

## BULGARIA

## 2. Sectoral breakdown of MFI loans and deposits vis-a-vis other domestic residents

## 2.1 Loans

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Households <sup>1)</sup>					Non-financial corporations <sup>2)</sup>				Financial corporations other than MFIs and ICPFs <sup>2)</sup>		Insurance corporations and pension funds
	Total	Consumer credit	Loans for house purchase	Other loans		Total	Up to 1 year	Over 1 and up to 5 years	Over 5 years	Total	Reverse repos to central counterparties	Total
				Sole proprietors								
	1	2	3	4	5	6	7	8	9	10	11	12
Outstanding amounts												
2022 Q3	16.6	8.2	8.1	0.3	-	20.8	7.7	2.7	10.4	3.0	-	0.0
Q4 <sup>(p)</sup>	16.9	8.2	8.4	0.3	-	21.2	7.8	2.8	10.6	3.1	-	0.0
2022 Sep.	16.6	8.2	8.1	0.3	-	20.8	7.7	2.7	10.4	3.0	-	0.0
Oct.	16.7	8.3	8.2	0.3	-	20.9	7.8	2.7	10.5	3.0	-	0.0
Nov.	16.9	8.3	8.3	0.3	-	21.3	8.0	2.7	10.6	3.0	-	0.0
Dec. <sup>(p)</sup>	16.9	8.2	8.4	0.3	-	21.2	7.8	2.8	10.6	3.1	-	0.0
Transactions												
2022 Q3	0.7	0.3	0.3	0.0	-	0.6	0.3	0.2	0.1	0.2	-	0.0
Q4 <sup>(p)</sup>	0.5	0.2	0.4	0.0	-	0.5	0.1	0.1	0.2	0.1	-	0.0
2022 Sep.	0.2	0.1	0.1	0.0	-	0.1	0.1	0.0	0.1	0.0	-	0.0
Oct.	0.2	0.1	0.1	0.0	-	0.1	0.0	0.0	0.1	0.0	-	0.0
Nov.	0.2	0.1	0.1	0.0	-	0.3	0.2	0.0	0.1	0.0	-	0.0
Dec. <sup>(p)</sup>	0.1	0.0	0.1	0.0	-	0.0	-0.1	0.1	0.1	0.0	-	0.0
Growth rates												
2022 Q3	16.5	14.8	18.6	7.5	-	12.3	20.0	11.8	7.5	23.8	-	.
Q4 <sup>(p)</sup>	16.0	14.3	18.1	9.3	-	11.1	15.9	14.7	7.0	23.7	-	.
2022 Sep.	16.5	14.8	18.6	7.5	-	12.3	20.0	11.8	7.5	23.8	-	.
Oct.	16.4	14.7	18.5	8.8	-	11.3	17.0	11.5	7.4	24.6	-	.
Nov.	16.3	14.7	18.3	8.6	-	11.9	17.0	13.6	8.0	22.8	-	.
Dec. <sup>(p)</sup>	16.0	14.3	18.1	9.3	-	11.1	15.9	14.7	7.0	23.7	-	.

Source: ECB.

1) Including non-profit institutions serving households.

2) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).

## 2.2 Deposits

(EUR billions and annual growth rates; not seasonally adjusted; outstanding amounts and growth rates at end of period; transactions during period)

	Households <sup>1)</sup>							Non-financial corporations <sup>2)</sup>						Financial corporations other than MFIs and ICPFs <sup>2)</sup>		ICPFs		
	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total	Over-night	With an agreed maturity of:		Redeemable at notice of:		Repos	Total		Total	
			Up to 2 years	Over 2 years	Up to 3 months	Over 3 months				Up to 2 years	Over 2 years	Up to 3 months	Over 3 months		FVCs	Repos with CCPs		
																		3
Outstanding amounts																		
2022 Q3	35.4	23.1	11.1	0.8	0.3	0.0	0.0	19.9	18.4	1.1	0.3	0.0	0.0	0.0	0.8	-	-	1.1
Q4 <sup>(p)</sup>	36.8	24.6	11.1	0.9	0.3	0.0	0.0	20.6	18.8	1.4	0.4	0.0	0.0	0.0	0.9	-	-	1.3
2022 Sep.	35.4	23.1	11.1	0.8	0.3	0.0	0.0	19.9	18.4	1.1	0.3	0.0	0.0	0.0	0.8	-	-	1.1
Oct.	35.7	23.4	11.1	0.9	0.3	0.0	0.0	20.0	18.6	1.2	0.3	0.0	0.0	0.0	0.8	-	-	0.9
Nov.	35.9	23.7	11.1	0.8	0.3	0.0	0.0	20.0	18.4	1.3	0.3	0.0	0.0	0.0	0.8	-	-	1.2
Dec. <sup>(p)</sup>	36.8	24.6	11.1	0.9	0.3	0.0	0.0	20.6	18.8	1.4	0.4	0.0	0.0	0.0	0.9	-	-	1.3
Transactions																		
2022 Q3	0.7	0.8	-0.2	0.0	0.0	0.0	0.0	2.0	1.9	0.1	0.0	0.0	0.0	0.0	0.1	-	-	-0.1
Q4 <sup>(p)</sup>	1.6	1.6	0.1	0.0	0.0	0.0	0.0	0.8	0.5	0.3	0.0	0.0	0.0	0.0	0.1	-	-	0.2
2022 Sep.	0.2	0.3	0.0	0.0	0.0	0.0	0.0	0.5	0.4	0.1	0.0	0.0	0.0	0.0	0.0	-	-	0.0
Oct.	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.0	0.0	0.0	0.0	0.0	0.1	-	-	-0.2
Nov.	0.3	0.3	0.0	0.0	0.0	0.0	0.0	0.0	-0.2	0.1	0.0	0.0	0.0	0.0	0.0	-	-	0.3
Dec. <sup>(p)</sup>	1.0	0.9	0.0	0.0	0.0	0.0	0.0	0.6	0.4	0.2	0.0	0.0	0.0	0.0	0.1	-	-	0.1
Growth rates																		
2022 Q3	6.3	17.6	-10.7	-7.5	3.6	.	.	21.8	25.1	-11.1	-0.3	.	.	.	-6.0	-	-	-23.1
Q4 <sup>(p)</sup>	7.9	16.8	-6.5	-6.4	2.6	.	.	26.2	26.2	24.4	32.1	.	.	.	25.5	-	-	10.5
2022 Sep.	6.3	17.6	-10.7	-7.5	3.6	.	.	21.8	25.1	-11.1	-0.3	.	.	.	-6.0	-	-	-23.1
Oct.	6.4	16.9	-9.8	-8.0	4.1	.	.	22.6	24.9	-4.8	17.0	.	.	.	2.5	-	-	-27.8
Nov.	7.4	17.2	-7.9	-9.3	3.6	.	.	25.9	26.9	12.8	20.5	.	.	.	3.5	-	-	-0.4
Dec. <sup>(p)</sup>	7.9	16.8	-6.5	-6.4	2.6	.	.	26.2	26.2	24.4	32.1	.	.	.	25.5	-	-	10.5

Source: ECB.

1) Including non-profit institutions serving households.

2) In accordance with the ESA 2010, in December 2014 holding companies of non-financial groups were reclassified from the non-financial corporations sector to the financial corporations sector. These entities are included in MFI balance sheet statistics with financial corporations other than MFIs and insurance corporations and pension funds (ICPFs).