

## SOCIAL-ECONOMIC SITUATION AND CHANGES IN BANKING SECTOR AT THE AREA OF OPOLE PROVINCE

### Summary

The beginning of the XXIst century, in the field of the social-economic situation, is the continuation of the process of constitutional and economic changes. The accession to the European Union has caused many essential transformations as far as the activity of local communities and its influence on the economic life of the regions are concerned.

In the article at issue, we wish to draw attention to the chosen items of social-economic activity and banking activity in the Opole province in the last few years.

The Opole province is one of the smallest administrative regions in our country, its area is 9412 square km, with the population of 1047,4 thousand inhabitants (data from the end of 2005).

In the said period, the following tendencies took place in the social-economic situation and the situation in the banking sector:

- the rise of average employment rate in the business sector,
- downward tendency of unemployment rate,
- the increase of average, monthly gross salary in the business sector,
- unprofitable tendency in the scope of investments, decrease of private sector in the global volume of investments,
- the decrease of the global credit value,
- the intensive rise of business deposits,
- the increase of credits for housekeeping sector, including the rise of credit value in foreign currencies,
- the rise of the global deposits value.