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PERFECTION OF LEGAL ENTITIES CREDITING BY BANKS OF CRIMEA IN CURRENT ECONOMIC CONDITIONS

The article studies the essence and basic principles of legal entities crediting by commercial banks in the current economic conditions. It outlines the main approaches to assessing the credit rating of the borrower — legal entity which are applied in current banking practice. The article reveals the basic problems in the operation of leading Crimean banks in general and in particular in assessing the credit rating of borrowers. The article proposes the improvement directions of methodology for assessing the credit rating of borrowers; these directions would allow mitigating the banks major financial risks connected with crediting.

Keywords: creditor, borrower, credit capacity, credit policy, financial position, rating estimation.

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