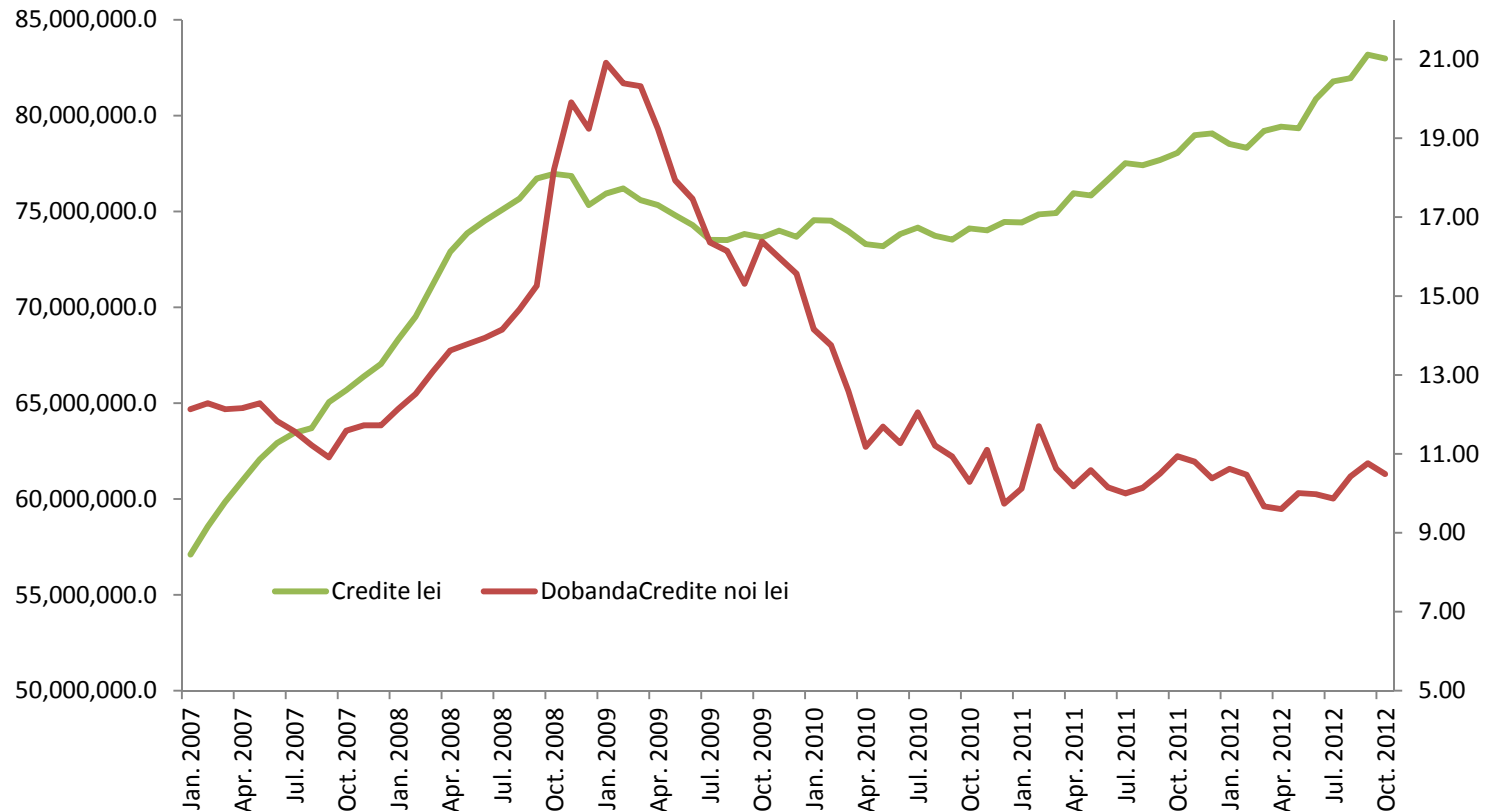
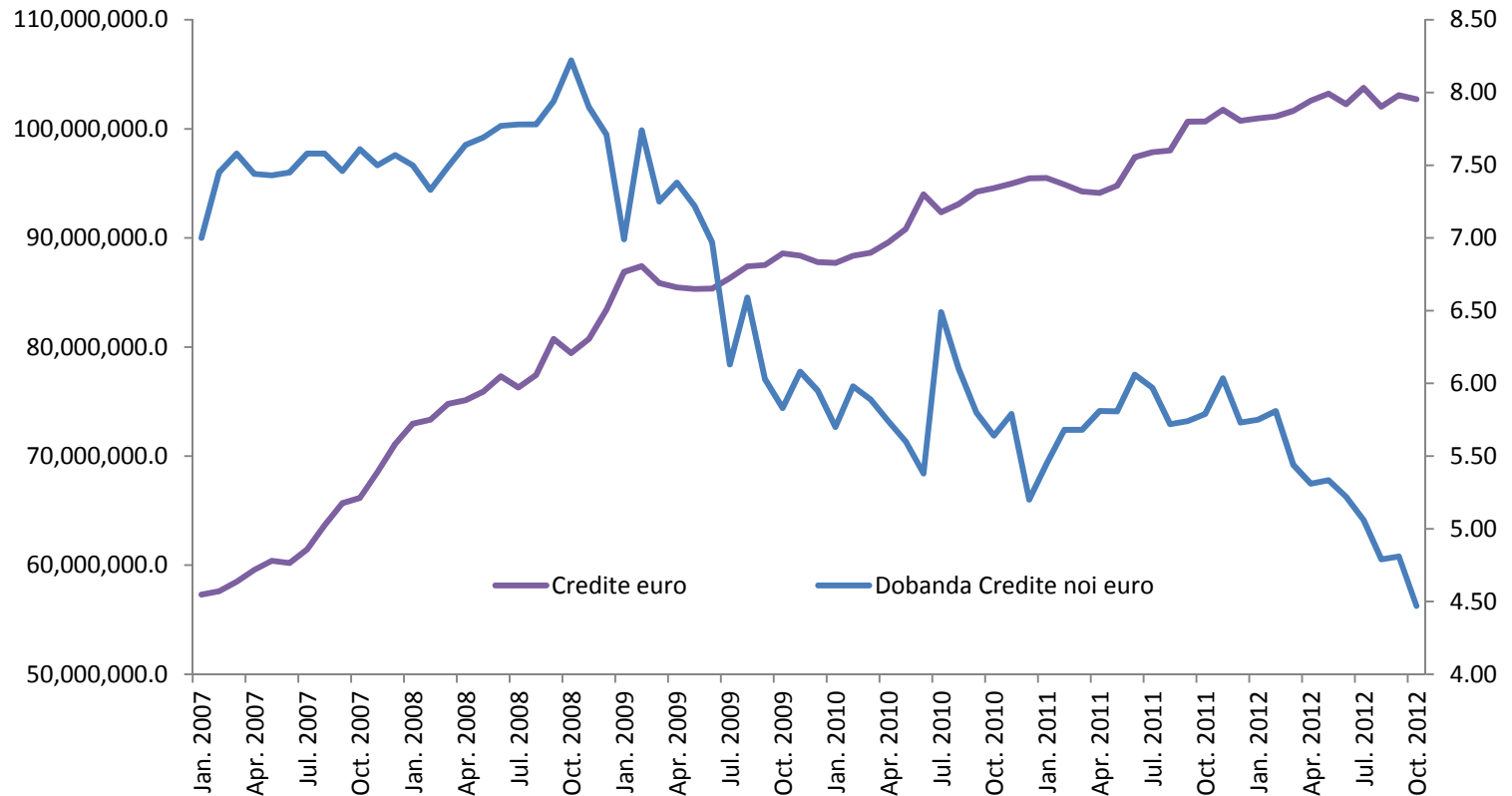


Credite/Depozite aproape de nivelul din 2008



Credite/Depozite aproape de nivelul din 2008



O teorie despre piata creditului

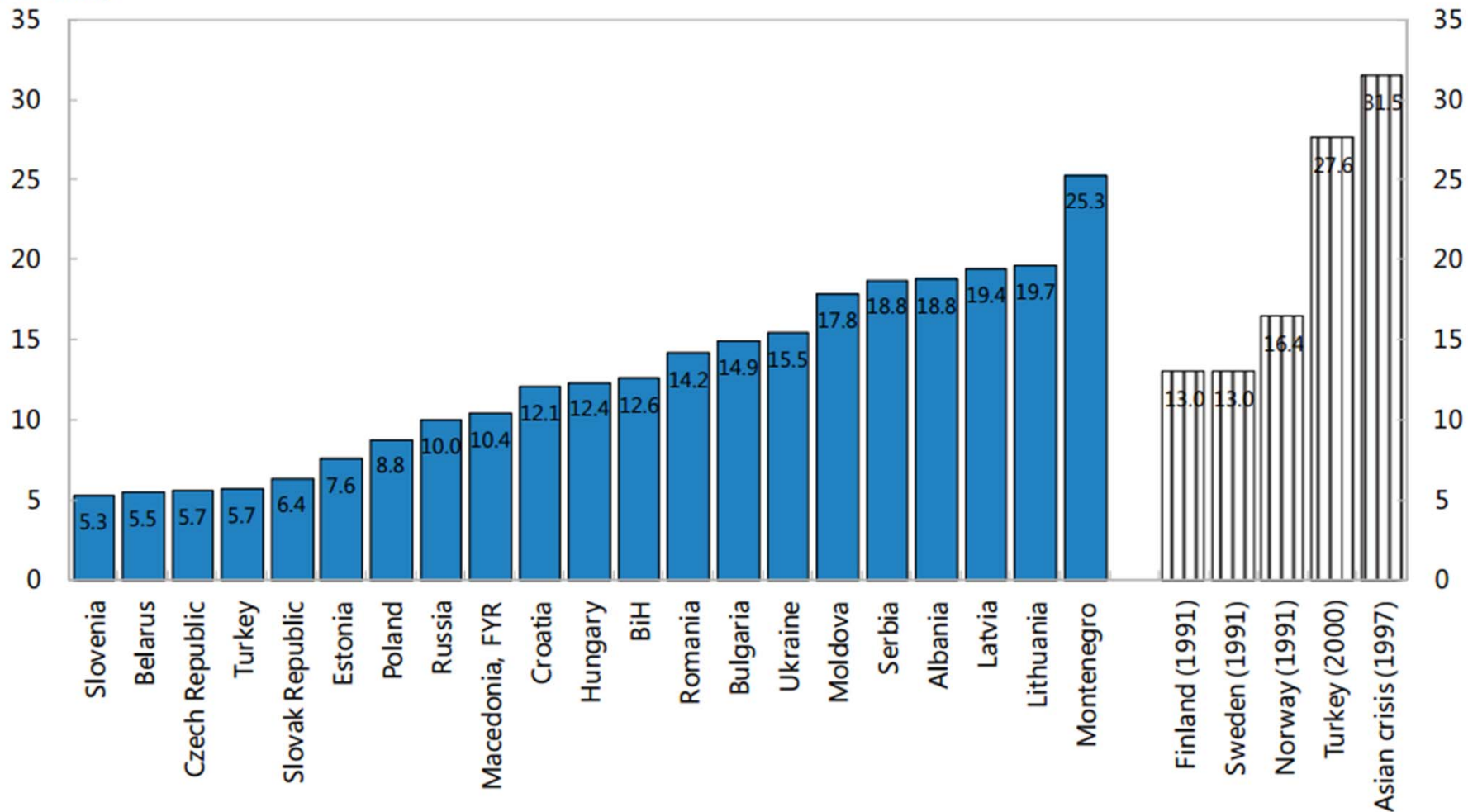
- Oferta si cerera de credite supradimensionate in baza unei intelegeri gresite a schimbarilor din economie
- Scaderea de impozite, aprecierea RON, scaderea somajului si implicit cresterea salariilor, cresterea economica – toate sub “umbrela convergentei reale” au dat senzatia unor schimbari permanente de structura a economiei.

Riscuri

- Stabilitate financiara
- Cresterea Economica \leftrightarrow NPL (stagnare si “credit crunch) .
 - Cresterea economica mica duce la cresterea NPL
 - De la un anumit nivel NPL au efect neliniar aspra comportamentului bancilor (peste un anumit nivel NPL influenteaza negativ creditarea si mai departe cresterea economica)

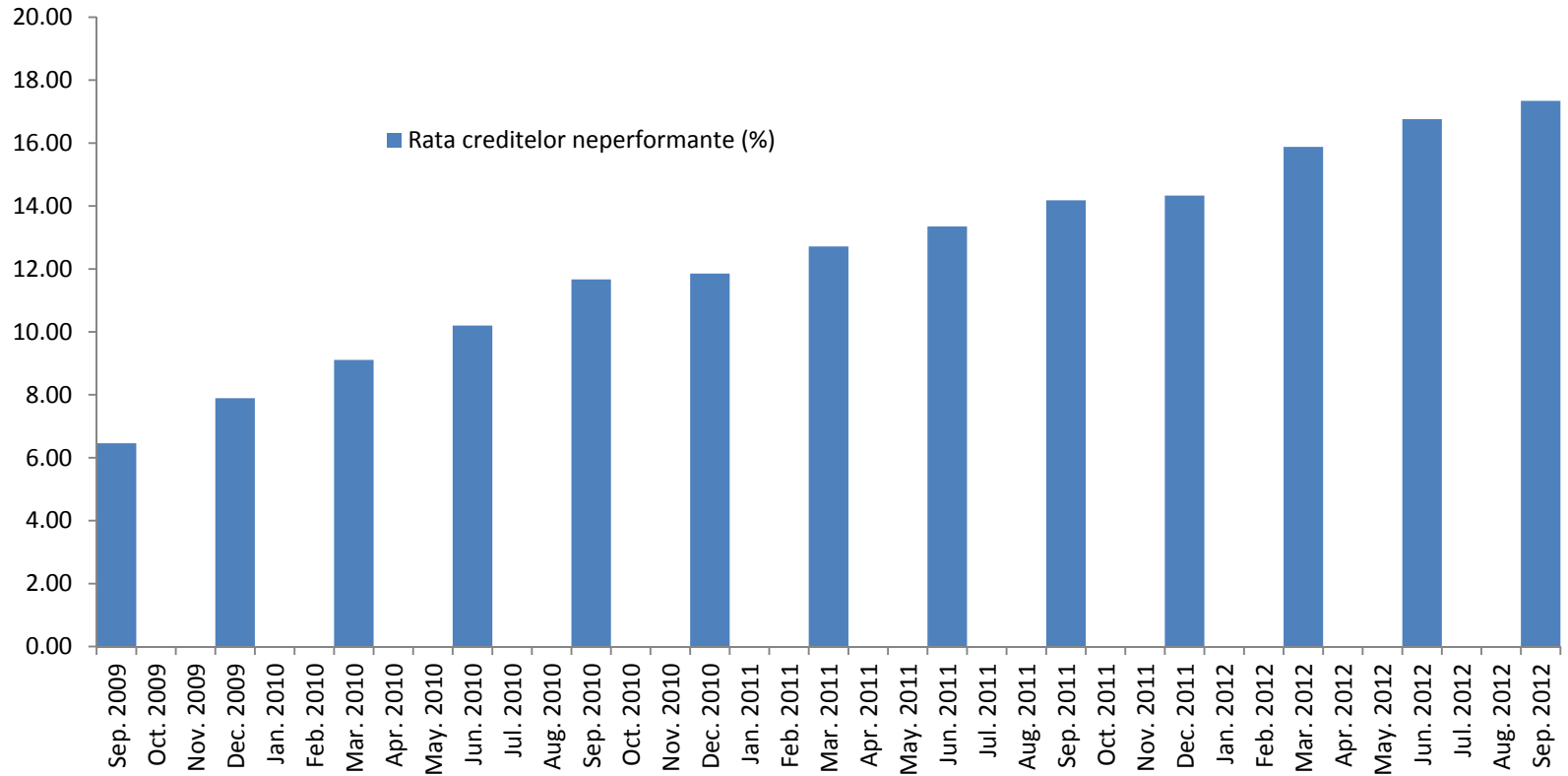
Figure 2. CESEE and Previous Crises Countries: Peak NPL Ratios*

(Percent)



* For CESEE peak ratio during 2009-2011. Data are not fully comparable across countries due to differences in national classification practices.

Creditele neperformante –am ajuns la pragul critic?



Credite/Depozite aproape de nivelul din 2008

