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## ANALYSIS OF THE FINANCIAL POTENTIAL OF THE COMPANY WHEN DETERMINING THE CREDITWORTHINESS OF THE BORROWER

**Basil S. KIVACHUK**

*Candidate of Economic Sciences, Associate Professor, Head of the Department of Accounting, Analysis and Audit EE "Brest State Technical University"*

**Natalia G. KOT**

*Senior Lecturer of Department of Accounting, Analysis and Audit EE "Brest State Technical University"*

*Summary. The article discusses the need and feasibility analysis financial capacity when determining the creditworthiness of a borrower's banking institution, because the simultaneous calculation of indicators on the basis of accounting data can not reflect the real situation in the company.*

**Key words:** *financial diagnosis, economic potential, financial strength, creditworthiness, indicators cumulative nature.*

At the present stage of development of the credit relationship between banks in the conditions of integration of financial markets, the actual problem is the development of an effective system of financial diagnostics of creditsensitive. Currently, the analysis of the creditworthiness of the potential borrowers of the banking sector is based on the calculation of financial ratios. The definition of a financial condition of the enterprise is carried out using one-step accounting indicators, which are not able to cover the real situation occurring in the enterprise.

The results of the financial diagnosis should be based on real facts. Such facts can be obtained by using a focused analysis of the state enterprise on the basis of comparing the economic, legal and social factors, the results of which you can make an informed decision about the financial condition of the company. One of such methods is the analysis of the financial capacity, as a subsystem of the economic potential of the enterprise.

The financial potential of the company, according to the authors, is a relative value depending on a number of determinants. Measurement of the financial potential is possible only in the dynamics using the relative ratio or index. To derive the financial potential of the company at the current time indicators cumulative nature, which are: sales, number of employees, total value of existing fixed assets, the prevailing wage level for the studied company, the amount of investment at the expense of own resources and the rate of dividend.

The analysis of these indicators allows you to track the direction and speed of development activity in the dynamics, which is in accordance with the laws of scientific dialectics, can be not only in the direction of growth, but in the direction of decrease, allowing the option of negative values, is a hidden (from) financial statements factor (indicator) transfer of financial resources from one owner to another.

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