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IMPACT OF BORROWER'S CREDITWORTHINESS ASSESSMENT ON BANK CAPITAL STATE: ISSUES OF EFFICIENT MANAGEMENT

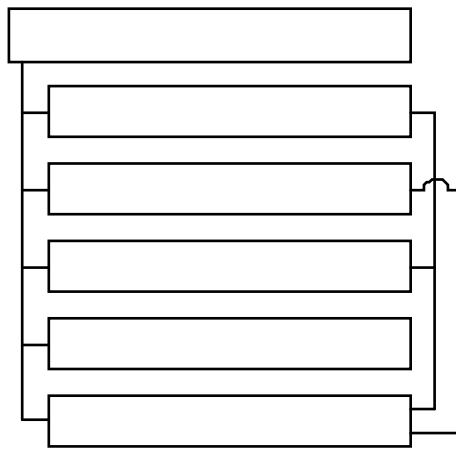
The article discusses the impact of assessing the borrower's creditworthiness on the state and size of a banking institution capital. It is shown and proven that the formation and condition of the capital banking institution is inextricably linked with an effective lending process. It is necessary to carefully check the creditworthiness of a potential borrower in order to reduce the risk of default and minimize credit losses. This check should have some uniformity. To date, each bank independently evaluates the borrower, focusing on classical approaches. But there is no uniform methodology at the legislative level. It is proposed, taking into account a detailed analysis of the legislative framework, to create a unified methodology for assessing the borrower's creditworthiness, which will significantly reduce the risk of non-repayment of credit resources and allow maintaining the optimal state of the bank capital.

The process of the banking capital optimal level formation is described. It is noted that the size of the reserve fund is closely related to the authorized capital, and its value, as a rule, is determined as a share of the authorized capital. Its minimum size can be determined by the regulator of the banking sector, as well as the legislation regulating the activities of the relevant organizational and legal forms of entrepreneurship, the bank, in turn, independently determines the limit of its maximum volume (from a quarter to the full size of the authorized capital), which is fixed in the charter of the bank. The higher the size of the reserve fund, the more the bank is protected from risky situations related to non-repayment of credit funds and other unforeseen situations. Consequently, the state of the bank capital, its level and security directly depend on the efficiency of the lending process in a banking institution.

Keywords: banking institution, capital, credit, default, solvency, borrower, reserve fund.

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