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THE PROBLEMS OF CREDITING BY COMMERCIAL BANKS IN UKRAINE

One of the most important categories of market economy which represents the real copulas and relations of economic life of society is a credit. A credit always was and remains an important lever in stimulation of development of production and shows by itself economic relations concerning reverse motion of the lent cost. A credit provides transformation of money capital in a loan and expresses relations between a creditor and borrower. With this help free money of enterprises, private sector and state is accumulated, growing into the borrowed capital which is passed to the physical and legal persons in the temporal use for a pay. A credit in a market economy is needed, foremost, as an elastic mechanism of transfusion of capital from one industries of production in other.

The theme is considered actual because of the fact, that effective crediting of economy on the whole and population in particular is one of the most important and the most actual tasks of the banking system of Ukraine. To bank institutions in particular, credit operations seem to be the most profitable ones and their result depends greatly on the choice of exact methods of grant and repayment of credits. Among the credit operations of commercial banks considerable part is occupied by crediting of population. In the last years crediting of physical persons caused considerable development the commercial banks of Ukraine. At the same time, in this sphere there are problems among which it is possible to select the following:

- limitation of volumes of credit resources;
- high interest rates;
- a low level of population' trust to the banks;
- low level of bank management and others like that.

Here, a very important aspect in credit activity of a bank is planning and prognostication. It is difficult to over-estimate the importance of prognosis, taking into account the basis for drafting of perspective plans of credit activity of bank. The choice of method of prognostication depends on a few important factors:

- purpose and tasks to the prognosis;
- degree of information about credit activity being detailed;
- volumes of prognosis;
- the period of prognosis (month, quarter, half-year, year and etc).

Today, in the situation of economic and financial crisis, a question of allotting credit by commercial banks is problematic. The reason of it is that considerable part of the Ukrainian banks today does not allot credits because of the absence of

free financial resources. Another condition of halt of crediting in commercial banks is low debt liquidation after credits in connection with inflation and diminishing of profits of population. This time commercial banks are given credits under high rate of interest or raising a mortgage on property and securities in terms of high risk of failure credit's return.

Consequently, nowadays in the context of overcoming of financial crisis a problem of crediting of economy is extraordinarily important and needs the special attention of the bank institutions as well as of the state.