



EVOLUTION OF INTEREST RATES RELATING TO BANK LOANS AND DEPOSITS IN ROMANIA

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Abstract: It is known that the level of interest rates related to loans is of primary importance, especially for the relaunch of the growth of the Romanian economy. Depending on the size of the installments, the crediting of the investments can be made to a lesser or greater extent. The exit from the crisis and also the relaunch of the economic growth will be unlikely without the investments secured through credits.

Bank deposits are a source of financing for bank loans. I also considered as illustrative the prospect of presenting the difference between the level of interest on loans granted and those for deposits established.

• Introduction

It is certainly not an exaggeration when it is stated that "money makes the world go round", because modern economies are not functional without money. Banks face a multitude of banking risks that require assessment and management. Interest rates are used by the central bank to influence monetary policy, with the aim of controlling inflation in particular.

• Material and method

The paper identified and analyzed the evolution of interest rates for loans granted to the population and financial companies and their deposit rates.

• Results and discussions

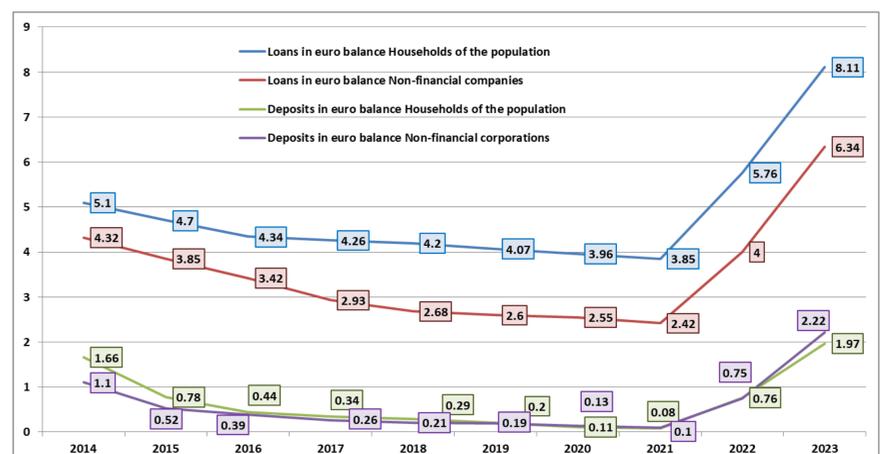


Figure 3. The evolution of the difference between related interests of loans and deposits in euro, in the period 2014-2023 (%)

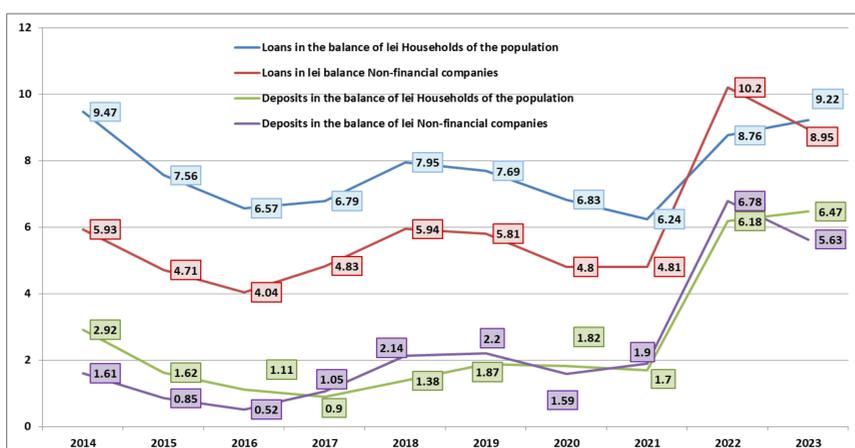


Figure 1. The evolution of the difference between related interests of loans and deposits in the balance in lei, in the period 2014-2023 (%)

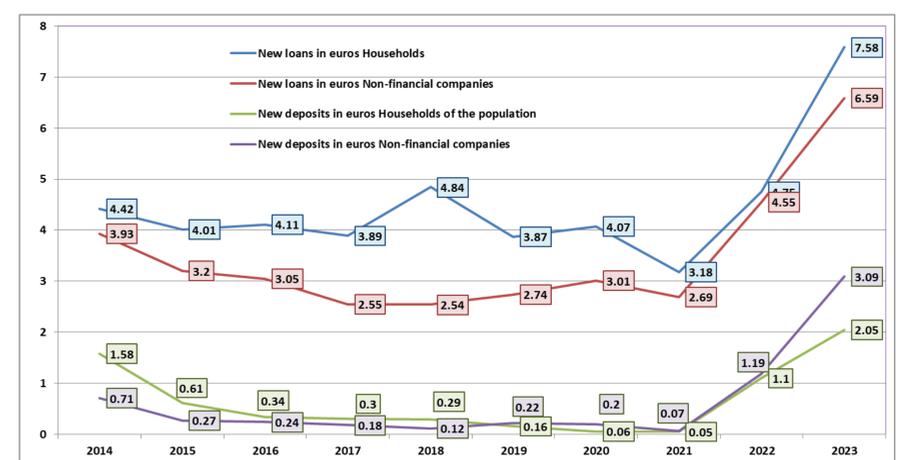


Figure 4. The evolution of the difference between related interests of new loans and deposits in euros, in the period 2014-2023 (%)

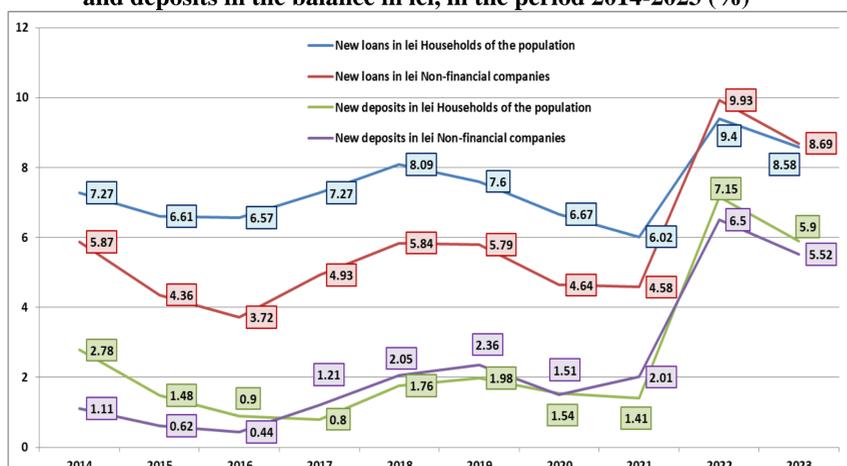


Figure 2. The evolution of the difference between related interests of new loans and deposits in lei, in the period 2014-2023 (%)

• Conclusions

As an instrument applied by the economic system of credit institutions, the interest rate ensures that they obtain profit. The difference between the interest received and the interest offered is the basis of the profit formation model.