

# **IPOTEZELE C.E. REFERITOARE LA DEFICITUL BUGETAR ȘI CARACTERUL RESTRICTIV AL NOILOR NORME BNR PRIVIND ACORDAREA DE CREDITE ÎN CONDIȚIILE CRIZEI FINANCIARE ACTUALE**

## **THE HYPOTHESIS OF THE EUROPEAN COMMISSION REGARDING THE BUDGET DEFICIT - THE CHARACTER OF THE BNR NEW STANDARDS REGARDING THE CREDITS GRANTING BECAUSE OF THE GLOBAL FINANCIAL CRISIS**

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**Abstract:** In Romania bankers are expecting a similar policy on the part of local central bank in order to cheapen credits in lei. The signal regarding the cheapness of credits was given when BCE and Fed (central bank of the United States) decided to diminish the interests of monetary policy.

Bankers will make a proposal to BNR hoping to get a credit relaxation in the new conditions of the financial crisis, but economic analysts are estimating that loans will keep on remaining expensive. The European Commission's forecasts are making a mess of the governors' plans.

While the Government is taking into consideration an advance of 2.5% of the economy and a budget deficit of 2% in the Gross Domestic Product, the European Union's officials are not as optimistic. The reason is represented by the discouragement of internal demand, the main increasing engine in the last five years, affected by a strong reduction in lending conditions, the decrease of confidence indicators and the deterioration of conditions on labor market.

**Keywords:** norms restrictive, minimum mandatory reserves, global financial, crisis, loans in domestic currency