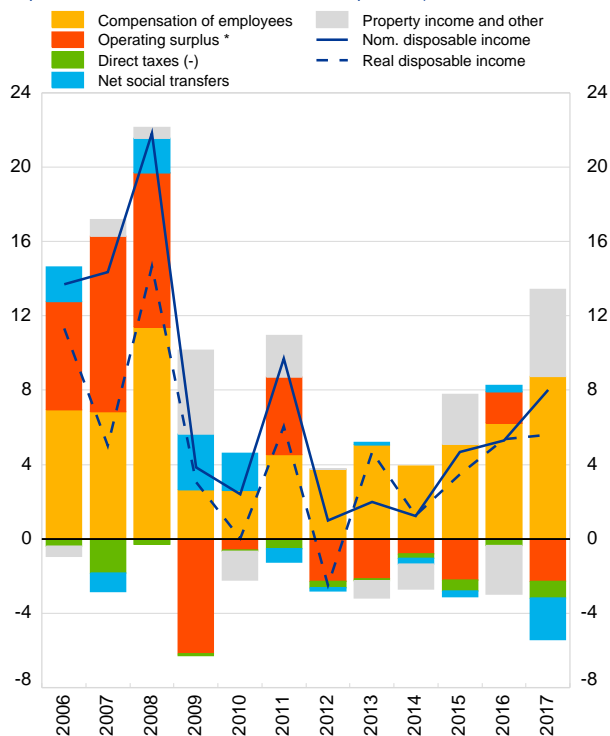


## 1. Household disposable income and components

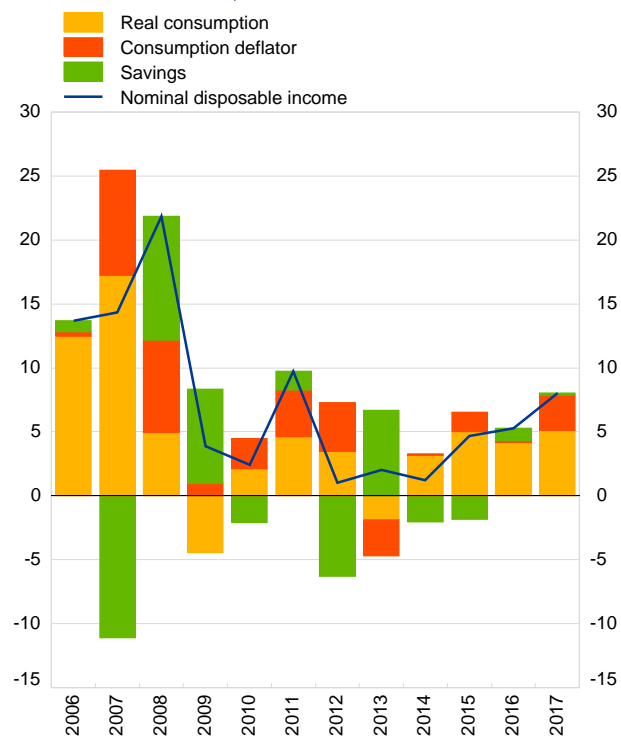
(annual percentage change of real and nominal per capita disposable income and contribution of components)



\* Including mixed income.

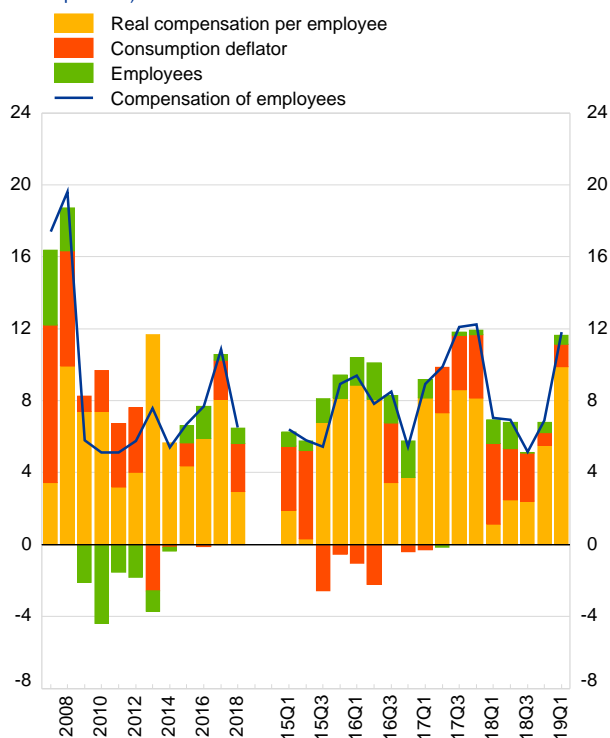
## 2. Household nominal disposable income and its uses

(annual percentage change of per capita nominal disposable income and breakdown into its uses)



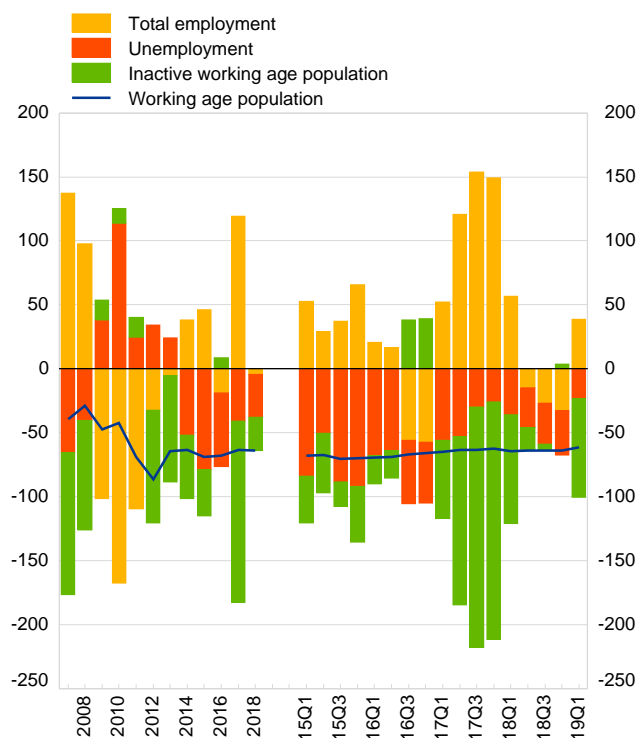
## 3. Compensation of employees and components

(annual percentage change of compensation of employees and its components)



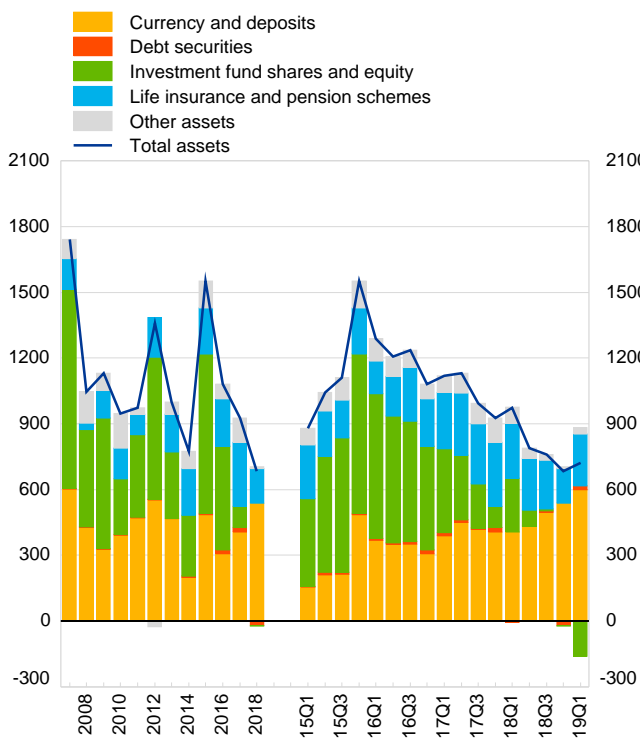
## 4. Labour market participation, employment and unemployment

(thousands of people aged 15 to 64, year-to-year difference)



## 6. Household investments in financial assets and contributions by components

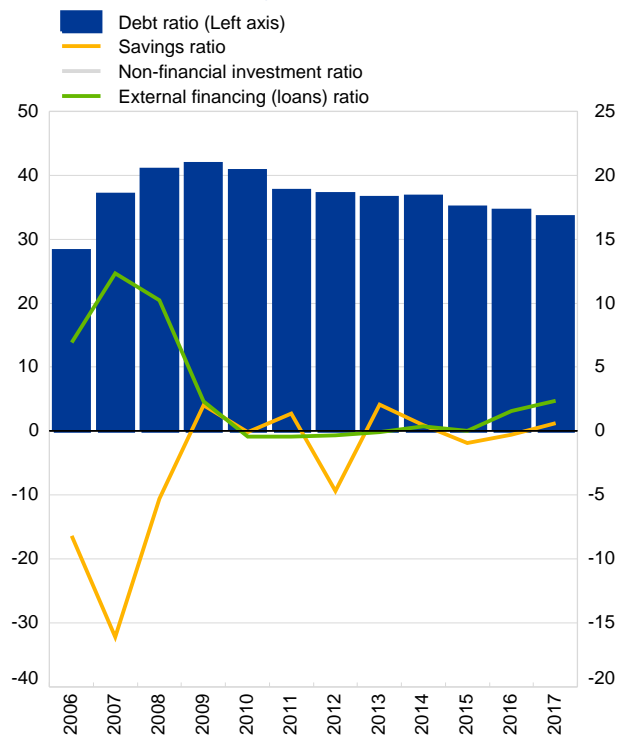
(national currency per capita, annual transactions and transactions over four quarters)



Note: charts 5 and 8 are not available for Bulgaria

## 7. Household saving, non-financial investment, external financing and debt

(transactions over four quarters as a percentage of disposable income, except for debt ratio: outstanding debt over disposable income)



	2014	2015	2016	2017	2018
	<i>ECB reference exchange rate, average through period</i>				
Bulgarian lev / Euro	1.96	1.96	1.96	1.96	1.96

## 9.A Household key indicators

	2014	2015	2016	2017	2018
<b>1.1 Disposable income per capita</b>	<i>Annual percentage change</i>				
Nominal gross disposable income	1.2	4.7	5.3	8.0	.
Deflator of final consumption	-0.2	1.3	-0.1	2.2	2.7
Real gross disposable income	1.3	3.5	5.4	5.6	.
Real final consumption	3.3	5.2	4.3	5.3	.
<b>1.2 Saving, investment and debt</b>	<i>Percentage over disposable income</i>				
Savings ratio	0.5	-0.9	-0.3	0.6	.
Non-financial investment ratio	-	-	-	-	.
External financing (loans) ratio	0.3	0.0	1.5	2.4	.
Debt ratio	36.7	35.0	34.5	33.5	.
<b>1.3 Employment</b>					
Unemployment rate	11.5	9.1	7.5	6.2	5.2
Total employment, y-o-y%	1.6	1.7	-0.5	4.4	0.1

## 9.B Summary of accounts

	2014	2015	2016	2017	2018
<b>2.1 Decomposition of gross disposable income</b>	<i>Contribution to annual percentage change</i>				
Compensation of employees (+)	3.9	5.1	6.2	8.7	.
Gross operating surplus (+)	-0.8	-2.2	1.7	-2.3	.
Net social transfers (+)	-0.3	-0.3	0.3	-2.2	.
Property income/other transf.(+)	-1.3	2.7	-2.6	4.7	.
Direct taxes (-)	-0.2	-0.6	-0.4	-0.9	.
Gross disposable income	1.2	4.7	5.3	8.0	.
<b>2.2 Saving, investment and net borrowing flows</b>	<i>National currency per capita</i>				
Saving, gross <sup>(1)</sup>	364.3	-102.9	127.6	130.8	.
Non-financial investment, gross	-	-	-	-	.
Net lending(+)/net borrowing(-)	167.3	-197.3	-294.9	-207.6	.
<b>2.3 Financial investment</b>	<i>National currency per capita</i>				
Currency and deposits	200.3	484.6	308.6	407.2	538.3
Debt securities	3.9	8.1	15.3	21.1	-20.9
Investment funds and shares	279.6	727.2	475.7	94.7	-1.8
Life insurance and pension schemes	212.7	208.1	213.7	293.4	157.4
Other assets	76.9	124.4	69.1	110.3	9.8
Total assets	773.3	1,552.3	1,082.4	926.6	682.7
<b>2.4 Financial liabilities</b>	<i>National currency per capita</i>				
Short-term loans	43.9	0.8	8.1	-44.0	14.1
Long-term loans	-17.9	27.9	156.3	295.4	303.9
Other liabilities	50.8	32.7	1.3	50.7	-9.7
Total liabilities	76.9	61.4	165.7	302.0	308.3

(1) Including net capital transfers.