

ASPECTS REGARDING THE STRUCTURE OF LOANS AND DEPOSITS OF CUSTOMERS IN THE NORTH-WEST REGION

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Abstract: The article presents issues regarding the evolution of non-governmental loans granted and the savings of bank customers in the North-West Region. Banks offer different savings products to individuals and legal entities.

The decision to access a loan, regardless of the type, is an extremely important decision for both parties, the client and the bank.

Saving has effects on the development of the bank's activity, customer deposits representing the bank's funding sources, and for customers, deposits are the safest way to save.

The research methods used by the authors of the article were data collection, analysis, processing and graphic representation.

The non-governmental credit granted to bank clients in the North West Region followed an upward trend. The same trend also registers the deposits of non-governmental clients as a result of their trust in the banking system.

• Introduction

Credit has a special role in the market economy, being the main incentive in the whole economic-social system. Moreover, credit becomes a necessity as a result of the lack of liquidity, being a main concern of banks.

Regardless of the type of credit to be requested, first of all, a serious analysis of the need to contract this product is recommended. The events of the past years in the economy and not only represented for a large part of us a threshold to cross from a financial point of view, and everyone paid special attention to the moment when they had to make financing decisions.

Regardless of the time of contracting some loans, a true periodic self-assessment of the level of income and expenses is necessary, in order to identify the possibilities of reducing expenses and saving for unexpected situations or retirement. It is recommended that before contracting a loan, realistically evaluate the possibility of paying the payment obligations month by month even if the maximum amount to be paid monthly will be calculated by the bank representative, in accordance with the information and documents presented to the bank.

• Material and method

The purpose of this article is to analyze the structure of loans and savings deposits in the North-West Region.

In this sense, the authors consulted in the specialized literature books, works by specialists, reports, statistical data, publications, produced and offered by the National Bank of Romania and various specialized web pages.

Regarding the methodology, the authors combined the standard techniques and methods of the research starting with the documentation, analysis and synthesis, graphic creation and issuing some conclusions.

• Results and discussions

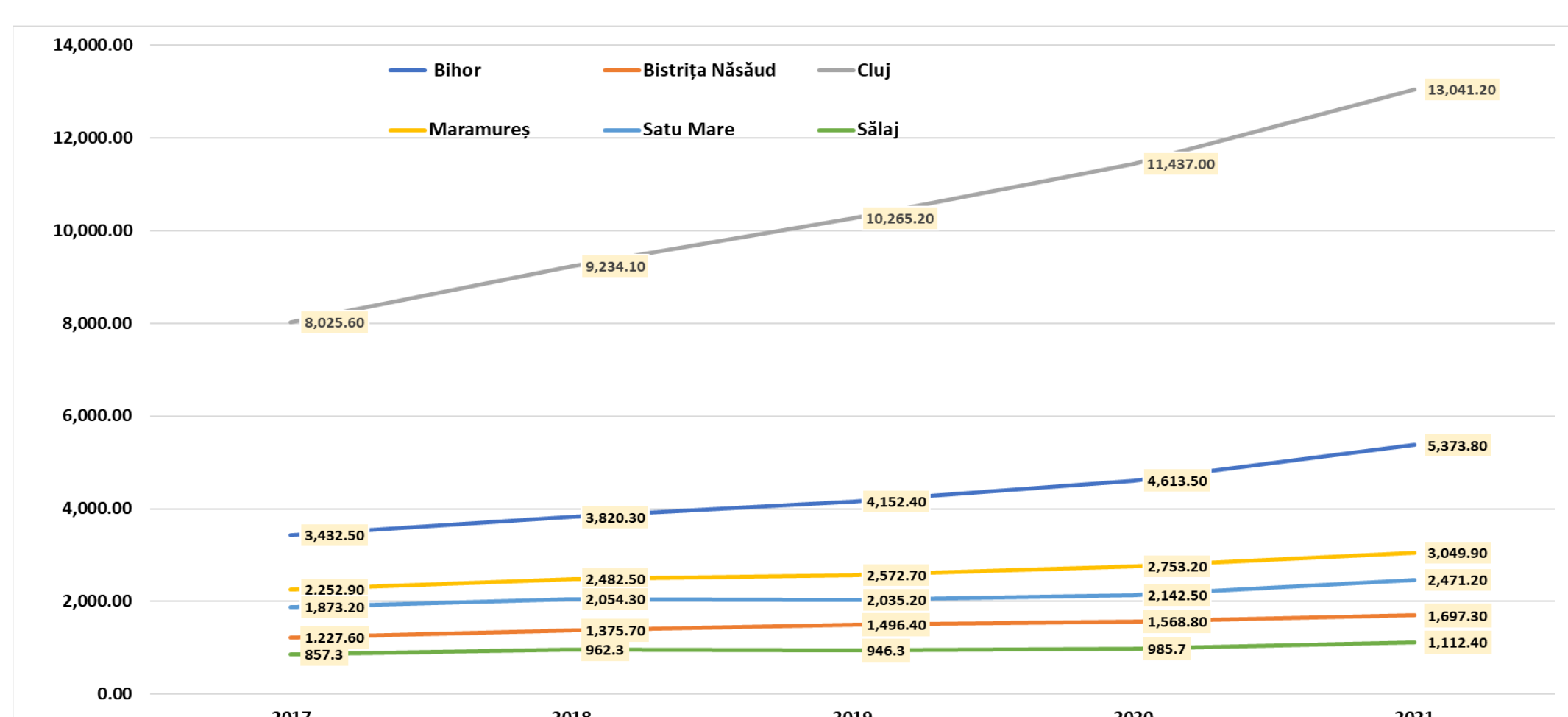


Figure 1. The evolution of loans in lei from the North-West Region (millions of lei)

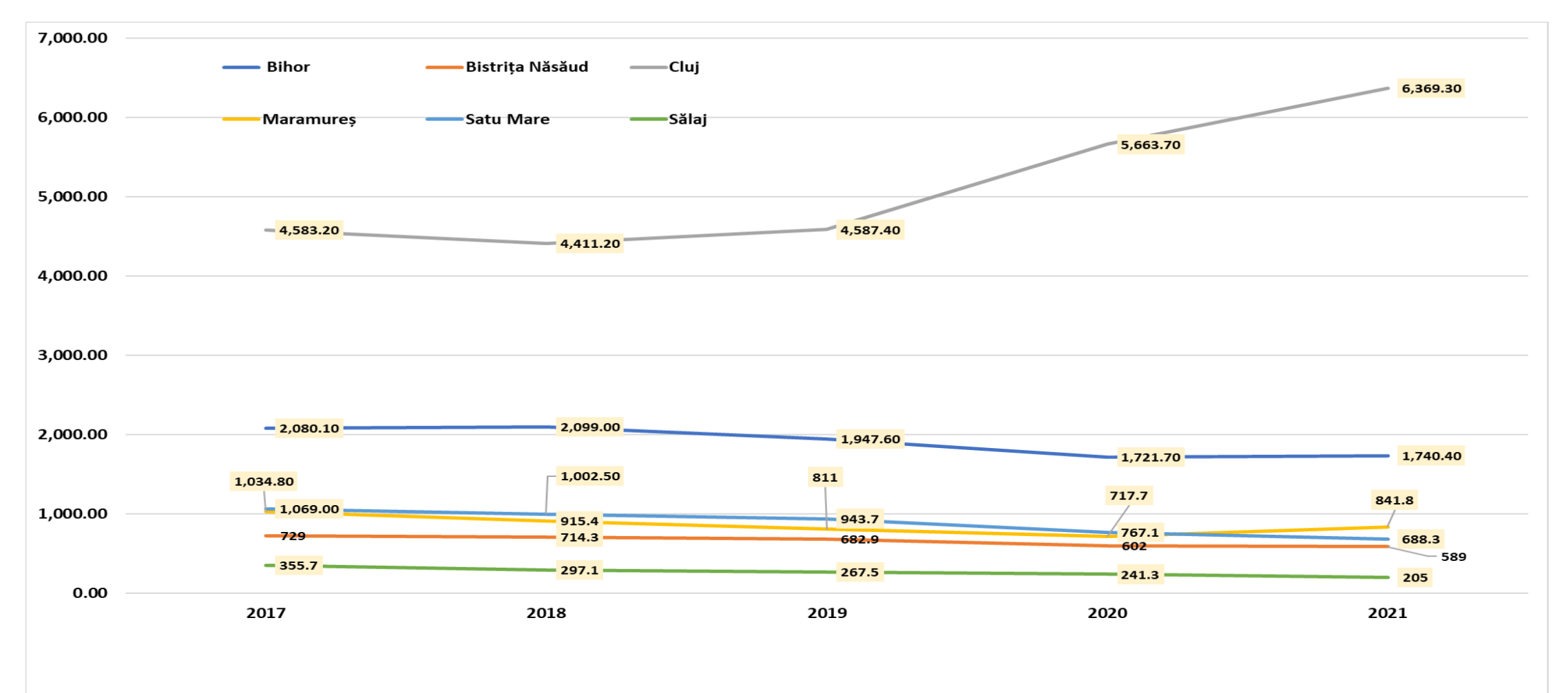


Figure 2. The evolution of foreign currency credits in the North-West Region (millions of lei)

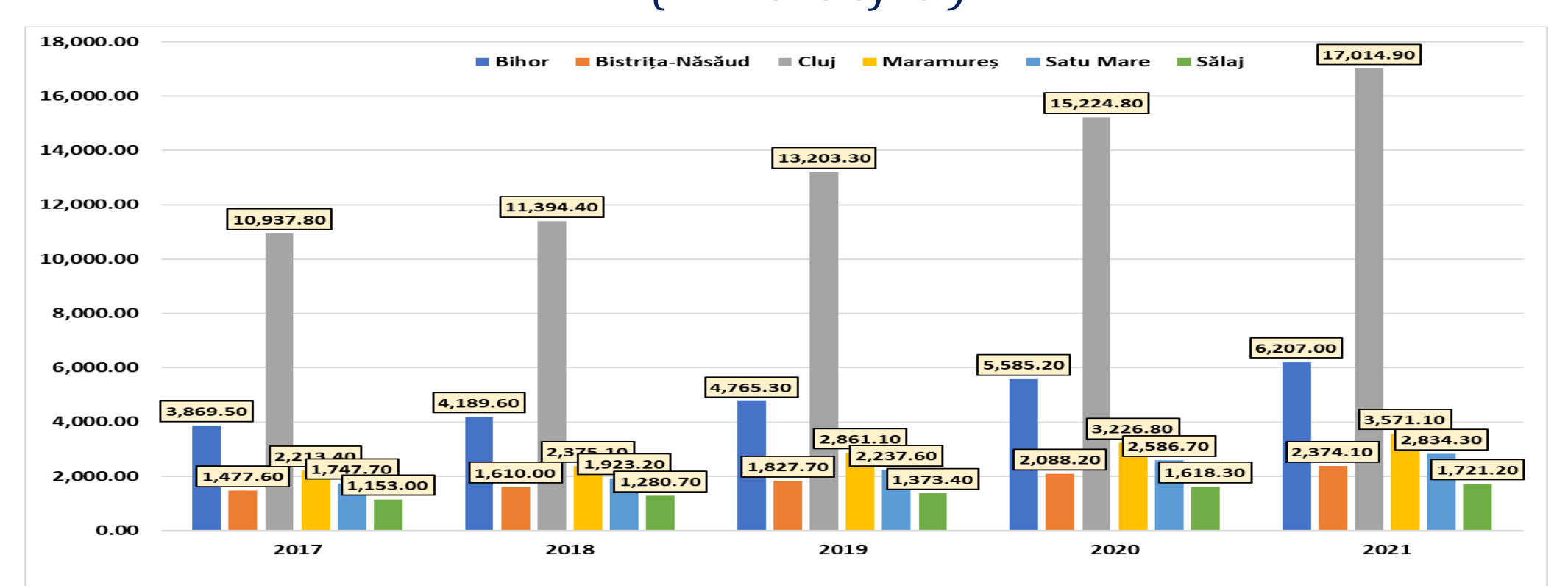


Figure 3. The evolution of availabilities, term deposits, deposits repayable after notification and repo operations, in lei in the North-West Region (millions of lei)

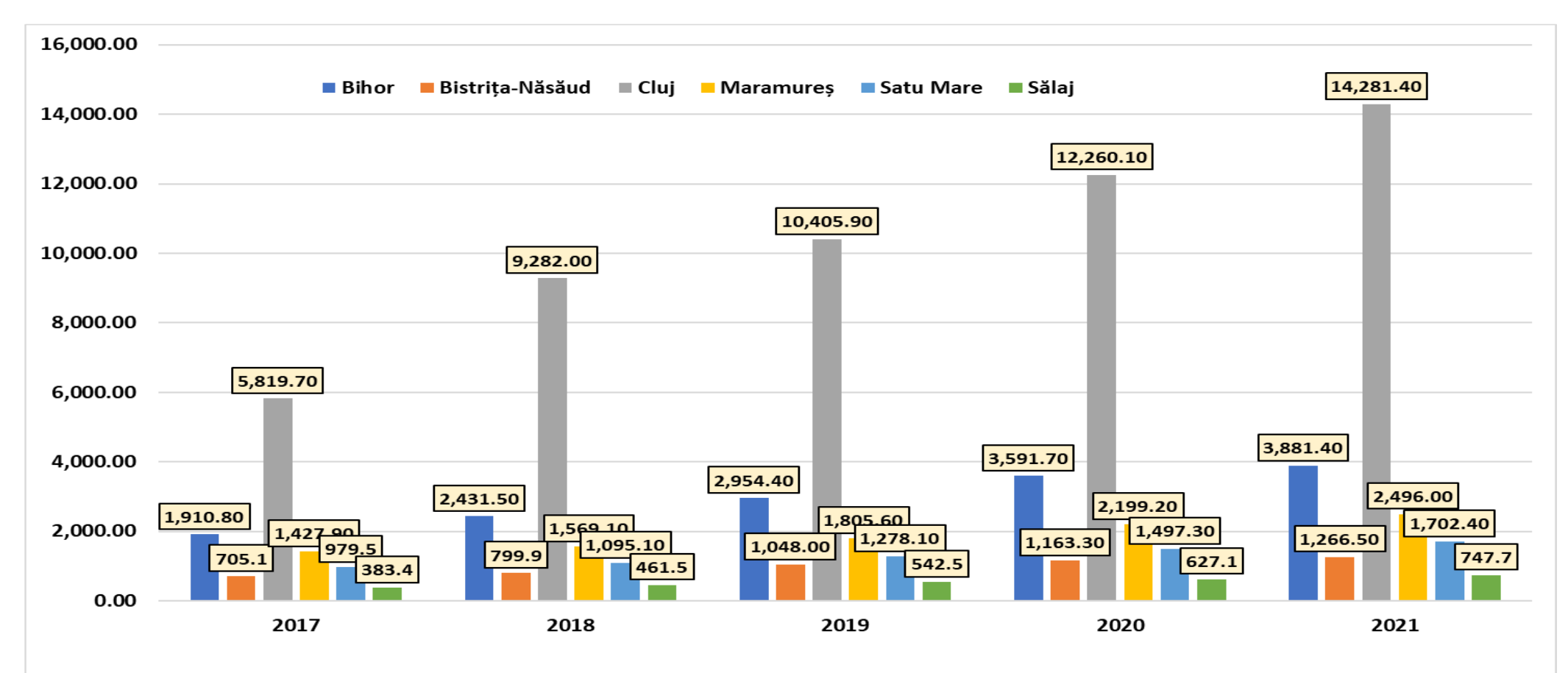


Figure 4. The evolution of availabilities, time deposits, deposits repayable after notification and repo operations, in foreign currency in the North-West Region (millions of lei)

• Conclusions

From the analysis of the structure of non-governmental loans in lei and in foreign currency from the North-West Region, for the entire region, for each county in its composition and for types of beneficiaries (non-financial companies and households), the trend of credit growth in the period under study emerges, especially those in lei. As for saving, this also follows an upward trend, everyone putting money in deposits for different reasons, especially since recently we have seen a slight increase in the interest rate on savings deposits.