

JEL CLASSIFICATION: M21

## STAGES OF INTERACTION BETWEEN BANKS AND ENTERPRISES AND CRITERIA OF THEIR EVALUATION

**Volodymyr A. LOTOTSKYI**

*postgraduate at National Aviation University*

*Summary. In the article the stages of interaction between enterprises and banks, generalized criteria of possible interactions, the method of rating evaluation of the bank when choosing potential*

*participant interaction, the method of evaluating the effectiveness of interaction between the company and the bank.*

**Key words:** *interaction, company, bank.*

The development of market relations in Ukraine is accompanied by increased rates and volume of interaction between enterprises and banks, hence the complexity of their forms and types. In today's changing client types of interaction between enterprises and banks come partnerships that put forward new requirements for the fulfillment of mutual obligations by potential partner.

Today methodological developments are investigated not enough, regarding evaluation of the bank for effective partnership cooperation based on the principles of mutual participation in realization of long-term tasks of the partner.

Given the importance of the choice of bank partnerships in the organization, the purpose of the article is to systematize and synthesis stages of their interaction and existing methods of evaluation.

Use of the process approach can present the cooperation of enterprises and banks as a logical sequence of implementation of these consolidated phases: analysis of interaction and choice of its members; predicting the effectiveness of cooperation; organization of interaction; monitoring compliance with the terms of interaction, evaluation of performance and analysis of the interaction.

Analysis of each of the stages is conducted on the basis of the identified indicators that define the course of their occurrence. Analysis of the results is based on the resulting performance.

The most common selection criteria of the bank by enterprise are: matching the list of licensed banking services with needs of the enterprise, reliability, availability of financial resources, reputation.

According to the Basel treaty reliability factors are: the bank's capital, asset quality, management quality, earnings, liquidity.

As reputation factors client considers, first of all, working experience of the bank and the structure of the board.

Summary of the results of the evaluation of the scorecard to select the bank as a potential participant of interaction is carried out using rating-based evaluation and scoring method.

The basic rules in predicting the effectiveness of cooperation of enterprises with banking institutions are:

- Rate of revenue growth, given the type of interaction, should exceed the growth rate of spending (including spending on cooperation);
- The results of interaction should increase operating profitability of the enterprise;
- Interaction with the bank is effective in all cases where the operating profitability of the company exceeds the lending rate of the bank;
- Rising costs of interaction with the bank (transaction costs) must not exceed the growth rate of operating expenses of the company.
- Process of interaction between enterprises and banks should be accompanied by constant supervision of compliance with the conditions. The most common interaction terms are: reliability of performance of the interaction; quality of interaction; cost of interaction. Indicators of interaction between enterprise and bank are suggested in the article.

## References

1. Astapova G. V. (2013) Ociniuvannia kredytopromozhnosti aviapidpriemstv-pozychalnykiv [Evaluation creditworthiness of the borrower]. *Ociniuvannia kredytopromozhnosti aviapidpriemstv-pozychalnykiv u procesi ih korporativnoi vzaiemodii iz komerciinymy bankamy // Visnyk Nacionalnogo aviaciinogo universytetu*. Vol. 2 (55). pp. 246–250.
2. Vovchak O., Meda N. (2013) Modernizaciia pidhodiv do ocinky kredytopromozhnosti pozychalnykiv banku [Modernization approaches to assess the creditworthiness of borrowers]. *Visnyk Nacionalnogo banku Ukrainy*. Vol. 12. pp. 11–15.
3. Dani finansovoi zvitnosti bankiv Ukrainy [These financial statements of banks Ukraine]. Retrieved from [http://www.bank.gov.ua/control/uk/publish/category?cat\\_id=64097](http://www.bank.gov.ua/control/uk/publish/category?cat_id=64097).
4. Zhukova O. A., Grek I. P. (2013) Ociniuvannia kredytopromozhnosti pozychalnyka [Assessment of creditworthiness of the borrower]. *Regionalna biznes-ekonomika ta upravlinnia*. Vol. 3, pp. 65–71.
5. Zaiceva Y. V., Okuneva A. A. (2014) Sovershenstvovanie ekonomicheskikh vzaimootnoshenijj mezhdru aviakompaniejj i otdelnymi sub'ektamy runka [Improving the economic relationship between the airline and the individual subjects of the market]. *Vestnyk TOGU*. Vol. 1(32), pp. 209–212.
6. Lepak R. I. (2008) *Formy finansovoi vzaiemodii bankiv i pidpriemstv* [The forms of financial interaction between banks and enterprises]. Extended abstract of candidate's thesis. Lviv.
7. Kovalenko V.V. *Finansovo-kredytna vzaiemodiia bankiv i pidpriemstv* [Finance and credit cooperation of banks and enterprises]. Retrieved from <http://www.economy.nayka.com.ua/?op=1&z=1918>.
8. Tereshhenko O. (2012) *Novi pidhody do ocinky kredytopromozhnosti pozychalnykiv-jurydychnyh osib* [New approaches to assess the creditworthiness of borrowers entities]. *Visnyk Nacionalnogo banku Ukrainy*. Vol. 1, pp. 26–30.
9. Furyk V. G., Kalugarianu T. K. (2014) *Kompleksna ocinka kredytopromozhnosti pidpriemstv-pozychalnykiv komercijnym bankom* [Comprehensive assessment of creditworthiness of the borrower commercial bank]. *Visnyk Vinnyckogo politehnichnogo instytutu*. Vol. 6, pp. 63–67.
10. Chaikovskiy Ja. (2004) *Napryamky vdoskonalennia metodyky analizu kredytopromozhnosti borzhnyka-jurydychnoi osoby* [Areas of improvement of methodology for analyzing the creditworthiness of the debtor-legal entity]. *Ukrainska nauka: mynule, suchasne, maibutnie*. Vol.19.ch.1. pp. 176–188.