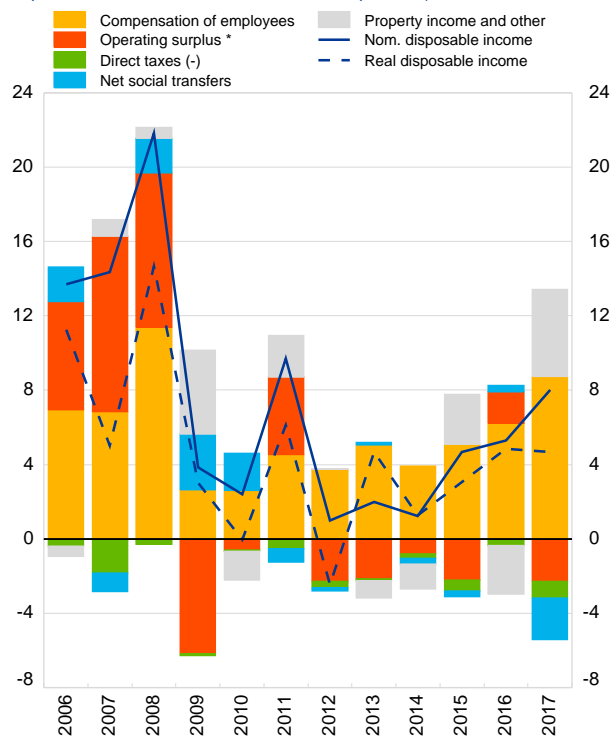


1. Household disposable income and components

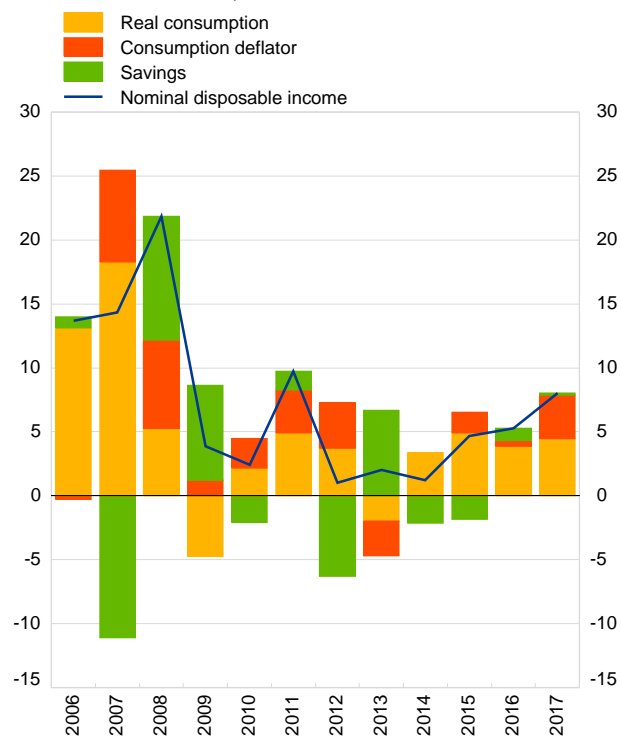
(annual percentage change of real and nominal per capita disposable income and contribution of components)



* Including mixed income.

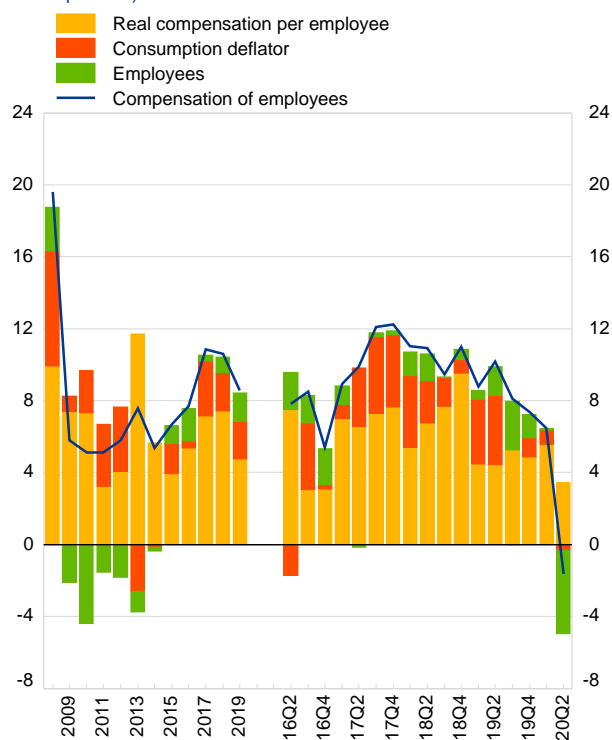
2. Household nominal disposable income and its uses

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



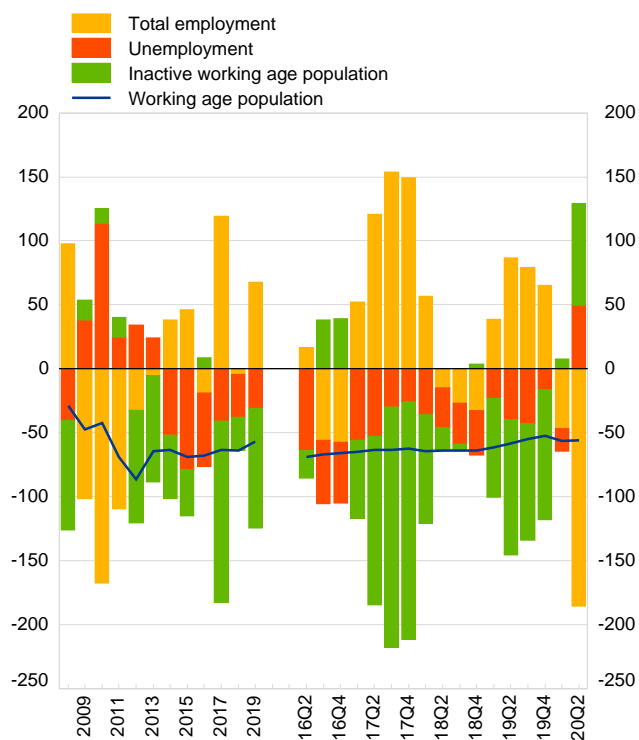
3. Compensation of employees and components

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



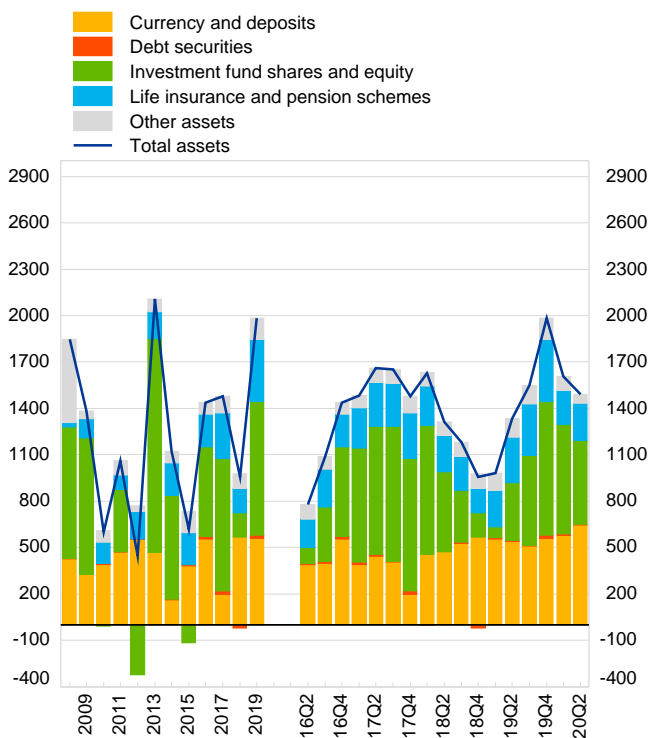
4. Labour market participation, employment and unemployment

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



6. Household investments in financial assets and contributions by components

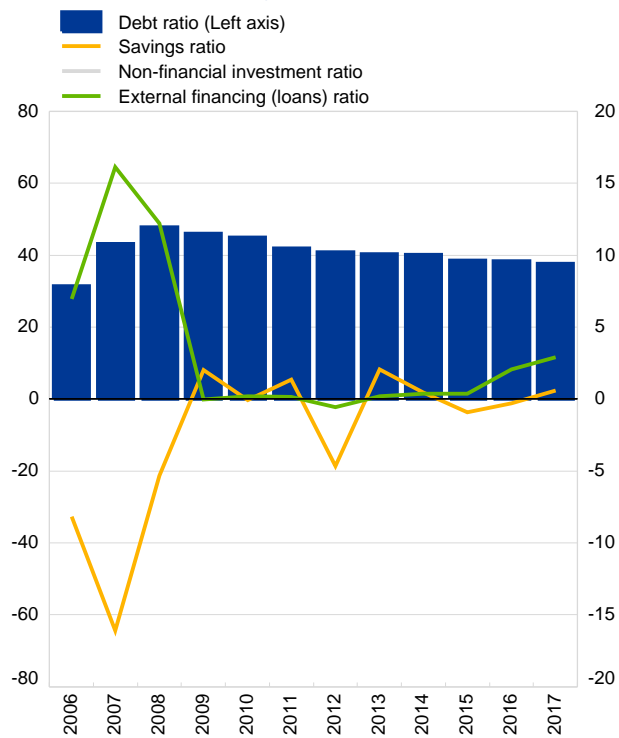
(national currency per capita, annual transactions and transactions over four quarters)



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)



	2015	2016	2017	2018	2019
	<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

	2015	2016	2017	2018	2019
1.1 Disposable income per capita	<i>Annual percentage change</i>				
Nominal gross disposable income	4.7	5.3	8.0	.	.
Deflator of final consumption	1.7	0.4	3.1	2.2	2.1
Real gross disposable income	3.1	4.8	4.7	.	.
Real final consumption	4.8	3.8	4.4	.	.
1.2 Saving, investment and debt	<i>Percentage over disposable income</i>				
Savings ratio	-0.9	-0.3	0.6	.	.
Non-financial investment ratio	-	-	-	.	.
External financing (loans) ratio	0.4	2.1	2.9	.	.
Debt ratio	38.4	38.3	37.6	.	.
1.3 Employment					
Unemployment rate	9.2	7.5	6.2	5.2	4.2
Total employment, y-o-y%	1.7	-0.5	4.4	0.0	2.6

9.B Summary of accounts

	2015	2016	2017	2018	2019
2.1 Decomposition of gross disposable income	<i>Contribution to annual percentage change</i>				
Compensation of employees (+)	5.1	6.2	8.7	.	.
Gross operating surplus (+)	-2.2	1.7	-2.3	.	.
Net social transfers (+)	-0.3	0.3	-2.2	.	.
Property income/other transf.(+)	2.7	-2.6	4.7	.	.
Direct taxes (-)	-0.6	-0.4	-0.9	.	.
Gross disposable income	4.7	5.3	8.0	.	.
2.2 Saving, investment and net borrowing flows	<i>National currency per capita</i>				
Saving, gross ⁽¹⁾	-102.9	127.6	130.8	.	.
Non-financial investment, gross	-	-	-	.	.
Net lending(+)/net borrowing(-)	-197.3	-294.9	-207.6	.	.
2.3 Financial investment	<i>National currency per capita</i>				
Currency and deposits	382.3	557.4	200.4	569.3	561.0
Debt securities	8.1	15.3	21.1	-21.1	18.2
Investment funds and shares	-115.8	576.8	857.3	156.7	867.6
Life insurance and pension schemes	208.5	214.5	293.4	157.7	400.3
Other assets	134.0	73.3	107.6	93.4	137.5
Total assets	617.1	1,437.3	1,479.8	956.0	1,984.6
2.4 Financial liabilities	<i>National currency per capita</i>				
Short-term loans	0.8	8.1	-44.2	23.8	4.7
Long-term loans	27.9	156.6	297.7	298.3	371.5
Other liabilities	35.6	-4.5	125.7	27.8	65.8
Total liabilities	64.3	160.3	379.2	349.8	442.1

(1) Including net capital transfers.