

integrating elements of behavioural economics and personal branding. Its global influence lies not only in the revenue it generates, but also in the transformation of how modern society perceives education and self-improvement.

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ACTIVE OPERATIONS OF BANKS IN THE REPUBLIC OF BELARUS: LENDING TO LEGAL ENTITIES IN THE MODERN ECONOMY

Активные операции банков Республики Беларусь: кредитование юридических лиц в современной экономике

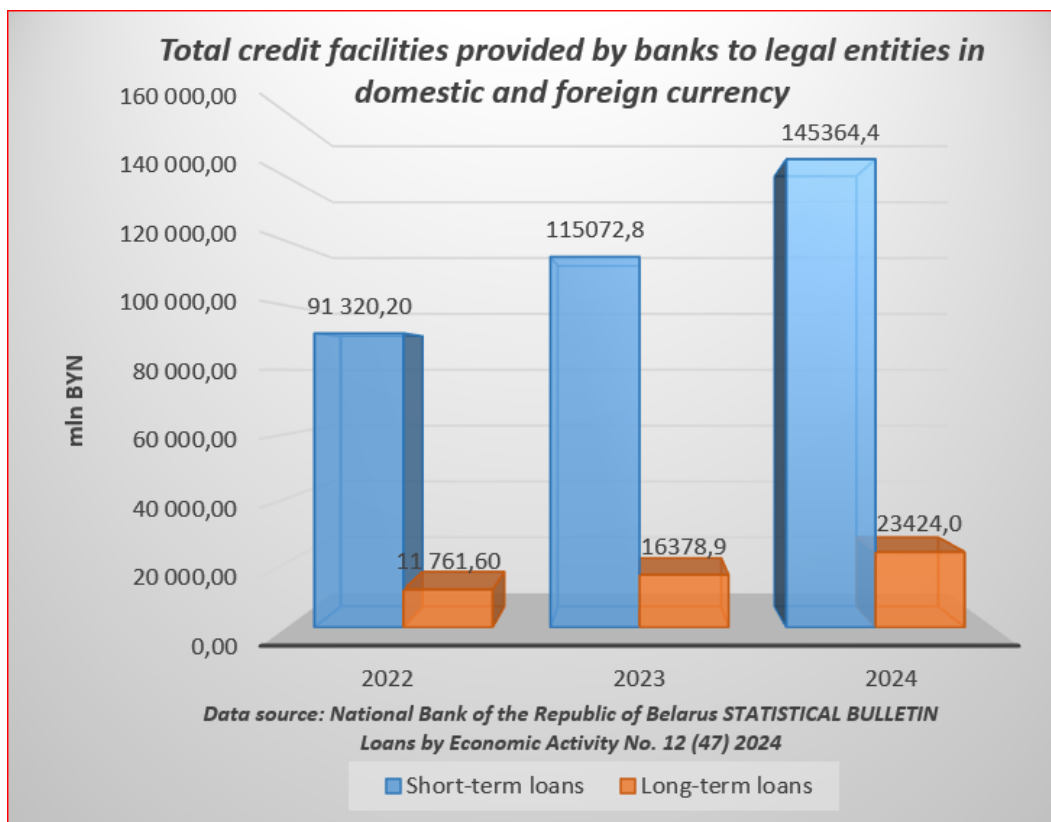
Modern society and economy cannot be imagined without banks. They have firmly taken their place in our lives, while providing the economy with the necessary resources and services, and besides being of great economic importance, they also play an important role for society. Banks, as key participants in the financial market, profit from active operations, which include loans, bank guarantees and sureties.

The purpose of this publication is to analyze lending to legal entities, which occupies the largest share in the structure of the loan portfolio of the banking system of the Republic of Belarus. The current state of lending to legal entities in the Republic of Belarus is being considered. The share and structure of the corporate loan portfolio in the bank lending system are analyzed.

Recently, the average share of loans in the Republic of Belarus to legal entities and individual entrepreneurs has been about 65 %, and to individuals – about 35 %. According to the Banking Code of the Republic of Belarus, the essential conditions for obtaining and executing a loan are: the amount and currency of the loan, the terms of granting and repayment, the amount and procedure for paying interest (with the exception of concessional loans), the intended use (if applicable), the responsibility of the parties, as well as other conditions [1].

Let's study in more detail the lending for legal entities, which is shown in Figure for 2022–2024, the data of which is provided by the National Bank of the Republic of Belarus in the statistical bulletin.

An analysis of the dynamics of corporate lending over the past three years reveals a steady growth trend. In contrast to the expected decline, the data show a consistent increase in lending volumes for both short-term and long-term loans. This indicates a consistently high business activity and its confidence in the prospects for economic development.



Analysis of lending to legal entities in Belarus (2022–2024) [2]

The structure of the loan portfolio retains its character: short-term loans continue to confidently dominate, increasing from 91.3 billion rubles in 2022 to 145.4 billion rubles in 2024. This indicates that the main need of enterprises is concentrated in the field of financing operational activities and replenishment of working capital. At the same time, there is a steady increase in long-term lending, the volume of which has almost doubled in three years, which indicates the parallel development of investment projects and strategic planning of companies.

The current dynamics reflect the qualitative development of the financial market, as this balanced lending model creates a solid foundation for the country's further economic progress. Consequently, the growth of corporate lending directly strengthens the active operations of banks in the Republic of Belarus, which together increases the interest income of banks and strengthens their role as key institutions for financing the real sector of the economy.

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