

SITUAȚIE COMPARATIVĂ A SURSELOR CLASICE DE FINANȚARE DIN ROMÂNIA ȘI ECONOMII EMERGENTE DIN ZONA EURO

COMPARATIVE SITUATION OF TRADITIONAL SOURCES OF FINANCING IN ROMANIA AND EMERGING EURO AREA ECONOMIES

Drd. Laura-Nicoleta COVACIU

Universitatea Tehnică din Cluj-Napoca

Abstract: Using as main data sources the national financial accounts provided by Eurostat, data provided by the NBR, reports of international financial institutions, as well as surveys conducted both nationally and internationally, this study aims to perform a descriptive analysis of traditional sources of financing, in order to identify the most frequently used means of financing. At the same time, for a substantiated understanding of the current situation, a comparative research was conducted on the financing of non-financial companies, at national level. Thus, Romania's situation was taken into account in comparison with the situation of the emerging economies in the Eurozone, compared to the situation of emerging economies in the Eurozone, these values being compared to the average of the entire Eurozone.

Keywords: equity, retained earnings, bank loan, credit line, bank overdraft, trade credit, leasing