

BULGARIAN NATIONAL BANK

REPORT · JANUARY – JUNE 2021

STATISTICAL APPENDIX



Единъ народъ расте

самъ съ идеалите, съ задачите що зема
на своите плещи — и съ тяхъ се той възйема
до подвизи, преди зарадъ каквито самъ
не се е смяталъ за кадърень. Ето вамъ
и примеръ: съ векове народа ни мърщина
живя въ душевень мракъ, и'ражда се и гина
со скотовете скотъ. Кое го възроли,
кое заспала мошь въ юначните гърди
събуди? Въ подвизи кое го днеска води?
Ричагътъ всемогъщъ за мъртвите народи —
светия идеалъ!

BULGARIAN NATIONAL BANK



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STATISTICAL APPENDIX

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ABBREVIATIONS

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

Conventions used in the tables

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

The following conventions have been used in tables 2.2 - 2.23, 4.1-4.4 and 4.8-4.10:

“ 0 “	The indicator is less than 0.05, but more than nil.
“ – “	Value does not exist during the period

The cut-off date for the data in the appendix to the *BNB Report January - June 2021* is 30 September 2021 with the exception of the data of *part 3 Supervision Statistics* which are as of 20 August 2021.

1. MONETARY AND FINANCIAL STATISTICS

1.1. BALANCE SHEET OF THE BULGARIAN NATIONAL BANK

(BGN thousand)						
BALANCE SHEET OF <i>ISSUE</i> DEPARTMENT	29.01.2021	26.02.2021	31.03.2021	29.04.2021	31.05.2021	30.06.2021
ASSETS	55 670 732	53 912 074	56 093 454	53 225 029	54 256 629	58 110 623
Cash and foreign currency denominated deposits	24 540 443	21 280 108	23 256 253	18 633 060	20 021 002	24 861 759
Monetary gold and other monetary gold instruments	3 939 086	3 692 407	3 698 602	3 737 983	4 009 643	3 813 787
Investments in securities	27 191 203	28 939 559	29 138 599	30 853 986	30 225 984	29 435 077
LIABILITIES	55 670 732	53 912 074	56 093 454	53 225 029	54 256 629	58 110 623
Notes and coins in circulation	20 914 672	21 101 524	21 208 666	22 049 148	22 105 988	22 309 807
Liabilities to banks	18 550 734	17 011 933	19 777 156	15 957 005	15 746 660	19 181 672
Liabilities to Government and to government budget institutions	8 048 277	7 989 562	7 267 319	7 214 815	8 001 395	8 455 501
Liabilities to other depositors	1 296 683	1 269 199	1 270 196	1 455 352	1 620 854	1 596 080
<i>Banking</i> Department deposit	6 860 366	6 539 856	6 570 117	6 548 709	6 781 732	6 567 563

(BGN thousand)						
BALANCE SHEET OF <i>BANKING</i> DEPARTMENT	29.01.2021	26.02.2021	31.03.2021	29.04.2021	31.05.2021	30.06.2021
ASSETS	9 032 799	8 711 855	8 777 851	8 713 075	8 948 174	8 754 938
Gold and other precious metals	49 671	47 119	47 093	47 604	50 717	48 192
Receivables from central government	0	0	0	0	0	0
Capital investments and IMF quota	1 961 149	1 961 476	1 994 712	1 958 276	1 956 232	1 981 567
Fixed tangible and intangible assets	136 737	137 791	139 820	139 050	138 119	137 663
Other assets	24 876	25 613	26 109	19 436	21 374	19 953
Deposit with <i>Issue</i> Department	6 860 366	6 539 856	6 570 117	6 548 709	6 781 732	6 567 563
LIABILITIES	9 032 799	8 711 855	8 777 851	8 713 075	8 948 174	8 754 938
Borrowings from IMF	0	0	0	0	0	0
Liabilities to international financial institutions	3 272 440	3 272 778	3 331 421	3 267 255	3 263 356	3 308 109
Other liabilities	717 589	717 781	717 865	715 402	704 298	683 012
Total liabilities:	3 990 029	3 990 559	4 049 286	3 982 657	3 967 654	3 991 121
Capital	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 190 611	4 887 036	4 914 678	4 785 926	5 052 895	4 858 537
Retained earnings	- 167 841	- 185 740	- 206 113	- 75 508	- 92 375	- 114 720
Total equity:	5 042 770	4 721 296	4 728 565	4 730 418	4 980 520	4 763 817

Source: BNB.

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
FOREIGN ASSETS (NET)	59 154 725	62 094 574	68 049 077	66 635 218	67 829 011	70 377 946
Foreign assets	68 556 660	71 192 823	77 025 004	76 207 361	77 114 105	79 432 841
Cash in foreign currency	5 205 622	5 125 315	5 040 714	6 896 710	6 864 692	6 667 767
o/w EUR	4 961 271	4 878 287	4 816 965	6 667 520	6 661 609	6 478 843
Deposits	21 853 148	29 189 097	23 160 704	31 967 868	24 966 419	26 127 812
in BGN	131 345	119 397	110 255	115 130	99 805	84 233
in foreign currency	21 721 803	29 069 700	23 050 449	31 852 738	24 866 614	26 043 579
o/w EUR	19 596 728	27 214 393	21 148 334	30 077 627	22 624 033	24 014 094
Repos	2 156 120	613 427	218 112	1 194 130	1 952 430	2 322 541
in BGN	4 072	4 072	4 072	4 072	5 074	4 069
in foreign currency	2 152 048	609 355	214 040	1 190 058	1 947 356	2 318 472
o/w EUR	1 420 546	564 705	214 040	1 176 660	1 936 872	2 194 341
Loans	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385
in BGN	129 549	120 118	138 346	156 199	203 744	197 182
in foreign currency	1 295 120	1 710 170	1 828 497	1 962 953	2 141 255	2 027 203
o/w EUR	1 010 599	1 415 467	1 374 279	1 452 113	1 606 038	1 455 585
Debt security held	32 134 428	28 379 334	40 529 670	28 145 027	35 256 317	36 232 303
in BGN	-	-	-	-	-	54 457
in foreign currency	32 134 428	28 379 334	40 529 670	28 145 027	35 256 317	36 177 846
o/w EUR	30 696 294	26 647 094	38 902 032	26 518 313	33 402 410	34 347 888
Shares and other equity	259 487	276 976	277 856	281 783	333 762	338 123
in BGN	-	-	-	-	-	-
in foreign currency	259 487	276 976	277 856	281 783	333 762	338 123
o/w EUR	101 544	103 411	105 158	107 483	156 167	158 869
Monetary gold and SDR holdings ²	5 504 600	5 759 437	5 815 250	5 587 204	5 380 987	5 484 388
Accrued interest receivable	18 586	18 949	15 855	15 487	14 499	35 522
in BGN	-	-	-	-	-	-
in foreign currency	18 586	18 949	15 855	15 487	14 499	35 522
o/w EUR	17 384	18 770	15 644	15 231	14 339	35 120
Less: foreign liabilities	9 401 935	9 098 249	8 975 927	9 572 143	9 285 094	9 054 895
Deposits	7 311 379	7 094 821	6 707 069	6 133 042	6 870 199	6 438 420
in BGN	938 578	1 130 728	1 179 249	895 974	1 033 587	989 995
in foreign currency	6 372 801	5 964 093	5 527 820	5 237 068	5 836 612	5 448 425
o/w EUR	5 936 195	5 493 908	5 140 371	4 867 524	5 350 781	4 977 533
Repos	405 599	339 989	636 791	1 841 064	775 144	986 601
in BGN	-	-	-	-	-	-
in foreign currency	405 599	339 989	636 791	1 841 064	775 144	986 601
o/w EUR	405 599	339 989	636 791	1 841 064	775 144	986 601
Loans ³	-	-	-	-	-	-
Debt security issued ⁴	195 583	195 583	195 583	195 583	195 583	195 583
in BGN	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	195 583	195 583	195 583
o/w EUR	195 583	195 583	195 583	195 583	195 583	195 583
Accrued interest payable	1 037	56	95	134	40	224
in BGN	-	-	-	-	-	-
in foreign currency	1 037	56	95	134	40	224
o/w EUR	- 111	- 107	- 107	- 110	- 110	- 104
SDR allocation	1 488 337	1 467 800	1 436 389	1 402 320	1 444 128	1 434 067
DOMESTIC ASSETS (NET)	65 466 520	65 154 931	63 119 920	69 714 008	71 429 623	71 290 189
DOMESTIC CREDIT	64 833 266	65 346 586	64 155 815	70 298 220	72 530 843	72 039 495
CLAIMS ON GENERAL GOVERNMENT	- 421 480	69 667	-2 149 648	2 793 811	4 190 551	2 596 981
Central government (net)	- 826 664	- 337 389	-2 566 490	2 365 176	3 773 041	2 191 193
Claims	10 176 604	10 650 592	11 652 873	11 710 333	12 252 883	12 281 533
Government securities	9 553 145	10 012 441	10 931 496	11 099 317	11 648 858	11 680 882
in BGN	3 328 050	3 657 080	3 469 360	3 517 789	4 111 855	4 117 661
in foreign currency	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221
o/w EUR	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	623 459	638 151	721 377	611 016	604 025	600 651
in BGN	239 733	254 437	337 662	285 983	290 147	293 969
in foreign currency	383 726	383 714	383 715	325 033	313 878	306 682
o/w EUR	383 726	383 714	383 715	325 033	313 878	306 682
Less: liabilities	11 003 268	10 987 981	14 219 363	9 345 157	8 479 842	10 090 340
Deposits	11 003 268	10 987 981	14 219 363	9 345 157	8 479 842	10 090 340
in BGN	9 259 386	8 473 674	6 981 821	5 913 833	6 643 944	8 286 933
in foreign currency	1 743 882	2 514 307	7 237 542	3 431 324	1 835 898	1 803 407
o/w EUR	1 635 045	2 409 148	7 137 388	3 343 916	1 744 126	1 711 040
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Local government and SSFs	405 184	407 056	416 842	428 635	417 510	405 788
Debt security held	92 067	89 639	88 212	83 338	81 864	76 210
in BGN	82 879	80 379	79 050	74 232	72 790	69 392
in foreign currency	9 188	9 260	9 162	9 106	9 074	6 818
o/w EUR	9 188	9 260	9 162	9 106	9 074	6 818

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	313 117	317 417	328 630	345 297	335 646	329 578
in BGN	298 309	304 131	316 444	334 210	325 547	320 870
in foreign currency	14 808	13 286	12 186	11 087	10 099	8 708
o/w EUR	14 808	13 286	12 186	11 087	10 099	8 708
CLAIMS ON NON-GOVERNMENT SECTOR	65 254 746	65 276 919	66 305 463	67 504 409	68 340 292	69 442 514
Non-financial corporations	35 930 980	35 565 879	35 978 114	36 572 888	36 692 506	36 486 058
Repos	352 365	349 982	371 833	368 003	363 310	340 907
in BGN	318 956	309 463	324 657	320 709	329 949	307 502
in foreign currency	33 409	40 519	47 176	47 294	33 361	33 405
o/w EUR	33 409	40 519	47 176	47 294	33 361	33 405
Loans	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 562 539
in BGN	18 144 908	17 868 802	18 418 314	18 525 920	18 456 550	18 460 148
in foreign currency	16 679 002	16 591 328	16 391 800	17 117 156	17 308 543	17 102 391
o/w EUR	16 123 311	16 067 321	15 900 812	16 687 868	16 846 928	16 605 448
Debt security held	578 640	568 046	608 254	369 500	368 773	384 934
in BGN	285 194	284 928	300 269	85 028	83 817	83 888
in foreign currency	293 446	283 118	307 985	284 472	284 956	301 046
o/w EUR	293 446	283 118	307 985	284 472	284 956	301 046
Shares and other equity	176 065	187 721	187 913	192 309	195 330	197 678
in BGN	176 065	187 721	187 913	192 309	195 330	197 678
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	4 963 067	5 152 359	5 187 681	5 438 741	5 562 645	5 844 662
Repos	90 978	91 043	55 900	47 198	42 795	44 563
in BGN	32 779	32 798	32 997	27 449	22 008	25 633
in foreign currency	58 199	58 245	22 903	19 749	20 787	18 930
o/w EUR	58 199	58 245	22 903	19 749	20 787	18 930
Loans	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 701 994
in BGN	2 305 631	2 330 382	2 365 972	2 398 209	2 554 432	2 745 037
in foreign currency	1 874 791	1 976 920	1 988 300	1 923 417	1 880 488	1 956 957
o/w EUR	1 839 882	1 946 503	1 975 556	1 890 690	1 847 757	1 919 801
Debt security held	104 680	100 694	104 455	352 856	365 160	370 853
in BGN	56 992	54 733	63 284	313 535	326 602	332 474
in foreign currency	47 688	45 961	41 171	39 321	38 558	38 379
o/w EUR	47 688	45 961	41 171	39 321	38 558	38 379
Shares and other equity	586 987	653 320	673 054	717 061	719 770	727 252
in BGN	585 515	651 848	671 582	715 558	718 215	725 721
in foreign currency	1 472	1 472	1 472	1 503	1 555	1 531
o/w EUR	1 472	1 472	1 472	1 503	1 555	1 531
Households and NPISHs	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794
Repos	1 111	1 109	1 107	1 104	101	99
in BGN	1 111	1 109	1 107	1 104	101	99
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695
in BGN	22 164 732	22 444 024	23 107 356	23 572 695	24 228 557	25 297 050
in foreign currency	2 194 856	2 113 548	2 031 205	1 918 981	1 856 483	1 814 645
o/w EUR	2 114 657	2 043 575	1 968 420	1 866 069	1 806 628	1 765 729
NON-FINANCIAL ASSETS	6 165 848	6 365 283	6 430 422	6 486 848	6 504 392	6 486 388
OTHER ITEMS (NET)	-5 532 594	-6 556 938	-7 466 317	-7 071 060	-7 605 612	-7 235 694
Accounts between MFIs (net)	1 103 703	- 35 238	142 673	142 544	149 256	143 262
in BGN	1 099 101	11 708	148 476	151 334	147 911	146 466
in foreign currency	4 602	-46 946	- 5 803	- 8 790	1 345	- 3 204
o/w EUR	4 364	-49 476	- 6 450	- 10 603	1 180	- 5 683
Other assets and liabilities (net)	-6 636 297	-6 521 700	-7 608 990	-7 213 604	-7 754 868	-7 378 956
in BGN	-5 027 822	-5 137 216	-6 160 799	-6 120 410	-6 492 963	-6 187 489
in foreign currency	-1 608 475	-1 384 484	-1 448 191	-1 093 194	-1 261 905	-1 191 467
o/w EUR	-1 341 782	-1 099 836	-1 198 819	- 832 827	-1 011 471	- 926 760
BROAD MONEY M3	102 723 678	104 943 067	108 423 270	113 619 563	116 697 888	118 614 819
MONEY M1	73 319 870	76 063 990	78 972 509	83 998 229	86 542 952	89 350 297
Currency outside MFIs	16 960 424	17 437 897	18 340 572	19 290 714	19 712 021	20 603 561
Overnight deposits	56 359 446	58 626 093	60 631 937	64 707 515	66 830 931	68 746 736
in BGN	38 257 110	39 782 658	41 733 449	45 329 686	47 134 571	48 467 326
Local government and SSFs	1 851 191	2 230 937	1 989 835	1 963 062	2 642 097	2 776 173
Non-financial corporations	13 683 655	14 076 722	15 900 257	16 855 716	17 019 133	16 740 895
Financial corporations	1 609 681	1 657 943	1 309 253	1 702 650	1 456 194	1 689 493
Households and NPISHs	21 112 583	21 817 056	22 534 104	24 808 258	26 017 147	27 260 765
in foreign currency	18 102 336	18 843 435	18 898 488	19 377 829	19 696 360	20 279 410
Local government and SSFs	72 455	66 805	55 751	54 654	50 558	44 825
Non-financial corporations	8 261 677	8 563 327	9 067 725	9 060 350	9 510 160	9 294 103
Financial corporations	1 578 244	1 680 767	1 057 794	1 228 818	880 138	1 445 833
Households and NPISHs	8 189 960	8 532 536	8 717 218	9 034 007	9 255 504	9 494 649
o/w EUR	14 704 956	15 234 452	15 294 965	15 732 348	15 906 326	16 497 188
Local government and SSFs	67 867	62 316	51 458	50 618	46 359	41 509
Non-financial corporations	6 730 695	6 847 340	7 305 676	7 217 502	7 567 507	7 344 846
Financial corporations	1 150 641	1 298 163	713 633	979 049	577 124	1 171 567
Households and NPISHs	6 755 753	7 026 633	7 224 198	7 485 179	7 715 336	7 939 266

1.2. MONETARY SURVEY¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
MONEY M2 (M1 + QUASI-MONEY)	102 723 678	104 943 067	108 423 270	113 619 563	116 697 888	118 614 819
QUASI-MONEY	29 403 808	28 879 077	29 450 761	29 621 334	30 154 936	29 264 522
Deposits with agreed maturity up to 2 years	28 857 957	28 322 679	28 896 889	29 047 999	29 572 556	28 676 422
in BGN	14 598 212	14 093 986	14 080 381	14 727 421	14 728 948	14 255 451
Local government and SSFs	455 753	459 935	513 860	890 127	764 900	608 653
Non-financial corporations	1 898 573	1 488 835	1 357 170	1 413 803	1 332 269	1 347 632
Financial corporations	301 227	306 502	317 720	303 957	327 457	285 667
Households and NPISHs	11 942 659	11 838 714	11 891 631	12 119 534	12 304 322	12 013 499
in foreign currency	14 259 745	14 228 693	14 816 508	14 320 578	14 843 608	14 420 971
Local government and SSFs	223	3 146	3 145	3 131	3 137	3 143
Non-financial corporations	1 581 937	1 455 869	1 716 556	1 404 406	1 601 177	1 469 111
Financial corporations	103 307	56 700	318 743	47 463	101 946	100 511
Households and NPISHs	12 574 278	12 712 978	12 778 064	12 865 578	13 137 348	12 848 206
o/w EUR	11 119 967	11 263 204	11 876 529	11 628 299	11 970 804	11 660 221
Local government and SSFs	18	2 945	2 952	2 947	2 945	2 953
Non-financial corporations	844 088	809 099	1 055 566	958 110	1 087 524	986 955
Financial corporations	79 147	53 663	315 880	46 287	100 766	97 489
Households and NPISHs	10 196 714	10 397 497	10 502 131	10 620 955	10 779 569	10 572 824
Deposits redeemable at notice up to 3 months	545 851	556 398	553 872	573 335	582 380	588 100
in BGN	303 394	311 378	305 851	318 572	323 558	322 746
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	303 394	311 378	305 851	318 572	323 558	322 746
in foreign currency	242 457	245 020	248 021	254 763	258 822	265 354
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	927	900	900	870	918	843
Financial corporations	-	-	-	-	-	-
Households and NPISHs	241 530	244 120	247 121	253 893	257 904	264 511
o/w EUR	211 491	214 681	218 220	226 044	227 264	233 087
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	211 491	214 681	218 220	226 044	227 264	233 087
MONEY M3 (M2 + MARKETABLE INSTRUMENTS)	102 723 678	104 943 067	108 423 270	113 619 563	116 697 888	118 614 819
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	21 897 567	22 306 438	22 745 727	22 729 663	22 560 746	23 053 316
DEPOSITS WITH AGREED MATURITY OVER 2 YEARS						
AND DEPOSITS REDEEMABLE AT NOTICE OVER 3						
MONTHS	2 282 681	2 290 013	2 280 961	2 294 741	2 170 078	2 220 141
in BGN	1 213 661	1 187 222	1 192 099	1 159 865	1 104 270	1 056 376
in foreign currency	1 069 020	1 102 791	1 088 862	1 134 876	1 065 808	1 163 765
o/w EUR	916 981	905 210	889 443	897 548	828 059	929 362
DEBT SECURITIES ISSUED OVER 2 YEARS	84 083	84 083	84 183	84 183	84 183	84 184
in BGN	-	-	100	100	100	101
in foreign currency	84 083	84 083	84 083	84 083	84 083	84 083
o/w EUR	84 083	84 083	84 083	84 083	84 083	84 083
CAPITAL AND RESERVES ⁵	19 530 803	19 932 342	20 380 583	20 350 739	20 306 485	20 748 991
Equity capital raised	5 058 146	5 702 525	6 029 949	6 131 610	6 131 619	6 160 953
Reserves	10 159 630	9 575 651	9 800 803	9 636 844	9 619 261	9 705 996
Financial result	4 313 027	4 654 166	4 549 831	4 582 285	4 555 605	4 882 042

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

² Including the reserve position in the IMF.

³ Including only loans received from the IMF.

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

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

Source: BNB and other MFIs.

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	40 123 548	43 177 501	45 185 115	49 982 157	46 580 217	46 981 539
FOREIGN ASSETS (NET)	50 196 685	53 224 600	59 198 877	58 767 677	54 497 529	56 528 277
Foreign assets	51 872 623	54 878 799	60 821 526	60 371 235	56 127 076	58 144 244
Cash in foreign currency	4 551 085	4 434 123	4 373 624	6 196 584	6 245 388	6 118 399
o/w EUR	4 548 564	4 431 615	4 371 199	6 194 233	6 242 967	6 118 399
Deposits	14 163 700	21 583 849	15 446 328	25 963 101	15 569 273	17 312 310
in BGN	-	-	-	-	-	-
in foreign currency	14 163 700	21 583 849	15 446 328	25 963 101	15 569 273	17 312 310
o/w EUR	14 082 564	21 573 364	15 436 096	25 906 195	15 508 430	17 251 025
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Debt security held	27 602 735	23 050 524	35 138 552	22 578 061	28 886 131	29 162 827
in BGN	-	-	-	-	-	-
in foreign currency	27 602 735	23 050 524	35 138 552	22 578 061	28 886 131	29 162 827
o/w EUR	27 602 735	22 980 676	35 071 738	22 569 295	28 877 791	29 154 599
Shares and other equity	31 917	31 917	31 917	30 798	30 798	30 798
in BGN	-	-	-	-	-	-
in foreign currency	31 917	31 917	31 917	30 798	30 798	30 798
o/w EUR	7 842	7 842	7 842	7 842	7 842	7 842
Monetary gold and SDR holdings ²	5 504 600	5 759 437	5 815 250	5 587 204	5 380 987	5 484 388
Accrued interest receivable	18 586	18 949	15 855	15 487	14 499	35 522
in BGN	-	-	-	-	-	-
in foreign currency	18 586	18 949	15 855	15 487	14 499	35 522
o/w EUR	17 384	18 770	15 644	15 231	14 339	35 120
Less: foreign liabilities	1 675 938	1 654 199	1 622 649	1 603 558	1 629 547	1 615 967
Deposits	186 564	186 343	186 165	201 104	185 379	181 676
in BGN	2 674	2 782	2 933	18 192	2 793	2 931
in foreign currency	183 890	183 561	183 232	182 912	182 586	178 745
o/w EUR	183 890	183 561	183 232	182 912	182 586	178 745
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans ³	-	-	-	-	-	-
Accrued interest payable	1 037	56	95	134	40	224
in BGN	-	-	-	-	-	-
in foreign currency	1 037	56	95	134	40	224
o/w EUR	- 111	- 107	- 107	- 110	- 110	- 104
SDR allocation	1 488 337	1 467 800	1 436 389	1 402 320	1 444 128	1 434 067
CLAIMS ON GENERAL GOVERNMENT	-10 167 565	-10 145 364	-13 415 178	-8 318 258	-7 491 120	-9 148 307
Central government (net)	-10 167 565	-10 145 364	-13 415 178	-8 318 258	-7 491 120	-9 148 307
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	10 167 565	10 145 364	13 415 178	8 318 258	7 491 120	9 148 307
Deposits	10 167 565	10 145 364	13 415 178	8 318 258	7 491 120	9 148 307
in BGN	8 588 593	7 872 386	6 388 308	5 107 863	5 871 732	7 575 587
in foreign currency	1 578 972	2 272 978	7 026 870	3 210 395	1 619 388	1 572 720
o/w EUR	1 490 836	2 187 644	6 945 636	3 140 578	1 546 228	1 500 557
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
CLAIMS ON OTHER MFIs	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
CLAIMS ON NON-GOVERNMENT SECTOR	77 008	77 008	77 008	77 008	77 008	77 008
Non-financial corporations	70 192	70 192	70 192	70 192	70 192	70 192
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Shares and other equity	70 192	70 192	70 192	70 192	70 192	70 192
in BGN	70 192	70 192	70 192	70 192	70 192	70 192
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	6 816	6 816	6 816	6 816	6 816	6 816
Loans	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Shares and other equity	6 816	6 816	6 816	6 816	6 816	6 816
in BGN	6 816	6 816	6 816	6 816	6 816	6 816
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
NON-FINANCIAL ASSETS	321 792	323 885	326 839	338 474	343 354	344 152
OTHER ITEMS (NET)	- 304 372	- 302 628	-1 002 431	- 882 744	- 846 554	- 819 591
Other assets	2 018 728	1 987 554	1 952 242	1 904 169	1 960 107	1 941 907
in BGN	73 921	69 458	75 203	71 633	73 168	67 888
in foreign currency	1 944 807	1 918 096	1 877 039	1 832 536	1 886 939	1 874 019
o/w EUR	136	260	245	256	33	258
Less: other liabilities	2 323 100	2 290 182	2 954 673	2 786 913	2 806 661	2 761 498
in BGN	219 577	215 419	925 126	802 751	765 612	734 418
in foreign currency	2 103 523	2 074 763	2 029 547	1 984 162	2 041 049	2 027 080
o/w EUR	2 086	2 068	1 482	3 986	1 838	1 857
LIABILITIES	40 123 548	43 177 501	45 185 115	49 982 157	46 580 217	46 981 539
RESERVE MONEY	34 295 480	36 556 857	39 140 938	43 810 475	40 985 823	41 491 480
Currency in circulation	18 383 167	18 867 711	19 884 339	21 241 039	21 208 667	22 309 807
Deposits of other MFIs	15 912 313	17 689 146	19 256 599	22 569 436	19 777 156	19 181 673
in BGN	13 693 959	15 665 466	10 402 393	13 099 591	12 166 589	12 135 478
in foreign currency	2 218 354	2 023 680	8 854 206	9 469 845	7 610 567	7 046 195
o/w EUR	2 218 354	2 023 680	8 854 206	9 469 845	7 610 567	7 046 195
LIABILITIES INCLUDED IN MONEY SUPPLY	851 003	1 384 120	736 613	1 101 250	865 829	726 242
DEPOSITS	851 003	1 384 120	736 613	1 101 250	865 829	726 242
Overnight deposits	617 418	1 148 659	450 411	442 102	342 903	361 044
in BGN	509 691	756 717	425 498	150 504	317 914	336 263
Social security funds	202 144	435 698	424 895	130 136	317 566	336 033
Non-financial corporations	105	14 346	1	1	-	1
Financial corporations	307 442	306 673	602	20 367	348	229
Households and NPISHs	-	-	-	-	-	-
in foreign currency	107 727	391 942	24 913	291 598	24 989	24 781
Social security funds	-	-	-	-	-	-
Non-financial corporations	22 290	28 121	21 529	21 526	21 528	21 530
Financial corporations	85 437	363 821	3 384	270 072	3 461	3 251
Households and NPISHs	-	-	-	-	-	-
o/w EUR	107 725	391 940	24 912	291 597	24 988	24 780
Social security funds	-	-	-	-	-	-
Non-financial corporations	22 290	28 121	21 529	21 526	21 528	21 530
Financial corporations	85 435	363 819	3 383	270 071	3 460	3 250
Households and NPISHs	-	-	-	-	-	-
Deposits with agreed maturity up to 2 years	233 585	235 461	286 202	659 148	522 926	365 198
in BGN	233 585	235 461	286 202	659 148	522 926	365 198
Social security funds	233 585	235 461	286 202	659 148	522 926	365 198
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Social security funds	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	-	-	-	-	-	-

1.3. BNB ANALYTICAL REPORTING¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Deposits redeemable at notice up to 3 months	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	4 977 065	5 236 524	5 307 564	5 070 432	4 728 565	4 763 817
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Capital and reserves ⁴	4 977 065	5 236 524	5 307 564	5 070 432	4 728 565	4 763 817
Equity capital raised	20 000	20 000	20 000	20 000	20 000	20 000
Reserves	5 130 644	5 284 058	5 397 643	5 208 560	4 914 678	4 858 537
Financial result	- 173 579	- 67 534	- 110 079	- 158 128	- 206 113	- 114 720

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.

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

Source: BNB.

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Exchange rate: BGN / USD 1	1.78517	1.74659	1.67051	1.59386	1.66809	1.64577
Exchange rate: BGN / EUR 1	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
ASSETS	101 832 753	103 190 964	106 784 248	110 886 830	113 952 219	115 574 515
FOREIGN ASSETS (NET)	8 958 040	8 869 974	8 850 200	7 867 541	13 331 482	13 849 669
Foreign assets	16 684 037	16 314 024	16 203 478	15 836 126	20 987 029	21 288 597
Cash in foreign currency	654 537	691 192	667 090	700 126	619 304	549 368
o/w EUR	412 707	446 672	445 766	473 287	418 642	360 444
Deposits	7 689 448	7 605 248	7 714 376	6 004 767	9 397 146	8 815 502
in BGN	131 345	119 397	110 255	115 130	99 805	84 233
in foreign currency	7 558 103	7 485 851	7 604 121	5 889 637	9 297 341	8 731 269
o/w EUR	5 514 164	5 641 029	5 712 238	4 171 432	7 115 603	6 763 069
Repos	2 156 120	613 427	218 112	1 194 130	1 952 430	2 322 541
in BGN	4 072	4 072	4 072	4 072	5 074	4 069
in foreign currency	2 152 048	609 355	214 040	1 190 058	1 947 356	2 318 472
o/w EUR	1 420 546	564 705	214 040	1 176 660	1 936 872	2 194 341
Loans	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385
in BGN	129 549	120 118	138 346	156 199	203 744	197 182
in foreign currency	1 295 120	1 710 170	1 828 497	1 962 953	2 141 255	2 027 203
o/w EUR	1 010 599	1 415 467	1 374 279	1 452 113	1 606 038	1 455 585
Debt security held	4 531 693	5 328 810	5 391 118	5 566 966	6 370 186	7 069 476
in BGN	-	-	-	-	-	54 457
in foreign currency	4 531 693	5 328 810	5 391 118	5 566 966	6 370 186	7 015 019
o/w EUR	3 093 559	3 666 418	3 830 294	3 949 018	4 524 619	5 193 289
Shares and other equity	227 570	245 059	245 939	250 985	302 964	307 325
in BGN	-	-	-	-	-	-
in foreign currency	227 570	245 059	245 939	250 985	302 964	307 325
o/w EUR	93 702	95 569	97 316	99 641	148 325	151 027
Less: foreign liabilities	7 725 997	7 444 050	7 353 278	7 968 585	7 655 547	7 438 928
Deposits	7 124 815	6 908 478	6 520 904	5 931 938	6 684 820	6 256 744
in BGN	935 904	1 127 946	1 176 316	877 782	1 030 794	987 064
in foreign currency	6 188 911	5 780 532	5 344 588	5 054 156	5 654 026	5 269 680
o/w EUR	5 752 305	5 310 347	4 957 139	4 684 612	5 168 195	4 798 788
Repos	405 599	339 989	636 791	1 841 064	775 144	986 601
in BGN	-	-	-	-	-	-
in foreign currency	405 599	339 989	636 791	1 841 064	775 144	986 601
o/w EUR	405 599	339 989	636 791	1 841 064	775 144	986 601
Debt securities issued ²	195 583	195 583	195 583	195 583	195 583	195 583
in BGN	-	-	-	-	-	-
in foreign currency	195 583	195 583	195 583	195 583	195 583	195 583
o/w EUR	195 583	195 583	195 583	195 583	195 583	195 583
RESERVES IN THE BNB³	17 333 456	19 068 673	20 793 437	24 518 343	21 274 439	20 880 924
Cash in levs	1 422 743	1 429 814	1 543 767	1 950 325	1 496 646	1 706 246
Deposits	15 910 713	17 638 859	19 249 670	22 568 018	19 777 793	19 174 678
in BGN	13 692 499	15 663 617	10 399 408	13 099 538	12 163 292	12 132 131
in foreign currency	2 218 214	1 975 242	8 850 262	9 468 480	7 614 501	7 042 547
o/w EUR	2 218 214	1 975 242	8 850 262	9 468 480	7 614 501	7 042 547
CLAIMS ON GENERAL GOVERNMENT	9 746 085	10 215 031	11 265 530	11 112 069	11 681 671	11 745 288
Central government (net)	9 340 901	9 807 975	10 848 688	10 683 434	11 264 161	11 339 500
Claims	10 176 604	10 650 592	11 652 873	11 710 333	12 252 883	12 281 533
Government securities	9 553 145	10 012 441	10 931 496	11 099 317	11 648 858	11 680 882
in BGN	3 328 050	3 657 080	3 469 360	3 517 789	4 111 855	4 117 661
in foreign currency	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221
o/w EUR	6 225 095	6 355 361	7 462 136	7 581 528	7 537 003	7 563 221
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	623 459	638 151	721 377	611 016	604 025	600 651
in BGN	239 733	254 437	337 662	285 983	290 147	293 969
in foreign currency	383 726	383 714	383 715	325 033	313 878	306 682
o/w EUR	383 726	383 714	383 715	325 033	313 878	306 682
Less: liabilities	835 703	842 617	804 185	1 026 899	988 722	942 033
Deposits	835 703	842 617	804 185	1 026 899	988 722	942 033
in BGN	670 793	601 288	593 513	805 970	772 212	711 346
in foreign currency	164 910	241 329	210 672	220 929	216 510	230 687
o/w EUR	144 209	221 504	191 752	203 338	197 898	210 483
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Local government and SSFs	405 184	407 056	416 842	428 635	417 510	405 788
Debt security held	92 067	89 639	88 212	83 338	81 864	76 210
in BGN	82 879	80 379	79 050	74 232	72 790	69 392
in foreign currency	9 188	9 260	9 162	9 106	9 074	6 818
o/w EUR	9 188	9 260	9 162	9 106	9 074	6 818
Repos	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	313 117	317 417	328 630	345 297	335 646	329 578
in BGN	298 309	304 131	316 444	334 210	325 547	320 870
in foreign currency	14 808	13 286	12 186	11 087	10 099	8 708
o/w EUR	14 808	13 286	12 186	11 087	10 099	8 708
CLAIMS ON NON-GOVERNMENT SECTOR	65 177 738	65 199 911	66 228 455	67 427 401	68 263 284	69 365 506
Non-financial corporations	35 860 788	35 495 687	35 907 922	36 502 696	36 622 314	36 415 866
Repos	352 365	349 982	371 833	368 003	363 310	340 907
in BGN	318 956	309 463	324 657	320 709	329 949	307 502
in foreign currency	33 409	40 519	47 176	47 294	33 361	33 405
o/w EUR	33 409	40 519	47 176	47 294	33 361	33 405
Loans	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 562 539
in BGN	18 144 908	17 868 802	18 418 314	18 525 920	18 456 550	18 460 148
in foreign currency	16 679 002	16 591 328	16 391 800	17 117 156	17 308 543	17 102 391
o/w EUR	16 123 311	16 067 321	15 900 812	16 687 868	16 846 928	16 605 448
Debt security held	578 640	568 046	608 254	369 500	368 773	384 934
in BGN	285 194	284 928	300 269	85 028	83 817	83 888
in foreign currency	293 446	283 118	307 985	284 472	284 956	301 046
o/w EUR	293 446	283 118	307 985	284 472	284 956	301 046
Shares and other equity	105 873	117 529	117 721	122 117	125 138	127 486
in BGN	105 873	117 529	117 721	122 117	125 138	127 486
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Financial corporations	4 956 251	5 145 543	5 180 865	5 431 925	5 555 829	5 837 846
Repos	90 978	91 043	55 900	47 198	42 795	44 563
in BGN	32 779	32 798	32 997	27 449	22 008	25 633
in foreign currency	58 199	58 245	22 903	19 749	20 787	18 930
o/w EUR	58 199	58 245	22 903	19 749	20 787	18 930
Loans	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 701 994
in BGN	2 305 631	2 330 382	2 365 972	2 398 209	2 554 432	2 745 037
in foreign currency	1 874 791	1 976 920	1 988 300	1 923 417	1 880 488	1 956 957
o/w EUR	1 839 882	1 946 503	1 975 556	1 890 690	1 847 757	1 919 801
Debt security held	104 680	100 694	104 455	352 856	365 160	370 853
in BGN	56 992	54 733	63 284	313 535	326 602	332 474
in foreign currency	47 688	45 961	41 171	39 321	38 558	38 379
o/w EUR	47 688	45 961	41 171	39 321	38 558	38 379
Shares and other equity	580 171	646 504	666 238	710 245	712 954	720 436
in BGN	578 699	645 032	664 766	708 742	711 399	718 905
in foreign currency	1 472	1 472	1 472	1 503	1 555	1 531
o/w EUR	1 472	1 472	1 472	1 503	1 555	1 531
Households and NPISHs	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794
Repos	1 111	1 109	1 107	1 104	101	99
in BGN	1 111	1 109	1 107	1 104	101	99
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
Loans	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695
in BGN	22 164 732	22 444 024	23 107 356	23 572 695	24 228 557	25 297 050
in foreign currency	2 194 856	2 113 548	2 031 205	1 918 981	1 856 483	1 814 645
o/w EUR	2 114 657	2 043 575	1 968 420	1 866 069	1 806 628	1 765 729
NON-FINANCIAL ASSETS	5 844 056	6 041 398	6 103 583	6 148 374	6 161 038	6 142 236
OTHER ITEMS (NET)	-5 226 622	-6 204 023	-6 456 957	-6 186 898	-6 759 695	-6 409 108
Accounts between other MFIs (net)	1 105 303	15 049	149 602	143 962	148 619	150 257
Claims on other MFIs	2 870 063	1 091 101	1 390 458	1 261 559	1 392 207	1 410 312
in BGN	1 633 400	480 371	604 666	603 360	602 224	578 407
in foreign currency	1 236 663	610 730	785 792	658 199	789 983	831 905
o/w EUR	435 975	334 369	409 719	383 214	417 348	485 248
Less: liabilities to other MFIs	1 764 760	1 076 052	1 240 856	1 117 597	1 243 588	1 260 055
in BGN	532 839	466 814	453 205	451 973	451 016	428 594
in foreign currency	1 231 921	609 238	787 651	665 624	792 572	831 461
o/w EUR	431 471	335 407	412 225	392 452	420 102	487 283

1.4. ANALYTICAL REPORTING OF OTHER MFIs¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Other (net)	-6 331 925	-6 219 072	-6 606 559	-6 330 860	-6 908 314	-6 559 365
Other unclassified assets	2 702 948	2 656 566	2 440 269	2 508 928	2 481 726	2 561 056
in BGN	1 203 859	1 207 017	1 163 449	1 158 879	1 151 027	1 188 567
in foreign currency	1 499 089	1 449 549	1 276 820	1 350 049	1 330 699	1 372 489
o/w EUR	1 366 867	1 343 400	1 140 929	1 228 366	1 164 563	1 205 759
Less: other unclassified liabilities	9 034 873	8 875 638	9 046 828	8 839 788	9 390 040	9 120 421
in BGN	6 086 025	6 198 272	6 474 325	6 548 171	6 951 546	6 709 526
in foreign currency	2 948 848	2 677 366	2 572 503	2 291 617	2 438 494	2 410 895
o/w EUR	2 706 699	2 441 428	2 338 511	2 057 463	2 174 229	2 130 920
LIABILITIES	101 832 753	103 190 964	106 784 248	110 886 830	113 952 219	115 574 515
LIABILITIES TO THE BNB	-	-	-	-	-	-
in BGN	-	-	-	-	-	-
in foreign currency	-	-	-	-	-	-
o/w EUR	-	-	-	-	-	-
LIABILITIES INCLUDED IN MONEY SUPPLY	84 912 251	86 121 050	89 346 085	93 227 599	96 120 038	97 285 016
DEPOSITS	84 912 251	86 121 050	89 346 085	93 227 599	96 120 038	97 285 016
Overnight deposits	55 742 028	57 477 434	60 181 526	64 265 413	66 488 028	68 385 692
in BGN	37 747 419	39 025 941	41 307 951	45 179 182	46 816 657	48 131 063
Local government and SSFs	1 649 047	1 795 239	1 564 940	1 832 926	2 324 531	2 440 140
Non-financial corporations	13 683 550	14 062 376	15 900 256	16 855 715	17 019 133	16 740 894
Financial corporations	1 302 239	1 351 270	1 308 651	1 682 283	1 455 846	1 689 264
Households and NPISHs	21 112 583	21 817 056	22 534 104	24 808 258	26 017 147	27 260 765
in foreign currency	17 994 609	18 451 493	18 873 575	19 086 231	19 671 371	20 254 629
Local government and SSFs	72 455	66 805	55 751	54 654	50 558	44 825
Non-financial corporations	8 239 387	8 535 206	9 046 196	9 038 824	9 488 632	9 272 573
Financial corporations	1 492 807	1 316 946	1 054 410	958 746	876 677	1 442 582
Households and NPISHs	8 189 960	8 532 536	8 717 218	9 034 007	9 255 504	9 494 649
o/w EUR	14 597 231	14 842 512	15 270 053	15 440 751	15 881 338	16 472 408
Local government and SSFs	67 867	62 316	51 458	50 618	46 359	41 509
Non-financial corporations	6 708 405	6 819 219	7 284 147	7 195 976	7 545 979	7 323 316
Financial corporations	1 065 206	934 344	710 250	708 978	573 664	1 168 317
Households and NPISHs	6 755 753	7 026 633	7 224 198	7 485 179	7 715 336	7 939 266
Deposits with agreed maturity up to 2 years	28 624 372	28 087 218	28 610 687	28 388 851	29 049 630	28 311 224
in BGN	14 364 627	13 858 525	13 794 179	14 068 273	14 206 022	13 890 253
Local government and SSFs	222 168	224 474	227 658	230 979	241 974	243 455
Non-financial corporations	1 898 573	1 488 835	1 357 170	1 413 803	1 332 269	1 347 632
Financial corporations	301 227	306 502	317 720	303 957	327 457	285 667
Households and NPISHs	11 942 659	11 838 714	11 891 631	12 119 534	12 304 322	12 013 499
in foreign currency	14 259 745	14 228 693	14 816 508	14 320 578	14 843 608	14 420 971
Local government and SSFs	223	3 146	3 145	3 131	3 137	3 143
Non-financial corporations	1 581 937	1 455 869	1 716 556	1 404 406	1 601 177	1 469 111
Financial corporations	103 307	56 700	318 743	47 463	101 946	100 511
Households and NPISHs	12 574 278	12 712 978	12 778 064	12 865 578	13 137 348	12 848 206
o/w EUR	11 119 967	11 263 204	11 876 529	11 628 299	11 970 804	11 660 221
Local government and SSFs	18	2 945	2 952	2 947	2 945	2 953
Non-financial corporations	844 088	809 099	1 055 566	958 110	1 087 524	986 955
Financial corporations	79 147	53 663	315 880	46 287	100 766	97 489
Households and NPISHs	10 196 714	10 397 497	10 502 131	10 620 955	10 779 569	10 572 824
Deposits redeemable at notice up to 3 months	545 851	556 398	553 872	573 335	582 380	588 100
in BGN	303 394	311 378	305 851	318 572	323 558	322 746
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	303 394	311 378	305 851	318 572	323 558	322 746
in foreign currency	242 457	245 020	248 021	254 763	258 822	265 354
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	927	900	900	870	918	843
Financial corporations	-	-	-	-	-	-
Households and NPISHs	241 530	244 120	247 121	253 893	257 904	264 511
o/w EUR	211 491	214 681	218 220	226 044	227 264	233 087
Local government and SSFs	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-
Financial corporations	-	-	-	-	-	-
Households and NPISHs	211 491	214 681	218 220	226 044	227 264	233 087
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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
LONGER-TERM LIABILITIES NOT INCLUDED IN MONEY SUPPLY	16 920 502	17 069 914	17 438 163	17 659 231	17 832 181	18 289 499
Deposits with agreed maturity over 2 years and deposits redeemable at notice over 3 months	2 282 681	2 290 013	2 280 961	2 294 741	2 170 078	2 220 141
in BGN	1 213 661	1 187 222	1 192 099	1 159 865	1 104 270	1 056 376
in foreign currency	1 069 020	1 102 791	1 088 862	1 134 876	1 065 808	1 163 765
o/w EUR	916 981	905 210	889 443	897 548	828 059	929 362
Debt securities issued over 2 years	84 083	84 083	84 183	84 183	84 183	84 184
in BGN	-	-	100	100	100	101
in foreign currency	84 083	84 083	84 083	84 083	84 083	84 083
o/w EUR	84 083	84 083	84 083	84 083	84 083	84 083
Capital and reserves ⁴	14 553 738	14 695 818	15 073 019	15 280 307	15 577 920	15 985 174
Equity capital raised	5 038 146	5 682 525	6 009 949	6 111 610	6 111 619	6 140 953
Reserves	5 028 986	4 291 593	4 403 160	4 428 284	4 704 583	4 847 459
Financial result	4 486 606	4 721 700	4 659 910	4 740 413	4 761 718	4 996 762

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

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

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

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

Source: Other MFIs.

1.5. CLAIMS ON LOANS BY SECTOR¹

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	66 132 913	66 485 498	67 692 399	68 893 954	69 930 558	70 879 421
Resident sector	64 708 244	64 655 210	65 725 556	66 774 802	67 585 559	68 655 036
Monetary financial institutions	407 748	374 638	372 602	362 111	360 835	348 579
General government sector	936 576	955 568	1 050 007	956 313	939 671	930 229
Other residents	63 363 920	63 325 004	64 302 947	65 456 378	66 285 053	67 376 228
Non-financial corporations	34 823 910	34 460 130	34 810 114	35 643 076	35 765 093	35 562 539
Financial corporations	4 180 422	4 307 302	4 354 272	4 321 626	4 434 920	4 701 994
Households and NPISHs	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695
Non-resident sector	1 424 669	1 830 288	1 966 843	2 119 152	2 344 999	2 224 385
Countries and institutions of the EU	911 194	1 325 117	1 374 750	1 465 234	1 687 933	1 511 263
MU	687 012	1 071 980	1 101 378	1 174 920	1 259 343	1 042 450
Monetary financial institutions	39 727	458 797	496 880	522 471	612 008	588 160
General government sector	-	-	-	-	-	-
Other residents	647 285	613 183	604 498	652 449	647 335	454 290
Non-financial corporations	386 072	335 878	331 990	379 107	369 305	367 463
Financial corporations	203 212	221 915	213 624	213 523	213 470	16 725
Households and NPISHs	58 001	55 390	58 884	59 819	64 560	70 102
NON-MU	224 182	253 137	273 372	290 314	428 590	468 813
Rest of the world	513 475	505 171	592 093	653 918	657 066	713 122

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	66 132 913	66 485 498	67 692 399	68 893 954	69 930 558	70 879 421
in BGN	43 512 475	43 545 059	44 905 028	45 488 661	46 276 985	47 523 675
in foreign currency	22 620 438	22 940 439	22 787 371	23 405 293	23 653 573	23 355 746
in EUR	21 665 118	22 021 339	21 766 636	22 379 526	22 574 155	22 201 113
in USD	671 806	635 760	705 668	706 204	747 135	786 452
in CHF	80 735	66 352	62 820	52 676	48 901	47 727
in other currencies	202 779	216 988	252 247	266 887	283 382	320 454

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total²	66 132 913	66 485 498	67 692 399	68 893 954	69 930 558	70 879 421
Up to one year	14 802 852	14 075 340	14 370 305	14 374 049	14 259 216	13 882 544
Over one and up to five years	9 783 311	9 786 675	9 924 659	10 011 491	9 991 346	9 835 169
Over five years	41 546 750	42 623 483	43 397 435	44 508 414	45 679 996	47 161 708

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

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

Source: Other MFIs.

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

	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	24 359 588	24 557 572	25 138 561	25 491 676	26 085 040	27 111 695
Overdraft	1 264 878	1 243 991	1 255 941	1 175 707	1 169 245	1 179 015
Consumer loans	11 540 005	11 563 432	11 806 158	11 898 175	12 170 346	12 602 446
Loans for house purchases	11 052 525	11 301 128	11 634 130	12 016 351	12 366 913	12 944 503
Other loans	502 180	449 021	442 332	401 443	378 536	385 731
o/w Sole proprietorships and partnerships without legal status	407 518	388 227	399 130	362 535	377 538	385 902

¹The sector Households includes resident individuals, self-dependent entrepreneurs (i.e. sole proprietors and self-employed persons) and non-profit institutions, serving households (NPISHs).

² Monetary statistics methodological notes are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Monetary Statistics*.

Source: Other MFIs.

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

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	number	10 048 593	9 911 180	9 889 815	9 962 308	9 897 385	9 814 546
	(BGN'000)	85 250 867	86 321 356	89 775 516	93 400 429	95 669 764	96 773 433
Non-financial corporations	number	586 102	581 903	583 728	587 314	588 922	600 688
	(BGN'000)	25 813 596	26 006 579	28 529 489	29 280 266	29 971 201	29 356 479
up to 1 000 BGN	number	330 135	325 468	317 792	314 297	313 101	320 970
	(BGN'000)	61 611	60 281	59 411	58 546	59 994	59 713
over 1 000 and up to 2 500 BGN	number	56 450	56 156	55 373	55 706	56 183	57 655
	(BGN'000)	93 594	93 058	92 115	92 644	92 682	95 180
over 2 500 and up to 5 000 BGN	number	41 478	40 910	41 579	41 411	42 204	42 535
	(BGN'000)	152 467	150 150	152 719	151 694	154 605	155 098
over 5 000 and up to 10 000 BGN	number	38 210	37 915	39 538	39 861	40 569	41 226
	(BGN'000)	274 499	271 737	284 879	286 943	290 442	294 913
over 10 000 and up to 20 000 BGN	number	33 186	33 279	35 440	36 601	36 538	36 455
	(BGN'000)	474 724	475 672	506 343	523 950	522 038	522 579
over 20 000 and up to 30 000 BGN	number	16 587	16 676	17 882	18 597	18 602	18 699
	(BGN'000)	407 019	409 171	438 672	456 001	456 177	458 100
over 30 000 and up to 40 000 BGN	number	10 464	10 497	11 061	11 765	11 801	11 852
	(BGN'000)	363 434	363 931	383 615	408 248	409 480	410 759
over 40 000 and up to 50 000 BGN	number	7 423	7 620	8 029	8 552	8 588	8 582
	(BGN'000)	333 095	341 605	359 322	383 301	385 101	384 356
over 50 000 and up to 100 000 BGN	number	19 341	19 543	20 744	21 900	21 988	22 508
	(BGN'000)	1 375 668	1 390 191	1 476 414	1 554 719	1 565 067	1 606 054
over 100 000 and up to 200 000 BGN	number	14 516	14 999	16 028	16 648	17 056	17 685
	(BGN'000)	2 110 057	2 178 028	2 325 713	2 402 424	2 473 949	2 567 692
over 200 000 and up to 500 000 BGN	number	10 460	10 672	11 422	12 673	12 783	13 195
	(BGN'000)	3 224 925	3 302 270	3 540 413	3 932 524	3 975 099	4 148 842
over 500 000 and up to 1 000 000 BGN	number	4 084	4 223	4 782	5 212	5 216	5 142
	(BGN'000)	2 881 857	2 989 969	3 423 044	3 756 804	3 739 089	3 674 969
over 1 000 000 BGN	number	3 768	3 945	4 058	4 091	4 293	4 184
	(BGN'000)	14 060 646	13 980 516	15 486 829	15 272 468	15 847 478	14 978 224
Financial corporations	number	6 334	6 676	6 713	6 831	6 781	6 795
	(BGN'000)	3 316 696	3 143 340	3 093 630	3 078 603	2 846 073	3 627 453
up to 1 000 BGN	number	2 320	2 503	2 498	2 553	2 485	2 505
	(BGN'000)	514	533	590	568	589	574
over 1 000 and up to 2 500 BGN	number	548	553	495	535	526	542
	(BGN'000)	932	909	813	890	863	902
over 2 500 and up to 5 000 BGN	number	377	435	476	477	505	491
	(BGN'000)	1 388	1 639	1 775	1 789	1 870	1 805
over 5 000 and up to 10 000 BGN	number	424	490	498	476	472	460
	(BGN'000)	3 105	3 555	3 591	3 456	3 430	3 325
over 10 000 and up to 20 000 BGN	number	410	433	428	445	424	427
	(BGN'000)	5 869	6 239	6 094	6 464	6 117	6 081
over 20 000 and up to 30 000 BGN	number	208	226	228	205	262	239
	(BGN'000)	5 178	5 559	5 601	4 968	6 429	5 935
over 30 000 and up to 40 000 BGN	number	138	150	162	167	154	165
	(BGN'000)	4 787	5 229	5 635	5 855	5 402	5 671
over 40 000 and up to 50 000 BGN	number	144	124	121	129	137	127
	(BGN'000)	6 479	5 582	5 433	5 764	6 177	5 689
over 50 000 and up to 100 000 BGN	number	353	360	378	373	359	370
	(BGN'000)	25 205	25 988	27 031	26 873	25 974	26 568
over 100 000 and up to 200 000 BGN	number	326	312	327	333	338	381
	(BGN'000)	47 965	46 408	48 285	49 022	50 003	56 368
over 200 000 and up to 500 000 BGN	number	410	417	436	431	436	412
	(BGN'000)	131 319	133 064	138 299	138 492	140 151	133 899
over 500 000 and up to 1 000 000 BGN	number	263	245	257	283	271	259
	(BGN'000)	186 027	173 035	187 838	205 391	194 234	183 430
over 1 000 000 BGN	number	413	428	409	424	412	417
	(BGN'000)	2 897 928	2 735 600	2 662 645	2 629 071	2 404 834	3 197 206

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

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Households and NPISHs	number	9 456 157	9 322 601	9 299 374	9 368 163	9 301 682	9 207 063
	(BGN'000)	56 120 575	57 171 437	58 152 397	61 041 560	62 852 490	63 789 501
up to 1 000 BGN	number	5 660 745	5 511 354	5 497 836	5 422 570	5 316 742	5 260 592
	(BGN'000)	922 024	876 852	891 372	902 558	849 441	839 108
over 1 000 and up to 2 500 BGN	number	1 062 238	1 038 808	1 023 127	1 063 741	1 046 042	1 007 792
	(BGN'000)	1 754 760	1 730 565	1 700 499	1 768 245	1 738 497	1 676 005
over 2 500 and up to 5 000 BGN	number	761 005	765 826	755 866	781 768	784 026	769 649
	(BGN'000)	2 754 325	2 787 279	2 753 113	2 847 189	2 851 070	2 805 258
over 5 000 and up to 10 000 BGN	number	760 599	772 732	770 528	796 378	811 661	805 824
	(BGN'000)	5 391 647	5 478 576	5 467 650	5 654 459	5 759 267	5 738 132
over 10 000 and up to 20 000 BGN	number	581 743	592 533	597 144	620 509	636 310	640 600
	(BGN'000)	8 093 048	8 244 601	8 314 652	8 637 072	8 858 033	8 937 640
over 20 000 and up to 30 000 BGN	number	230 608	234 658	238 151	247 771	255 479	259 836
	(BGN'000)	5 539 490	5 673 391	5 750 051	5 990 551	6 168 194	6 285 333
over 30 000 and up to 40 000 BGN	number	118 369	120 536	123 615	128 944	133 151	135 309
	(BGN'000)	4 072 494	4 143 391	4 262 786	4 437 246	4 574 837	4 650 677
over 40 000 and up to 50 000 BGN	number	71 502	72 981	74 698	77 912	80 600	82 599
	(BGN'000)	3 177 539	3 235 741	3 313 391	3 457 106	3 574 844	3 668 794
over 50 000 and up to 100 000 BGN	number	136 205	138 634	141 736	148 005	153 586	157 674
	(BGN'000)	9 351 597	9 514 408	9 727 055	10 205 411	10 584 822	10 843 093
over 100 000 and up to 200 000 BGN	number	58 829	59 954	61 564	64 120	66 735	68 998
	(BGN'000)	8 260 366	8 424 650	8 658 545	9 005 128	9 370 095	9 660 470
over 200 000 and up to 500 000 BGN	number	11 567	11 762	12 126	13 159	14 132	14 995
	(BGN'000)	3 216 940	3 263 521	3 364 184	3 671 979	3 941 832	4 225 944
over 500 000 and up to 1 000 000 BGN	number	1 805	1 836	1 913	2 106	2 064	2 045
	(BGN'000)	1 235 548	1 259 929	1 308 858	1 434 453	1 411 540	1 407 909
over 1 000 000 BGN	number	942	987	1 070	1 180	1 154	1 150
	(BGN'000)	2 350 797	2 538 533	2 640 241	3 030 163	3 170 018	3 051 138

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

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

Source: The banks.

1.10. DEPOSITS¹ OF NON-FINANCIAL CORPORATIONS BY ECONOMIC ACTIVITY²

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Non-financial corporations	number	586 102	581 903	583 728	587 314	588 922	600 688
	(BGN'000)	25 813 596	26 006 579	28 529 489	29 280 266	29 971 201	29 356 479
Agriculture, forestry and fishing	number	23 189	23 517	23 593	24 140	23 961	24 423
	(BGN'000)	1 063 820	1 101 484	1 248 146	1 289 948	1 240 165	1 250 524
Mining and quarrying	number	1 583	1 551	1 556	1 547	1 535	1 594
	(BGN'000)	287 256	222 428	285 253	418 176	434 415	458 213
Manufacturing	number	55 173	55 018	55 464	56 036	56 277	57 064
	(BGN'000)	3 611 638	3 784 167	3 901 668	4 267 757	4 482 015	4 357 806
Electricity, gas, steam and air conditioning supply	number	3 820	3 865	3 938	4 038	4 259	4 420
	(BGN'000)	1 683 736	1 779 861	1 855 142	1 786 034	1 968 329	2 087 942
Water supply, sewerage, waste management and remediation activities	number	1 845	1 815	1 860	1 852	1 871	1 909
	(BGN'000)	162 745	169 856	200 400	264 759	232 841	252 240
Construction	number	44 256	43 971	44 316	44 837	44 816	45 821
	(BGN'000)	2 896 404	2 729 256	3 107 691	3 523 614	3 094 307	2 822 479
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	221 190	220 195	218 894	218 633	218 064	221 915
	(BGN'000)	6 589 637	6 867 639	7 553 877	7 510 321	7 615 847	7 549 757
Transportation and storage	number	37 727	39 557	39 621	40 012	40 218	40 968
	(BGN'000)	1 940 049	1 818 456	2 003 670	1 782 421	1 918 680	1 794 729
Accommodation and food service activities	number	35 407	35 703	36 498	36 592	37 110	38 145
	(BGN'000)	1 060 962	1 004 122	1 104 340	1 019 190	1 116 828	1 053 654
Information and communication	number	22 334	22 004	22 203	22 575	22 934	23 557
	(BGN'000)	1 670 457	1 775 770	1 937 320	1 923 744	2 051 958	1 951 900
Real estate activities	number	17 244	17 198	17 565	17 889	18 304	19 033
	(BGN'000)	1 059 691	1 046 289	1 127 382	1 172 214	1 261 057	1 290 683
Professional, scientific and technical activities	number	53 082	52 308	52 863	53 465	53 873	54 859
	(BGN'000)	1 918 964	1 979 770	2 272 237	2 277 947	2 381 720	2 288 416
Administrative and support service activities	number	17 357	14 832	14 843	14 793	14 661	14 928
	(BGN'000)	672 000	554 707	611 288	638 223	635 614	654 156
Education	number	3 922	3 916	3 966	3 950	4 015	4 058
	(BGN'000)	201 619	194 089	207 229	196 792	233 314	229 662
Human health and social work activities	number	15 624	15 576	15 702	15 894	15 952	16 251
	(BGN'000)	461 245	478 481	565 877	642 768	679 051	679 175
Arts, entertainment and recreation	number	8 502	8 385	8 190	8 144	8 174	8 277
	(BGN'000)	252 870	237 340	279 054	267 368	322 840	318 208
Other service activities	number	23 847	22 492	22 656	22 917	22 898	23 466
	(BGN'000)	280 503	262 864	268 915	298 990	302 220	316 935

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

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

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

Source: The banks.

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

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	number	3 088 732	2 976 314	2 961 427	2 913 561	2 911 351	2 919 616
	(BGN'000)	63 808 374	63 767 138	64 731 787	65 872 683	66 691 259	67 761 797
Non-financial corporations	number	149 155	147 960	143 738	139 926	141 402	141 538
	(BGN'000)	35 176 275	34 810 112	35 181 947	36 011 079	36 128 403	35 903 446
up to 1 000 BGN	number	52 388	50 466	47 609	45 420	46 305	45 741
	(BGN'000)	8 874	8 125	7 679	7 175	7 471	7 438
over 1 000 and up to 2 500 BGN	number	7 447	7 582	7 333	7 242	7 190	7 298
	(BGN'000)	12 709	12 698	12 236	12 040	11 928	12 196
over 2 500 and up to 5 000 BGN	number	6 954	7 167	7 011	6 928	6 829	6 696
	(BGN'000)	25 980	26 427	25 917	25 512	25 143	24 615
over 5 000 and up to 10 000 BGN	number	8 033	8 338	8 251	7 863	7 761	7 608
	(BGN'000)	61 585	63 410	62 401	59 511	58 653	57 650
over 10 000 and up to 25 000 BGN	number	15 575	16 015	15 380	15 073	15 047	14 952
	(BGN'000)	266 326	271 935	261 353	256 471	257 049	256 809
over 25 000 and up to 50 000 BGN	number	16 733	16 660	16 419	16 167	16 310	16 443
	(BGN'000)	627 062	621 827	613 327	604 494	610 974	615 201
over 50 000 and up to 100 000 BGN	number	14 456	14 316	14 113	13 760	13 974	14 381
	(BGN'000)	1 077 322	1 062 459	1 046 487	1 021 200	1 037 787	1 071 713
over 100 000 and up to 250 000 BGN	number	12 413	12 356	12 497	12 404	12 767	12 915
	(BGN'000)	2 015 418	2 009 341	2 027 854	2 006 455	2 064 556	2 090 574
over 250 000 and up to 500 000 BGN	number	6 219	6 240	6 217	6 240	6 349	6 510
	(BGN'000)	2 217 866	2 230 429	2 219 747	2 228 912	2 268 154	2 325 914
over 500 000 and up to 1 000 000 BGN	number	3 779	3 697	3 695	3 643	3 700	3 745
	(BGN'000)	2 732 374	2 674 911	2 653 911	2 636 535	2 677 126	2 708 958
over 1 000 000 BGN	number	5 158	5 123	5 213	5 186	5 170	5 249
	(BGN'000)	26 130 759	25 828 550	26 251 035	27 152 774	27 109 562	26 732 378
Financial corporations	number	748	761	767	771	799	852
	(BGN'000)	4 271 400	4 398 345	4 410 172	4 368 824	4 477 715	4 746 557
up to 1 000 BGN	number	145	132	137	135	122	120
	(BGN'000)	25	19	19	21	19	26
over 1 000 and up to 2 500 BGN	number	9	12	13	16	16	12
	(BGN'000)	17	21	22	24	28	20
over 2 500 and up to 5 000 BGN	number	16	12	13	16	16	14
	(BGN'000)	66	44	47	61	57	52
over 5 000 and up to 10 000 BGN	number	19	18	23	14	17	17
	(BGN'000)	140	122	169	102	120	124
over 10 000 and up to 25 000 BGN	number	25	25	29	30	34	42
	(BGN'000)	387	370	536	532	583	699
over 25 000 and up to 50 000 BGN	number	47	47	42	53	62	65
	(BGN'000)	1 777	1 661	1 482	1 898	2 244	2 459
over 50 000 and up to 100 000 BGN	number	43	44	60	67	61	63
	(BGN'000)	3 358	3 274	4 320	4 768	4 270	4 438
over 100 000 and up to 250 000 BGN	number	49	56	68	67	84	94
	(BGN'000)	7 865	9 297	11 114	10 730	13 967	15 562
over 250 000 and up to 500 000 BGN	number	52	54	45	38	36	48
	(BGN'000)	20 141	20 922	16 456	13 792	13 919	18 316
over 500 000 and up to 1 000 000 BGN	number	88	88	54	55	52	52
	(BGN'000)	72 258	72 482	43 545	43 623	40 180	40 417
over 1 000 000 BGN	number	255	273	283	280	299	325
	(BGN'000)	4 165 366	4 290 133	4 332 462	4 293 273	4 402 328	4 664 444
Households and NPISHs	number	2 938 829	2 827 593	2 816 922	2 772 864	2 769 150	2 777 226
	(BGN'000)	24 360 699	24 558 681	25 139 668	25 492 780	26 085 141	27 111 794
up to 1 000 BGN	number	1 541 808	1 432 120	1 407 373	1 371 676	1 370 122	1 349 826
	(BGN'000)	435 223	411 971	407 557	402 012	387 086	373 783
over 1 000 and up to 2 500 BGN	number	405 605	402 188	397 553	396 048	385 717	390 082
	(BGN'000)	663 967	652 198	648 793	642 033	628 732	637 043
over 2 500 and up to 5 000 BGN	number	261 894	264 589	270 376	267 850	264 419	265 611
	(BGN'000)	945 493	958 773	986 850	978 259	965 709	967 434
over 5 000 and up to 10 000 BGN	number	235 088	230 577	229 612	222 711	226 428	235 654
	(BGN'000)	1 722 586	1 685 050	1 665 584	1 620 071	1 646 698	1 713 399
over 10 000 and up to 25 000 BGN	number	244 432	245 252	251 516	251 332	252 577	255 994
	(BGN'000)	3 981 871	3 988 887	4 053 689	4 049 452	4 087 985	4 147 707
over 25 000 and up to 50 000 BGN	number	143 886	144 872	148 081	146 592	148 655	152 197
	(BGN'000)	5 165 105	5 186 168	5 268 435	5 232 505	5 298 544	5 418 014
over 50 000 and up to 100 000 BGN	number	67 862	68 513	71 178	73 652	76 407	80 096
	(BGN'000)	4 780 639	4 825 395	4 999 404	5 161 852	5 337 729	5 586 120
over 100 000 and up to 250 000 BGN	number	33 960	35 087	36 699	38 263	39 814	42 326
	(BGN'000)	4 890 074	5 061 438	5 287 095	5 534 575	5 771 864	6 153 965
over 250 000 and up to 500 000 BGN	number	3 617	3 721	3 878	4 098	4 344	4 743
	(BGN'000)	1 170 491	1 204 702	1 257 912	1 327 560	1 411 239	1 535 931
over 500 000 and up to 1 000 000 BGN	number	535	547	524	525	561	592
	(BGN'000)	361 484	370 821	354 164	351 839	373 257	390 336
over 1 000 000 BGN	number	142	127	132	117	106	105
	(BGN'000)	243 766	213 278	210 185	192 622	176 298	188 062

¹ Banks' claims on loans and repos are included.

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

Source: The banks.

1.12. LOANS¹ TO NON-FINANCIAL CORPORATIONS BY ECONOMIC ACTIVITY²

		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Non-financial corporations	number	149 155	147 960	143 738	139 926	141 402	141 538
	(BGN'000)	35 176 275	34 810 112	35 181 947	36 011 079	36 128 403	35 903 446
Agriculture, forestry and fishing	number	13 169	12 850	12 999	12 979	13 447	12 830
	(BGN'000)	2 342 561	2 293 322	2 399 288	2 392 862	2 430 655	2 346 717
Mining and quarrying	number	233	229	233	220	226	216
	(BGN'000)	185 256	176 487	171 393	171 109	167 966	154 040
Manufacturing	number	21 070	21 386	21 194	20 671	20 788	20 855
	(BGN'000)	8 117 663	7 952 367	8 131 531	8 284 900	8 019 595	7 545 785
Electricity, gas, steam and air conditioning supply	number	677	681	697	695	687	752
	(BGN'000)	1 342 019	1 349 090	1 411 244	1 448 814	1 569 479	1 654 280
Water supply, sewerage, waste management and remediation activities	number	403	400	394	397	395	404
	(BGN'000)	281 473	271 937	261 740	251 030	252 446	258 598
Construction	number	10 208	10 044	9 734	9 264	9 508	9 533
	(BGN'000)	3 116 427	3 131 375	3 102 760	3 001 567	3 037 854	3 147 152
Wholesale and retail trade; repair of motor vehicles and motorcycles	number	56 844	58 049	55 717	54 249	54 600	54 896
	(BGN'000)	9 394 591	9 197 702	9 221 520	9 361 149	9 487 726	9 531 655
Transportation and storage	number	15 074	14 985	14 595	14 298	14 396	14 558
	(BGN'000)	1 764 838	1 791 424	1 795 260	2 131 548	2 254 253	2 417 943
Accommodation and food service activities	number	10 138	10 314	9 765	9 140	9 310	9 340
	(BGN'000)	2 236 021	2 262 012	2 274 398	2 440 532	2 510 179	2 492 887
Information and communication	number	2 980	2 799	2 686	2 588	2 609	2 614
	(BGN'000)	751 930	702 877	567 256	584 223	498 177	533 767
Real estate activities	number	1 858	1 783	1 804	1 780	1 806	1 863
	(BGN'000)	3 656 603	3 723 733	3 803 108	3 986 933	3 948 375	3 855 212
Professional, scientific and technical activities	number	7 064	6 456	6 383	6 170	6 203	6 241
	(BGN'000)	940 597	917 586	1 010 787	944 187	943 483	966 283
Administrative and support service activities	number	3 312	2 256	2 129	2 084	2 071	2 090
	(BGN'000)	535 705	544 784	530 729	459 811	456 425	459 107
Education	number	394	363	351	387	382	369
	(BGN'000)	79 973	79 195	78 111	77 502	79 986	79 940
Human health and social work activities	number	2 846	2 726	2 511	2 483	2 502	2 510
	(BGN'000)	279 025	270 441	269 987	311 959	308 675	300 383
Arts, entertainment and recreation	number	768	789	746	742	751	722
	(BGN'000)	76 594	66 685	80 503	80 712	84 087	83 227
Other service activities	number	2 117	1 850	1 800	1 779	1 721	1 745
	(BGN'000)	74 999	79 095	72 332	82 241	79 042	76 470

¹ Banks' claims on loans and repos are included.

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

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

Source: The banks.

1.13. BASE INTEREST RATE (BIR)¹, LEONIA Plus REFERENCE RATE² AND INTEREST RATE ON EXCESS RESERVES³

		BIR	LEONIA Plus			Interest rate on Excess Reserves
				Concluded deals		
				Volume in million BGN	Deal count	
2021	I	0.00	na	na	na	-0.70
	II	0.00	na	na	na	-0.70
	III	0.00	na	na	na	-0.70
	IV	0.00	na	na	na	-0.70
	V	0.00	na	na	na	-0.70
	VI	0.00	na	na	na	-0.70

¹ The BIR for the month equals the simple average of the values of the LEONIA Plus reference rate for the business days of the preceding month. When this simple average is less than zero, the BIR is set to zero.

² A reference rate of the concluded and effected BGN unsecured overnight deposit transactions in the interbank market in Bulgaria. Monthly values are calculated as the simple average of daily values.

³ The reporting period corresponds to the maintenance period, according to art. 8 (2) of Ordinance № 21 of the BNB of 26 November 2015 on the required minimum reserves that banks maintain with the BNB.

Source: BNB.

1.14. YIELD ON GOVERNMENT SECURITIES AND LONG-TERM INTEREST RATE FOR CONVERGENCE ASSESSMENT PURPOSES¹

	Yield on BGN-denominated interest-bearing government securities on the primary market ²						Yield on BGN-denominated interest-bearing government securities on the secondary market ²						Long-term interest rate ⁷
	2 years ³	3 years ⁴	5 years	7 years ⁵	10 years ⁶	20 years	2 years ³	3 years ⁴	5 years	7 years ⁵	10 years ⁶	20 years	
	annual effective yield												
2021	I	-	-	-	-	-	-	-	-	-	-	-	0.19
	II	-	-	-0.17	-	0.14	-	-	-	-	0.15	-	0.15
	III	-	-	-0.10	-	-	-	-	-	-	-	-	0.14
	IV	-	-	-	-	-	-	-	-	-	-	1.07	0.14
	V	-	-	-	-	-	-	-	-	-	-	-	0.14
	VI	-	-	-	-	-	-	-	0.00	-	-	-	0.14

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

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

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

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

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

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

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

Source: BNB.

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

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2021	I	2.87	3.19	2.98	2.60	2.76	0.26	3.25	2.85
	II	2.75	2.94	2.86	2.58	2.06	0.52	2.29	2.28
	III	2.54	2.57	2.73	2.37	2.17	0.95	2.63	2.17
	IV	2.65	2.64	3.01	2.45	3.04	1.56	3.12	3.18
	V	2.58	3.02	2.80	2.22	2.50	1.95	2.68	2.59
	VI	2.53	3.23	2.67	2.23	2.67	0.90	2.59	3.02
volumes in million BGN									
2021	I	561.1	119.8	221.0	220.4	659.9	31.1	49.4	579.5
	II	608.4	188.4	132.7	287.3	315.1	39.5	85.4	190.2
	III	664.4	105.9	253.3	305.2	837.4	39.5	97.8	700.1
	IV	781.2	115.8	242.0	423.4	773.2	62.3	94.0	617.0
	V	568.7	81.5	240.5	246.6	359.9	58.9	84.8	216.2
	VI	800.6	110.5	298.5	391.6	425.0	46.6	115.5	262.9

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

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

Source: BNB.

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

		Loans other than overdraft							
		in BGN				in EUR			
			up to 1 year	over 1 and up to 5 years	over 5 years		up to 1 year	over 1 and up to 5 years	over 5 years
annual effective interest rate									
2021	I	2.75	2.20	2.80	2.75	3.05	-	3.49	3.00
	II	2.59	2.67	2.81	2.53	2.34	2.28	2.71	2.27
	III	2.53	2.58	2.72	2.30	2.27	1.31	2.71	2.20
	IV	2.80	2.76	3.07	2.65	3.43	2.53	3.15	3.46
	V	2.55	2.44	2.75	2.38	2.74	-	2.93	2.69
	VI	2.38	3.04	2.72	2.14	3.44	-	2.94	3.66
volumes in million BGN									
2021	I	220.8	6.6	86.4	127.8	355.1	-	39.2	315.9
	II	232.3	9.6	41.0	181.8	145.9	1.6	23.7	120.6
	III	258.6	12.2	137.6	108.8	444.9	0.1	62.9	382.0
	IV	312.4	6.9	106.8	198.7	441.6	0.1	49.8	391.7
	V	217.0	2.4	101.0	113.6	181.0	-	41.0	140.1
	VI	376.7	2.3	152.5	221.9	225.2	-	69.7	155.5

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

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

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

Source: BNB.

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

	Overdraft ³		Loans other than overdraft									
	in BGN	in EUR	in BGN		in EUR							
			up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years		
2021	I	2.54	2.10	2.97	3.38	3.10	2.89	2.56	2.25	2.27	2.62	
	II	2.59	2.10	2.94	3.32	3.02	2.88	2.56	1.77	2.28	2.62	
	III	2.61	2.10	2.92	3.40	3.01	2.86	2.56	1.86	2.33	2.61	
	IV	2.60	2.09	2.91	3.54	3.01	2.83	2.55	1.80	2.33	2.60	
	V	2.64	2.08	2.90	3.54	3.00	2.81	2.55	2.20	2.35	2.59	
	VI	2.61	1.97	2.89	3.71	3.01	2.79	2.55	2.17	2.33	2.59	
volumes in million BGN												
2021	I	7 252.4	3 492.9	9 944.4	576.9	2 437.8	6 929.7	11 306.5	120.2	1 920.0	9 266.3	
	II	7 052.9	3 481.3	9 991.7	606.5	2 422.6	6 962.5	11 455.0	108.6	1 938.6	9 407.8	
	III	7 000.2	3 505.9	10 030.2	563.7	2 458.9	7 007.6	11 591.1	108.9	1 863.5	9 618.7	
	IV	6 958.1	3 626.6	10 098.0	528.5	2 467.2	7 102.3	11 790.2	123.4	1 767.0	9 899.8	
	V	6 787.5	3 600.0	10 105.2	530.1	2 477.7	7 097.4	11 755.3	157.0	1 748.9	9 849.3	
	VI	6 900.2	3 373.0	10 148.6	499.7	2 467.1	7 181.7	11 584.2	149.0	1 729.7	9 705.5	

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

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

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

Source: BNB.

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

	Consumer loans						Loans for house purchases								Other loans												
	in BGN			in EUR			in BGN			in EUR			in BGN			in EUR											
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years									
	annual effective interest rate																										
	volumes in million BGN																										
2021	I	8.26	25.34	12.19	5.67	3.28	3.82	3.48	3.26	2.82	4.02	2.99	3.02	2.81	3.74	-	3.82	3.44	3.76	3.61	4.34	3.07	4.73	4.20	-	1.81	5.31
	II	7.62	26.55	10.72	5.49	3.12	-	3.87	3.07	2.79	-	3.07	2.93	2.79	3.51	-	3.95	3.11	3.54	5.03	4.34	5.36	4.12	3.39	-	2.44	6.43
	III	7.88	26.37	12.82	5.39	3.45	-	4.82	3.35	2.75	-	2.82	2.85	2.74	3.29	-	2.91	3.07	3.34	3.27	3.99	3.20	3.36	2.78	-	0.00	2.78
	IV	7.62	26.20	11.15	5.42	3.35	5.24	3.63	3.26	2.75	3.65	2.61	2.88	2.74	3.21	-	2.80	2.84	3.26	3.13	2.92	3.17	3.10	2.80	3.56	5.12	2.18
	V	7.69	25.54	11.03	5.43	3.46	4.42	3.68	3.42	2.75	-	2.83	3.03	2.73	3.26	-	2.94	3.64	3.25	3.28	3.65	3.32	3.20	2.72	4.85	2.84	1.86
	VI	7.81	24.87	12.08	5.43	3.41	4.53	3.82	3.34	2.73	-	2.76	3.00	2.72	3.11	-	2.53	3.78	3.10	3.46	4.00	3.53	3.23	-	-	-	-
2021	I	421.4	15.7	119.9	285.8	3.6	0.0	0.4	3.2	287.3	0.0	2.0	15.0	270.2	14.8	-	0.1	0.7	14.0	15.7	0.4	10.6	4.8	0.7	-	0.2	0.5
	II	486.6	14.8	138.7	333.1	6.9	-	0.5	6.5	301.9	-	1.4	15.5	285.0	14.4	-	1.5	2.2	10.7	15.3	0.4	11.2	3.7	0.5	-	0.4	0.1
	III	516.0	15.6	128.5	371.9	5.0	-	0.4	4.7	411.6	-	1.6	19.3	390.7	15.4	-	0.2	2.5	12.8	17.5	0.3	11.1	6.1	0.5	-	-	0.5
	IV	561.2	16.6	155.3	389.2	5.4	0.0	1.2	4.2	445.7	0.0	2.8	21.6	421.4	17.7	-	0.2	1.7	15.9	16.9	1.1	9.4	6.4	0.7	0.1	0.1	0.5
	V	517.2	17.8	145.3	354.1	4.0	0.0	0.5	3.4	359.8	-	1.4	19.4	339.0	14.0	-	0.0	0.4	13.6	14.1	0.1	8.7	5.3	14.3	0.0	12.5	1.8
	VI	612.0	19.6	162.2	430.1	4.7	0.0	0.6	4.1	504.1	-	1.9	23.5	478.8	21.6	-	0.1	0.4	21.2	16.6	0.8	10.5	5.3	-	-	-	-

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

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

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

Source: BNB.

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

	Consumer loans						Loans for house purchases													
	in BGN			in EUR			in BGN			in EUR										
	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years	up to 1 year	over 1 and up to 5 years	over 5 and up to 10 years	over 10 years		
2021	I	8.77	26.23	12.98	6.03	3.78	3.82	3.82	3.77	3.10	4.07	3.26	3.33	3.09	4.10	-	3.87	3.77	4.12	
	II	8.09	27.34	11.45	5.83	3.37	3.37	-	4.31	3.30	3.09	-	3.49	3.24	3.08	3.90	-	3.98	3.26	4.01
	III	8.42	27.48	13.85	5.74	3.68	3.68	-	5.17	3.57	3.03	-	3.21	3.14	3.02	3.61	-	3.39	3.11	3.71
	IV	8.07	27.28	11.90	5.72	3.59	3.59	5.35	4.00	3.47	2.97	4.19	2.83	3.17	2.96	3.56	-	2.88	2.90	3.64
	V	8.18	26.65	11.79	5.77	3.66	3.66	4.82	4.08	3.59	2.99	-	3.07	3.37	2.97	3.64	-	2.94	3.90	3.63
	VI	8.39	25.95	13.01	5.85	3.73	3.73	8.67	4.34	3.61	3.01	-	3.32	3.40	2.99	3.43	-	2.62	4.12	3.42
annual effective interest rate																				

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.

²² The methodological notes to the data are available on the website of the Bulgarian National Bank under section *Statistics / Methodological Notes / Interest Rate Statistics*.

Source: BNB.

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

	Overdraft ⁴		Loans other than overdraft																									
	in BGN	in EUR	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	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years	up to 1 year	over 1 and up to 5 years												
			annual effective interest rate																									
2021	I	15.11	8.99	6.73	23.87	9.93	5.88	5.66	5.78	3.91	5.76	3.21	2.93	3.25	3.21	4.27	3.14	3.61	3.64	4.27	3.61	3.09	4.11	3.85	-	3.09	4.11	
	II	14.98	9.11	6.68	24.29	9.78	5.85	5.49	5.79	3.88	5.58	3.19	2.87	3.24	3.19	4.25	3.14	3.59	3.83	4.25	3.83	4.02	3.44	4.11	3.85	-	3.03	4.14
	III	14.93	9.18	6.64	24.18	9.70	5.83	5.57	6.05	3.89	5.67	3.17	2.87	3.20	3.17	4.23	3.14	3.57	3.82	4.24	3.82	4.03	3.49	4.07	3.81	-	3.04	4.07
	IV	15.01	9.03	6.59	24.25	9.60	5.80	5.52	6.34	3.84	5.62	3.16	2.92	3.15	3.16	4.21	3.14	3.54	3.79	4.21	3.79	3.99	3.40	4.06	3.76	3.56	3.07	3.99
	V	14.95	9.32	6.55	24.54	9.49	5.77	5.47	6.08	3.86	5.56	3.14	2.92	3.12	3.14	4.18	-	3.53	3.49	4.19	3.74	3.99	3.35	4.02	3.72	3.89	3.73	3.71
	VI	14.88	9.36	6.55	24.52	9.59	5.74	5.43	5.90	3.89	5.52	3.13	2.92	3.09	3.13	4.15	-	3.53	3.76	4.16	3.76	3.99	3.43	3.99	3.71	3.88	3.78	3.60

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.

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

	in BGN				in EUR										
	over 1 day up to 1 year		over 1 up to 2 years		over 1 day up to 1 year		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 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months							
	annual effective interest rate														
2021	I	-0.10	-0.13	0.00	0.01	0.15	0.00	0.00	0.01	0.00	-0.31	0.06	0.10	-	0.00
	II	-0.09	-0.11	0.04	0.01	0.13	0.00	0.07	0.01	0.00	0.00	0.01	0.17	0.00	0.00
	III	0.00	0.00	0.02	0.00	0.01	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.15	0.00
	IV	-0.06	-0.17	0.04	0.00	0.07	0.10	0.00	0.02	0.01	0.00	0.00	0.03	0.00	0.00
	V	-0.25	-0.32	0.10	0.00	0.07	-	0.00	0.00	0.01	0.00	0.00	0.00	-	0.01
	VI	-0.32	-0.49	0.10	0.00	0.12	0.03	0.00	-0.05	-0.22	0.00	0.00	0.06	0.02	0.00
	volumes in million BGN														
2021	I	122.4	103.1	2.8	8.4	8.1	0.0	35.6	60.5	16.2	9.8	1.4	33.1	-	8.7
	II	145.3	129.3	7.2	3.9	5.0	0.1	55.5	164.3	136.6	21.0	1.7	5.0	0.0	4.2
	III	218.3	33.2	7.6	126.9	50.6	0.1	35.8	170.6	46.1	45.2	33.5	45.8	0.2	77.4
	IV	246.0	91.7	4.3	122.7	27.4	20.7	43.5	73.0	19.8	1.6	3.6	48.0	5.9	12.8
	V	123.6	99.4	3.9	8.1	12.1	-	42.2	52.3	21.7	15.4	3.3	11.9	-	6.2
	VI	186.4	128.7	9.1	30.6	18.0	0.1	52.6	74.7	19.9	5.4	45.5	3.9	1.0	76.1

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

Source: BNB.

1.23. INTEREST RATES¹ AND VOLUMES OF OUTSTANDING AMOUNTS ON OVERNIGHT DEPOSITS, DEPOSITS WITH AGREED MATURITY AND DEPOSITS REDEEMABLE AT NOTICE OF NON-FINANCIAL CORPORATIONS SECTOR ²

		Overnight deposits ^a		Deposits with agreed maturity														Deposits redeemable at notice ³			
				in BGN							in EUR										
				over 1 day up to 2 years			over 1 up to 3 months		over 3 up to 6 months		over 6 up to 12 months		over 1 up to 2 years		over 1 day up to 2 years					over 1 up to 3 months	
2021		in BGN	in EUR	annual effective interest rate														in BGN	in EUR		
				over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 1 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	
I	0.02	0.03	0.06	-0.01	0.32	0.03	0.12	0.11	0.27	-0.01	-0.10	0.01	0.02	0.11	0.11	0.30	-	-			
II	0.01	0.00	0.06	-0.01	0.34	0.03	0.11	0.08	0.28	-0.01	-0.08	0.01	0.02	0.10	0.11	0.07	-	-			
III	0.01	0.00	0.07	0.00	0.37	0.02	0.09	0.09	0.27	-0.01	-0.11	0.02	0.01	0.08	0.11	0.04	-	-			
IV	0.01	0.00	0.05	-0.02	0.36	0.01	0.09	0.11	0.16	-0.01	-0.13	0.02	0.01	0.07	0.09	0.05	-	-			
V	0.00	0.00	0.05	-0.02	0.37	0.01	0.08	0.11	0.17	-0.02	-0.14	0.02	0.01	0.08	0.08	0.07	-	-			
VI	0.00	0.00	0.05	-0.02	0.36	0.01	0.08	0.11	0.17	-0.02	-0.15	0.02	0.01	0.08	0.08	0.04	-	-			
volumes in million BGN																					
I	16 563.5	7 532.6	1 423.2	680.8	109.4	166.3	397.6	69.0	238.5	970.4	462.4	114.4	109.9	261.8	21.9	143.8	-	-			
II	16 405.8	7 498.1	1 467.9	725.2	101.9	161.4	388.6	90.8	242.1	1 101.0	587.0	132.4	103.9	256.0	21.7	117.8	-	-			
III	17 019.1	7 546.0	1 332.3	444.5	92.4	283.0	428.9	83.4	245.8	1 087.5	437.5	160.3	173.6	295.7	20.5	185.7	-	-			
IV	16 425.1	7 228.7	1 490.5	573.4	95.8	293.7	440.3	87.2	253.0	1 066.6	367.5	167.4	170.0	335.5	26.2	125.4	-	-			
V	16 766.7	7 278.7	1 376.6	483.2	92.7	276.3	436.4	87.8	245.9	955.1	349.6	169.8	131.2	279.1	25.4	125.0	-	-			
VI	16 740.9	7 323.3	1 347.6	472.8	93.3	255.7	439.7	86.2	237.1	987.0	352.3	166.8	165.9	276.3	25.7	192.0	-	-			

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

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

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

Source: BNB.

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

	Overnight deposits ⁴		Deposits with agreed maturity													Deposits redeemable at notice ⁴		
	in BGN	in EUR	in BGN						in EUR							in BGN	in EUR	
			over 1 day up to 2 years						over 1 day up to 2 years									
			over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years	over 1 day up to 1 month	over 1 up to 3 months	over 3 up to 6 months	over 6 up to 12 months	over 1 up to 2 years	over 2 years				
			annual effective interest rate															
			volumes in million BGN															
2021	I	0.01	0.01	0.10	0.01	0.02	0.05	0.15	0.38	0.99	0.09	0.01	0.02	0.05	0.15	0.34	0.72	0.55
	II	0.01	0.00	0.10	0.01	0.02	0.05	0.15	0.36	0.95	0.09	0.01	0.02	0.05	0.14	0.33	0.73	0.54
	III	0.03	0.00	0.09	0.01	0.01	0.05	0.14	0.35	0.83	0.09	0.01	0.01	0.05	0.14	0.32	0.69	0.54
	IV	0.03	0.00	0.09	0.01	0.01	0.05	0.14	0.34	0.80	0.08	0.01	0.01	0.04	0.13	0.31	0.64	0.53
	V	0.00	0.00	0.09	0.01	0.01	0.04	0.14	0.33	0.77	0.08	0.01	0.01	0.04	0.13	0.30	0.61	0.51
	VI	0.00	0.00	0.08	0.01	0.01	0.04	0.13	0.32	0.73	0.08	0.01	0.01	0.04	0.13	0.30	0.55	0.52
2021	I	25 226.7	7 540.6	12 184.6	3 282.5	1 195.8	1 792.4	5 203.6	710.4	826.5	10 627.5	2 794.3	1 197.8	1 541.3	4 466.6	627.5	680.9	225.7
	II	25 753.0	7 838.0	12 218.1	3 286.8	1 227.8	1 789.5	5 204.2	709.8	815.3	10 663.8	2 801.6	1 227.1	1 532.6	4 473.9	628.7	635.0	227.1
	III	26 017.1	7 715.3	12 304.3	3 318.4	1 274.5	1 791.8	5 207.5	712.1	780.8	10 779.6	2 826.7	1 271.6	1 536.3	4 507.9	637.0	636.3	227.3
	IV	26 886.4	7 611.3	12 303.0	3 338.3	1 297.2	1 777.5	5 181.0	709.0	769.1	10 742.8	2 808.5	1 269.3	1 536.2	4 496.1	632.7	635.6	231.3
	V	26 895.8	7 742.3	12 227.2	3 303.7	1 319.2	1 760.0	5 137.1	707.2	758.0	10 697.1	2 781.3	1 282.0	1 523.4	4 472.1	638.3	646.1	233.2
	VI	27 260.8	7 939.3	12 013.5	3 174.2	1 337.7	1 722.3	5 077.8	701.5	744.3	10 572.8	2 694.0	1 293.9	1 513.4	4 434.1	637.4	632.7	233.1

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

² The *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*.

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

Source: BNB.

2. SUPERVISORY STATISTICS¹

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 30 JUNE 2021

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	23 949 112
Cash on hand	2 300 412
Cash balances at central banks	19 329 184
Other demand deposits	2 319 516
Financial assets held for trading	556 565
Derivatives	189 887
Equity instruments	119 753
Debt securities	246 925
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	777 425
Equity instruments	317 208
Debt securities	436 685
Loans and advances	23 532
Financial assets designated at fair value through profit or loss	91 400
Debt securities	91 400
Loans and advances	0
Financial assets at fair value through other comprehensive income	11 542 273
Equity instruments	135 946
Debt securities	11 405 281
Loans and advances	1 046
Financial assets at amortised cost	85 997 294
Debt securities	7 536 057
Loans and advances	78 461 237
Derivatives – Hedge accounting	13 104
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	704 198
Tangible assets	2 495 881
Property, Plant and Equipment	1 579 266
Investment property	916 615
Intangible assets	426 502
Goodwill	77 372
Other intangible assets	349 130
Tax assets	29 174
Current tax assets	8 948
Deferred tax assets	20 226
Other assets	1 771 807
Non-current assets and disposal groups classified as held for sale	120 270
TOTAL ASSETS	128 475 005
LIABILITIES	
Financial liabilities held for trading	144 204
Derivatives	144 204
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	110 834 263
Deposits	109 420 007
Debt securities issued	369 394
Other financial liabilities	1 044 862
Derivatives – Hedge accounting	107 406
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	446 869
Pensions and other post employment defined benefit obligations	50 959
Other long term employee benefits	0
Restructuring	7 608
Pending legal issues and tax litigation	82 819
Commitments and guarantees given	289 498
Other provisions	15 985
Tax liabilities	61 430
Current tax liabilities	12 911
Deferred tax liabilities	48 519
Share capital repayable on demand	0
Other liabilities	836 489
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	112 430 661

2.1. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION] OF THE BANKING SYSTEM AS OF 30 JUNE 2021

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	5 464 288
Paid up capital	5 464 288
Unpaid capital which has been called up	0
Share premium	676 674
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	-11
Accumulated other comprehensive income	447 653
Items that will not be reclassified to profit or loss	199 074
Tangible assets	205 191
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-11 096
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	4 979
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	248 579
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	835
Hedging derivatives. Cash flow hedges reserve [effective portion]	-28 665
Fair value changes of debt instruments measured at fair value through other comprehensive income	276 409
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	4 315 248
Revaluation reserves	1 260
Other reserves	4 480 880
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	4 480 880
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	658 352
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	16 044 344
TOTAL EQUITY AND TOTAL LIABILITIES	128 475 005

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

Data are from the financial and supervisory reports on individual (non-consolidated) basis as of the end of June 2021, obtained until 20 August, 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 30 JUNE 2021**

	(BGN thousand)
	Current period
Interest income	1 490 563
Financial assets held for trading	17 044
Non-trading financial assets mandatorily at fair value through profit or loss	8 794
Financial assets designated at fair value through profit or loss	642
Financial assets at fair value through other comprehensive income	70 630
Financial assets at amortised cost	1 369 438
Derivatives - Hedge accounting, interest rate risk	4 606
Other assets	229
Interest income on liabilities	19 180
(Interest expenses)	147 192
(Financial liabilities held for trading)	11 675
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	69 046
(Derivatives - Hedge accounting, interest rate risk)	17 412
(Other liabilities)	687
(Interest expense on assets)	48 372
(Expenses on share capital repayable on demand)	0
Dividend income	101 098
Financial assets held for trading	229
Non-trading financial assets mandatorily at fair value through profit or loss	3 270
Financial assets at fair value through other comprehensive income	472
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	97 127
Fee and commission income	684 472
(Fee and commission expenses)	110 381
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	25 878
Financial assets at fair value through other comprehensive income	15 825
Financial assets at amortised cost	11 180
Financial liabilities measured at amortised cost	-1 127
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	90 774
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	19 574
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-78
Gains or (-) losses from hedge accounting, net	-164
Exchange differences [gain or (-) loss], net	3 532
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	32
Gains or (-) losses on derecognition of non-financial assets, net	4 092
Other operating income	37 911
(Other operating expenses)	18 253
TOTAL OPERATING INCOME, NET	2 181 858
(Administrative expenses)	850 657
(Staff expenses)	477 501
(Other administrative expenses)	373 156
(Cash contributions to resolution funds and deposit guarantee schemes)	110 703
(Depreciation)	135 816
(Property, Plant and Equipment)	94 775
(Investment Properties)	2 778
(Other intangible assets)	38 263
Modification gains or (-) losses, net	-1 894
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-1 894
(Provisions or (-) reversal of provisions)	46 161
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	44 369
(Other provisions)	1 792
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	307 241
(Financial assets at fair value through other comprehensive income)	2 138
(Financial assets at amortised cost)	305 103
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-892
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-892
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	300
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	620
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	731 198
(Tax expense or (-) income related to profit or loss from continuing operations)	72 846
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	658 352
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	658 352
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	658 352

Source: BNB.

2.3. BANK GROUPS¹ AS OF 30 JUNE 2021

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)
BUIN9561	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
VGAG9876	VARENGOLD BANK AG - SOFIA BRANCH
BIGK9879	BIGBANK AS - BULGARIA BRANCH

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

Group I: the five largest banks.

Group II: the rest of the banks.

Group III: the branches of foreign banks in Bulgaria.

Source: BNB.

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 30 JUNE 2021**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	13 261 126
Cash on hand	1 403 594
Cash balances at central banks	10 945 885
Other demand deposits	911 647
Financial assets held for trading	349 426
Derivatives	150 510
Equity instruments	71 208
Debt securities	127 708
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	469 618
Equity instruments	47 895
Debt securities	419 554
Loans and advances	2 169
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	8 402 762
Equity instruments	48 040
Debt securities	8 354 722
Loans and advances	0
Financial assets at amortised cost	59 539 265
Debt securities	5 031 880
Loans and advances	54 507 385
Derivatives – Hedge accounting	12 212
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	250 674
Tangible assets	1 604 887
Property, Plant and Equipment	1 044 557
Investment property	560 330
Intangible assets	330 651
Goodwill	77 372
Other intangible assets	253 279
Tax assets	15 362
Current tax assets	1 016
Deferred tax assets	14 346
Other assets	1 231 563
Non-current assets and disposal groups classified as held for sale	61 986
TOTAL ASSETS	85 529 532
LIABILITIES	
Financial liabilities held for trading	112 835
Derivatives	112 835
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	73 331 650
Deposits	72 821 147
Debt securities issued	271 279
Other financial liabilities	239 224
Derivatives – Hedge accounting	105 253
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	223 188
Pensions and other post employment defined benefit obligations	40 909
Other long term employee benefits	0
Restructuring	7 608
Pending legal issues and tax litigation	79 414
Commitments and guarantees given	94 761
Other provisions	496
Tax liabilities	48 501
Current tax liabilities	6 435
Deferred tax liabilities	42 066
Share capital repayable on demand	0
Other liabilities	607 117
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	74 428 544

**2.4. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP I BANKS AS OF 30 JUNE 2021**

	(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	397 212
Items that will not be reclassified to profit or loss	186 148
Tangible assets	186 758
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-10 488
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	9 878
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	211 064
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	0
Hedging derivatives. Cash flow hedges reserve [effective portion]	-28 665
Fair value changes of debt instruments measured at fair value through other comprehensive income	239 729
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	3 729 805
Revaluation reserves	0
Other reserves	3 499 756
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	3 499 756
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	596 457
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	11 100 988
TOTAL EQUITY AND TOTAL LIABILITIES	85 529 532

Source: BNB.

2.5. STATEMENT OF PROFIT OR LOSS OF GROUP I BANKS
AS OF 30 JUNE 2021

	(BGN thousand)
	Current period
Interest income	969 115
Financial assets held for trading	15 001
Non-trading financial assets mandatorily at fair value through profit or loss	8 390
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	53 047
Financial assets at amortised cost	876 000
Derivatives - Hedge accounting, interest rate risk	3 928
Other assets	164
Interest income on liabilities	12 585
(Interest expenses)	82 922
(Financial liabilities held for trading)	10 748
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	29 523
(Derivatives - Hedge accounting, interest rate risk)	16 334
(Other liabilities)	86
(Interest expense on assets)	26 231
(Expenses on share capital repayable on demand)	0
Dividend income	91 674
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	343
Financial assets at fair value through other comprehensive income	86
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	91 245
Fee and commission income	468 022
(Fee and commission expenses)	67 259
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	26 327
Financial assets at fair value through other comprehensive income	15 143
Financial assets at amortised cost	11 184
Financial liabilities measured at amortised cost	0
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	73 504
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	12 588
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	212
Exchange differences [gain or (-) loss], net	128
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	3 525
Other operating income	20 425
(Other operating expenses)	5 326
TOTAL OPERATING INCOME, NET	1 510 013
(Administrative expenses)	517 910
(Staff expenses)	298 432
(Other administrative expenses)	219 478
(Cash contributions to resolution funds and deposit guarantee schemes)	78 646
(Depreciation)	82 550
(Property, Plant and Equipment)	51 980
(Investment Properties)	1 921
(Other intangible assets)	28 649
Modification gains or (-) losses, net	-737
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-737
(Provisions or (-) reversal of provisions)	-9 161
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	-10 429
(Other provisions)	1 268
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	187 703
(Financial assets at fair value through other comprehensive income)	-380
(Financial assets at amortised cost)	188 083
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-665
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-665
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	300
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	19
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	652 612
(Tax expense or (-) income related to profit or loss from continuing operations)	56 155
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	596 457
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	596 457
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	596 457

Source: BNB.

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2021**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	9 105 209
Cash on hand	855 371
Cash balances at central banks	7 085 834
Other demand deposits	1 164 004
Financial assets held for trading	158 363
Derivatives	13 838
Equity instruments	48 545
Debt securities	95 980
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	307 537
Equity instruments	269 043
Debt securities	17 131
Loans and advances	21 363
Financial assets designated at fair value through profit or loss	91 400
Debt securities	91 400
Loans and advances	0
Financial assets at fair value through other comprehensive income	2 998 008
Equity instruments	87 854
Debt securities	2 909 108
Loans and advances	1 046
Financial assets at amortised cost	24 072 176
Debt securities	2 393 340
Loans and advances	21 678 836
Derivatives – Hedge accounting	892
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Investments in subsidiaries, joint ventures and associates	453 524
Tangible assets	870 353
Property, Plant and Equipment	514 068
Investment property	356 285
Intangible assets	93 023
Goodwill	0
Other intangible assets	93 023
Tax assets	12 786
Current tax assets	7 908
Deferred tax assets	4 878
Other assets	512 990
Non-current assets and disposal groups classified as held for sale	57 704
TOTAL ASSETS	38 733 965
LIABILITIES	
Financial liabilities held for trading	10 820
Derivatives	10 820
Short positions	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities designated at fair value through profit or loss	0
Deposits	0
Debt securities issued	0
Other financial liabilities	0
Financial liabilities measured at amortised cost	33 561 526
Deposits	33 254 202
Debt securities issued	48 000
Other financial liabilities	259 324
Derivatives – Hedge accounting	2 153
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	220 357
Pensions and other post employment defined benefit obligations	7 977
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	3 405
Commitments and guarantees given	193 545
Other provisions	15 430
Tax liabilities	12 093
Current tax liabilities	5 690
Deferred tax liabilities	6 403
Share capital repayable on demand	0
Other liabilities	133 275
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	33 940 224

**2.6. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP II BANKS AS OF 30 JUNE 2021**

	(BGN thousand)
	Carrying amount
EQUITY	
Capital	3 021 605
Paid up capital	3 021 605
Unpaid capital which has been called up	0
Share premium	216 599
Equity instruments issued other than capital	0
Equity component of compound financial instruments	0
Other equity instruments issued	0
Other equity	0
Accumulated other comprehensive income	49 945
Items that will not be reclassified to profit or loss	12 877
Tangible assets	18 433
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	-657
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	-4 899
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	37 068
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	835
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	36 233
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	557 489
Revaluation reserves	1 611
Other reserves	906 044
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	906 044
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	40 448
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	4 793 741
TOTAL EQUITY AND TOTAL LIABILITIES	38 733 965

Source: BNB.

2.7. STATEMENT OF PROFIT OR LOSS OF GROUP II BANKS
AS OF 30 JUNE 2021

	(BGN thousand)
	Current period
Interest income	463 285
Financial assets held for trading	1 705
Non-trading financial assets mandatorily at fair value through profit or loss	404
Financial assets designated at fair value through profit or loss	642
Financial assets at fair value through other comprehensive income	17 583
Financial assets at amortised cost	436 816
Derivatives - Hedge accounting, interest rate risk	678
Other assets	65
Interest income on liabilities	5 392
(Interest expenses)	54 757
(Financial liabilities held for trading)	912
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	34 278
(Derivatives - Hedge accounting, interest rate risk)	1 078
(Other liabilities)	601
(Interest expense on assets)	17 888
(Expenses on share capital repayable on demand)	0
Dividend income	9 424
Financial assets held for trading	229
Non-trading financial assets mandatorily at fair value through profit or loss	2 927
Financial assets at fair value through other comprehensive income	386
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	5 882
Fee and commission income	184 529
(Fee and commission expenses)	38 676
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-433
Financial assets at fair value through other comprehensive income	697
Financial assets at amortised cost	-4
Financial liabilities measured at amortised cost	-1 126
Other	0
Gains or (-) losses on financial assets and liabilities held for trading, net	10 270
Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net	6 986
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-78
Gains or (-) losses from hedge accounting, net	-376
Exchange differences [gain or (-) loss], net	2 602
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	32
Gains or (-) losses on derecognition of non-financial assets, net	567
Other operating income	13 306
(Other operating expenses)	11 925
TOTAL OPERATING INCOME, NET	584 756
(Administrative expenses)	286 474
(Staff expenses)	155 276
(Other administrative expenses)	131 198
(Cash contributions to resolution funds and deposit guarantee schemes)	31 498
(Depreciation)	49 795
(Property, Plant and Equipment)	39 726
(Investment Properties)	857
(Other intangible assets)	9 212
Modification gains or (-) losses, net	-1 157
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	-1 157
(Provisions or (-) reversal of provisions)	55 265
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	54 763
(Other provisions)	502
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	106 774
(Financial assets at fair value through other comprehensive income)	2 446
(Financial assets at amortised cost)	104 328
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	0
(Impairment or (-) reversal of impairment on non-financial assets)	-227
(Property, plant and equipment)	0
(Investment properties)	0
(Goodwill)	0
(Other intangible assets)	0
(Other)	-227
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	601
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	54 621
(Tax expense or (-) income related to profit or loss from continuing operations)	14 173
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	40 448
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	40 448
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	40 448

Source: BNB.

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 2021**

	(BGN thousand)
	Carrying amount
ASSETS	
Cash, cash balances at central banks and other demand deposits	1 582 777
Cash on hand	41 447
Cash balances at central banks	1 297 465
Other demand deposits	243 865
Financial assets held for trading	48 776
Derivatives	25 539
Equity instruments	0
Debt securities	23 237
Loans and advances	0
Non-trading financial assets mandatorily at fair value through profit or loss	270
Equity instruments	270
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	141 503
Equity instruments	52
Debt securities	141 451
Loans and advances	0
Financial assets at amortised cost	2 385 853
Debt securities	110 837
Loans and advances	2 275 016
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	20 641
Property, Plant and Equipment	20 641
Investment property	0
Intangible assets	2 828
Goodwill	0
Other intangible assets	2 828
Tax assets	1 026
Current tax assets	24
Deferred tax assets	1 002
Other assets	27 254
Non-current assets and disposal groups classified as held for sale	580
TOTAL ASSETS	4 211 508
LIABILITIES	
Financial liabilities held for trading	20 549
Derivatives	20 549
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	3 941 087
Deposits	3 344 658
Debt securities issued	50 115
Other financial liabilities	546 314
Derivatives – Hedge accounting	0
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0
Provisions	3 324
Pensions and other post employment defined benefit obligations	2 073
Other long term employee benefits	0
Restructuring	0
Pending legal issues and tax litigation	0
Commitments and guarantees given	1 192
Other provisions	59
Tax liabilities	836
Current tax liabilities	786
Deferred tax liabilities	50
Share capital repayable on demand	0
Other liabilities	96 097
Liabilities included in disposal groups classified as held for sale	0
TOTAL LIABILITIES	4 061 893

**2.8. BALANCE SHEET STATEMENT [STATEMENT OF FINANCIAL POSITION]
OF GROUP III BANKS AS OF 30 JUNE 2021**

	(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	-11
Accumulated other comprehensive income	496
Items that will not be reclassified to profit or loss	49
Tangible assets	0
Intangible assets	0
Actuarial gains or (-) losses on defined benefit pension plans	49
Non-current assets and disposal groups classified as held for sale	0
Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates	0
Fair value changes of equity instruments measured at fair value through other comprehensive income	0
Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]	0
Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]	0
Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk	0
Items that may be reclassified to profit or loss	447
Hedge of net investments in foreign operations [effective portion]	0
Foreign currency translation	0
Hedging derivatives. Cash flow hedges reserve [effective portion]	0
Fair value changes of debt instruments measured at fair value through other comprehensive income	447
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	27 954
Revaluation reserves	-351
Other reserves	75 080
Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method	0
Other	75 080
(-) Treasury shares	0
Profit or loss attributable to owners of the parent	21 447
(-) Interim dividends	0
Minority interests [Non-controlling interests]	0
Accumulated Other Comprehensive Income	0
Other items	0
TOTAL EQUITY	149 615
TOTAL EQUITY AND TOTAL LIABILITIES	4 211 508

Source: BNB.

2.9. STATEMENT OF PROFIT OR LOSS OF GROUP III BANKS
AS OF 30 JUNE 2021

	(BGN thousand)
	Current period
Interest income	58 163
Financial assets held for trading	338
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets designated at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Financial assets at amortised cost	56 622
Derivatives - Hedge accounting, interest rate risk	0
Other assets	0
Interest income on liabilities	1 203
(Interest expenses)	9 513
(Financial liabilities held for trading)	15
(Financial liabilities designated at fair value through profit or loss)	0
(Financial liabilities measured at amortised cost)	5 245
(Derivatives - Hedge accounting, interest rate risk)	0
(Other liabilities)	0
(Interest expense on assets)	4 253
(Expenses on share capital repayable on demand)	0
Dividend income	0
Financial assets held for trading	0
Non-trading financial assets mandatorily at fair value through profit or loss	0
Financial assets at fair value through other comprehensive income	0
Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	0
Fee and commission income	31 921
(Fee and commission expenses)	4 446
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-16
Financial assets at fair value through other comprehensive income	-15
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	7 000
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	802
Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	0
Gains or (-) losses on derecognition of non-financial assets, net	0
Other operating income	4 180
(Other operating expenses)	1 002
TOTAL OPERATING INCOME, NET	87 089
(Administrative expenses)	46 273
(Staff expenses)	23 793
(Other administrative expenses)	22 480
(Cash contributions to resolution funds and deposit guarantee schemes)	559
(Depreciation)	3 471
(Property, Plant and Equipment)	3 069
(Investment Properties)	0
(Other intangible assets)	402
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)	57
(Payment commitments to resolution funds and deposit guarantee schemes)	0
(Commitments and guarantees given)	35
(Other provisions)	22
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	12 764
(Financial assets at fair value through other comprehensive income)	72
(Financial assets at amortised cost)	12 692
(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	23 965
(Tax expense or (-) income related to profit or loss from continuing operations)	2 518
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	21 447
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	21 447
Attributable to minority interest [non-controlling interests]	0
Attributable to owners of the parent	21 447

Source: BNB.

**2.10. CAPITAL ADEQUACY RATIOS OF THE BANKING SYSTEM AND OF BANK GROUPS
AS OF 30 JUNE 2021**

	FIRST GROUP	SECOND GROUP	BANKING SYSTEM
TOTAL CAPITAL RATIO (%)	23.35%	22.01%	22.94%
T1 CAPITAL RATIO (%)	23.25%	20.32%	22.35%

Source: BNB.

3. NON-BANK FINANCIAL INSTITUTIONS

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

	(BGN'000)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
By type of asset	4 296 074	4 274 435	4 308 584	4 308 375	4 364 088	4 491 360
Financial leases	4 080 723	4 065 279	4 091 211	4 087 463	4 144 741	4 271 648
Machinery and industrial equipment	852 733	879 709	917 822	929 988	957 584	1 003 626
Computers and other IT equipment	7 725	7 277	7 036	7 304	6 796	8 595
Commercial and light commercial motor vehicles	1 323 853	1 314 489	1 299 385	1 281 587	1 289 184	1 305 802
Cars	1 645 993	1 618 163	1 638 761	1 634 208	1 665 121	1 733 387
Real estate	164 318	161 618	145 567	155 052	151 340	149 652
Other	86 101	84 023	82 640	79 324	74 716	70 586
Operational leases	215 351	209 156	217 373	220 912	219 347	219 712
Financial leases by institutional sector	4 080 723	4 065 279	4 091 211	4 087 463	4 144 741	4 271 648
Resident sector	4 080 642	4 065 203	4 090 990	4 087 235	4 144 417	4 270 910
Non-financial corporations	3 381 472	3 375 113	3 381 702	3 380 957	3 423 367	3 517 362
Monetary financial institutions	4 914	4 742	4 555	3 862	4 228	4 221
Other financial corporations ³	11 281	10 620	10 478	9 759	9 964	9 064
General government	1 547	1 675	1 708	2 030	2 104	2 058
Households and NPISHs	681 428	673 053	692 547	690 627	704 754	738 205
Non-resident sector	81	76	221	228	324	738
Total	4 296 074	4 274 435	4 308 584	4 308 375	4 364 088	4 491 360
Financial leases	4 080 723	4 065 279	4 091 211	4 087 463	4 144 741	4 271 648
By maturity	3 945 935	3 925 985	3 974 301	3 975 654	4 042 377	4 171 190
Up to 1 year	88 884	83 286	79 001	84 920	90 561	86 385
Over 1 up to 5 years	3 210 276	3 112 200	3 116 557	3 061 182	3 124 753	3 251 251
Over 5 years	646 775	730 499	778 743	829 552	827 063	833 554
Overdue ⁴	134 788	139 294	116 910	111 809	102 364	100 458
Operational leases	215 351	209 156	217 373	220 912	219 347	219 712

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

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

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

⁴ Non-performing claims in accordance with Commission Implementing Regulation (EU) №680/2014 with reference to the applied accounting standards.

Source: Leasing companies.

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

	2020				2021	
	Q1	Q2	Q3	Q4	Q1	Q2
By type of asset	465 584	356 299	503 193	498 747	500 773	598 799
Financial leases	449 649	341 506	479 168	476 017	485 704	579 952
Machinery and industrial equipment	92 785	98 154	135 451	126 378	120 073	137 238
Computers and other IT equipment	441	719	770	1 569	647	3 019
Commercial and light commercial motor vehicles	135 185	87 255	129 704	128 254	134 016	155 468
Cars	207 252	151 187	206 625	199 114	226 539	274 524
Real estate	2 077	973	2 998	18 818	727	7 946
Other	11 909	3 218	3 620	1 884	3 702	1 757
Operational leases	15 935	14 793	24 025	22 730	15 069	18 847
Financial leases by institutional sector	449 649	341 506	479 168	476 017	485 704	579 952
Resident sector	449 647	341 506	479 018	475 998	485 597	579 517
Non-financial corporations	369 517	281 167	393 170	402 119	399 481	466 669
Monetary financial institutions	-	356	338	103	562	395
Other financial corporations ³	2 176	766	1 053	925	1 509	783
General government	325	293	254	181	290	254
Households and NPISHs	77 629	58 924	84 203	72 670	83 755	111 416
Non-resident sector	2	-	150	19	107	435
By maturity	465 584	356 299	503 193	498 747	500 773	598 799
Financial leases	449 649	341 506	479 168	476 017	485 704	579 952
Up to 1 year	24 429	12 687	19 799	26 080	24 123	22 321
Over 1 up to 5 years	370 600	279 197	375 464	371 893	418 022	495 744
Over 5 years	54 620	49 622	83 905	78 044	43 559	61 887
Operational leases	15 935	14 793	24 025	22 730	15 069	18 847

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS	5 140 551	5 269 522	5 310 256	5 246 029	5 266 361	5 404 076
Loans	4 426 231	4 539 093	4 545 725	4 499 852	4 538 922	4 671 592
Repos	2 713	2 751	2 539	2 188	2 294	2 303
Securities other than shares	1 606	1 609	1 355	41	27	27
Shares and other equity	25 157	25 088	36 473	36 751	36 673	37 070
Investment fund shares	1 535	1 521	1 530	1 541	1 546	1 558
Other shares	23 622	23 567	34 943	35 210	35 127	35 512
Other assets	684 844	700 981	724 164	707 197	688 445	693 084
LIABILITIES	5 140 551	5 269 522	5 310 256	5 246 029	5 266 361	5 404 076
Loans	4 098 285	4 221 044	4 226 463	4 171 738	4 166 382	4 303 797
Up to 1 year	606 022	595 953	551 137	440 092	506 982	555 468
Over 1 year	3 492 263	3 625 091	3 675 326	3 731 646	3 659 400	3 748 329
Debt securities issued	9 665	9 050	8 533	5 845	5 310	4 711
Other liabilities	336 646	355 329	367 566	362 908	391 956	387 251
Capital and reserves	695 955	684 099	707 694	705 538	702 713	708 317
of which: funds contributed by owners	302 427	300 427	318 927	319 728	320 962	320 953
of which: financial result	28 400	38 568	54 729	52 526	33 749	63 891
Number of reporting agents	46	44	44	46	45	45

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Total	3 000 116	2 945 185	2 993 838	3 072 541	3 128 493	3 346 439
By maturity	2 811 797	2 729 957	2 771 272	2 775 021	2 834 658	3 043 213
Up to 1 year	656 731	621 503	638 416	708 899	703 568	792 793
Over 1 and up to 5 years	771 271	751 156	756 716	747 174	752 140	769 576
Over 5 years	1 383 795	1 357 297	1 376 139	1 318 948	1 378 950	1 480 844
Overdue ³	188 318	215 228	222 566	297 520	293 835	303 226
By sectors and by purpose	3 000 116	2 945 185	2 993 838	3 072 541	3 128 493	3 346 439
Resident sector	2 969 991	2 920 391	2 959 582	3 033 138	3 086 699	3 295 794
Non-financial corporations	572 518	571 155	584 966	650 402	645 763	733 404
Monetary financial institutions	-	-	-	-	-	-
Other financial corporations ⁴	78 566	82 144	82 797	82 831	86 621	89 551
General government	2 110	1 972	1 802	2 063	1 879	2 172
Households and NPISHs	2 316 797	2 265 120	2 290 017	2 297 842	2 352 437	2 470 667
Consumer loans	2 187 176	2 141 566	2 168 430	2 168 027	2 220 815	2 347 186
Loans for house purchases	32 931	32 615	33 855	32 800	31 391	31 190
Other loans	96 690	90 940	87 732	97 015	100 231	92 291
Non-resident sector	30 124	24 793	34 256	39 403	41 794	50 645

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Assets	3 586 697	3 611 070	3 690 621	3 751 302	3 828 727	4 058 790
Loans	3 000 116	2 945 185	2 993 838	3 072 541	3 128 493	3 346 439
Repos	-	-	-	-	-	-
Securities other than shares	-	-	-	-	-	-
Shares and other equity	78 198	123 887	129 306	151 737	152 263	158 166
Investment fund shares	-	-	-	-	-	-
Other shares	78 198	123 887	129 306	151 737	152 263	158 166
Other assets	508 383	541 999	567 478	527 024	547 970	554 185
Liabilities	3 586 697	3 611 070	3 690 621	3 751 302	3 828 727	4 058 790
Loans	1 797 825	1 794 178	1 790 846	1 800 319	1 905 385	2 064 556
Up to 1 year	179 075	163 760	156 440	155 276	184 348	196 128
Over 1 year	1 618 751	1 630 418	1 634 407	1 645 043	1 721 037	1 868 428
Debt securities issued	49 115	50 615	53 510	52 132	52 407	52 040
Other liabilities	641 347	687 895	720 048	710 458	712 148	753 655
Capital and reserves	1 098 409	1 078 383	1 126 217	1 188 393	1 158 787	1 188 540
of which: funds contributed by owners	341 696	401 206	409 366	402 057	400 468	405 397
of which: financial result	198 416	214 327	277 819	326 602	276 286	304 023
Number of reporting agents	161	163	164	166	166	168

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
<i>Instrumental and currency breakdown</i>						
By instrument	1,602.2	1,645.2	1,681.2	1,785.4	1,952.6	2,220.5
Cash	0.6	0.5	0.1	0.1	0.1	0.2
Deposits	171.3	173.0	163.0	176.7	158.5	175.9
Securities other than shares	587.6	586.6	609.1	629.6	728.2	790.6
Shares and other equity	660.1	682.6	725.0	789.2	858.7	927.5
Investment fund shares/units ²	168.0	184.8	168.5	172.3	191.8	306.1
Non-financial assets	0.0	0.0	0.0	0.0	0.0	4.2
Financial derivatives	0.2	0.4	0.4	0.2	0.5	0.5
Other assets	14.4	17.3	15.1	17.4	14.8	15.5
By currency	1,602.2	1,645.2	1,681.2	1,785.4	1,952.6	2,220.5
BGN	881.5	906.2	895.4	962.9	1,022.9	1,116.7
EUR	592.1	599.8	657.5	688.3	785.7	952.2
USD	50.3	54.0	50.0	51.9	56.1	58.1
Other	78.2	85.2	78.4	82.3	87.9	93.5
<i>Securities portfolio structure</i>						
By countries	1,415.7	1,454.0	1,502.7	1,591.0	1,778.8	2,024.2
Bulgaria	896.4	917.0	933.0	983.1	1,060.6	1,123.8
European Union ³	395.5	409.6	441.0	461.0	532.4	679.0
Balkan countries	13.6	7.4	7.4	13.7	18.5	20.5
Russian Federation	25.4	25.8	25.7	24.1	26.3	29.6
United States	27.1	30.0	28.4	29.1	31.7	34.0
Other	57.8	64.3	67.1	80.0	109.3	137.2
By institutional sectors	1,415.7	1,454.0	1,502.7	1,591.0	1,778.8	2,024.2
Non-financial corporations	331.7	325.3	305.4	328.7	340.2	386.2
Other MFIs	31.1	20.1	27.7	27.3	26.7	26.7
Other financial intermediaries	318.0	345.1	392.0	418.8	473.4	483.4
Financial auxiliaries	77.8	87.7	72.4	74.7	83.3	88.3
Insurance companies and pension funds	1.2	1.2	1.0	1.0	1.0	1.0
General government	136.6	137.5	134.5	132.7	136.0	138.2
Rest of the world	519.3	537.0	569.6	607.9	718.2	900.4

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.

(million BGN)

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3.7. LIABILITIES OF INVESTMENT FUNDS¹

Institutional sectors breakdown	(million BGN)					
	31.03.2021			30.06.2021		
	TOTAL	Residents	Non-residents	TOTAL	Residents	Non-residents
INVESTMENT FUNDS, TOTAL						
Non-resident investment funds	6,488.9	6,355.9	133.0	7,105.5	6,956.4	149.1
Resident investment funds	4,536.3	4,536.3	-	4,885.0	4,885.0	-
	1,952.6	1,819.6	133.0	2,220.5	2,071.5	149.1
NON-RESIDENT INVESTMENT FUNDS						
Non-financial corporations	4,536.3	4,536.3	-	4,885.0	4,885.0	-
Other MFIs	129.7	129.7	-	154.4	154.4	-
Other financial intermediaries	53.1	53.1	-	56.1	56.1	-
Financial auxiliaries	109.2	109.2	-	218.7	218.7	-
Insurance companies and pension funds	16.1	16.1	-	17.4	17.4	-
General government (S.13)	3,444.7	3,444.7	-	3,604.1	3,604.1	-
Households and non-profit institutions serving households	0.3	0.3	-	0.3	0.3	-
	783.2	783.2	-	834.1	834.1	-
RESIDENT INVESTMENT FUNDS						
Investment funds shares/units	1,952.6	1,819.6	133.0	2,220.5	2,071.5	149.1
Non-financial corporations	1,944.0	1,812.2	131.7	2,207.3	2,063.5	143.9
Other MFIs	171.1	140.7	30.5	209.7	175.1	34.6
Other financial intermediaries	226.8	165.6	61.2	232.0	167.0	65.0
Financial auxiliaries	26.3	14.3	12.0	41.9	29.8	12.2
Insurance companies and pension funds	83.7	83.7	0.0	88.5	88.5	0.0
General government	608.4	603.0	5.4	624.2	622.9	1.4
Households and non-profit institutions serving households	14.0	14.0	0.0	20.0	20.0	0.0
	813.6	791.0	22.6	990.9	960.3	30.7
Loans	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
Other liabilities	8.6	7.3	1.3	13.2	8.0	5.2

Preliminary data.

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

Sources: Data on resident investment funds are collected from managing companies, investment companies, and the Central Depository. Data for non-resident investment funds comprise liabilities of non-resident investment funds to residents and is based on data provided by banks, nonbank financial institutions, insurance companies and pension funds, general government institutions, and nonfinancial corporations acquiring securities without intermediation of a resident investment intermediary.

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

Type of activity	31.03.2020		30.06.2020		30.09.2020		31.12.2020		31.03.2021		30.06.2021	
	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	8 775.1	51	8 760.0	50	9 048.5	50	9 190.3	51	9 469.5	51	9 539.5
Life insurance companies	15	2 471.1	14	2 538.7	14	2 620.2	14	2 683.3	14	2 750.5	14	2 938.1
General insurance companies	37	6 304.0	37	6 221.3	36	6 428.2	36	6 506.9	37	6 719.0	37	6 601.4
incl. Reinsurance companies	1	2 896.9	1	2 712.2	1	2 742.8	1	2 877.4	1	2 966.5	1	2 722.9

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

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

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

Source: Insurance companies.

3.9. INSURANCE STATISTICS¹ - STRUCTURE OF ASSETS²

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
By instruments	8 775.1	8 760.0	9 048.5	9 190.3	9 469.5	9 539.5
Cash	13.0	13.4	13.9	14.3	14.6	14.6
Deposits	627.8	579.3	622.6	614.4	625.8	732.5
Loans	834.7	681.6	621.4	454.2	569.6	477.4
Securities other than shares	4 156.3	4 160.5	4 341.5	4 559.7	4 476.0	4 290.3
Shares and other equity	1 174.2	1 282.4	1 324.1	1 372.0	1 538.8	1 659.4
- Shares (incl. mutual fund shares) ³	1 151.7	1 260.3	1 302.0	1 347.1	1 513.9	1 634.5
- Other equity ⁴	22.5	22.1	22.0	24.9	24.9	25.0
Fixed assets	246.0	249.8	244.8	244.2	245.4	252.0
Financial derivatives	0.5	6.9	0.3	15.5	1.6	10.1
Non-financial assets	170.7	163.4	161.9	159.3	159.0	158.6
Receivables from insurance operations	959.8	1 009.6	1 090.4	1 161.3	1 208.1	1 331.1
- From direct insurance operations	748.0	748.9	757.8	741.4	770.1	824.2
- From reinsurance operations	211.8	260.7	332.6	419.8	438.0	506.9
Other assets	592.1	613.1	627.7	595.4	630.8	613.4
By currency	8 775.1	8 760.0	9 048.5	9 190.3	9 469.5	9 539.5
BGN	3 591.1	3 645.7	3 691.7	3 648.6	3 771.0	3 816.0
EUR	2 866.7	2 949.4	3 195.5	3 332.1	3 358.5	3 620.0
USD	319.3	307.0	339.0	308.2	388.7	364.7
Other	1 998.1	1 858.0	1 822.3	1 901.3	1 951.4	1 738.8
By countries	8 775.1	8 760.0	9 048.5	9 190.3	9 469.5	9 539.5
Bulgaria	4 118.9	4 092.2	4 177.7	4 128.9	4 262.2	4 389.9
European Union	3 953.8	4 004.0	4 177.6	4 337.8	4 449.3	4 432.7
USA	147.2	134.7	152.5	142.1	192.2	180.9
Other countries	371.5	352.4	364.8	407.8	392.3	362.8
Unclassified	183.6	176.7	175.8	173.6	173.5	173.1
By institutional sectors	8 775.1	8 760.0	9 048.5	9 190.3	9 469.5	9 539.5
Residents	4 118.9	4 092.2	4 177.7	4 128.9	4 262.2	4 389.9
Non-financial corporations	148.6	150.0	135.0	152.7	145.9	123.0
Monetary financial institutions	453.1	442.1	490.0	445.4	476.4	587.5
Other financial intermediaries	73.7	67.4	67.2	71.5	80.6	86.9
Financial auxiliaries	23.4	15.4	15.8	12.6	12.9	12.7
Insurance corporations and pension funds	188.2	178.4	178.4	178.4	178.4	185.9
General government	1 492.5	1 442.3	1 475.1	1 501.6	1 536.4	1 525.5
Households and NPISHs	213.0	217.6	222.2	227.7	232.1	236.8
Non-sectorized	1 526.5	1 579.0	1 593.9	1 539.0	1 599.5	1 631.6
Non-residents (Rest of the World)	4 472.6	4 491.1	4 694.9	4 887.7	5 033.8	4 976.5
Unclassified	183.6	176.7	175.8	173.6	173.5	173.1

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* .

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

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

Source: Insurance companies.

3.10. INSURANCE STATISTICS¹ - STRUCTURE OF LIABILITIES²

(million BGN)

	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
TOTAL	8 775.1	8 760.0	9 048.5	9 190.3	9 469.5	9 539.5
Equity capital	2 527.2	2 446.3	2 547.1	2 711.6	2 841.4	2 736.4
Loans	511.3	405.5	379.7	120.5	212.5	114.5
Residents	29.2	29.2	29.2	29.2	29.1	29.1
Monetary financial institutions	3.5	3.6	3.6	3.6	3.6	3.6
General government	-	-	-	-	-	-
Other sectors	25.6	25.6	25.6	25.6	25.6	25.5
Other financial intermediaries	0.8	0.8	0.7	0.7	0.7	0.7
Financial auxiliaries	20.0	20.0	20.0	20.0	20.0	20.0
Insurance corporations and pension funds	-	-	-	-	-	-
Non-financial corporations	4.9	4.9	4.8	4.8	4.8	4.8
Households and NPISHs	-	-	0.0	0.0	0.0	0.0
Non-residents (Rest of the World)	482.1	376.3	350.5	91.3	183.3	85.3
Securities other than shares	-	-	-	-	-	-
Residents	-	-	-	-	-	-
Non-residents (Rest of the World)	-	-	-	-	-	-
Financial derivatives	21.6	0.3	13.1	0.3	6.8	1.9
Residents	0.0	-	-	-	-	-
Non-residents (Rest of the World)	21.6	0.3	13.1	0.3	6.8	1.9
Insurance technical reserves	5 002.7	5 116.6	5 246.3	5 231.1	5 348.8	5 549.6
<i>Net equity of households in life insurance reserves</i>	<i>1 588.9</i>	<i>1 648.7</i>	<i>1 702.3</i>	<i>1 744.6</i>	<i>1 816.7</i>	<i>1 896.6</i>
Residents	1 588.9	1 648.7	1 702.3	1 744.6	1 816.7	1 896.6
Non-residents (Rest of the World)	-	-	-	-	-	-
<i>Unearned premiums reserve and outstanding claims provisions</i>	<i>3 413.7</i>	<i>3 467.9</i>	<i>3 544.0</i>	<i>3 486.5</i>	<i>3 532.1</i>	<i>3 653.0</i>
Residents	2 081.9	2 087.9	2 167.3	2 203.9	2 249.5	2 321.4
Monetary financial institutions	54.1	40.5	59.8	61.7	64.2	40.8
General government	2.4	2.4	2.6	3.0	4.1	4.0
Other sectors	2 025.3	2 045.0	2 104.9	2 139.1	2 181.3	2 276.5
Other financial intermediaries	21.6	32.7	20.1	20.6	19.5	45.2
Financial auxiliaries	11.8	11.2	12.2	12.0	10.9	11.1
Insurance corporations and pension funds	0.4	0.3	0.2	2.2	0.1	0.1
Non-financial corporations	817.2	814.2	856.7	885.8	915.0	940.8
Households and NPISHs	1 174.3	1 186.6	1 215.8	1 218.5	1 235.8	1 279.2
Non-residents (Rest of the world)	1 331.9	1 380.0	1 376.7	1 282.6	1 282.6	1 331.6
Deposits received by reinsurers	43.8	44.0	45.3	46.8	48.1	49.3
Residents	-	-	-	-	-	-
Non-residents (Rest of the World)	43.8	44.0	45.3	46.8	48.1	49.3
Obligations under insurance and reinsurance operations	385.0	398.9	442.2	752.5	680.0	759.5
Residents	202.0	187.6	182.9	205.2	203.6	225.5
Non-residents (Rest of the World)	183.0	211.3	259.4	547.3	476.4	534.0
Other liabilities	283.5	348.5	374.7	327.5	331.9	328.2
Residents	277.4	292.2	368.3	295.4	318.9	310.7
Non-residents (Rest of the World)	6.1	56.3	6.4	32.1	13.0	17.5

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

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

Source: Insurance companies.

4. FINANCIAL MARKETS

4.1. INTERBANK MONEY MARKET¹

(BGN thousand)

	Volumes		
	Deposit lending	Repo agreements in government securities ²	Outright deals in government securities ³
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
2021			
I	141 300	74 565	0
II	0	334 365	3 238
III	0	514 253	0
IV	0	174 253	2 000
V	24 800	74 453	0
VI	75 750	73 965	3 001

¹ Includes deals in BGN of commercial banks.

² Only the securities purchase side.

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

Source: BNB.

4.2. DEALING IN SECURITIES REGISTERED ON THE BULGARIAN STOCK EXCHANGE
JANUARY - JUNE 2021

MARKETS	MAIN MARKET								ALTERNATIVE MARKET		(million BGN)	
	Premium Equities Segment	Standard Equities Segment	Special Purpose Vehicles Segment	Bonds Segment	Compensation Instruments Segment	Exchange Traded Products Segment	Subscription Rights Segment	Initial Public Offering Segment	Government Securities Segment	Equities Segment		Special Purpose Vehicles Segment
BSE deals	14.9	144.2	23.3	24.7	1.5	1.5	0.1	0.0	1.0	21.3	7.0	0.0

Source: BSE daily reports.

4.3. FOREIGN EXCHANGE MARKET. BNB SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2020	81 303.5	80 937.9	365.7
BNB with banks	79 589.2	80 584.7	-995.5
BNB with final customers	1 714.3	353.2	1 361.2
of which:			
account transactions with budget organisations	1 714.3	174.1	1 540.2
cash operations at counters	0.0	179.0	-179.0
January - June 2021	116 510.6	115 170.7	1 339.9
BNB with banks	114 010.5	114 726.8	-716.3
BNB with final customers	2 500.1	443.9	2 056.2
of which:			
account transactions with budget organisations	2 500.1	313.1	2 187.0
cash operations at counters	0.0	130.8	-130.8

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

Source: BNB.

4.4. FOREIGN EXCHANGE MARKET. INTERBANK SPOT TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2020	82 244.6	83 240.1	-995.5
of which:			
banks	2 655.4	2 655.4	0.0
BNB with banks	79 589.2	80 584.7	-995.5
January - June 2021	116 013.4	116 729.8	-716.3
of which:			
banks	2 003.0	2 003.0	0.0
BNB with banks	114 010.5	114 726.8	-716.3

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

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

4.5. FOREIGN EXCHANGE MARKET. SPOT TRANSACTIONS WITH FINAL CUSTOMERS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2020	15 186.1	15 091.9	94.2
of which:			
banks	13 471.8	14 738.7	-1 266.9
- of which: with nonresidents	1 869.7	1 353.5	516.2
BNB	1 714.3	353.2	1 361.2
January - June 2021	17 499.6	15 445.7	2 053.9
of which:			
banks	14 999.5	15 001.8	-2.3
- of which: with nonresidents	1 681.3	1 628.7	52.6
BNB	2 500.1	443.9	2 056.2

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

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

4.6. FOREIGN EXCHANGE MARKET. INTERBANK SWAP AND FORWARD TRANSACTIONS¹

	(million EUR)		
	Bought	Sold	Balance
January - June 2020	96.0	96.0	0.0
January - June 2021	534.2	534.2	0.0

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

Source: BNB, from banks' daily reports.

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

	(million EUR)		
	Bought	Sold	Balance
January - June 2020	6 804.9	6 592.6	212.3
- of which: with nonresidents	6 047.8	6 414.1	-366.3
January - June 2021	7 744.6	7 542.8	201.8
- of which: with nonresidents	6 653.2	6 618.6	34.7

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

Source: BNB, from banks' daily reports.

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2020				2021		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Current and capital account	453.3	618.2	253.5	-539.6	785.3	3.2	57.4
Current account	263.6	334.8	0.4	-759.9	-161.2	-22.8	-155.2
Current account - Credit	9,956.9	8,317.5	9,590.3	9,559.9	37,424.5	10,564.3	11,303.0
Current account - Debit	9,693.3	7,982.6	9,589.9	10,319.8	37,585.7	10,789.1	11,458.3
Goods and services - Net	241.4	550.1	561.1	-238.7	1,113.8	210.0	333.6
Goods and services - Credit	8,836.5	7,584.0	9,053.4	9,008.9	34,482.8	9,554.6	10,419.4
Goods and services - Debit	8,595.1	7,034.0	8,492.3	9,247.6	33,369.0	9,344.7	10,085.8
Goods - Net	-400.7	-203.4	-422.1	-919.2	-1,945.4	-529.1	-711.0
Goods - Credit	7,157.7	5,997.4	6,939.6	7,177.1	27,271.7	7,827.5	8,310.1
General merchandise on a balance of payments (BOP) basis ²	7,101.1	6,000.5	6,902.1	7,150.8	27,154.5	7,773.2	8,285.5
Net exports of goods under merchanting ³	49.4	-7.1	33.6	17.9	93.8	48.7	22.6
Non-monetary gold	7.2	4.0	3.9	8.3	23.5	5.5	2.1
Goods - Debit	7,558.4	6,200.7	7,361.7	8,096.3	29,217.1	8,356.5	9,021.1
General merchandise on a balance of payments (BOP) basis ²	7,553.6	6,194.8	7,358.8	8,090.7	29,198.0	8,349.2	9,018.3
Non-monetary gold	4.8	5.9	2.8	5.6	19.1	7.4	2.8
Services - Net	642.1	753.5	983.1	680.5	3,059.1	739.0	1,044.6
Services - Credit	1,678.8	1,586.7	2,113.8	1,831.8	7,211.1	1,727.1	2,109.2
Manufacturing services on physical inputs owned by others	70.8	48.2	77.2	43.1	239.3	56.8	43.1
Maintenance and repair services not included elsewhere (n.i.e.)	55.7	38.0	47.3	50.8	191.9	52.6	49.7
Transport ³	373.7	323.4	429.7	362.0	1,488.9	370.9	414.9
Travel ⁴	381.4	167.9	609.4	266.5	1,425.2	198.7	400.5
Other services ⁵	797.1	1,009.2	950.1	1,109.4	3,865.8	1,048.2	1,201.0
Services - Debit	1,036.7	833.2	1,130.6	1,151.4	4,151.9	988.1	1,064.7
Manufacturing services on physical inputs owned by others	11.5	9.4	15.4	12.9	49.2	10.6	8.8
Maintenance and repair services not included elsewhere (n.i.e.)	10.0	11.2	14.5	11.1	46.9	13.7	10.8
Transport ³	304.6	206.5	278.7	274.5	1,064.2	310.3	320.8
Travel ⁴	245.2	113.9	308.7	243.7	911.4	165.1	236.4
Other services ⁵	465.4	492.2	513.3	609.2	2,080.2	488.4	487.9
Primary income - Net	-510.1	-497.6	-646.1	-455.9	-2,109.7	-725.8	-772.2
Primary income - Credit	232.9	160.0	199.3	230.3	822.6	312.9	279.2
Compensation of employees	138.9	78.3	123.0	143.5	483.7	92.6	131.7
Investment income	94.0	81.7	76.3	86.9	338.9	220.3	147.5
Direct investment income	27.4	18.1	17.9	9.8	73.3	70.6	47.6
Portfolio investment income	51.0	56.7	59.7	61.3	228.7	139.2	73.8
Other investment income	15.6	6.9	-1.4	15.8	36.9	10.4	26.1
Other primary income	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Primary income - Debit	743.1	657.6	845.4	686.2	2,932.3	1,038.8	1,051.4
Compensation of employees	38.5	35.5	35.8	41.8	151.6	35.2	31.3
Investment income	704.6	622.1	809.6	563.4	2,699.8	1,003.5	1,005.0
Direct investment income	611.3	520.5	713.9	467.2	2,312.9	905.5	907.7
Portfolio investment income	31.3	37.3	41.5	37.1	147.1	44.0	43.5
Other investment income	62.0	64.4	58.7	54.6	239.7	54.0	53.8
Other primary income	0.0	0.0	0.0	81.0	81.0	0.0	15.1

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2020				2021		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Secondary income - Net	532.3	282.4	85.4	-65.3	834.8	291.1	283.4
Secondary income - Credit	887.5	573.4	337.6	320.6	2,119.2	696.8	604.4
General government	551.0	468.7	227.3	197.0	1,444.0	594.4	500.0
Other sectors	336.5	104.8	110.3	123.6	675.2	102.4	104.4
Secondary income - Debit	355.2	291.1	252.2	385.9	1,284.4	405.7	321.1
General government	214.8	178.3	123.6	249.3	765.9	261.5	182.8
Other sectors	140.4	112.8	128.6	136.6	518.4	144.2	138.3
Capital account ⁶	189.7	283.4	253.1	220.3	946.5	228.0	212.6
Gross acquisitions/disposals of non-produced non-financial assets - Net ⁵	-88.4	50.4	104.7	76.0	142.7	-29.5	35.2
Gross acquisitions/disposals of non-produced non-financial assets - Credit	111.9	93.9	134.2	117.4	457.3	141.0	232.3
Gross acquisitions/disposals of non-produced non-financial assets - Debit	200.3	43.5	29.5	41.3	314.6	170.6	197.1
Capital transfers - Net	278.2	233.0	148.4	144.3	803.8	257.5	177.4
Capital transfers - Credit	278.3	235.5	153.4	144.8	812.0	257.5	179.4
General government	277.8	232.7	148.2	143.6	802.2	248.3	179.3
Other sectors	0.5	2.9	5.2	1.2	9.8	9.2	0.1
Capital transfers - Debit	0.1	2.6	5.0	0.5	8.2	0.0	2.0
General government	-	-	-	-	-	-	-
Other sectors	0.1	2.6	5.0	0.5	8.2	0.0	2.0
Financial account - Net ⁶	646.9	759.9	1,163.1	51.2	2,621.0	1,685.1	288.1
Financial account - Assets	806.0	1,290.9	4,263.0	44.8	6,404.6	1,843.3	1,644.0
Financial account - Liabilities	159.1	531.0	3,099.9	-6.4	3,783.6	158.2	1,355.9
Direct investment - Net ⁷	-353.3	-288.9	-1,427.3	-47.0	-2,116.5	-64.6	-344.2
Direct investment - Assets	37.6	165.2	200.2	-136.0	267.0	405.9	235.3
Equity	2.7	9.0	23.8	49.9	85.4	5.2	11.3
Reinvestment of earnings	-2.5	-8.0	-2.4	-24.5	-37.4	21.9	19.2
Debt instruments ^{8,9}	37.4	164.2	178.9	-161.4	219.1	378.8	204.9
Direct investment - Liabilities	391.0	454.1	1,627.5	-89.1	2,383.5	470.5	579.5
Equity	-16.6	10.7	249.0	108.6	351.6	-152.5	86.8
Reinvestment of earnings	353.2	225.7	114.6	44.8	738.4	598.8	379.0
Debt instruments ^{9,10}	54.4	217.8	1,263.9	-242.5	1,293.6	24.1	113.7
Portfolio investment - Net	470.2	774.0	-1,089.6	599.4	754.0	1,254.6	310.6
Portfolio investment - Assets ¹¹	470.8	740.7	738.8	409.5	2,359.9	1,228.6	405.5
Equity and investment fund shares	147.0	325.3	375.2	85.1	932.6	399.8	210.9
Debt securities	323.8	415.4	363.6	324.4	1,427.3	828.8	194.6
Portfolio investment - Liabilities	0.6	-33.3	1,828.4	-189.9	1,605.8	-26.0	94.9
Equity and investment fund shares	90.6	0.6	6.9	-233.0	-134.9	7.4	21.0
Equity	84.9	0.6	0.0	-233.8	-148.3	-16.9	8.8
Investment fund shares	5.7	0.0	6.9	0.8	13.4	24.3	12.2
Debt securities	-90.0	-33.9	1,821.5	43.2	1,740.8	-33.4	73.8
Financial derivatives (other than reserves) and employee stock options - Net	-27.3	-13.1	-13.4	5.6	-48.2	29.4	9.9
Other investment - Net	-980.6	-1,057.6	652.4	-376.5	-1,762.2	2,499.5	-685.3
Other investment - Assets	-1,213.1	-947.4	296.4	-103.9	-1,968.0	2,213.2	-3.8
Other equity	2.2	4.1	-7.6	6.5	5.2	15.0	6.0

5. BALANCE OF PAYMENTS AND INTERNATIONAL INVESTMENT POSITION

5.1. BALANCE OF PAYMENTS ¹

	(million EUR)						
	2020				2021		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Currency and deposits ¹²	-1,318.6	-953.0	0.3	-235.8	-2,507.1	2,115.6	-142.4
Loans ⁹	-36.7	72.1	85.3	59.3	180.0	-6.5	-68.2
Insurance, pension schemes, and standardised guarantee schemes	-	-	-	-	-	-	-
Trade credits and advances ⁸	97.7	-80.1	132.5	-12.7	137.4	96.5	163.8
Other accounts receivable	42.3	9.4	85.9	78.9	216.5	-7.4	36.9
Other investment - Liabilities	-232.5	110.2	-356.0	272.6	-205.8	-286.3	681.5
Other equity	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	-313.5	-135.5	-41.6	327.2	-163.4	-225.6	-113.4
Loans ⁹	98.9	185.1	-450.2	-137.9	-304.2	-233.8	614.6
Insurance, pension schemes, and standardised guarantee schemes	-85.1	32.9	-16.8	-44.9	-113.9	1.0	0.0
Trade credits and advances ¹⁰	-15.8	-105.1	139.9	-43.8	-24.8	147.2	46.6
Other accounts payable	83.5	133.3	12.7	172.0	401.5	25.0	133.6
SDRs	-0.4	-0.5	0.0	0.0	-0.9	-0.1	0.1
BNB Reserve assets ¹³	1,538.0	1,345.4	3,041.0	-130.4	5,793.9	-2,033.7	997.1
Monetary gold	16.3	0.0	0.0	0.0	16.3	0.0	0.0
Special drawing rights	-0.2	-0.4	0.0	0.0	-0.6	0.0	0.1
Reserve position in the IMF	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other reserve assets	1,521.9	1,345.8	3,040.9	-130.5	5,778.2	-2,033.7	997.0
Currency and deposits	2,882.2	3,733.1	-3,167.1	6,309.1	9,757.3	-5,290.6	826.4
Securities	-1,360.3	-2,387.3	6,208.0	-6,439.6	-3,979.1	3,256.9	170.6
Financial derivatives	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
Balancing Items:							
Current and capital account balance	453.3	618.2	253.5	-539.6	785.3	3.2	57.4
Financial account balance	646.9	759.9	1,163.1	51.2	2,621.0	1,685.1	288.1
Net errors and omissions ¹⁴	193.6	141.7	909.6	590.8	1,835.7	1,682.0	230.8

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

Preliminary data.

² Preliminary NSI and BNB data for 2021. The data are based on the balance of payments compilation methodology.

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.

⁵ On the basis of 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 Public Enterprises and Control Agency. The 2020 and 2021 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-March 2021 published in July 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

	2020					(million EUR)	
	Q1	Q2	Q3	Q4	Total	Q1	Q2
Direct investment, net	-353.3	-288.9	-1,427.3	-47.0	-2,116.5	-64.6	-344.2
Direct investment abroad ^{2,3}	71.7	46.3	15.4	23.0	156.3	29.0	22.1
Equity ⁴	2.7	9.0	23.8	49.9	85.4	5.2	11.3
Reinvestment of earnings	-2.5	-8.0	-2.4	-24.5	-37.4	21.9	19.2
Debt instruments ⁵	71.5	45.2	-6.0	-2.4	108.3	1.9	-8.4
Foreign Direct Investment in Bulgaria ^{2,3}	425.0	335.2	1,442.7	69.9	2,272.8	93.6	366.3
Equity ⁶	-16.6	10.7	249.0	108.6	351.6	-152.5	86.8
Reinvestment of earnings	353.2	225.7	114.6	44.8	738.4	598.8	379.0
Debt instruments ⁵	88.5	98.8	1,079.1	-83.5	1,182.9	-352.7	-99.6

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

² Preliminary data in accordance with the directional principle.

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

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

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

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

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

Source: BNB.

5.3. EXPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	3,641.3	26.9%	4,678.0	28.4%	1,036.7	28.5%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	1,419.3	10.5%	1,813.9	11.0%	394.6	27.8%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance .parts	1,109.1	8.2%	1,389.9	8.4%	280.8	25.3%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	490.2	3.6%	620.5	3.8%	130.3	26.6%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	241.0	1.8%	403.1	2.4%	162.2	67.3%
Base metals and their products, including:	2,200.3	16.2%	2,983.3	18.1%	783.0	35.6%
Division 74. Copper and articles thereof	1,226.9	9.1%	1,612.5	9.8%	385.5	31.4%
Division 72. Iron and steel	270.6	2.0%	445.6	2.7%	175.1	64.7%
Division 73. Articles of iron and steel	281.0	2.1%	408.9	2.5%	127.8	45.5%
Division 76. Aluminium and articles thereof	180.7	1.3%	241.0	1.5%	60.3	33.4%
Animal and vegetable products, food, drinks and tobacco products, including:	2,345.6	17.3%	2,640.6	16.0%	295.0	12.6%
Division 10. Cereals	605.0	4.5%	647.5	3.9%	42.4	7.0%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	293.9	2.2%	376.3	2.3%	82.4	28.0%
Division 15. Animal / vegetable fats & oils & their cleavage products etc.	221.8	1.6%	357.4	2.2%	135.5	61.1%
Division 23. Residues and waste from the food industry; prepared animal fodder	165.7	1.2%	166.7	1.0%	1.0	0.6%
Chemical products, plastics and rubber, including:	1,922.1	14.2%	2,276.3	13.8%	354.2	18.4%
Division 39. Plastics and articles thereof	456.5	3.4%	615.7	3.7%	159.2	34.9%
Division 30. Pharmaceutical products	520.8	3.8%	487.2	3.0%	-33.6	-6.5%
Division 38. Miscellaneous chemical products	234.2	1.7%	365.3	2.2%	131.1	56.0%
Division 40. Rubber and articles thereof	121.2	0.9%	197.7	1.2%	76.5	63.1%
Division 33. Essential oils	145.1	1.1%	184.5	1.1%	39.4	27.2%
Division 28. Inorganic chemicals	163.2	1.2%	149.3	0.9%	-13.9	-8.5%
Textile and leather materials, clothing, footwear and other consumer goods, including:	1,550.8	11.4%	1,658.8	10.1%	108.0	7.0%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	300.0	2.2%	407.4	2.5%	107.4	35.8%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	282.8	2.1%	312.4	1.9%	29.6	10.5%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	318.2	2.3%	254.2	1.5%	-64.0	-20.1%
Mineral products and fuels, including:	1,242.8	9.2%	1,429.8	8.7%	187.0	15.0%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	732.9	5.4%	793.4	4.8%	60.5	8.3%
Division 26. Ores, Slag and ash	453.9	3.4%	568.8	3.5%	114.9	25.3%
Wood, paper, earthenware and glass products, including	643.3	4.7%	791.7	4.8%	148.4	23.1%
Division 70. Glass and glassware	183.1	1.4%	237.0	1.4%	53.9	29.5%
Division 44. Wood and articles of wood; wood charcoal	144.4	1.1%	189.1	1.1%	44.6	30.9%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	135.6	1.0%	139.8	0.8%	4.1	3.0%
TOTAL EXPORTS /FOB/	13,546.3	100.0%	16,458.5	100.0%	2,912.2	21.5%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.4. IMPORTS BY COMMODITY GROUP¹

Commodity groups ²	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Machines, transport facilities, appliances and tools, including:	4 392.2	30.2%	5 704.1	31.3%	1 312.0	29.9%
Division 85. Electrical machines, equipment parts thereof; sound recorders etc.	1 481.1	10.2%	1 994.5	10.9%	513.4	34.7%
Division 84. Nuclear reactors, boilers, machinery & mechanical appliance ,parts	1 477.1	10.2%	1 805.2	9.9%	328.2	22.2%
Division 87. Vehicles other than railway tramway rolling-stock, parts & accessories	847.5	5.8%	1 166.3	6.4%	318.8	37.6%
Division 90. Optical, photographic, cinematographic, measuring checking, precision, apparatus etc.	250.6	1.7%	315.3	1.7%	64.7	25.8%
Chemical products, plastics and rubber, including:	2 641.8	18.2%	3 283.9	18.0%	642.1	24.3%
Division 39. Plastics and articles thereof	691.5	4.8%	941.8	5.2%	250.4	36.2%
Division 30. Pharmaceutical products	747.0	5.1%	861.3	4.7%	114.3	15.3%
Division 38. Miscellaneous chemical products	354.2	2.4%	454.9	2.5%	100.7	28.4%
Division 40. Rubber and articles thereof	161.9	1.1%	213.5	1.2%	51.6	31.9%
Division 33. Essential oils	151.0	1.0%	175.4	1.0%	24.4	16.1%
Division 29. Organic chemicals	132.1	0.9%	154.8	0.8%	22.7	17.2%
Division 31. Fertilizers	106.7	0.7%	151.6	0.8%	44.9	42.1%
Mineral products and fuels, including:	2 195.5	15.1%	3 137.5	17.2%	941.9	42.9%
Division 27. Mineral Fuels, oils & products of their distillation; etc.	1 346.6	9.3%	1 821.9	10.0%	475.2	35.3%
Division 26. Ores, Slag and ash	802.3	5.5%	1 262.8	6.9%	460.5	57.4%
Animal and vegetable products, food, drinks and tobacco products, including:	1 862.7	12.8%	2 004.2	11.0%	141.5	7.6%
Division 02. Meat and edible meat offal	196.9	1.4%	192.6	1.1%	-4.2	-2.2%
Division 22. Beverages, sprits and vinegar	158.0	1.1%	170.6	0.9%	12.6	8.0%
Division 12. Oil seed oleaginous fruits; miscellaneous grain, seed, fruit etc.	167.3	1.1%	151.4	0.8%	-15.9	-9.5%
Division 24. Tobacco and manufactured tobacco substitutes	114.4	0.8%	121.6	0.7%	7.2	6.3%
Division 07. Edible vegetables and certain roots and tubers	108.2	0.7%	134.2	0.7%	26.0	24.1%
Division 04. Dairy products; birds' eggs; edible products	121.4	0.8%	134.1	0.7%	12.7	10.5%
Base metals and their products, including:	1 627.0	11.2%	1 991.7	10.9%	364.7	22.4%
Division 72. Iron and steel	507.9	3.5%	722.3	4.0%	214.3	42.2%
Division 74. Copper and articles thereof	322.6	2.2%	440.8	2.4%	118.2	36.6%
Division 73. Articles of iron and steel	426.2	2.9%	348.5	1.9%	-77.7	-18.2%
Division 76. Aluminium and articles thereof	208.0	1.4%	273.3	1.5%	65.3	31.4%
Textile and leather materials, clothing, footwear and other consumer goods, including:	1 314.3	9.0%	1 505.3	8.3%	191.0	14.5%
Division 94. Furniture; bedding, matters, mattresses support, cushion etc.	187.6	1.3%	263.0	1.4%	75.4	40.2%
Division 61. Articles of apparel & clothing accessories, knitted or crocheted	131.3	0.9%	155.7	0.9%	24.4	18.6%
Division 64. Footwear, gaiters and the like; parts of such articles	108.8	0.7%	120.4	0.7%	11.6	10.7%
Division 62. Articles of apparel & clothing accessories not knitted/crocheted	102.3	0.7%	116.7	0.6%	14.4	14.1%
Wood, paper, earthenware and glass products, including	518.4	3.6%	612.6	3.4%	94.3	18.2%
Division 48. Paper & paperboard; articles of paper pulp, paper/paperboard	225.9	1.6%	259.3	1.4%	33.4	14.8%
Division 44. Wood and articles of wood; wood charcoal	101.1	0.7%	121.7	0.7%	20.6	20.3%
TOTAL IMPORTS /CIF/	14 551.8	100.0%	18 239.3	100.0%	3 687.5	25.3%
(-) Freight	603.1		751.9			
TOTAL IMPORTS /FOB/	13 948.7		17 487.4		3 538.7	25.4%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.5. EXPORTS BY USE¹

Commodity groups	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	3,682.9	27.2%	4,070.8	24.7%	388.0	10.5%
Food	888.0	6.6%	1,074.8	6.5%	186.8	21.0%
Tobacco	26.8	0.2%	23.6	0.1%	-3.2	-11.8%
Beverages	99.1	0.7%	87.7	0.5%	-11.4	-11.5%
Clothing and footwear	684.0	5.0%	658.3	4.0%	-25.7	-3.8%
Medicines and cosmetics	681.6	5.0%	638.3	3.9%	-43.3	-6.3%
Furniture and household appliances	551.1	4.1%	770.0	4.7%	218.9	39.7%
Others	752.4	5.6%	818.1	5.0%	65.7	8.7%
Raw materials	5,722.2	42.2%	7,105.5	43.2%	1,383.3	24.2%
Iron and steel	270.6	2.0%	445.6	2.7%	175.1	64.7%
Non-ferrous metals	1,257.7	9.3%	1,637.7	10.0%	380.0	30.2%
Chemicals	227.8	1.7%	262.0	1.6%	34.2	15.0%
Plastics and rubber	551.2	4.1%	744.7	4.5%	193.4	35.1%
Fertilizers	94.1	0.7%	106.8	0.6%	12.7	13.5%
Textiles	253.0	1.9%	272.5	1.7%	19.5	7.7%
Raw materials for the food industry	1,109.4	8.2%	1,246.7	7.6%	137.3	12.4%
Wood products, paper and paperboard	260.9	1.9%	318.7	1.9%	57.8	22.2%
Cement	10.0	0.1%	13.2	0.1%	3.2	32.0%
Raw tobacco	60.8	0.4%	54.1	0.3%	-6.7	-11.0%
Others	1,626.8	12.0%	2,003.4	12.2%	376.7	23.2%
Investment goods	3,197.8	23.6%	4,137.3	25.1%	939.5	29.4%
Machines and equipment	833.2	6.2%	1,025.7	6.2%	192.5	23.1%
Electrical machines	532.2	3.9%	697.8	4.2%	165.6	31.1%
Vehicles	241.9	1.8%	293.0	1.8%	51.1	21.1%
Spare parts and equipment	778.7	5.7%	999.6	6.1%	221.0	28.4%
Others	811.8	6.0%	1,121.2	6.8%	309.4	38.1%
Total non energy commodities	12,602.9	93.0%	15,313.6	93.0%	2,710.7	21.5%
Mineral fuels, oils and electricity	904.4	6.7%	1,094.9	6.7%	190.5	21.1%
Petroleum products	596.8	4.4%	588.0	3.6%	-8.7	-1.5%
Others	307.7	2.3%	506.9	3.1%	199.2	64.8%
incl. Electricity	112.6	0.8%	160.6	1.0%	47.9	42.5%
Other Exports ²	38.9	0.3%	50.0	0.3%	11.0	28.4%
TOTAL EXPORTS /FOB/	13,546.3	100.0%	16,458.5	100.0%	2,912.2	21.5%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

² Includes information on exports of goods not elsewhere classified.

Source: NSI data processed by the BNB.

5.6. IMPORTS BY USE¹

Commodity groups	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
Consumer goods	3,545.3	24.4%	4,141.5	22.7%	596.2	16.8%
Food, drinks and tobacco	1,249.6	8.6%	1,354.0	7.4%	104.4	8.4%
Furniture and household appliances	441.7	3.0%	635.8	3.5%	194.1	44.0%
Medicines and cosmetics	785.0	5.4%	828.6	4.5%	43.6	5.6%
Clothing and footwear	365.3	2.5%	418.7	2.3%	53.4	14.6%
Automobiles	180.8	1.2%	243.1	1.3%	62.3	34.4%
Others	522.8	3.6%	661.2	3.6%	138.4	26.5%
Raw materials	5,506.3	37.8%	7,123.9	39.1%	1,617.5	29.4%
Ores	802.3	5.5%	1,262.8	6.9%	460.5	57.4%
Iron and steel	507.9	3.5%	722.3	4.0%	214.3	42.2%
Non-ferrous metals	421.2	2.9%	577.4	3.2%	156.2	37.1%
Textiles	494.7	3.4%	500.3	2.7%	5.6	1.1%
Wood products, paper and paperboard	290.3	2.0%	339.7	1.9%	49.5	17.1%
Chemicals	420.3	2.9%	467.8	2.6%	47.5	11.3%
Plastics and rubber	825.7	5.7%	1,114.6	6.1%	288.8	35.0%
Raw materials for the food industry	448.7	3.1%	450.4	2.5%	1.7	0.4%
Raw skins	26.4	0.2%	24.9	0.1%	-1.5	-5.9%
Raw tobacco	34.4	0.2%	35.1	0.2%	0.7	2.0%
Others	1,234.4	8.5%	1,628.6	8.9%	394.3	31.9%
Investment goods	3,930.9	27.0%	4,828.9	26.5%	898.0	22.8%
Machines and equipment	1,268.6	8.7%	1,525.6	8.4%	257.1	20.3%
Electrical machines	608.2	4.2%	811.3	4.4%	203.1	33.4%
Vehicles	544.5	3.7%	747.4	4.1%	202.9	37.3%
Spare parts and equipment	753.8	5.2%	1,013.4	5.6%	259.6	34.4%
Others	755.8	5.2%	731.2	4.0%	-24.7	-3.3%
Total non energy commodities	12,982.5	89.2%	16,094.3	88.2%	3,111.8	24.0%
Mineral fuels, oils and electricity	1,473.2	10.1%	2,024.5	11.1%	551.3	37.4%
Fuels	1,126.1	7.7%	1,622.0	8.9%	495.9	44.0%
Crude oil and Natural gas	938.0	6.4%	1,339.9	7.3%	401.8	42.8%
Coal	27.2	0.2%	31.5	0.2%	4.3	15.7%
Others	160.9	1.1%	250.7	1.4%	89.8	55.8%
Others	347.0	2.4%	402.5	2.2%	55.4	16.0%
Oils	347.0	2.4%	402.5	2.2%	55.4	16.0%
Other Imports²	96.1	0.7%	120.6	0.7%	24.5	25.5%
TOTAL IMPORTS /CIF/	14,551.8	100.0%	18,239.3	100.0%	3,687.5	25.3%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

Source: NSI data processed by the BNB.

5.7. EXPORTS BY MAJOR TRADING PARTNER AND REGION¹

Countries	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	8,809.0	65.0%	10,955.0	66.6%	2,146.0	24.4%
Germany	2,183.7	16.1%	2,635.4	16.0%	451.7	20.7%
Romania	1,185.8	8.8%	1,552.2	9.4%	366.4	30.9%
Italy	906.3	6.7%	1,258.1	7.6%	351.8	38.8%
Greece	888.1	6.6%	1,054.9	6.4%	166.8	18.8%
France	552.0	4.1%	612.2	3.7%	60.2	10.9%
Belgium	503.2	3.7%	574.4	3.5%	71.3	14.2%
Spain	295.3	2.2%	436.7	2.7%	141.4	47.9%
Netherlands	353.5	2.6%	415.6	2.5%	62.1	17.6%
Poland	320.6	2.4%	415.4	2.5%	94.8	29.6%
Czech Republic	280.9	2.1%	373.0	2.3%	92.2	32.8%
Austria	268.3	2.0%	344.2	2.1%	76.0	28.3%
Hungary	229.7	1.7%	294.9	1.8%	65.2	28.4%
Europe incl.:²	868.8	6.4%	965.5	5.9%	96.7	11.1%
United Kingdom	315.0	2.3%	305.5	1.9%	-9.5	-3.0%
Russia	212.6	1.6%	198.1	1.2%	-14.5	-6.8%
Ukraine	103.6	0.8%	171.9	1.0%	68.3	65.9%
Switzerland	91.4	0.7%	115.6	0.7%	24.2	26.5%
Balkan countries incl.:³	1,450.1	10.7%	1,795.5	10.9%	345.4	23.8%
Turkey	911.3	6.7%	1,100.9	6.7%	189.6	20.8%
Serbia	226.9	1.7%	311.2	1.9%	84.3	37.2%
Macedonia	168.5	1.2%	237.0	1.4%	68.5	40.7%
Americas incl.:	425.3	3.1%	485.2	2.9%	60.0	14.1%
USA	269.5	2.0%	363.3	2.2%	93.8	34.8%
Asia incl.:	1,255.0	9.3%	1,406.9	8.5%	151.8	12.1%
China	433.2	3.2%	571.6	3.5%	138.4	31.9%
Other countries	738.0	5.4%	850.4	5.2%	112.3	15.2%
TOTAL EXPORTS /FOB/	13,546.3	100.0%	16,458.5	100.0%	2,912.2	21.5%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

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

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

Source: NSI data processed by the BNB.

5.8. IMPORTS BY MAJOR TRADING PARTNER AND REGION¹

Countries ²	I - VI				Change	
	2020		2021			
	million EUR	share	million EUR	share	million EUR	%
EU countries incl.:	7,390.8	50.8%	9,157.6	50.2%	1,766.8	23.9%
Germany	1,619.3	11.1%	2,036.9	11.2%	417.7	25.8%
Italy	1,004.4	6.9%	1,183.5	6.5%	179.2	17.8%
Romania	771.3	5.3%	966.3	5.3%	195.0	25.3%
Greece	614.6	4.2%	681.8	3.7%	67.2	10.9%
Poland	475.7	3.3%	588.4	3.2%	112.6	23.7%
Netherlands	434.0	3.0%	535.6	2.9%	101.6	23.4%
France	443.9	3.1%	501.0	2.7%	57.2	12.9%
Hungary	313.1	2.2%	434.0	2.4%	120.9	38.6%
Czech Republic	299.0	2.1%	409.7	2.2%	110.7	37.0%
Spain	302.5	2.1%	394.6	2.2%	92.1	30.4%
Austria	282.0	1.9%	323.6	1.8%	41.6	14.8%
Belgium	188.7	1.3%	293.1	1.6%	104.3	55.3%
Europe incl.:³	1,700.5	11.7%	1,970.1	10.8%	269.7	15.9%
Russia	1,064.6	7.3%	1,158.7	6.4%	94.1	8.8%
Ukraine	220.3	1.5%	354.1	1.9%	133.9	60.8%
Switzerland	161.8	1.1%	192.1	1.1%	30.2	18.7%
United Kingdom	182.0	1.3%	191.6	1.1%	9.6	5.3%
Balkan countries incl.:⁴	1,440.1	9.9%	1,889.1	10.4%	449.0	31.2%
Turkey	968.1	6.7%	1,338.1	7.3%	370.0	38.2%
Serbia	302.3	2.1%	341.3	1.9%	38.9	12.9%
Macedonia	138.1	0.9%	166.3	0.9%	28.2	20.4%
Americas incl.:	796.5	5.5%	1,167.8	6.4%	371.3	46.6%
USA	369.0	2.5%	319.3	1.8%	-49.7	-13.5%
Peru	151.0	1.0%	217.1	1.2%	66.1	43.8%
Chile	68.2	0.5%	193.4	1.1%	125.2	183.5%
Asia incl.:	2,926.1	20.1%	3,570.9	19.6%	644.8	22.0%
China	1,329.9	9.1%	1,685.1	9.2%	355.3	26.7%
Iraq	124.0	0.9%	236.9	1.3%	112.9	91.1%
Other countries	297.8	2.0%	483.8	2.7%	186.0	62.5%
TOTAL IMPORTS /CIF/	14,551.8	100.0%	18,239.3	100.0%	3,687.5	25.3%

¹ For 2020 - final data, for 2021 - preliminary data. *Methodological notes for compilation of imports and exports of goods* are published on the BNB web-site.

² By country of origin.

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

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)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Net International Investment Position ^{1, 2}	-18,299.1	-16,950.9	-15,662.2	-16,128.7	-14,498.4	-14,029.2
Direct investment, net	-43,816.1	-44,141.1	-45,306.8	-45,581.5	-45,820.8	-46,355.5
Portfolio investment, net	4,729.3	5,798.7	4,676.0	5,121.0	6,511.2	7,072.4
Financial derivatives (other than reserves) and employee stock options, net	-67.1	-115.4	-132.2	-133.9	-98.2	-79.9
Other investment, net	-5,651.0	-6,535.8	-5,980.5	-6,385.9	-3,772.2	-4,379.1
Reserve assets	26,505.7	28,042.8	31,081.2	30,851.6	28,681.6	29,712.9
ASSETS	56,224.5	57,897.1	61,980.1	61,860.4	63,392.2	65,106.2
Direct investment	6,442.5	6,598.6	6,729.7	6,442.0	6,549.1	6,686.0
Equity and reinvestment of earnings ³	1,924.7	1,939.9	1,933.8	1,964.7	1,966.2	1,990.0
Debt instruments ^{4, 5}	4,517.8	4,658.7	4,796.0	4,477.2	4,582.9	4,696.0
Portfolio investment ⁶	9,639.2	10,636.8	11,376.1	11,971.1	13,263.7	13,888.2
Equity and investment fund shares	1,786.8	2,309.9	2,731.0	3,052.9	3,621.8	4,004.6
Equity securities	590.9	754.0	799.9	940.3	1,286.2	1,503.6
Investment fund shares	1,195.9	1,555.9	1,931.1	2,112.6	2,335.5	2,501.0
Debt securities	7,852.4	8,326.9	8,645.1	8,918.1	9,641.9	9,883.6
Short-term	94.1	385.7	362.7	334.4	329.6	301.8
Long-term	7,758.4	7,941.3	8,282.4	8,583.7	9,312.4	9,581.8
Financial derivatives (other than reserves) and employee stock options	89.1	28.3	29.2	49.7	65.4	42.4
Other investment	13,548.0	12,590.6	12,763.9	12,546.0	14,832.5	14,776.6
Other equity	729.3	722.9	708.8	718.4	738.0	755.3
Currency and deposits ⁷	7,881.7	6,990.1	6,954.7	6,687.5	8,867.2	8,678.5
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	5,368.8	4,556.1	4,410.9	4,050.9	6,158.2	5,999.7
General government	11.2	10.8	12.2	10.3	10.0	13.1
Other sectors	2,501.7	2,423.3	2,531.6	2,626.3	2,699.0	2,665.7
Financial corporations other than MFIs	415.7	312.6	346.9	408.0	392.2	387.1
Non-financial corporations, households, and non-profit institutions serving households	2,086.1	2,110.7	2,184.7	2,218.2	2,306.8	2,278.6
Loans ⁴	1,428.5	1,492.5	1,565.6	1,609.3	1,632.3	1,555.2
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs	293.1	292.3	322.7	358.1	367.6	379.5
General government	137.6	134.8	130.2	125.2	131.3	129.9
Other sectors	997.9	1,065.4	1,112.7	1,125.9	1,133.4	1,045.8
Financial corporations other than MFIs	140.3	147.0	148.9	147.6	146.9	150.4
Non-financial corporations, households, and non-profit institutions serving households	857.5	918.5	963.8	978.3	986.4	895.4
Trade credits and advances ⁵	2,995.6	2,881.9	2,946.1	2,864.2	2,937.9	3,054.4
Other accounts receivable	512.9	503.2	588.7	666.7	657.0	733.2
Reserve assets ⁸	26,505.7	28,042.8	31,081.2	30,851.6	28,681.6	29,712.9
Monetary gold	1,928.1	2,070.5	2,117.8	2,021.4	1,891.1	1,950.0
Special drawing rights	764.8	753.8	737.7	720.2	741.7	736.6
Reserve position in the IMF	122.2	120.6	118.0	115.2	118.6	117.8
Other reserve assets	23,690.7	25,097.9	28,107.8	27,994.8	25,930.2	26,908.6
LIABILITIES	74,523.6	74,848.0	77,642.3	77,989.0	77,890.7	79,135.4
Direct investment	50,258.6	50,739.7	52,036.6	52,023.5	52,370.0	53,041.5
Equity and reinvestment of earnings	36,956.8	37,251.1	37,342.0	37,762.0	38,406.8	38,956.0
Debt instruments ^{9, 10}	13,301.8	13,488.6	14,694.6	14,261.5	13,963.2	14,085.5
Portfolio investment ¹¹	4,909.9	4,838.1	6,700.1	6,850.1	6,752.5	6,815.8
Equity and investment fund shares	378.7	395.4	417.7	416.3	439.3	476.5
Equity securities	343.5	356.6	379.5	370.6	371.8	402.8
Investment fund shares	35.2	38.8	38.2	45.8	67.5	73.7
Debt securities	4,531.2	4,442.7	6,282.4	6,433.7	6,313.2	6,339.3
Short-term	0.6	0.3	0.0	0.0	0.0	0.0
Long-term	4,530.6	4,442.4	6,282.4	6,433.7	6,313.2	6,339.3
Financial derivatives (other than reserves) and employee stock options	156.1	143.7	161.3	183.6	163.5	122.4

5.9. INTERNATIONAL INVESTMENT POSITION

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Other investment	19,199.0	19,126.4	18,744.4	18,931.9	18,604.7	19,155.7
Currency and deposits ⁶	4,019.4	3,877.8	3,828.1	4,147.0	3,931.3	3,814.9
Central bank	95.3	95.2	95.1	102.8	94.7	92.8
Other MFIs	3,924.1	3,782.5	3,732.9	4,044.2	3,836.6	3,722.1
General government	0.0	0.0	0.0	0.0	0.0	0.0
Other sectors	0.0	0.0	0.0	0.0	0.0	0.0
Financial corporations other than MFIs	0.0	0.0	0.0	0.0	0.0	0.0
Non-financial corporations, households, and non-profit institutions serving households	0.0	0.0	0.0	0.0	0.0	0.0
Loans	11,371.8	11,545.4	11,077.1	10,965.3	10,686.0	11,249.0
Central bank	0.0	0.0	0.0	0.0	0.0	0.0
Other MFIs ¹²	0.0	0.0	0.0	0.0	0.0	0.0
General government ¹³	2,645.2	2,967.6	2,954.8	2,878.5	2,870.5	3,305.6
Other sectors ¹⁴	8,726.5	8,577.9	8,122.4	8,086.8	7,815.5	7,943.4
Financial corporations other than MFIs	1,207.4	1,162.4	1,050.9	922.0	993.2	959.6
Non-financial corporations, households, and non-profit institutions serving households	7,519.1	7,415.5	7,071.4	7,164.8	6,822.3	6,983.8
Insurance, pension schemes, and standardised guarantee schemes	759.9	776.4	759.6	714.7	715.6	825.6
Trade credits and advances ¹⁰	1,767.1	1,647.1	1,749.8	1,675.1	1,822.8	1,808.7
Other accounts receivable	519.1	529.2	595.3	712.7	710.5	724.1
SDRs ¹⁵	761.6	750.6	734.5	717.1	738.4	733.4

¹ Preliminary data. The data are compiled in accordance with IMF 6-th edition of the *Balance of Payments and International Investment Position Manual*. The methodological notes on the compilation of the IIP data are published at the internet page of the BNB - www.bnb.bg

² The EUR equivalent is calculated using e.o.p. exchange rates of the respective foreign currencies.

³ Preliminary data compiled in accordance with the Asset/Liability principle. Data are provided by direct investment companies reporting to the BNB, banks, Central Depository, notaries, NSI, the Public Enterprises and Control Agency, etc.

⁴ On the basis of the reports submitted to the BNB by the enterprises with financial credits received from non-residents.

Due to quarterly reporting data are subject to revisions.

⁵ Based on reports submitted to the BNB on trade credits and advances-assets (paid advances and receivables from suppliers).

Due to quarterly reporting data are subject to revisions.

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

⁷ The sources for *Other sectors* are BIS International Banking Statistics and balance sheet data of other financial institutions. BIS data at end-March 2021 published in July 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 Based on data provided by the Central Depository, banks, nonbank financial institutions, insurance companies, pension funds, and general government institutions.

¹² Source: monthly banks' reports.

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

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

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

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

¹⁵ Special drawing rights allocations, representing liabilities to the IMF.

Source: BNB.

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
GROSS EXTERNAL DEBT¹ (I+II+III+IV+V)	37 031.9	37 057.8	39 721.3	39 627.1	38 881.1	39 580.6
I. General Government²	5 866.7	6 147.6	7 977.9	8 022.4	7 864.4	8 329.3
<i>Short-term</i>	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities ³	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
<i>Long-term</i>	5 866.7	6 147.6	7 977.9	8 022.4	7 864.4	8 329.3
Special drawing rights (allocations)	0.0	0.0	0.0	0.0	0.0	0.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities ³	3 221.4	3 180.1	5 023.1	5 143.8	4 993.9	5 023.7
Loans	2 645.2	2 967.6	2 954.8	2 878.5	2 870.5	3 305.6
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
II. Central Bank	858.8	848.8	833.1	825.1	839.3	829.7
<i>Short-term</i>	97.2	98.2	98.6	108.0	100.8	96.3
Currency and deposits	95.3	95.2	95.1	102.8	94.7	92.8
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	1.9	3.0	3.4	5.2	6.1	3.4
<i>Long-term</i>	761.6	750.6	734.5	717.1	738.4	733.4
Special drawing rights (allocations) ⁴	761.6	750.6	734.5	717.1	738.4	733.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
III. Other MFIs⁵	4 345.0	4 165.0	4 188.9	4 460.2	4 325.6	4 202.0
<i>Short-term</i>	2 717.9	2 606.7	2 635.1	2 928.6	2 852.1	2 764.9
Currency and deposits ⁶	2 411.0	2 336.2	2 287.6	2 623.7	2 476.8	2 406.2
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	5.5	6.6	8.6	7.5	9.6	7.6
Other debt liabilities	301.4	264.0	339.0	297.4	365.7	351.1
<i>Long-term</i>	1 627.1	1 558.4	1 553.8	1 531.6	1 473.5	1 437.1
Currency and deposits ⁶	1 513.1	1 446.4	1 445.4	1 420.5	1 359.8	1 315.9
Debt securities	114.1	112.0	108.4	111.1	113.7	121.1
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
IV. Other sectors⁷	12 659.7	12 407.7	12 026.8	12 057.9	11 888.6	12 134.1
<i>Short-term</i>	3 225.5	3 195.4	3 335.4	3 038.2	3 228.2	3 337.1
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.6	0.3	0.0	0.0	0.0	0.0
Loans ⁸	635.5	678.4	766.9	421.7	516.6	489.1
Trade credit and advances ⁹	1 677.6	1 543.2	1 620.4	1 554.2	1 710.6	1 701.8
Other debt liabilities ⁹	911.8	973.5	948.0	1 062.3	1 001.0	1 146.2
<i>Long-term</i>	9 434.2	9 212.3	8 691.5	9 019.8	8 660.5	8 796.9
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 195.1	1 150.4	1 150.8	1 178.8	1 205.6	1 194.5
Loans	8 091.0	7 899.5	7 355.4	7 665.1	7 298.8	7 454.3
Trade credit and advances	84.1	97.3	120.8	113.5	102.7	99.3
Other debt liabilities	64.0	65.1	64.4	62.4	53.4	48.8
Other financial corporations	2 148.3	2 160.0	2 034.8	2 026.8	2 049.0	2 166.2
<i>Short-term</i>	1 137.1	1 138.4	1 102.6	1 095.3	1 141.7	1 235.7
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.6	0.3	0.0	0.0	0.0	0.0
Loans ⁸	269.3	215.1	200.7	77.6	168.5	119.1
Trade credit and advances ⁹	9.0	7.1	5.1	6.2	6.6	6.8
Other debt liabilities ⁹	858.2	915.8	896.8	1 011.6	966.6	1 109.8
<i>Long-term</i>	1 011.2	1 021.6	932.2	931.5	907.4	930.5
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	55.0	54.9	63.8	66.5	76.4	84.0
Loans	938.1	947.3	850.2	844.4	824.7	840.5
Trade credit and advances	1.9	2.0	2.2	3.4	0.0	0.0
Other debt liabilities	16.2	17.5	15.9	17.2	6.3	6.0
Nonfinancial corporations	10 409.8	10 143.5	9 894.8	9 916.7	9 738.2	9 868.1
<i>Short-term</i>	2 067.6	2 029.5	2 208.1	1 896.9	2 054.5	2 071.0
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	355.5	451.0	552.5	328.7	332.8	354.6
Trade credit and advances	1 667.1	1 535.0	1 614.3	1 546.7	1 702.4	1 693.7
Other debt liabilities	44.9	43.5	41.3	21.4	19.2	22.7
<i>Long-term</i>	8 342.2	8 114.0	7 686.7	8 019.8	7 683.7	7 797.1
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	1 140.1	1 095.4	1 087.0	1 112.2	1 129.1	1 110.4
Loans	7 072.2	6 875.6	6 432.6	6 752.2	6 404.7	6 544.5
Trade credit and advances	82.2	95.4	118.6	110.1	102.7	99.3
Other debt liabilities	47.8	47.6	48.5	45.2	47.1	42.9

5.10. GROSS EXTERNAL DEBT BY INSTITUTIONAL SECTOR¹

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Households and NPISHs	101.6	104.2	97.2	114.5	101.5	99.7
Short-term	20.9	27.5	24.7	46.0	32.0	30.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	10.7	12.2	13.8	15.4	15.3	15.4
Trade credit and advances	1.5	1.1	1.1	1.2	1.6	1.3
Other debt liabilities	8.7	14.1	9.8	29.3	15.1	13.7
Long-term	80.8	76.7	72.5	68.5	69.4	69.4
Currency and deposits	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	0.0	0.0	0.0	0.0	0.0	0.0
Loans	80.8	76.7	72.5	68.5	69.4	69.4
Trade credit and advances	0.0	0.0	0.0	0.0	0.0	0.0
Other debt liabilities	0.0	0.0	0.0	0.0	0.0	0.0
V. Direct investment: Intercompany Lending	13 301.8	13 488.6	14 694.6	14 261.5	13 963.2	14 085.5
Debt liabilities of direct investment enterprises to direct investors	8 244.5	8 340.4	9 215.6	9 072.5	8 808.7	8 753.9
Debt liabilities of direct investors to direct investment enterprises	144.4	131.7	118.8	117.1	100.6	144.5
Debt liabilities between fellow enterprises	4 912.9	5 016.6	5 360.1	5 071.9	5 053.9	5 187.1
Memorandum Items						
Public sector external debt	7 850.6	7 971.2	9 831.6	9 998.6	9 873.3	10 320.2
Private sector external debt	29 181.3	29 086.6	29 889.8	29 628.5	29 007.8	29 260.3
Debt Securities: by Sector (at nominal value)³	4 089.8	4 056.8	5 909.6	5 954.8	5 926.1	6 003.1
General Government	2 802.1	2 783.1	4 645.4	4 654.4	4 599.0	4 685.4
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	2 802.1	2 783.1	4 645.4	4 654.4	4 599.0	4 685.4
Central Bank	0.0	0.0	0.0	0.0	0.0	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	0.0	0.0	0.0	0.0	0.0	0.0
Deposit-Taking Corporations, except the Central Bank	114.0	111.9	108.4	111.1	113.7	121.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	114.0	111.9	108.4	111.1	113.7	121.1
Other Sectors	1 173.7	1 161.7	1 155.9	1 189.3	1 213.4	1 196.6
Short-term	0.6	0.3	0.0	0.0	0.0	0.0
Long-term	1 173.1	1 161.4	1 155.9	1 189.3	1 213.4	1 196.6
Other financial corporations	57.4	56.3	66.6	69.9	82.0	88.5
Short-term	0.6	0.3	0.0	0.0	0.0	0.0
Long-term	56.8	56.0	66.6	69.9	82.0	88.5
Nonfinancial corporations	1 116.2	1 105.4	1 089.3	1 119.4	1 131.4	1 108.1
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	1 116.2	1 105.4	1 089.3	1 119.4	1 131.4	1 108.1
Households and NPISHs	0.0	0.0	0.0	0.0	0.0	0.0
Short-term	0.0	0.0	0.0	0.0	0.0	0.0
Long-term	0.0	0.0	0.0	0.0	0.0	0.0

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

Preliminary data as of 28 September 2021. The data for the period January 2019 - June 2021 have been revised.

The data for August 2021 and revised data for the period July 2021 are to be published on 28 October 2021.

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

² Data source: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for June 2021 as of 6 August 2021.

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

³ Debt securities are presented by market values in the main table and by nominal values in memorandum tables.

⁴ Special drawing rights allocations, representing liabilities to the IMF.

⁵ Data source: banks.

⁶ According with EDS Guide for Compilers and Users, IMF 2014 para . 3.32, all interbank positions, other than securities and accounts receivable/payable are classified under deposits.

⁷ Data comprise credits that are declared and periodically reported to the BNB as well as government guaranteed loans

(source for government guaranteed loans: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for June 2021 as of 6 August 2021.)

⁸ Based on reports submitted to the BNB by resident enterprises on financial loans received from nonresidents. Due to quarterly reporting data are subject to revisions.

⁹ Based on reports submitted to the BNB on trade credits and advances-liabilities (received advances and payables to suppliers). Due to quarterly reporting data are subject to revisions.

Source: BNB.

5.11. GROSS EXTERNAL DEBT BY INSTRUMENTS¹

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
GROSS EXTERNAL DEBT¹	37 031.9	37 057.8	39 721.3	39 627.1	38 881.1	39 580.6
Currency and deposits ²	4 019.4	3 877.8	3 828.1	4 147.0	3 931.3	3 814.9
Debt securities ³	4 531.2	4 442.7	6 282.4	6 433.7	6 313.2	6 339.3
Loans ^{4,5}	11 371.8	11 545.4	11 077.1	10 965.3	10 686.0	11 249.0
Trade credit and advances ⁶	1 767.1	1 647.1	1 749.8	1 675.1	1 822.8	1 808.7
Other debt liabilities ⁶	1 279.1	1 305.6	1 354.8	1 427.4	1 426.1	1 549.6
Special drawing rights (allocations) ⁷	761.6	750.6	734.5	717.1	738.4	733.4
Direct investment: Intercompany Lending	13 301.8	13 488.6	14 694.6	14 261.5	13 963.2	14 085.5
<i>Debt securities</i>	0.3	0.0	0.0	0.1	0.1	0.1
<i>Loans</i>	10 910.6	11 007.5	12 297.2	12 238.7	12 139.2	12 245.1
<i>Trade credit and advances</i>	1 772.6	1 783.4	1 697.5	1 478.1	1 251.9	1 321.5
<i>Other debt liabilities</i>	618.3	697.8	699.9	544.7	572.0	518.8

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

Preliminary data as of 28 September 2021. The data for the period January 2019 - June 2021 have been revised.

The data for August 2021 and revised data for the period July 2021 are to be published on 28 October 2021.

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

² According with *External Debt Statistics Guide for Compilers and Users, IMF 2014 para . 3.32*, all interbank positions, other than securities and accounts receivable/payable are classified under deposits.

³ Debt securities are presented by market values.

⁴ Data comprise credits that are declared and periodically reported to the BNB as well as government guaranteed loans

(source for government guaranteed loans: *Register of Government and Government-Guaranteed Debt* of the Ministry of Finance. Preliminary data for June 2021 as of 6 August 2021).

⁵ Based on reports submitted to the BNB by resident enterprises on financial loans received from nonresidents. Due to quarterly reporting data are subject to revisions.

⁶ Based on reports submitted to the BNB on trade credits and advances-liabilities (received advances and payables to suppliers). Due to quarterly reporting data are subject to revisions.

⁷ Special drawing rights allocations, representing liabilities to the IMF.

Source: BNB.

5.12. CURRENCY STRUCTURE OF THE GROSS EXTERNAL DEBT

(%)

Gross external debt						
Currency	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
EUR	82.4	81.9	83.5	85.0	84.7	85.0
USD	7.0	7.2	6.4	5.5	5.6	5.2
BGN	4.7	5.0	4.8	4.2	4.3	4.1
GBP	0.2	0.2	0.2	0.2	0.2	0.2
CHF	0.1	0.1	0.1	0.1	0.1	0.1
JPY	0.4	0.3	0.3	0.3	0.3	0.3
XDR	2.1	2.0	1.8	1.8	1.9	1.9
Other	3.2	3.2	2.9	2.9	3.1	3.3
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0

Source: BNB.

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

	2020	I. - VI. 2020	I. - VI. 2021	I. - VI. 2021 / I. - VI. 2020	
	million EURO				%
I. General Government	1975.5	210.9	465.1	254.2	120.6
II. Central bank	-32.9	-42.7	-11.7	31.1	-72.7
III. Other MFIs	-89.6	-404.3	-275.7	128.6	-31.8
IV. Other Sectors	-204.1	42.2	257.0	214.8	509.7
V. Direct investment: Intercompany Lending	1293.6	272.2	137.8	-134.4	-49.4
TOTAL NET FLOW (I+II+III+IV+V)	2942.5	78.1	572.5	494.4	633.0

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

Source: BNB.

5.14. OFFICIAL RESERVE ASSETS AND OTHER FOREIGN CURRENCY ASSETS ¹

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

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
A. Official reserve assets	26 505.7	28 042.8	31 081.2	30 851.6	28 681.6	29 712.9
(1) Foreign currency reserves (in convertible foreign currencies) ²	23 690.7	25 097.9	28 107.8	27 994.8	25 930.2	26 908.6
(a) Securities	14 123.4	11 798.7	17 976.0	11 555.0	14 779.7	14 932.1
<i>of which: issuer headquartered in reporting country but located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0
(b) total currency and deposits with:	9 567.2	13 299.2	10 131.9	16 439.7	11 150.5	11 976.5
other national central banks, BIS and IMF	7 543.3	9 897.0	6 022.7	14 177.5	5 990.3	7 612.7
banks headquartered in the reporting country	0.0	0.0	0.0	0.0	0.0	0.0
<i>of which: located abroad</i>	0.0	0.0	0.0	0.0	0.0	0.0
banks headquartered outside the reporting country	2 024.0	3 402.2	4 109.1	2 262.2	5 160.2	4 363.8
<i>of which: located in the reporting country</i>	0.0	0.0	0.0	0.0	0.0	0.0
(2) IMF reserve position	122.2	120.6	118.0	115.2	118.6	117.8
(3) SDRs	764.8	753.8	737.7	720.2	741.7	736.6
(4) gold (including gold deposits and gold swapped) ³	1 928.1	2 070.5	2 117.8	2 021.4	1 891.1	1 950.0
volume in millions of fine troy ounces	1.3	1.3	1.3	1.3	1.3	1.3
(5) other reserve assets	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives	0.0	0.0	0.0	0.0	0.0	0.0
loans to nonbank nonresidents	0.0	0.0	0.0	0.0	0.0	0.0
other	0.0	0.0	0.0	0.0	0.0	0.0
B. Other foreign currency assets	108.7	149.6	134.6	138.4	134.8	142.6
securities not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0
deposits not included in official reserve assets ⁴	84.3	123.4	107.7	113.0	110.7	117.9
loans not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0
financial derivatives not included in official reserve assets	0.0	0.0	0.0	0.0	0.0	0.0
gold not included in official reserve assets	24.4	26.2	26.9	25.4	24.1	24.6
other	0.0	0.0	0.0	0.0	0.0	0.0

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

² Foreign currency reserves directly managed by the BNB.

³ The gold is valued at the market price.

⁴ Central government deposits with local banks.

Source: BNB.

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

(million EUR)

Total	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Foreign currency loans; securities and deposits	-558.9	-558.4	-576.9	-539.4	-1 643.2	-1 641.9
outflows (-) (Principal)	-324.6	-323.1	-322.5	-287.8	-1 392.8	-1 392.7
outflows (-) (Interest)	-234.3	-235.3	-254.4	-251.6	-250.4	-249.3
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity) n<=1	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Foreign currency loans; securities and deposits	-12.7	-0.1	-12.8	0.0	-12.7	0.0
outflows (-) (Principal)	-12.7	0.0	-12.7	0.0	-12.6	0.0
outflows (-) (Interest)	0.0	0.0	-0.1	0.0	0.0	0.0
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity) 1<n<=3	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Foreign currency loans; securities and deposits	-64.1	-70.3	-105.7	-292.5	-62.0	-89.9
outflows (-) (Principal)	-51.9	-13.1	-80.7	-153.1	-50.2	-13.1
outflows (-) (Interest)	-12.1	-57.2	-25.0	-139.3	-11.8	-76.7
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity) 3<n<=12	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Foreign currency loans; securities and deposits	-482.1	-488.0	-458.5	-246.9	-1 568.6	-1 552.0
outflows (-) (Principal)	-260.0	-310.0	-229.2	-134.6	-1 329.9	-1 379.5
outflows (-) (Interest)	-222.2	-178.1	-229.3	-112.3	-238.7	-172.5
inflows (+) (Principal)	0.0	0.0	0.0	0.0	0.0	0.0
inflows (+) (Interest)	0.0	0.0	0.0	0.0	0.0	0.0
2. Aggregate short and long positions in forwards and futures in foreign currencies vis-a-vis the domestic currency (including the forward leg of currency swaps)	0.0	0.0	0.0	0.0	0.0	0.0
3. Other	0.0	0.0	0.0	0.0	0.0	0.0

Source: BNB.

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

(million EUR)

Total	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Contingent liabilities in foreign currency	-79.1	-77.4	-75.8	-74.2	-74.0	-158.2
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-79.1	-77.4	-75.8	-74.2	-74.0	-158.2
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity, where applicable) n<=1	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Contingent liabilities in foreign currency	-1.9	0.0	-1.6	0.0	-1.6	0.0
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-1.9	0.0	-1.6	0.0	-1.6	0.0
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity, where applicable) 1<n<=3	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Contingent liabilities in foreign currency	-32.7	-14.5	-15.2	-12.9	-31.4	-12.8
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-32.7	-14.5	-15.2	-12.9	-31.4	-12.8
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0
Maturity breakdown (residual maturity, where applicable) 3<n<=12	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
1. Contingent liabilities in foreign currency	-44.5	-62.9	-59.0	-61.2	-41.1	-145.3
(a) Collateral guarantees on debt falling due within 1 year	0.0	0.0	0.0	0.0	0.0	0.0
(b) Other contingent liabilities	-44.5	-62.9	-59.0	-61.2	-41.1	-145.3
2. Foreign currency securities issued with embedded options (puttable bonds)	0.0	0.0	0.0	0.0	0.0	0.0
3.1 Undrawn or unconditional credit lines provided by:	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Undrawn or unconditional credit lines provided to:	0.0	0.0	0.0	0.0	0.0	0.0
4. Aggregate short and long positions of options in foreign currencies vis-a-vis the domestic currency	0.0	0.0	0.0	0.0	0.0	0.0

Source: BNB.

5.14.4. SECTION IV. MEMO ITEMS

	(million EUR)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
(1) To be reported with standard periodicity and timeliness:						
(a) short-term domestic currency debt indexed to the exchange rate	0.0	0.0	0.0	0.0	0.0	0.0
(b) financial instruments denominated in foreign currency and settled by other means (e.g. in domestic currency)	0.0	0.0	0.0	0.0	0.0	0.0
— nondeliverable forwards	0.0	0.0	0.0	0.0	0.0	0.0
— short positions	0.0	0.0	0.0	0.0	0.0	0.0
— long positions	0.0	0.0	0.0	0.0	0.0	0.0
— other instruments ¹	0.0	0.0	0.0	0.0	0.0	0.0
(c) pledged assets	0.0	0.0	0.0	0.0	0.0	0.0
(d) securities lent and on repo	0.0	0.0	0.0	0.0	0.0	0.0
(e) financial derivative assets (net marked to market)	0.0	0.0	0.0	0.0	0.0	0.0
(f) derivatives (forward; futures; or options contracts) that have a residual maturity greater than one year which are subject to margin calls	0.0	0.0	0.0	0.0	0.0	0.0
(2) To be disclosed less frequently:						
(a) currency composition of reserves (by groups of currencies)	26 505.7	28 042.8	31 081.2	30 851.6	28 681.6	29 712.9
— currencies in SDR basket ²	26 505.5	28 042.5	31 080.9	30 851.3	28 681.3	29 712.9
— currencies not in SDR basket	0.3	0.3	0.3	0.3	0.3	0.1

¹ Securities issued for the structural reform (ZUNK).

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

Source: BNB.

6. QUARTERLY FINANCIAL ACCOUNTS¹

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

STOCKS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	44,664	45,393	48,808	50,517	51,592	51,807
Debt securities	AF.3	311	313	322	343	325	474
Loans	AF.4	19,689	19,506	19,192	18,313	18,542	18,687
Equity and investment fund shares	AF.5	34,142	34,683	35,350	35,517	35,814	36,164
Insurance, pension and standardised guarantee schemes	AF.6	1,237	1,240	1,327	1,331	1,384	1,415
Financial derivatives and employee stock options	AF.7	78	70	73	80	71	66
Other accounts receivable	AF.8	101,548	102,797	104,672	106,408	106,343	106,654
Total assets	AF	201,669	204,002	209,745	212,510	214,072	215,266
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	3,386	3,257	3,305	3,172	3,234	3,244
Loans	AF.4	90,278	89,531	90,998	91,373	90,743	91,218
Equity and investment fund shares	AF.5	165,138	167,009	168,281	170,400	171,639	172,671
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	70	89	109	126	144	127
Other accounts payable	AF.8	108,424	109,939	113,133	113,272	113,589	113,598
Total liabilities	AF	367,296	369,825	375,828	378,343	379,349	380,858

TRANSACTIONS, NON-CONSOLIDATED

(BGN million)							
Financial instrument	ESA 2010 code	2020				2021	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	-839	786	3,515	1,823	1,005	247
Debt securities	F.3	85	42	68	66	85	58
Loans	F.4	-571	-165	-272	-775	233	167
Equity and investment fund shares	F.5	265	575	302	573	271	273
Insurance, pension and standardised guarantee schemes	F.6	43	3	87	4	53	31
Financial derivatives and employee stock options	F.7	16	3	13	0	-8	-3
Other accounts receivable	F.8	1,549	1,303	1,973	2,000	591	555
Total assets	F	548	2,548	5,686	3,692	2,231	1,328
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	-38	-119	-82	43	23	-27
Loans	F.4	-319	-614	1,634	456	-256	580
Equity and investment fund shares	F.5	1,811	1,970	1,554	1,455	618	663
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	7	-1	6	3	0	-15
Other accounts payable	F.8	579	1,568	3,306	552	725	96
Total liabilities	F	2,040	2,805	6,417	2,509	1,111	1,297

¹ Data as of 22 October 2021.

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS							
Monetary gold and SDRs	AF.1	5 267	5 524	5 585	5 362	5 149	5 254
Currency and deposits	AF.2	52 897	59 687	54 353	69 959	60 018	61 760
Debt securities	AF.3	57 941	54 758	68 544	56 595	64 316	64 818
Loans	AF.4	75 899	75 934	77 232	78 410	79 605	81 061
Equity and investment fund shares	AF.5	11 540	11 666	12 710	13 464	14 551	15 309
Insurance, pension and standardised guarantee schemes	AF.6	124	121	131	138	134	138
Financial derivatives and employee stock options	AF.7	273	151	174	214	286	208
Other accounts receivable	AF.8	5 366	5 550	5 955	5 938	5 984	6 246
Total assets	AF	209 307	213 391	224 683	230 081	230 043	234 794
LIABILITIES							
Monetary gold and SDRs	AF.1	1 489	1 468	1 437	1 403	1 444	1 434
Currency and deposits	AF.2	140 260	143 433	152 534	157 002	155 676	158 785
Debt securities	AF.3	1 088	1 071	1 092	1 349	1 377	1 379
Loans	AF.4	11 284	11 231	11 345	10 989	11 019	11 114
Equity and investment fund shares	AF.5	34 627	35 228	36 195	35 978	36 349	37 154
Insurance, pension and standardised guarantee schemes	AF.6	21 436	22 387	23 164	23 964	24 682	25 683
Financial derivatives and employee stock options	AF.7	357	305	358	388	366	263
Other accounts payable	AF.8	5 803	5 667	5 605	5 803	6 258	6 161
Total liabilities	AF	216 344	220 790	231 730	236 877	237 170	241 973

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2020				2021	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	31	-1	0	0	0	0
Currency and deposits	F.2	5 271	7 189	-5 233	15 690	-10 066	1 788
Debt securities	F.3	-2 046	-3 479	13 644	-12 026	7 950	456
Loans	F.4	899	163	1 403	1 362	1 230	1 597
Equity and investment fund shares	F.5	-44	798	872	370	550	361
Insurance, pension and standardised guarantee schemes	F.6	5	-3	10	7	-3	4
Financial derivatives and employee stock options	F.7	74	-107	1	25	43	-84
Other accounts receivable	F.8	211	221	401	-15	48	178
Total assets	F	4 401	4 781	11 098	5 414	-248	4 301
LIABILITIES							
Monetary gold and SDRs	F.1	-1	-1	0	0	0	0
Currency and deposits	F.2	3 038	3 881	9 396	4 763	-1 580	3 202
Debt securities	F.3	80	-24	9	-83	-90	-75
Loans	F.4	524	-39	102	-305	43	192
Equity and investment fund shares	F.5	320	456	727	-253	506	652
Insurance, pension and standardised guarantee schemes	F.6	-578	984	776	801	718	786
Financial derivatives and employee stock options	F.7	134	-76	36	11	-23	-91
Other accounts payable	F.8	401	-54	-52	203	98	-150
Total liabilities	F	3 918	5 127	10 995	5 138	-328	4 517

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	13,452	13,815	17,549	12,904	12,562	14,117
Debt securities	AF.3	782	778	733	770	731	731
Loans	AF.4	2,132	2,154	2,180	2,117	2,138	2,165
Equity and investment fund shares	AF.5	9,484	10,426	10,677	10,373	10,016	9,991
Insurance, pension and standardised guarantee schemes	AF.6	56	48	46	48	60	48
Financial derivatives and employee stock options	AF.7	1	2	1	1	1	1
Other accounts receivable	AF.8	11,354	11,555	13,485	14,503	14,460	14,500
Total assets	AF	37,262	38,778	44,673	40,716	39,968	41,553
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	20,851	21,227	25,772	26,100	25,914	25,868
Loans	AF.4	6,411	7,021	7,180	6,911	6,843	7,731
Equity and investment fund shares	AF.5	3	4	4	3	5	4
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	249	264	211	242	232	231
Other accounts payable	AF.8	7,464	7,875	8,419	9,735	8,999	9,259
Total liabilities	AF	34,979	36,390	41,586	42,991	41,993	43,093

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2020				2021	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	1,428	365	3,739	-4,636	-346	1,556
Debt securities	F.3	-6	1	-45	37	-38	0
Loans	F.4	-185	28	36	-51	9	32
Equity and investment fund shares	F.5	7	3	116	-264	1	1
Insurance, pension and standardised guarantee schemes	F.6	13	-8	-1	1	13	-12
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0
Other accounts receivable	F.8	-1,768	201	1,930	1,018	-44	41
Total assets	F	-512	590	5,773	-3,894	-405	1,617
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	-85	509	4,481	120	144	112
Loans	F.4	-232	613	165	-265	-63	891
Equity and investment fund shares	F.5	0	0	0	0	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	-1	0
Other accounts payable	F.8	-853	411	544	1,317	-736	259
Total liabilities	F	-1,170	1,533	5,190	1,171	-656	1,262

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	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	58 176	59 240	60 358	63 302	65 312	66 257
Debt securities	AF.3	460	436	433	473	489	476
Loans	AF.4	323	321	319	318	319	319
Equity and investment fund shares	AF.5	81 307	82 487	83 213	84 260	84 703	85 139
Insurance, pension and standardised guarantee schemes	AF.6	18 533	19 460	20 174	21 050	21 704	22 468
Financial derivatives and employee stock options	AF.7	193	209	172	197	190	189
Other accounts receivable	AF.8	12 654	12 731	12 859	13 661	13 085	13 104
Total assets	AF	171 647	174 884	177 527	183 261	185 801	187 951
LIABILITIES							
Monetary gold and SDRs	AF.1	0	0	0	0	0	0
Currency and deposits	AF.2	0	0	0	0	0	0
Debt securities	AF.3	0	0	0	0	0	0
Loans	AF.4	28 149	28 287	28 903	29 271	29 951	31 121
Equity and investment fund shares	AF.5	1 039	923	807	691	691	691
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	0	0	0	0	0	0
Other accounts payable	AF.8	6 449	6 668	7 103	7 194	7 265	7 277
Total liabilities	AF	35 637	35 878	36 813	37 155	37 906	39 088

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2020				2021	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	910	1 187	1 266	3 083	1 867	1 045
Debt securities	F.3	45	5	-6	-1	-38	12
Loans	F.4	-1	-1	-1	-1	0	0
Equity and investment fund shares	F.5	1 248	1 125	923	802	301	238
Insurance, pension and standardised guarantee schemes	F.6	-472	927	714	876	654	764
Financial derivatives and employee stock options	F.7	0	0	0	0	-1	-1
Other accounts receivable	F.8	-432	77	135	802	-606	27
Total assets	F	1 298	3 320	3 031	5 561	2 177	2 084
LIABILITIES							
Monetary gold and SDRs	F.1	0	0	0	0	0	0
Currency and deposits	F.2	0	0	0	0	0	0
Debt securities	F.3	0	0	0	0	0	0
Loans	F.4	552	171	666	395	704	1 223
Equity and investment fund shares	F.5	-116	-116	-116	-116	0	0
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	0	0	0	0	0	0
Other accounts payable	F.8	116	220	435	90	70	12
Total liabilities	F	553	275	985	369	774	1 235

Source: BNB.

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

STOCKS, NON-CONSOLIDATED

							(BGN million)
Financial instrument	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
ASSETS							
Monetary gold and SDRs	AF.1	1,489	1,468	1,437	1,403	1,444	1,434
Currency and deposits	AF.2	5,374	5,195	5,069	5,732	5,456	5,382
Debt securities	AF.3	8,786	8,606	12,177	12,474	12,346	12,395
Loans	AF.4	46,080	46,505	48,156	47,759	46,896	48,044
Equity and investment fund shares	AF.5	73,020	73,629	73,850	74,669	75,975	77,122
Insurance, pension and standardised guarantee schemes	AF.6	1,486	1,519	1,486	1,398	1,400	1,615
Financial derivatives and employee stock options	AF.7	305	281	316	359	320	239
Other accounts receivable	AF.8	10,021	9,997	10,179	9,525	9,402	9,426
Total assets	AF	146,563	147,198	152,669	153,318	153,237	155,657
LIABILITIES							
Monetary gold and SDRs	AF.1	3,793	3,941	3,966	3,817	3,704	3,764
Currency and deposits	AF.2	34,305	39,897	33,604	45,413	39,264	40,538
Debt securities	AF.3	42,955	39,336	52,041	40,035	47,680	48,403
Loans	AF.4	8,000	8,348	8,652	8,373	8,945	9,091
Equity and investment fund shares	AF.5	8,688	9,728	10,512	11,210	12,375	13,204
Insurance, pension and standardised guarantee schemes	AF.6	0	0	0	0	0	0
Financial derivatives and employee stock options	AF.7	174	55	57	97	127	83
Other accounts payable	AF.8	12,803	12,482	12,890	14,030	13,162	13,636
Total liabilities	AF	110,718	113,787	121,721	122,975	125,257	128,718

TRANSACTIONS, NON-CONSOLIDATED

		(BGN million)					
Financial instrument	ESA 2010 code	2020				2021	
		Q1	Q2	Q3	Q4	Q1	Q2
ASSETS							
Monetary gold and SDRs	F.1	-1	-1	0	0	0	0
Currency and deposits	F.2	-711	-168	-109	679	-296	-68
Debt securities	F.3	-147	-60	3,601	65	30	150
Loans	F.4	392	484	1,761	-413	-552	1,263
Equity and investment fund shares	F.5	835	463	725	-156	882	952
Insurance, pension and standardised guarantee schemes	F.6	-166	64	-33	-88	2	0
Financial derivatives and employee stock options	F.7	99	-60	23	27	-38	-71
Other accounts receivable	F.8	38	111	295	-238	-33	51
Total assets	F	339	834	6,262	-123	-6	2,278
LIABILITIES							
Monetary gold and SDRs	F.1	31	-1	0	0	0	0
Currency and deposits	F.2	3,021	5,477	-6,219	11,876	-6,255	1,366
Debt securities	F.3	-2,027	-3,857	12,853	-11,941	7,913	666
Loans	F.4	8	378	361	-158	492	173
Equity and investment fund shares	F.5	297	654	772	240	881	511
Insurance, pension and standardised guarantee schemes	F.6	0	0	0	0	0	0
Financial derivatives and employee stock options	F.7	48	-86	-5	38	19	-52
Other accounts payable	F.8	-645	-232	500	1,405	-201	634
Total liabilities	F	733	2,334	8,263	1,461	2,848	3,299

Source: BNB.

7. PUBLIC FINANCE

7.1. CONSOLIDATED FISCAL PROGRAM

	(BGN million)					
	Consolidated fiscal program		Central government ¹		Local government	
	Q1	Q2	Q1	Q2	Q1	Q2
Revenue, grants and donations	11 350.4	13 410.7	7 761.6	9 417.1	689.5	882.7
Tax revenue	8 830.9	10 415.5	5 681.7	6 958.0	320.9	413.4
Profit taxes	143.6	1 165.4	143.6	1 165.4	0.0	0.0
Income taxes	1 119.8	1 249.0	1 115.2	1 247.2	4.6	1.9
Value added tax	3 126.8	3 008.4	3 126.8	3 008.4	0.0	0.0
Excises	1 205.7	1 406.2	1 205.7	1 406.2	0.0	0.0
Customs duties and fees	58.4	63.2	58.4	63.2	0.0	0.0
Social and health insurance contributions	2 828.3	3 044.1	0.0	0.0	0.0	0.0
Sugar levy	336.5	467.3	20.3	55.7	316.3	411.5
Insurance premium tax	0.0	0.0	0.0	0.0	0.0	0.0
Other taxes	11.9	11.9	11.9	11.9	0.0	0.0
Non-tax revenue	1 815.7	2 448.5	1 384.5	1 927.2	360.1	454.6
Grants and donations	703.8	546.6	695.4	531.9	8.4	14.8
Total expenditure	11 976.3	12 668.7	4 846.5	4 994.0	1 971.4	2 350.2
Current expenditure	10 674.8	11 383.6	3 850.5	4 107.3	1 666.4	1 952.8
Compensation of employees	2 994.9	3 232.3	1 901.3	1 945.1	1 056.5	1 250.8
Maintenance	1 096.3	1 219.9	584.5	651.6	493.8	553.9
Subsidies	978.6	1 540.4	744.8	1 106.2	68.9	93.1
to non-financial enterprises and non-profit organizations	941.3	1 390.9	710.5	1 096.8	65.8	89.2
for healthcare and medical service	37.3	149.6	34.3	9.4	3.0	4.0
Interest	318.8	45.4	308.9	32.6	7.1	9.8
external	258.5	28.5	255.2	22.8	3.2	5.7
domestic	60.3	16.9	53.7	9.8	3.9	4.1
Social security and benefits	5 286.3	5 345.5	311.0	371.8	40.1	45.3
Current and capital transfers for foreign governments	6.5	8.9	5.2	5.8	1.3	3.1
Capital expenditures end state reserve gain	815.7	958.5	511.5	563.3	303.7	394.3
BG contribution to the EU budget	479.3	317.7	479.3	317.7	0.0	0.0
Transfers and temporary non-interest-bearing loans	0.0	0.0	-4 208.6	-3 856.8	1 792.2	1 598.0
Balance (deficit(-)/surplus(+))	-625.8	741.9	-1 293.5	566.3	510.3	130.5
Financing	625.8	-741.9	1 293.5	-566.3	-510.3	-130.5
External (net)	-23.5	857.5	-15.3	871.5	-8.2	-14.0
Domestic (net)	668.7	-1 587.8	1 326.5	-1 436.9	-500.5	-105.8
Net acquisition and net lending (net) ²	-19.4	-11.6	-17.7	-0.8	-1.6	-10.7
incl. privatization (net)	0.2	0.7	0.0	0.5	0.2	0.2

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

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

Source: Ministry of Finance.

7.2. GOVERNMENT DEBT¹

	(million BGN)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
I. Domestic government debt	5 556.8	5 956.8	5 643.6	5 643.6	5 960.0	5 960.0
II. External government debt	16 530.1	17 185.1	22 044.8	21 861.1	21 843.0	22 719.6
Bonds	12 980.9	12 980.9	17 870.4	17 870.4	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. 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
3. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2027	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8	1 955.8
4. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2035	1 760.3	1 760.3	1 760.3	1 760.3	1 760.2	1 760.2
5. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2023	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5	2 237.5
6. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2028	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5	1 662.5
7. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2030	-	-	2 444.8	2 444.8	2 444.8	2 444.8
8. Bulgarian Eurobonds issued on ICM under the GMTN Programme, maturing in 2050	-	-	2 444.8	2 444.8	2 444.8	2 444.8
Government loans	3 549.3	4 204.3	4 174.4	3 990.7	3 972.5	4 849.1
GOVERNMENT DEBT, TOTAL	22 086.9	23 141.9	27 688.4	27 504.8	27 803.0	28 679.6
TOTAL GOVERNMENT DEBT/GDP (%)²	18.4	19.3	23.1	22.9	21.6	22.3

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: 119 951 BGN million for 2020 (NSI data as of 18 October 2021) and 128 439 BGN million for 2021 (BNB estimates).

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

7.3. GENERAL GOVERNMENT DEBT (MAASTRICHT DEBT)¹

	ESA 2010 code	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
(million BGN)							
GENERAL GOVERNMENT (S.13)							
Currency and deposits	AF.2	24,124.2	25,132.3	29,871.6	29,602.2	29,878.5	30,752.1
Debt securities	AF.3	17,952.7	18,350.2	22,967.6	22,931.8	23,283.1	23,277.9
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	17,952.7	18,350.2	22,967.6	22,931.8	23,283.1	23,277.9
Loans	AF.4	6,171.5	6,782.1	6,904.0	6,670.4	6,595.4	7,474.1
of which short-term	AF.41	6.0	5.1	107.3	10.7	8.2	9.3
of which long-term	AF.42	6,165.5	6,777.0	6,796.7	6,659.7	6,587.2	7,464.9
CENTRAL GOVERNMENT (S.1311)							
Currency and deposits	AF.2	23,416.5	24,436.3	29,134.3	28,858.8	29,090.9	29,987.6
Debt securities	AF.3	18,345.2	18,745.3	23,320.3	23,286.9	23,574.9	23,574.9
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	18,345.2	18,745.3	23,320.3	23,286.9	23,574.9	23,574.9
Loans	AF.4	5,071.3	5,691.0	5,814.1	5,571.9	5,516.1	6,412.8
of which short-term	AF.41	0.0	0.0	101.8	0.0	0.0	0.0
of which long-term	AF.42	5,071.3	5,691.0	5,712.3	5,571.9	5,516.1	6,412.8
LOCAL GOVERNMENT (S.1313)							
Currency and deposits	AF.2	1,374.1	1,367.1	1,380.6	1,383.1	1,349.8	1,340.7
Debt securities	AF.3	97.7	95.1	90.6	88.1	85.1	80.0
Short-term debt securities	AF.31	0.0	0.0	0.0	0.0	0.0	0.0
Long-term debt securities	AF.32	97.7	95.1	90.6	88.1	85.1	80.0
Loans	AF.4	1,276.4	1,272.0	1,290.0	1,295.0	1,264.6	1,260.7
of which short-term	AF.41	83.4	86.1	89.2	87.1	67.3	69.9
of which long-term	AF.42	1,192.9	1,185.9	1,200.8	1,207.9	1,197.3	1,190.7
SOCIAL SECURITY FUNDS (S.1314)							
Currency and deposits	AF.2	0.0	0.0	0.0	0.0	0.0	0.0
Debt securities	AF.3	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
Long-term debt securities	AF.32	0.0	0.0	0.0	0.0	0.0	0.0
Loans	AF.4	0.0	0.0	0.0	0.0	0.0	0.0
of which short-term	AF.41	0.0	0.0	0.0	0.0	0.0	0.0
of which long-term	AF.42	0.0	0.0	0.0	0.0	0.0	0.0
GENERAL GOVERNMENT (S.13) DEBT/GDP ² (%)							
		20.1	21.0	24.9	24.7	23.3	23.9

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

² Based on GDP data: BGN 119 951 million for 2020 (NSI data as of 18 October 2021) and BGN 128 439 million for 2021 (BNB estimates).

7.4. GOVERNMENT SECURITIES AUCTIONS

	Number of auctions		Total nominal value of government securities issues				Average bid-to-cover ratio		Average number of participants	
	I - VI 2020	I - VI 2021	I - VI 2020		I - VI 2021		I - VI 2020	I - VI 2021	I - VI 2020	I - VI 2021
			million BGN	million EUR	million BGN	million EUR				
Auctions for sale of government securities, of which:	7	4	1 200.0	-	800.0	-	1.74	1.79	9	9
short-term	-	-	-	-	-	-	-	-	-	-
medium-term	4	2	600.0	-	500.0	-	1.82	1.76	9	9
long-term	3	2	600.0	-	300.0	-	1.63	1.82	9	9

Source: BNB.

7.5. GOVERNMENT SECURITIES PRIMARY REGISTRATION AND PAYMENTS

	Number		Volume (million BGN) ^{1,2}	
	I - VI 2020	I - VI 2021	I - VI 2020	I - VI 2021
Total	343	251	2 006.1	1 349.8
1. Registration of government securities sold through auctions	73	32	1 200.0	800.0
2. Registration of reverse repurchased prior to maturity government securities through auctions	0	0	0.0	0.0
3. Principal and interest repayments of matured government securities, of which:	270	219	806.1	549.8
- principal	43	36	722.7	483.6
- interest	227	183	83.4	66.2

Notes:

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

Source: BNB.

7.6. GOVERNMENT SECURITIES TRANSACTIONS REGISTERED IN THE SECONDARY MARKET

	Number		Volume (million BGN) ^{1,3}	
	I - VI 2020	I - VI 2021	I - VI 2020	I - VI 2021
Total	1 195	797	11 908.7	7 154.0
1. Repo agreements ²	373	120	6 537.4	2 440.8
2. Outright purchases and sales	117	63	686.7	209.7
3. Transactions with and on behalf of customers	363	289	2 020.4	1 856.1
4. Blocking/unblocking of government securities, of which:	342	325	2 664.2	2 647.4
- for securing budgetary organisations' funds with banks	342	325	2 664.2	2 647.4
- in case of registered pledges on government securities	0	0	0.0	0.0

Notes:

1. 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.
2. Covers repo agreements (incl. reverse repo agreements) concluded throughout the period.
3. The lev equivalent of transactions in government securities denominated in foreign currency is recalculated using the BNB exchange rate of respective currencies on the day of conclusion of the transaction.

Source: BNB.

8. STATISTICS OF THE ISSUED BANKNOTES AND COINS

8.1. DENOMINATION COMPOSITION OF THE ISSUED BANKNOTES¹

Denominations	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Banknotes, total	22 244 729	24 999 036	25 501 699	25 453 290	30 051 907	31 309 462
New issues ²	22 232 895	24 987 202	25 489 866	25 441 457	30 004 058	31 261 803
100 levs	8 213 172	10 093 743	10 570 720	10 596 870	13 071 832	14 432 920
50 levs	8 886 920	9 482 460	9 421 053	9 397 036	11 607 361	11 540 135
20 levs	3 707 301	3 739 005	3 687 250	3 646 700	3 587 571	3 598 224
10 levs	1 092 516	1 344 258	1 395 775	1 382 839	1 360 181	1 316 879
5 levs	295 087	290 320	377 962	381 208	377 113	373 645
2 levs	37 898	37 416	37 104	36 804	0	0
Issues out of circulation for which the term of exchange has not expired	11 834	11 834	11 834	11 833	47 849	47 659

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

² Issues after 5 July 1999.

Source: BNB.

8.2. DENOMINATION COMPOSITION OF THE ISSUED COINS¹

Denominations	(BGN thousand)					
	31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2021	30.06.2021
Coins in circulation, total	534 604	552 320	567 307	586 311	607 150	616 475
New issues ²	534 597	552 312	567 299	586 303	607 143	616 467
2 levs	158 334	158 334	171 534	190 106	204 460	211 660
1 lev	178 609	195 609	195 609	195 609	199 948	199 948
50 stotinkas	75 253	75 253	75 253	75 234	75 234	74 992
20 stotinkas	53 344	53 537	53 527	53 527	53 527	55 586
10 stotinkas	31 487	31 487	32 949	32 860	34 360	34 360
5 stotinkas	15 873	15 873	15 873	15 873	16 375	16 375
2 stotinkas	13 805	14 308	14 308	14 701	14 845	15 048
1 stotinka	7 891	7 911	8 246	8 391	8 391	8 496
Issues out of circulation for which the term of exchange has not expired	8	8	8	8	8	8
Commemorative coins	1 932	1 962	1 962	2 162	1 878	1 939

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

² Issues after 5 July 1999.

Source: BNB.

9. GENERAL ECONOMIC STATISTICS

9.1. GROSS DOMESTIC PRODUCT

Indicators	First half of 2020	First half of 2021 ¹		
	Monetary terms current prices, (million BGN)	Monetary terms current prices, (million BGN)	Volume index ² first half of 2020 = 100, %	Implicit deflators ³ - first half of 2021, %
Gross Domestic Product				
by economic sectors and economic activity groupings (NACE rev. 2)	46 414	50 079	102.2	105.7
Agriculture, forestry and fishing	1 415	1 483	98.4	106.9
Mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply; sewerage, waste management and remediation activities	10 003	10 967	108.5	100.7
Construction	2 471	2 488	91.8	110.1
Wholesale and retail trade; repair of motor vehicles and motorcycles; transportation and storage; accommodation and food service activities	9 665	9 368	91.6	113.4
Information and communication	3 675	3 996	106.2	101.9
Financial and insurance activities	2 516	2 993	111.7	101.0
Real estate activities	5 097	5 292	102.0	101.1
Professional, scientific and technical activities; administrative and support service activities	2 960	3 256	107.5	102.6
Public administration and defence; compulsory social security; education; human health and social work activities	8 043	9 521	100.7	110.7
Arts, entertainment and recreation, repair of household goods and other services	571	716	121.5	103.9
Adjustments (taxes less subsidies on products)	7 129	8 114	111.6	101.4
Gross Domestic Product	53 543	58 193	103.5	105.1
Final Consumption Expenditure	42 406	47 301	106.5	103.7
Individual Consumption	37 066	41 266	106.7	102.9
of Households	31 684	34 873	107.4	102.1
of NPISH's	222	305	106.6	125.5
Individual of General Government	5 160	6 088	102.3	106.5
Collective	5 340	6 035	105.1	109.5
Gross Capital Formation	9 698	10 338	100.2	105.1
Gross Fixed Capital Formation	9 501	9 586	94.7	105.1
Changes in Inventories	197	752	-	105.2
Exports of Goods and Services	31 684	38 159	109.0	111.1
Imports of Goods and Services	30 245	37 605	112.7	109.3
Statistical discrepancy	-	-	-	-

¹ Preliminary data as of 18 October 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
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
2021	January	0.2	0.2	-0.6	-0.3	0.2	0.2
	February	0.6	0.5	-0.1	0.2	0.8	0.7
	March	0.1	0.2	0.6	0.8	0.9	0.8
	April	0.7	0.7	2.0	2.0	1.6	1.6
	May	0.1	0.1	2.5	2.3	1.7	1.7
	June	-0.2	0.0	2.7	2.4	1.5	1.7

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
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
2021	January	-7.7	-1.0	-6.1	-3.7	-7.7	-1.0
	February	2.3	-1.7	-4.4	1.8	-5.6	-2.7
	March	13.6	19.6	8.9	24.3	7.2	16.3
	April	-5.0	-2.1	24.0	45.2	1.9	13.9
	May	-8.2	-10.0	15.1	37.6	-6.4	2.5
	June	12.9	11.8	10.4	25.9	5.6	14.6

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
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
2021									
January	1.8	0.9	3.1	0.7	0.1	1.7	1.8	0.9	3.1
February	1.3	0.9	1.8	3.1	1.1	6.2	3.0	1.8	4.9
March	1.4	0.9	2.0	6.8	3.4	12.2	4.5	2.8	7.0
April	0.3	0.9	-0.7	9.8	6.8	14.6	4.7	3.7	6.3
May	1.9	1.3	2.7	13.0	8.9	19.7	6.7	5.1	9.2
June	1.0	1.3	0.6	13.0	9.9	18.0	7.8	6.4	9.9

Source: NSI.

9.5. EXPORT AND IMPORT PRICE INDICES BY COMPONENTS¹

Components	2019				2020		
	Q1	Q2	Q3	Q4	Total	Q1	Q2
EXPORT							
0 Food and live animals	105.2	104.8	100.3	107.1	104.3	109.5	111.9
1 Beverages and tobacco	93.9	89.9	83.4	90.4	89.3	100.7	105.9
2 Crude materials, inedible, except fuels	96.9	99.8	104.8	111.2	102.8	137.4	138.0
3 Mineral fuels, lubricants and related materials	81.4	48.4	71.2	71.5	69.2	130.4	143.4
4 Animal and vegetable oils, fats and waxes	108.9	108.8	106.7	123.5	111.9	136.0	166.9
5 Chemicals and related products, n.e.s.	98.4	104.8	103.9	101.2	102.0	112.1	129.5
6 Manufactured goods classified chiefly by material	98.7	95.7	99.6	103.0	99.3	114.4	121.3
7 Machinery and transport equipment	98.5	99.5	97.6	100.5	99.0	102.6	104.5
8 Miscellaneous manufactured articles	99.5	100.1	98.7	101.3	99.9	98.3	98.9
Total	98.0	96.3	98.1	101.3	98.5	110.6	116.3
IMPORT							
0 Food and live animals	105.5	101.7	97.6	98.8	100.9	100.0	102.1
1 Beverages and tobacco	96.4	97.0	92.9	92.8	94.6	103.2	105.7
2 Crude materials, inedible, except fuels	91.2	92.4	103.0	105.8	98.6	109.0	107.3
3 Mineral fuels, lubricants and related materials	81.5	54.5	73.7	67.8	69.0	120.2	144.3
4 Animal and vegetable oils, fats and waxes	108.7	108.0	106.9	112.4	109.4	110.4	118.8
5 Chemicals and related products, n.e.s.	101.6	97.9	95.5	99.8	98.7	110.4	103.9
6 Manufactured goods classified chiefly by material	96.0	92.7	92.6	94.1	93.9	105.0	112.5
7 Machinery and transport equipment	98.6	97.6	98.2	100.6	98.9	102.7	107.0
8 Miscellaneous manufactured articles	101.2	99.9	100.4	104.0	101.5	103.0	103.6
Total	97.6	93.8	96.2	98.1	96.6	105.6	108.2

¹ Based on the annual average prices for the previous year. 2021 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	
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
2021	January	229 750	26 283	203 467	7.0
	February	225 281	25 786	199 495	6.9
	March	214 052	24 178	189 874	6.5
	April	200 417	22 342	178 075	6.1
	May	186 047	20 478	165 569	5.7
	June	170 716	18 832	151 884	5.2

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
2020	January	2 309 964	545 496	1 764 468	-3.8	-2.4	-3.3	-4.1
	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
2021	January	2 243 459	550 124	1 693 335	0.7	1.6	1.2	0.4
	February	2 250 859	551 310	1 699 549	0.3	1.0	0.4	0.3
	March	2 262 665	553 599	1 709 066	0.5	2.5	0.4	0.5
	April	2 272 464	554 289	1 718 175	0.4	1.7	0.2	0.5
	May	2 275 093	553 509	1 721 584	0.1	0.5	-0.7	0.5
	June	2 305 292	554 754	1 750 538	1.3	1.3	0.3	1.8

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	
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
2021	January	1 454	1 594	1 407	988	1 274	1 561
	February	1 431	1 537	1 396	967	1 261	1 534
	March	1 500	1 576	1 475	997	1 294	1 621
	April	1 542	1 688	1 493	1 065	1 326	1 667
	May	1 530	1 650	1 491	1 072	1 336	1 644
	June	1 505	1 572	1 483	1 092	1 328	1 606

¹ Preliminary data.

Source: NSI.