



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 1. Basic statistical data

	2017	2018	2019	2020	2021
Population (thousands, annual average)	7,076	7,025	6,976	6,934	6,889
GDP (BGN billions)	103	110	120	120	133
GDP per capita (BGN)	14,520	15,653	17,259	17,299	19,268
HICP (annual percentage changes)	1.2	2.6	2.5	1.2	2.8
Exchange rate (national currency vis-à-vis the euro)					
End of period	1.956	1.956	1.956	1.956	1.956
Average	1.956	1.956	1.956	1.956	1.956

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 2. Settlement media used by non-MFIs

(BGN millions; end of period)

	2017	2018	2019	2020	2021
Currency in circulation outside MFIs	14,149	15,561	17,193	19,291	22,378
Value of overnight deposits held at MFIs	37,845	41,645	56,303	76,028	87,533
<i>of which:</i>					
Transferable deposits	37,377	40,909	55,422	75,194	86,768
Narrow money supply (M1)	47,734	53,557	61,867	83,998	97,828
<i>Memorandum items:</i>					
Overnight deposits in foreign currencies held at MFIs	11,459	12,386	16,035	24,655	24,459
Outstanding value on e-money storages issued by MFIs	5	6	7	10	13
<i>of which:</i>					
Hardware-based electronic money	.	.	.	.	.
Software-based electronic money	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 3. Settlement media used by credit institutions

(BGN millions; average for the first reserve maintenance period, unless otherwise indicated)

	2017	2018	2019	2020	2021
Overnight deposits held at the central bank	6,628	7,266	8,086	9,718	10,058
Overnight deposits held at other credit institutions (end of period)	330	357	396	326	499
<i>of which:</i>					
Transferable deposits at other MFIs (end of period)	268	253	318	313	466
<i>Memorandum items:</i>					
Non-intraday borrowing from the central bank	-	-	-	-	-
Intraday borrowing from the central bank (average for last reserve maintenance period)	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 4. Banknotes and coins

(BGN millions; end period)

	2017	2018	2019	2020	2021
Currency in circulation	15,703	17,325	19,105	21,241	24,697
Total banknotes in circulation	15,329	16,898	18,634	20,752	24,138
<i>of which:</i>					
BGN 100	5,536	6,382	7,075	7,761	9,693
BGN 50	6,042	6,596	7,616	8,865	10,622
BGN 20	2,687	2,828	2,841	2,976	2,749
BGN 10	874	915	925	970	926
BGN 5	135	133	139	145	149
BGN 2	56	43	38	36	-
BGN 1	-	-	-	-	-
Total coins in circulation	362	416	460	484	518
<i>of which:</i>					
BGN 2	64	98	126	140	156
BGN 1	140	152	159	162	170
BGN 0.5	56	60	61	63	66
BGN 0.2	43	46	48	50	54
BGN 0.1	27	29	30	31	33
BGN 0.05	13	13	14	15	16
BGN 0.02	12	12	13	14	15
BGN 0.01	7	7	8	8	8
Currency in circulation held by MFIs	1,555	1,765	1,912	1,950	2,319
Currency in circulation outside MFIs	14,149	15,561	17,193	19,291	22,378
<i>Memorandum items:</i>					
Total commemorative coins	8	8	8	2	2

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 5. Institutions offering payment services to non-MFIs - page 1

(original units, unless otherwise indicated; values in BGN millions; end of period)

	2017	2018	2019	2020	2021
<b>Institutions offering payment services to non-MFIs (total)</b>					
Number of institutions	41	37	38	39	41
Number of offices	4,226	3,458	3,732	3,827	3,913
Number of overnight deposits (thousands)	7,166.6	7,173.2	7,054.3	7,969.6	7,879.8
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,525.9	2,793.9	2,975.9	3,486.1	3,805.9
Value of overnight deposits	.	.	.	.	.
Number of payment accounts (thousands)	.	13,915.3	.	.	.
Number of e-money accounts (thousands)	.	.	606.1	.	.
Outstanding value on e-money storages issued	.	.	.	.	525
<b>Central bank</b>					
Number of offices	1	1	1	1	1
Number of overnight deposits (thousands)	2.1	2.3	2.2	2.3	2.3
Value of overnight deposits	.	.	.	.	.
<i>of which:</i>					
Value of transferable deposits	2,213	1,209	9,782	8,955	9,526
<b>Credit institutions irrespective of their legal incorporation</b>					
Number of institutions	27	26	25	24	25
Number of offices	3,086	3,301	3,580	3,689	3,748
Number of overnight deposits (thousands)	7,164.4	7,170.9	7,052.0	7,967.4	7,877.5
<i>of which:</i>					
Number of internet/PC-linked overnight deposits (thousands)	2,525.9	2,793.9	2,975.9	3,486.1	3,805.9
Number of transferable overnight deposits (thousands)	7,077.0	7,158.3	7,039.1	7,953.6	7,864.3
<i>of which:</i>					
Number of internet/PC-linked transferable overnight deposits (thousands)	2,518.2	2,784.6	2,965.5	3,474.9	3,794.7
Value of overnight deposits	35,633	40,436	46,520	67,075	78,007
<i>of which:</i>					
Value of transferable deposits	35,163	39,700	45,639	66,239	77,242
Number of payment accounts (thousands)	13,947.7	13,434.9	13,424.4	12,619.9	12,533.2
Number of e-money accounts (thousands)	162.3	152.5	163.1	.	.
Outstanding value on e-money storages issued	5	6	8	10	.
<b>Credit institutions irrespective of their legal incorporation</b>					
<b>Credit institutions legally incorporated in the reporting country</b>					
Number of institutions	22	20	19	18	18
Number of offices	3,077	3,157	3,434	3,548	3,605
Value of overnight deposits	34,091	38,955	44,894	64,990	76,125
<b>Branches of euro area-based credit institutions</b>					
Number of institutions	4	5	5	5	6
Number of offices	5	140	142	137	138
Value of overnight deposits	1,494	1,429	1,558	2,006	1,792
<b>Branches of EEA-based credit institutions outside the euro area</b>					
Number of institutions	0	0	0	0	0
Number of offices	0	0	0	0	0
Value of overnight deposits	0	0	0	0	0
<b>Branches of non-EEA-based credit institutions</b>					
Number of institutions	1	1	1	1	1
Number of offices	4	4	4	4	5
Value of overnight deposits	48	52	68	79	90
<b>Electronic money institutions</b>					
Number of institutions	3	5	6	8	9
Number of payment accounts (thousands)	.	.	455.6	401.1	608.7
Number of e-money accounts (thousands)	.	.	443.0	367.8	502.0
Outstanding value on e-money storages issued	.	.	.	.	.
<b>Other payment service providers</b>					
Number of institutions	10	5	6	6	6
Number of offices	1,139	156	151	137	164
Number of overnight deposits (thousands)	-	-	-	-	-
Value of overnight deposits	-	-	-	-	-
Number of payment accounts (thousands)	125.0	.	.	.	.
Number of e-money accounts (thousands)	-	-	-	-	-
Outstanding value on e-money storages issued	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 5. Institutions offering payment services to non-MFIs - page 2

(original units, unless otherwise indicated; values in BGN millions; end of period)

	2017	2018	2019	2020	2021
<i>Memorandum items:</i>					
<b>Number of payment institutions operating in the country on a cross-border basis</b>	345	370	465	487	240
<i>of which:</i>					
Institutions providing services through an established branch	0	0	1	1	1
Institutions providing services through an agent	5	4	5	4	4
Institutions providing services neither establishing a branch nor through an agent	340	366	459	482	235

Explanatory information on certain data items is given in the notes accompanying these tables.



Bulgaria

6. Payment card functions and accepting devices

(original units, number of cards in thousands; end of period)

	2017	2018	2019	2020	2021
<b>Cards issued by resident PSPs</b>					
Cards with a cash function	7,515	7,728	7,814	7,703	8,097
Cards with a payment function*	7,522	7,430	7,463	7,432	7,688
<i>of which:</i>					
Cards with a debit function	6,390	6,189	6,218	6,257	6,384
Cards with a delayed debit function	.	.	.	0	0
Cards with a credit function	1,148	1,240	1,244	1,231	1,304
Cards with a debit and/or delayed debit function	0	0	0	0	.
Cards with a credit and/or delayed debit function	0	0	0	0	0
Cards with an e-money function	240	326	403	308	483
Cards on which e-money can be stored directly	0	0	0	0	0
Cards which give access to e-money stored on e-money accounts	240	326	403	308	483
Cards with an e-money function					
<i>of which:</i>					
Cards with an e-money function which have been loaded at least once	107	185	.	279	418
Total number of cards (irrespective of the number of functions on the card)	7,781	7,756	7,866	7,741	8,171
<i>of which:</i>					
Cards with a combined debit, cash and e-money function	0	0	0	0	.
<b>Terminals provided by resident PSPs</b>					
ATMs	5,731	.	.	.	.
Located in the reporting country	5,731	5,604	5,614	5,400	5,250
Located abroad	0	.	.	.	.
ATMs					
<i>of which:</i>					
ATMs with a cash withdrawal function	5,731	.	.	.	.
Located in the reporting country	5,731	5,603	5,613	5,400	5,250
Located abroad	0	.	.	.	.
ATMs with a credit transfer function	4,533	3,605	3,976	4,434	4,322
Located in the reporting country	4,533	3,605	3,976	4,434	4,322
Located abroad	0	0	0	0	0
POS terminals	.	.	.	.	.
Located in the reporting country	91,518	95,408	101,738	102,988	111,346
Located abroad	.	.	.	.	.
POS terminals					
<i>of which:</i>					
EFTPOS terminals	.	.	.	.	.
Located in the reporting country	91,518	95,408	101,738	102,988	111,346
Located abroad	.	.	.	.	.
E-money card POS terminals	.	.	.	.	.
Located in the reporting country	91,517	95,302	101,738	102,988	111,346
Located abroad	.	.	.	.	.
E-money card terminals	.	.	.	.	.
Located in the reporting country	91,517	95,320	101,774	103,016	112,006
Located abroad	.	.	.	.	.
E-money card terminals					
<i>of which:</i>					
E-money card loading/unloading terminals	.	.	.	.	.
Located in the reporting country	.	.	.	.	.
Located abroad	0	.	.	.	.
E-money card accepting terminals	.	.	.	.	.
Located in the reporting country	91,517	95,302	101,738	102,988	111,346
Located abroad	.	.	.	.	.

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



Bulgaria

7a. Payments per type of payment service involving non-MFIs - page 1  
(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	500.6	584.8	617.0	665.3	812.3
Domestic	466.6	539.9	562.0	609.5	737.4
Cross-border	34.1	44.9	55.0	55.8	74.9
<b>Credit transfers</b>	254.9	295.6	258.0	288.8	335.2
Domestic	253.0	293.5	255.6	286.3	328.5
Cross-border	1.9	2.1	2.4	2.6	6.7
Credit transfers					
Initiated in paper-based form	112.6	203.9	162.6	181.4	209.4
Initiated electronically	142.3	91.8	95.4	107.5	125.7
Initiated in a file/batch	25.8	27.9	29.3	30.0	30.8
Initiated on a single payment basis	116.5	63.8	66.2	77.5	94.9
of which (memorandum item):					
Online banking based e-payments	-	.	-	-	-
Credit transfers					
of which:					
Non-SEPA credit transfers	252.3	293.1	256.6	285.4	321.8
<b>Direct debits</b>	6.0	.	6.6	.	.
Domestic	6.0	6.5	6.6	.	.
Cross-border	0.0	.	.	0.0	0.0
Direct debits					
Initiated in a file/batch	5.2	.	.	.	.
Initiated on a single payment basis	0.8	0.8	0.7	0.6	0.6
Direct debits					
of which:					
Non-SEPA direct debits	6.0	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	129.7	160.9	195.8	213.6	284.4
Domestic card payments	101.0	123.1	149.9	169.4	229.1
Cross-border card payments	28.7	37.8	45.8	44.2	55.3
Card payments with cards issued by resident PSPs*					
Payments with cards with a debit function	100.6	130.6	164.2	185.6	244.0
Payments with cards with a delayed debit function	.	.	.	0.0	0.0
Payments with cards with a credit function	29.1	30.2	31.6	27.9	40.4
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Card payments with cards issued by resident PSPs*					
Payments initiated at physical EFTPOS	108.0	133.4	165.7	182.8	236.7
Payments initiated remotely	21.8	27.5	30.1	30.8	47.7
<b>E-money payments with e-money issued by resident PSPs</b>	3.7	6.4	9.0	10.7	.
Domestic	0.4	1.5	2.3	1.8	2.9
Cross-border	3.3	4.9	6.7	8.9	.
E-money payments with e-money issued by resident PSPs					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	3.7	6.4	9.0	10.7	15.2
of which:					
Accessed through a card	3.7	4.0	5.4	7.9	11.9
<b>Cheques</b>	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	.	0.0	0.0
Cross-border	0.0	0.0	.	0.0	.
<b>Other payment services</b>	106.3	115.3	147.6	145.2	170.2
Domestic	106.2	115.2	147.6	145.1	169.5
Cross-border	0.1	0.1	0.1	0.1	0.7

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.





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### 7a. Payments per type of payment service involving non-MFIs - page 2

(number of payments sent, unless otherwise stated; millions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	5.4	0.5	0.5	22.1	43.7
Cross-border credit transfers received	4.3	-	-	5.3	7.4
Cross-border direct debits received	0.0	.	-	.	0.0
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	-	.	.	.
Cross-border cheques received	0.0	-	-	.	.
Other cross-border payment services received	1.1	.	0.5	0.5	0.7
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	60.7	73.7	109.0	118.2	145.1
Domestic	60.6	73.6	108.9	118.2	144.4
Cross-border	0.1	0.1	0.1	0.1	0.7
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	1.1	0.5	0.5	0.5	0.7
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



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7b. Payments per type of terminal involving non-MFIs

(number of payments sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	196.8	.	.	.	.
At terminals located in the reporting country	196.8	218.3	.	.	.
At terminals located abroad	0.0	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	.	111.7	.	109.8	117.4
At terminals located in the reporting country	108.8	111.7	116.4	109.8	117.4
At terminals located abroad	.	0.0	.	0.0	0.0
ATM cash deposits (except e-money transactions)	1.1	1.9	2.9	4.3	6.9
At terminals located in the reporting country	1.1	1.9	2.9	4.3	6.9
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	87.0	.	126.9	144.4	.
At terminals located in the reporting country	86.9	104.1	126.9	144.4	184.9
At terminals located abroad	0.0	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	0.0	.
At terminals located in the reporting country	0.0	0.0	.	.	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.5	1.1	1.7	.
At terminals located abroad	0.0	.	.	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	38.3	.	.	.	.
At terminals located in the reporting country	31.1	27.9	33.3	27.3	32.3
At terminals located abroad	7.2	.	.	37.3	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	14.3	.	.	8.4	.
At terminals located in the reporting country	14.2	9.7	9.9	8.4	7.6
At terminals located abroad	0.1	.	.	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	24.1	.	.	.	.
At terminals located in the reporting country	16.9	18.1	23.3	18.8	24.2
At terminals located abroad	7.1	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	.	.	.
At terminals located abroad	0.0	.	.	0.0	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.1	.	.	0.4
At terminals located abroad	0.0	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	25.7	36.3	45.8	45.4	.
At terminals located in the reporting country	0.0	0.0	0.0	0.1	6.5
At terminals located abroad	25.7	36.3	45.7	45.4	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.3	2.4	2.4	1.8	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.1
At terminals located abroad	2.3	2.4	2.4	1.8	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	21.0	29.2	38.9	38.3	51.9
At terminals located in the reporting country	0.0	0.0	0.0	0.0	6.4
At terminals located abroad	21.0	29.2	38.9	38.3	45.5
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	.	.	0.9	.
E-money payments with cards with an e-money function	2.3	3.7	3.6	4.4	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	.
At terminals located abroad	2.3	3.7	3.6	4.4	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.4	0.3	0.0	0.0	0.0
OTC cash withdrawals	16.7	14.8	12.8	9.3	8.3
OTC cash deposits	28.9	26.8	25.8	17.6	15.8

Explanatory information on certain data items is given in the notes accompanying these tables.



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8a. Payments per type of payment service involving non-MFIs - page 1

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Payments per type of payment service</b>					
<b>Total payments involving non-MFIs</b>	838.9	884.6	895.7	1,010.1	1,432.7
Domestic	736.8	785.5	801.7	905.9	1,280.9
Cross-border	102.1	99.1	94.0	104.3	151.8
<b>Credit transfers</b>	731.9	783.5	789.8	918.3	1,325.7
Domestic	633.6	689.3	700.7	818.7	1,180.6
Cross-border	98.3	94.2	89.1	99.6	145.1
<b>Credit transfers</b>					
Initiated in paper-based form	257.5	304.7	333.1	421.7	715.4
Initiated electronically	474.4	478.7	456.6	496.6	610.3
Initiated in a file/batch	43.8	59.2	39.6	49.5	51.6
Initiated on a single payment basis	430.6	419.5	417.0	447.1	558.7
<i>of which (memorandum item):</i>					
Online banking based e-payments	-	-	-	-	-
<b>Credit transfers</b>					
of which:					
Non-SEPA credit transfers	684.7	740.9	746.5	870.2	1,223.5
<b>Direct debits</b>	0.4	.	4.7	.	.
Domestic	0.4	0.8	4.7	4.2	5.0
Cross-border	0.0	.	.	0.0	.
<b>Direct debits</b>					
Initiated in a file/batch	0.3	.	.	.	.
Initiated on a single payment basis	0.1	0.5	4.4	3.8	4.4
<b>Direct debits</b>					
<i>of which:</i>					
Non-SEPA direct debits	0.4	.	.	.	.
<b>Card payments with cards issued by resident PSPs*</b>	8.3	10.2	11.9	12.6	17.8
Domestic card payments	5.6	6.7	8.0	9.0	12.7
Cross-border card payments	2.8	3.4	4.0	3.5	5.1
<b>Card payments with cards issued by resident PSPs*</b>					
Payments with cards with a debit function	6.0	7.6	9.3	10.5	14.7
Payments with cards with a delayed debit function	.	.	.	0.0	0.0
Payments with cards with a credit function	2.4	2.5	2.6	2.1	3.1
Payments with cards with a debit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
Payments with cards with a credit and/or delayed debit function	0.0	0.0	0.0	0.0	0.0
<b>Card payments with cards issued by resident PSPs*</b>					
Payments initiated at physical EFTPOS	6.6	7.8	9.3	9.9	13.7
Payments initiated remotely	1.8	2.4	2.6	2.7	4.1
<b>E-money payments with e-money issued by resident PSPs</b>	0.9	1.9	2.6	1.2	.
Domestic	0.0	1.3	1.7	0.2	0.3
Cross-border	0.9	0.6	0.9	1.0	.
<b>E-money payments with e-money issued by resident PSPs</b>					
With cards on which e-money can be stored directly	0.0	0.0	0.0	0.0	0.0
With e-money accounts	0.9	1.9	2.6	1.2	1.7
<i>of which:</i>					
Accessed through a card	0.9	0.6	0.7	0.9	1.5
<b>Cheques</b>	0.0	0.0	0.0	0.0	.
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.0	0.0	0.0	0.0	.
<b>Other payment services</b>	97.2	88.3	86.7	73.8	82.4
Domestic	97.1	87.4	86.6	73.7	82.2
Cross-border	0.1	0.8	0.1	0.1	0.2

Explanatory information on certain data items is given in the notes accompanying these tables.

\*Except cards with an e-money function only.



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### 8a. Payments per type of payment service involving non-MFIs - page 2

(value of payments sent, unless otherwise stated; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>Total cross-border payments received (excluding card payments)</b>	248.7	1.2	0.5	128.3	150.7
Cross-border credit transfers received	247.9	-	-	126.7	147.5
Cross-border direct debits received	0.1	-	-	-	-
Cross-border e-money payments with e-money issued by resident PSPs received	0.0	-	-	-	-
Cross-border cheques received	0.0	-	-	-	-
Other cross-border payment services received	0.7	1.2	0.5	0.5	0.9
<i>Memorandum items:</i>					
Credits to the accounts by simple book entry	-	-	-	-	-
Debits from the accounts by simple book entry	-	-	-	-	-
Money remittances	5.5	10.4	8.5	10.2	13.0
Domestic	5.4	9.6	8.4	10.1	12.8
Cross-border	0.1	0.8	0.1	0.1	0.2
Transactions via telecommunication, digital or IT device	-	-	-	-	-
Other services (not included in the Payment Services Directive)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cross-border money remittances received	0.7	1.2	0.5	0.5	0.9
Cross-border transactions via telecommunication, digital or IT device received	-	-	-	-	-

Explanatory information on certain data items is given in the notes accompanying these tables.



Bulgaria

8b. Payments per type of terminal involving non-MFIs

(value of payments sent; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>a) At terminals provided by resident PSPs with cards issued by resident PSPs</b>	27.4	.	.	.	.
At terminals located in the reporting country	27.4	29.8	34.5	37.9	49.2
At terminals located abroad	0.0	.	.	.	.
At terminals provided by resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	21.0	.	.	28.2	35.1
At terminals located in the reporting country	21.0	23.7	26.7	28.2	35.1
At terminals located abroad	0.0	.	.	0.0	0.0
ATM cash deposits (except e-money transactions)	0.3	0.9	1.7	2.5	4.5
At terminals located in the reporting country	0.3	0.9	1.7	2.5	4.5
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	6.0	.	6.1	7.1	.
At terminals located in the reporting country	6.0	5.2	6.1	7.1	9.4
At terminals located abroad	0.0	.	.	0.0	.
E-money card-loading/unloading transactions	0.0	.	.	0.0	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	0.0	0.1	.
At terminals located abroad	0.0	.	.	0.0	.
<b>b) At terminals provided by resident PSPs with cards issued by non-resident PSPs</b>	5.2	.	.	8.6	.
At terminals located in the reporting country	4.3	3.4	3.7	.	3.5
At terminals located abroad	0.9	.	.	2.8	.
At terminals provided by resident PSPs with cards issued by non-resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	2.8	.	.	1.8	.
At terminals located in the reporting country	2.8	1.8	1.9	1.8	1.7
At terminals located abroad	0.0	.	.	0.0	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	2.4	.	.	.	.
At terminals located in the reporting country	1.5	1.6	1.8	1.3	1.8
At terminals located abroad	0.9	.	.	.	.
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	0.0	.
E-money payments with cards with an e-money function	0.0	.	.	.	.
At terminals located in the reporting country	0.0	0.0	.	.	0.0
At terminals located abroad	0.0	.	.	.	.
<b>c) At terminals provided by non-resident PSPs with cards issued by resident PSPs</b>	3.6	5.0	5.3	5.0	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.4
At terminals located abroad	3.6	5.0	5.3	5.0	.
At terminals provided by non-resident PSPs with cards issued by resident PSPs of which:					
ATM cash withdrawals (except e-money transactions)	0.9	1.0	1.0	0.8	.
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.9	1.0	1.0	0.8	.
ATM cash deposits (except e-money transactions)	0.0	0.0	0.0	0.0	0.0
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.0
At terminals located abroad	0.0	0.0	0.0	0.0	0.0
POS transactions (except e-money transactions)	1.9	2.6	3.2	2.9	4.3
At terminals located in the reporting country	0.0	0.0	0.0	0.0	0.4
At terminals located abroad	1.9	2.6	3.2	2.9	3.9
E-money card-loading/unloading transactions	0.0	.	.	.	.
At terminals located in the reporting country	0.0	.	0.0	0.0	.
At terminals located abroad	0.0	.	.	.	.
E-money payments with cards with an e-money function	0.8	0.5	0.4	0.5	.
At terminals located in the reporting country	0.0	0.0	0.0	.	.
At terminals located abroad	0.8	0.5	0.4	0.5	.
<i>Memorandum items:</i>					
Cash advances at POS terminals	0.2	0.2	0.0	0.0	0.0
OTC cash withdrawals	42.1	34.2	33.6	28.3	29.4
OTC cash deposits	49.6	43.6	44.6	35.3	39.8

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 9. Participation in selected payment systems – page 1

(original units; end of period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Number of participants	24	26	26	26	26
<i>of which:</i>					
Direct participants	24	23	22	22	22
<i>of which:</i>					
Credit institutions	21	19	18	18	18
Central bank	1	1	1	1	1
Other direct participants	2	3	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	2	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	3	4	4	4
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
Number of participants	31	30	28	27	28
<i>of which:</i>					
Direct participants	31	30	28	27	28
<i>of which:</i>					
Credit institutions	27	26	24	23	24
Central bank	1	1	1	1	1
Other direct participants	3	3	3	3	3
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	3	3	3	3	3
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	-	-	-
<b>RETAIL SYSTEM: BISERA</b>					
Number of participants	29	31	30	31	32
<i>of which:</i>					
Direct participants	29	28	26	25	26
<i>of which:</i>					
Credit institutions	27	26	24	23	24
Central bank	1	1	1	1	1
Other direct participants	1	1	1	1	1
<i>of which:</i>					
Public administration	1	1	1	1	1
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	3	4	6	6
<b>RETAIL SYSTEM: BORICA</b>					
Number of participants	30	30	29	28	28
<i>of which:</i>					
Direct participants	24	24	21	20	20
<i>of which:</i>					
Credit institutions	23	23	20	19	19
Central bank	1	1	1	1	1
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	6	6	8	8	8

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 9. Participation in selected payment systems – page 2

(original units; end of period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
Number of participants	16	15	15	16	16
<i>of which:</i>					
Direct participants	16	15	14	14	14
<i>of which:</i>					
Credit institutions	16	15	14	14	14
Central bank	-	-	-	-	-
Other direct participants	-	-	-	-	-
<i>of which:</i>					
Public administration	-	-	-	-	-
Clearing and settlement organisations	-	-	-	-	-
Other financial institutions	-	-	-	-	-
Others	-	-	-	-	-
Indirect participants	-	-	1	2	2

Explanatory information on certain data items is given in the notes accompanying these tables.



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### 10. Payments processed by selected payment systems – page 1

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Credit transfers and direct debits	0.2	0.3	0.3	0.2	0.3
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	0.0	0.0	0.0	0.0	0.0
Credit transfers and direct debits to another TARGET component	0.2	0.3	0.3	0.2	0.2
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	0.2	0.3	0.3	0.2	0.2
Credit transfers and direct debits to a non-euro area TARGET component	0.0	0.0	0.0	0.0	0.0
Concentration ratio in terms of volume (percentages)	69.7	67.6	69.5	68.2	73.0
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
<b>Total transactions</b>	1.0	1.1	1.1	1.0	1.1
Domestic	1.0	1.1	1.1	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers	1.0	1.1	1.1	1.0	1.1
Domestic	1.0	1.1	1.1	1.0	1.1
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	1.0	1.1	1.1	1.0	1.1
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	51.2	52.4	56.5	60.5	63.2

Explanatory information on certain data items is given in the notes accompanying these tables.





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Bulgaria

10. Payments processed by selected payment systems – page 2

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA</b>					
<b>Total transactions</b>	74.9	77.7	84.2	86.1	94.3
Domestic	74.9	77.7	84.2	86.1	94.3
Cross-border	-	-	-	-	-
Credit transfers	74.2	77.1	83.7	85.6	93.9
Domestic	74.2	77.1	83.7	85.6	93.9
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	74.2	77.1	83.7	85.6	93.9
Direct debits	0.7	0.6	0.5	0.5	0.5
Domestic	0.7	0.6	0.5	0.5	0.5
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	54.1	55.6	55.6	60.0	60.6
<b>RETAIL SYSTEM: BORICA</b>					
<b>Total transactions</b>	122.7	147.8	179.5	184.7	218.6
Domestic	122.7	147.8	179.5	184.7	218.6
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	73.7	96.6	124.6	138.1	173.7
Domestic	73.7	96.6	124.6	138.1	173.7
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	49.0	51.3	54.9	46.6	45.0
Domestic	49.0	51.3	54.9	46.6	45.0
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	69.5	66.9	66.3	70.3	75.1

Explanatory information on certain data items is given in the notes accompanying these tables.



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## Bulgaria

### 10. Payments processed by selected payment systems – page 3

(number of transactions sent; millions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
<b>Total transactions</b>	0.1	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.0	0.0	0.0	0.0
Credit transfers	0.1	0.0	0.0	0.0	0.0
Domestic	0.0	0.0	0.0	0.0	0.0
Cross-border	0.1	0.0	0.0	0.0	0.0
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.1	0.0	0.0	0.0	0.0
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of volume (percentages)	92.9	90.5	82.4	81.7	82.5

Explanatory information on certain data items is given in the notes accompanying these tables.



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## Bulgaria

### 11. Payments processed by selected payment systems – page 1

(value of transactions sent; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>TARGET COMPONENT: TARGET2-BNB (from Feb. 2010)</b>					
Credit transfers and direct debits	351.1	447.9	450.0	652.0	837.4
<i>of which:</i>					
Credit transfers and direct debits within the same TARGET component	88.8	81.5	70.4	237.9	444.0
Credit transfers and direct debits to another TARGET component	262.3	366.4	379.7	414.2	393.4
<i>of which:</i>					
Credit transfers and direct debits to a euro area TARGET component	261.1	365.8	379.2	413.2	392.4
Credit transfers and direct debits to a non-euro area TARGET component	1.2	0.6	0.5	0.9	1.0
Concentration ratio in terms of value (percentages)	94.0	95.1	97.0	96.7	96.7
<b>LVPS (NON-TARGET SYSTEM): RINGS</b>					
<b>Total transactions</b>	702.6	929.4	1,094.0	1,094.6	1,365.4
Domestic	702.6	929.4	1,094.0	1,094.6	1,365.4
Cross-border	-	-	-	-	-
Credit transfers	702.6	929.4	1,094.0	1,094.6	1,365.4
Domestic	702.6	929.4	1,094.0	1,094.6	1,365.4
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.1	0.1	0.0
Initiated electronically	702.6	929.4	1,093.8	1,094.5	1,365.4
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	74.8	76.0	77.7	76.5	80.5

Explanatory information on certain data items is given in the notes accompanying these tables.



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## Bulgaria

### 11. Payments processed by selected payment systems – page 2

(value of transactions sent; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA</b>					
<b>Total transactions</b>	143.1	157.7	172.6	179.6	210.6
Domestic	143.1	157.7	172.6	179.6	210.6
Cross-border	-	-	-	-	-
Credit transfers	142.9	157.5	172.4	179.5	210.5
Domestic	142.9	157.5	172.4	179.5	210.5
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	142.9	157.5	172.4	179.5	210.5
Direct debits	0.2	0.2	0.2	0.1	0.1
Domestic	0.2	0.2	0.2	0.1	0.1
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	60.3	61.7	63.6	68.1	68.7
<b>RETAIL SYSTEM: BORICA</b>					
<b>Total transactions</b>	12.6	14.6	17.4	17.4	20.0
Domestic	12.6	14.6	17.4	17.4	20.0
Cross-border	-	-	-	-	-
Credit transfers	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Credit transfers					
Initiated in a paper-based form	-	-	-	-	-
Initiated electronically	-	-	-	-	-
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	4.0	5.2	6.5	7.5	9.8
Domestic	4.0	5.2	6.5	7.5	9.8
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	8.6	9.5	10.8	9.9	10.2
Domestic	8.6	9.5	10.8	9.9	10.2
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	67.9	66.1	65.0	64.9	71.3

Explanatory information on certain data items is given in the notes accompanying these tables.



EUROPEAN CENTRAL BANK

EUROSYSTEM

## Bulgaria

### 11. Payments processed by selected payment systems – page 3

(value of transactions sent; BGN billions; total for the period)

	2017	2018	2019	2020	2021
<b>RETAIL SYSTEM: BISERA7-EUR (from Feb. 2010)</b>					
<b>Total transactions</b>	0.9	0.7	0.3	0.4	0.6
Domestic	0.2	0.1	0.1	0.2	0.3
Cross-border	0.8	0.6	0.3	0.2	0.2
Credit transfers	0.9	0.7	0.3	0.4	0.6
Domestic	0.2	0.1	0.1	0.2	0.3
Cross-border	0.8	0.6	0.3	0.2	0.2
Credit transfers					
Initiated in a paper-based form	0.0	0.0	0.0	0.0	0.0
Initiated electronically	0.9	0.7	0.3	0.4	0.6
Direct debits	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Card payments (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
ATM transactions (except e-money transactions)	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
E-money payment transactions	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Cheques	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Other payment services	-	-	-	-	-
Domestic	-	-	-	-	-
Cross-border	-	-	-	-	-
Concentration ratio in terms of value (percentages)	93.0	91.6	84.4	83.0	84.3

Explanatory information on certain data items is given in the notes accompanying these tables.