November	1 294	1 294	1 294	995	1 202	1 352
	December	1 349	1 416	1 327	1 032	1 200	1 435
2020	January	1 323	1 353	1 314	927	1 184	1 407
	February	1 308	1 324	1 303	933	1 175	1 389
	March	1 321	1 339	1 315	949	1 180	1 405
	April	1 323	1 347	1 315	969	1 175	1 412
	May	1 333	1 376	1 318	954	1 186	1 422
	June	1 355	1 387	1 345	997	1 222	1 436
	July	1 387	1 476	1 357	1 001	1 218	1 485
	August	1 335	1 338	1 334	968	1 205	1 414
	September	1 397	1 469	1 373	998	1 265	1 478
	October	1 442	1 606	1 386	991	1 250	1 554
	November	1 402	1 421	1 396	997	1 274	1 482
	December	1 468	1 628	1 415	969	1 278	1 582

¹ Preliminary data.

Source: NSI.