

ALCB LENDING INDEX PRESENTATION

01.02.2018



Attīstība



Tehnoloģijas



Atbilstība

Event Opening



Sanda Liepiņa, Board
Chair, ALCB

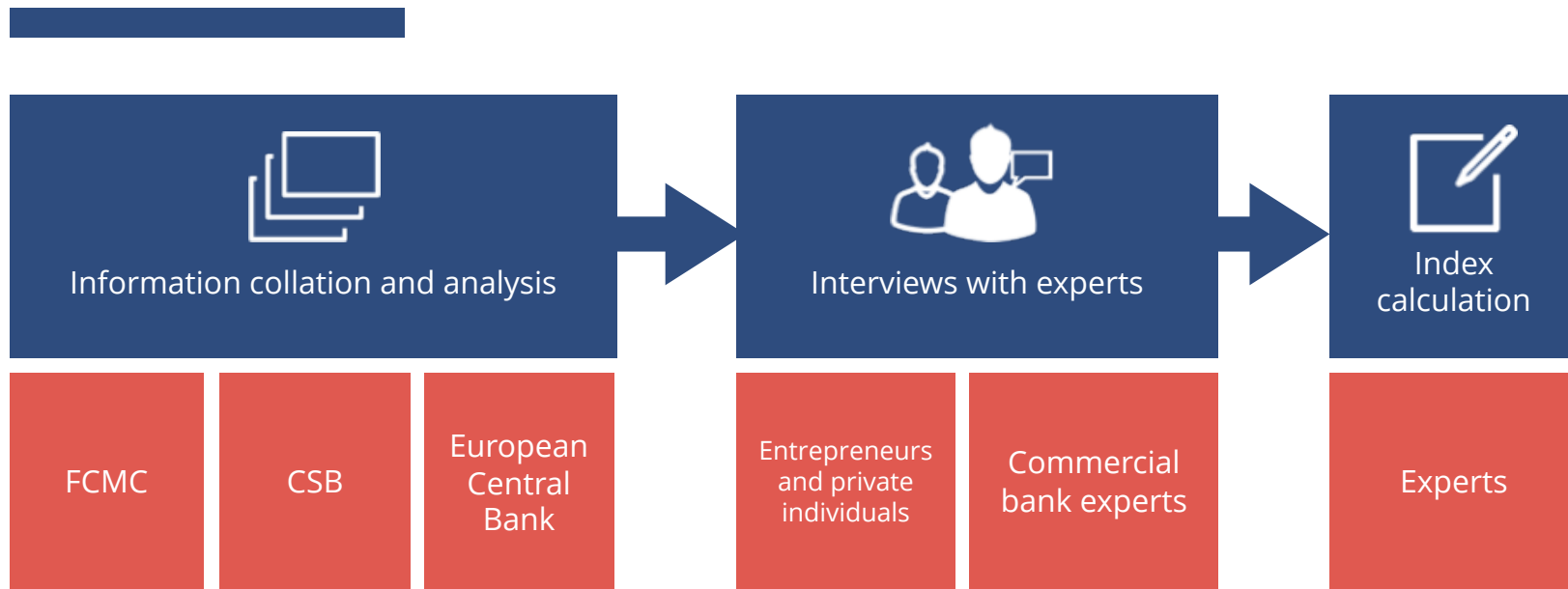
1. ALCB Lending Index Methodology and Results
2. Experts' Discussion
"Lending for Economic Growth"
3. Question and Answer session



Kārlis Danēvičs,
Joint Chair, ALCB Lending
Committee;
Board Member, SEB banka

ALCB Lending Index Methodology and Results

Index Development Process



Index Methodology



Komerčbanku spēja kreditēt

Komerčbanku sektorā izsniegto aizdevumu un depozītu attiecība

Komerčbanku sektora brīvo līdzekļu apjoms

Komerčbanku sektora aktīvu apjoms

Kredītņēmēju maksājumu kavējumu īpatsvars



Komerčbanku vēlme kreditēt

Kreditēšanas nosacījumu stingrība

Komerčbanku riska apetīte

Komerčbanku atteikto aizdevumu īpatsvars

Ēnu ekonomikas īpatsvars Latvijā



Aizņēmēju vēlme aizņemties

Iedzīvotāju īpatsvars, kas apsver iespēju tuvāko 6 mēnešu laikā aizņemties no komerčbankām

Faktiskais pieprasījums pēc aizdevumiem

Komersantu peļņa

ES Ekonomikas sentimenta indikators



Aizņēmēju spēja aizņemties

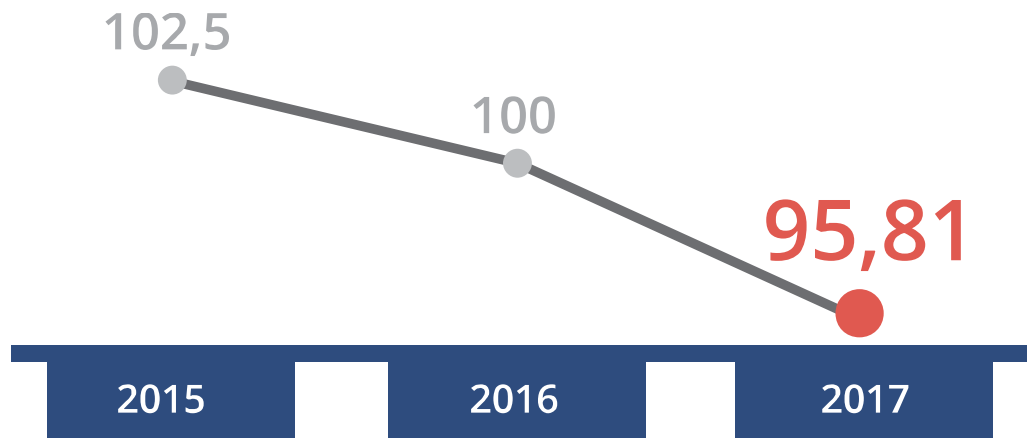
Bezdarba līmenis valstī

Latvijas iekšzemes kopprodukts

Latvijas iedzīvotāju vidējie mēneša ienākumi

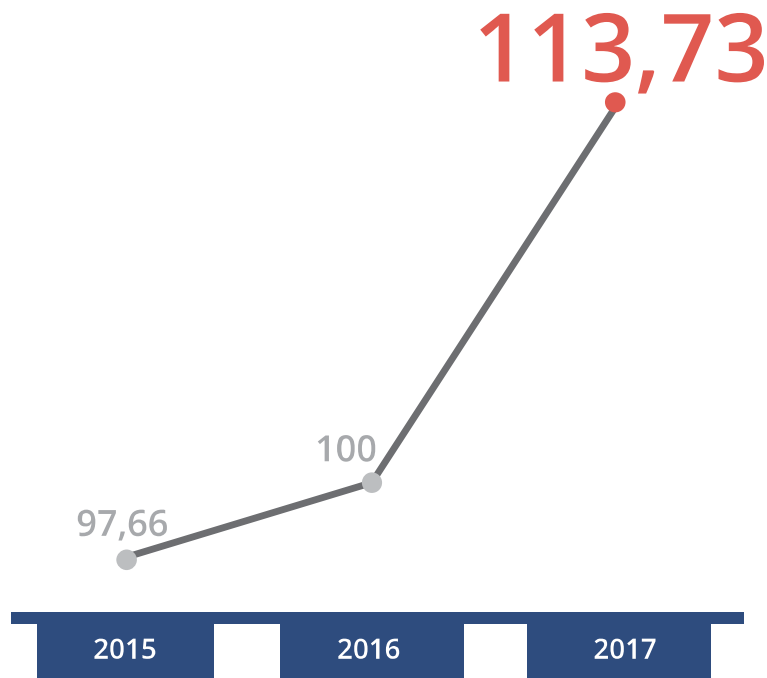
Latvijas uzņēmēju uzkrātā kapitāla apjoms

Banks' Ability to Lend



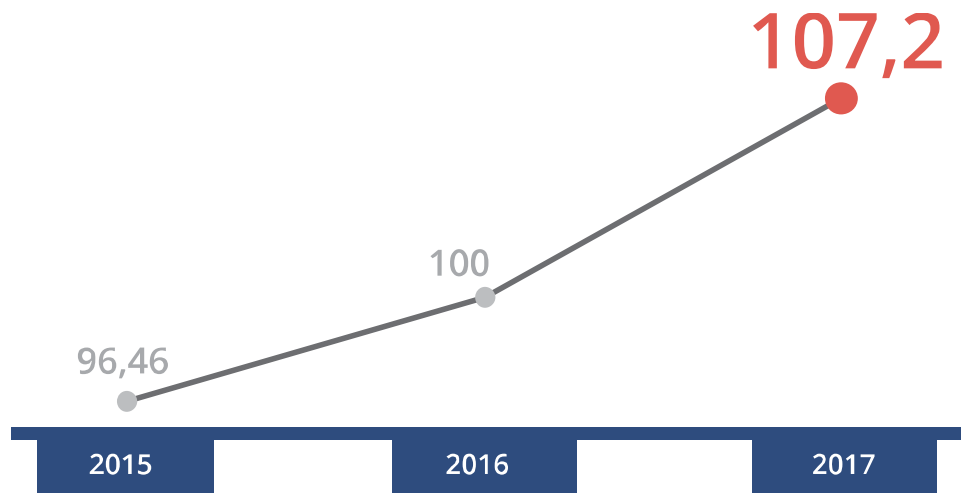
Ratio of issued loans to deposits within the commercial banking sector; volume of liquid funds within the commercial banking sector; volume of assets within the commercial banking sector; proportion of borrowers' overdue payments

Banks' Desire to Lend



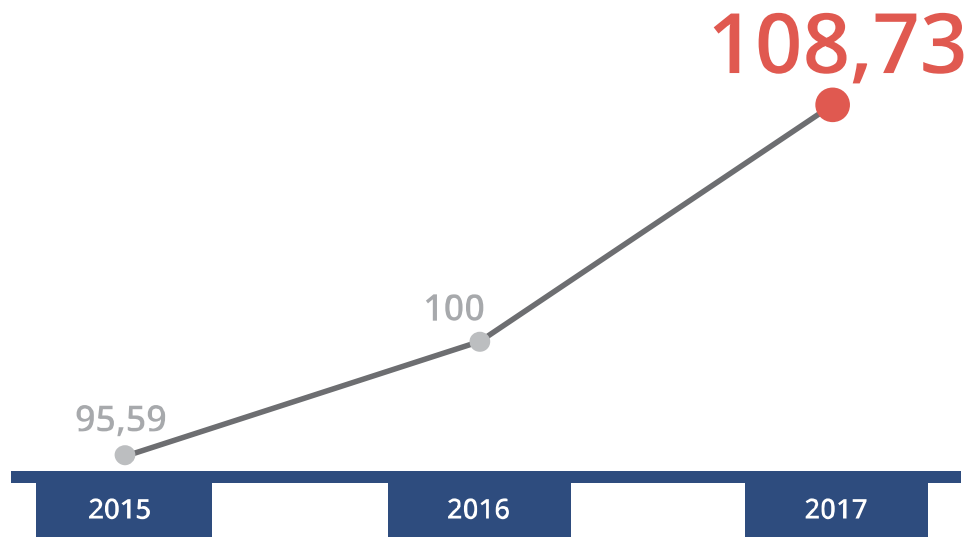
Stringency of lending terms and conditions; commercial banks' appetite for risk; Proportion of loans declined by commercial banks; Proportion of the shadow economy in Latvia

Borrowers' Desire to Borrow



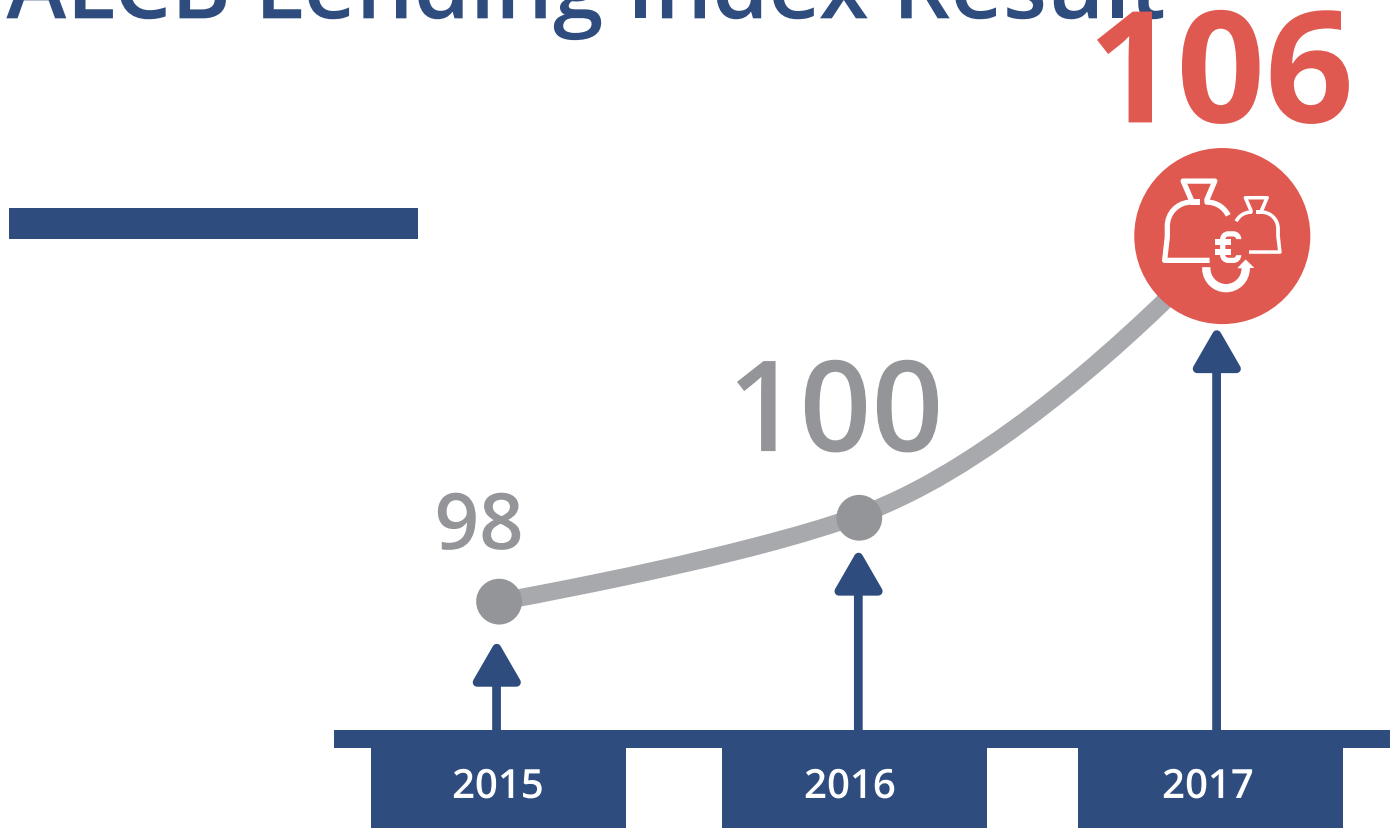
Proportion of residents that are considering the possibility of borrowing from commercial banks during the next six months; actual demand for loans; profits of businesses; EU Economic Sentiment Indicator

Borrowers' Ability to Borrow

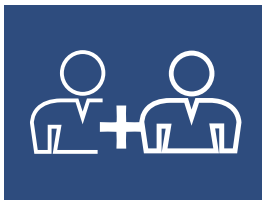


Unemployment level nationally; Latvia's Gross Domestic Product; average monthly income of Latvia's inhabitants;
volume of capital accumulated by Latvia's businesses

ALCB Lending Index Result



Most Significant Conclusions



IN THE REALM OF LENDING “YOU CAN’T DO IT ALONE”

The growth of lending is influenced by a broad set of factors – commercial banks’ financial indicators, the general state of the economy, and public and economic optimism.



BANKS’ DESIRE TO LEND IS GROWING RAPIDLY

The overall situation has improved during the past three years. It is influenced by favourable conditions within the economy and the optimism of potential lenders at both domestic and international level. This, in turn, fosters banks’ desire to lend.



INCREASED LENDING IS ANTICIPATED

In light of overall economic trends and bank's growing desire to lend, it is possible to predict that the volume of lending will increase in the near future.



THE GOVERNMENT'S TASK IS TO FOSTER ECONOMIC GROWTH

The level of lending is directly correlated to the overall state of the economy. The most important task of the Government and Parliament is to foster its growth with the instruments at their disposal.

DISCUSSION “LENDING FOR ECONOMIC GROWTH”

MODERATOR



Sanda Liepiņa,
Board Chair, ALCB

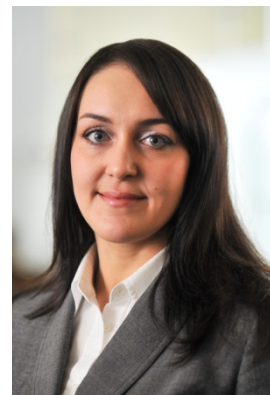
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Commerce and
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ALCB LENDING INDEX PRESENTATION

THANK YOU!



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