

DOI: [https://doi.org/10.30970/fp.3\(51\).2023.133142143](https://doi.org/10.30970/fp.3(51).2023.133142143)

JEL Classification: M21

LENDING TO ENTERPRISES BY BANKS AS AN EFFICIENT MEANS OF FINANCING THEIR ACTIVITIES

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Abstract. *The article examines the peculiarities of credit operations by banks in the direction of increasing the efficiency of enterprises. The essence of the loan and the peculiarities of the system of bank lending principles are revealed. Factors affecting the effectiveness of lending by Ukrainian banks are considered. Emphasis is placed on intra-bank factors for improving credit operations of banks. The need to improve mortgage lending by banks is substantiated.*

Keywords: *credit, bank lending, enterprises, efficiency, credit operations.*

Despite positive developments in the banking sector, loans still remain inaccessible to the majority of the population and businesses due to high interest rates due to the increased risk of such activities. Because of this, there is a significant need to take certain actions aimed at increasing the efficiency of bank credit operations, which is a necessary condition for the stable, balanced development of the financial system and economy of Ukraine in general. Therefore, the search for ways to improve the implementation of credit operations by banks in the direction of increasing the efficiency of the functioning of Ukrainian business entities is relevant in today's conditions

The **aim of the study** was is to substantiate the content and features of

lending to enterprises by banks as an effective means of financing their activities.

Methodology. The methodology of scientific research is based on the dialectical method, which summarizes all the phenomena and processes occurring in the field of bank lending in their interconnection and interdependence. In the process of writing the article, methods of analysis, synthesis and comparison were used - in the study of approaches to bank lending to enterprises; monographic - when presenting consistent material related to the specified research topic; abstract-logical – in substantiating the logic of applying approaches in the field of bank lending to enterprise financing.

The **result of the study** was the generalization of proposals to improve

bank lending in the banking sector of the economy, it is necessary to improve the legal support for credit transactions in the country, to pay special attention to intrabank factors specific to each banking institution. The provision of mortgage loans, as well as the provision of effective investment operations, which directly

affect bank lending, play an important role in the field of lending.

The *significance* of the study lies in the indicated direction is the study of the directions of socio-economic development of Ukrainian enterprises in the post-war period.

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