

(2012–2016 .)

- ” , , “
:
,
.
, ,
-
.
.
:
, ,
,

JEL: D22, G01, G21

**CREDIT ACTIVITY OF NON-FINANCIAL CORPORATIONS IN
BULGARIA FOR THE PERIOD 2012-2016**

Ivan Sashev Marinov

PhD “Finance, money flows, credits and insurance”

Abstract:

The credit activity of organizations which add value to the Bulgarian economy is seriously affected by the global financial crisis. The continuous improvements in the cost policies and the positive feedback of the entrepreneurs for the post-crisis economic conditions are yet to motivate the more aggressive behavior of business units on the credit market. The analysis of the loan portfolio of the enterprises shows a slow recovery of the credit activity of non-financial organizations. This largely prevents the benefits from the effective exploitation of the money supply coming as a source from the banking system.

Key words: Non-financial corporations, commercial banks, global financial crisis, credit activity

JEL: D22, G01, G21

2016 .

2012–2016 .

2012–

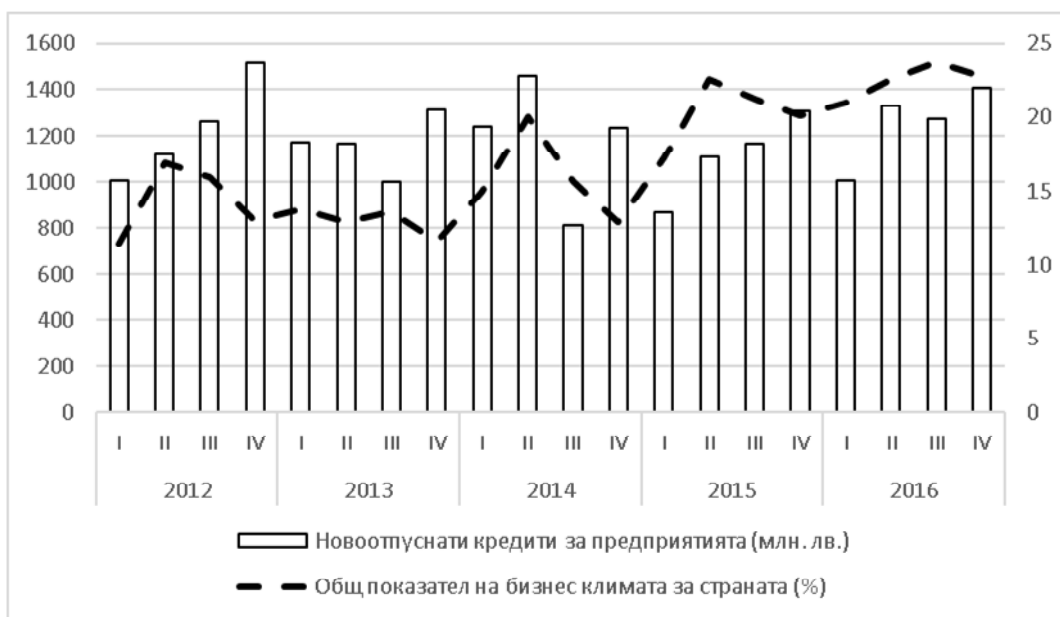
(, , & , 2010).

1.

2012-2016 .

, 2015),

. 1



:(), (,)

. 1

(

).

2012–2016

· (,) ,
· ,
· , - ,
· ,
· . 1 , 2015 .
2012 . 2014 .
· 2015 . 2016 . ,
· 2012-2014 . ,
· ,
· - ,
· ,
· 2015 .

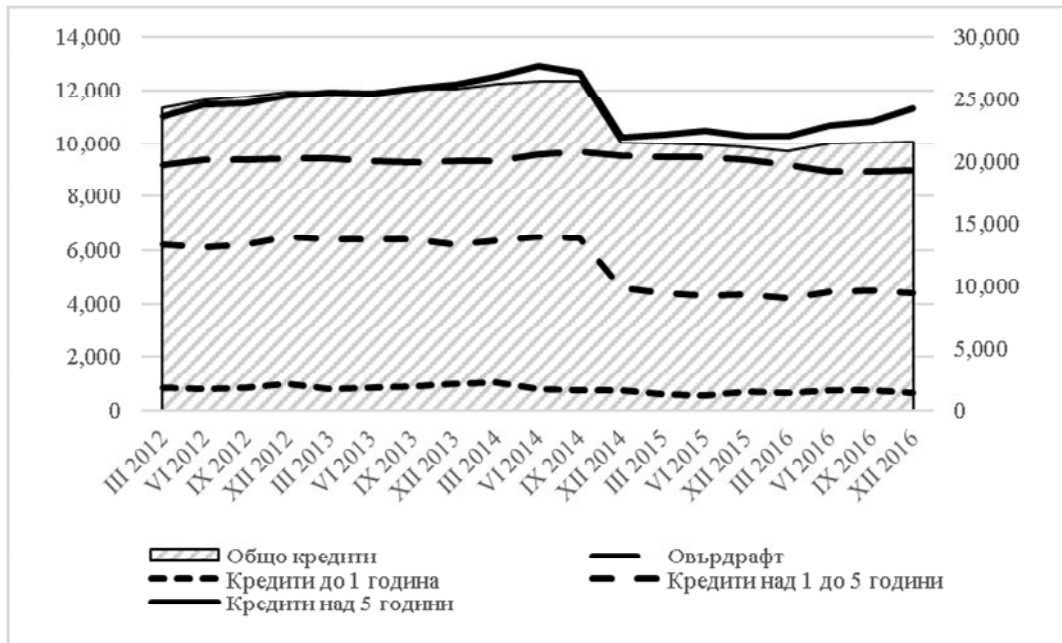
2.

2012–2016 .

(.2).

2012 . 9 167, 4

2016 . 9 000,3



:(,)

.2

(. .)

1

839,8 . . 633,1 . .
-24.6% . -

,
2014 .

1 . 2014 .

1 ,

2016 . 6 211,7 . .

2012 ., 1 5 4

389, 2 . . 2016 .,
29.3%.

2012 .

2016 . 14.9% (1 642,8 . .), 2016 .

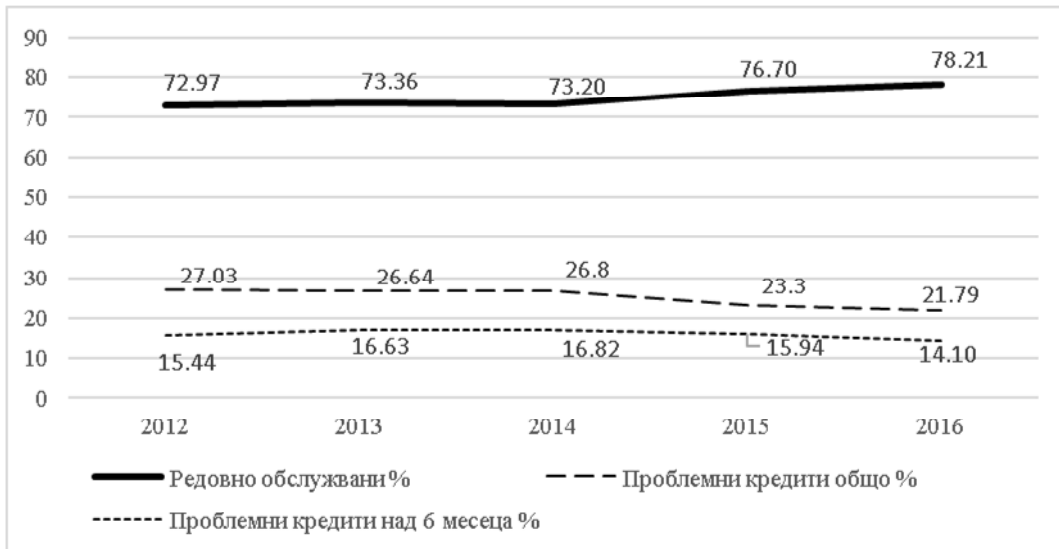
292,9 . .
2.7%.

2012–2016 .,

3.

2012-2016 .

(, 2015, . 66-70)



:(, -)

. 3

2012–2016 .

3

- 30 .

2014 . , ,

, 2014 .

(180)

2012 . ,

,
.
,
- ,
, .

,
.
,

2016 .

2016 .

2012-

,

,

,

- . (2012–2016). . 3 07 2017 r.
http://pls.bnb.bg/bnb/dd/IR_NBO_LOAN_NEW.nsf/fsWebIndexBG
- . (2012–2016). . 4 07 2017 r.
http://pls.bnb.bg/bnb/dd/Loans_Non-financial_Corp.nsf/fsWebIndexBG
- . (2012–2016). - . 5 07 2017 r.
http://bnb.bg/BankSupervision/BSCreditInstitution/BSCIFinansReports/BSCIFR BankingSystem/BS_201705_BG
- . (23 2015 r.). . 3 07 2017 r.
http://www.bnb.bg/bnbweb/groups/public/documents/bnb_publication/pub_ec_r_2015_01_bg.pdf
- , . (2015). . : .
 , .. , .. & , . (2010).
 :
- . (2012–2016). . 4 07 2017 r.
<http://www.nsi.bg/sites/default/files/files/metadata/businesssurveys-metho.pdf>
- . (.). . 3 07 2017 r.
https://infostat.nsi.bg/infostat/pages/reports/query.jsf?x_2=1282