

EMPRICAL STUDY OF ANALYSIS AND ASSESSMENT OF CREDIT CREDIBILITY OF BORROWERS OF COMMERCIAL BANKS

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ABSTRACT

This article identifies typical problems of providing analysis and assessing the creditworthiness of borrowers of commercial banks focused on modernizing and updating their production base. On the example of commercial banks of Uzbekistan, a phased development of a special methodology is considered, the use of which will solve the identified problems. The implementation of this methodology is designed to provide analysis and assessment of the creditworthiness of borrowers of commercial banks and, in general, with a focus on achieving the criteria values of key performance indicators.

KEYWORDS: *Lending Operations, Banking Sector, Bank Lending, Credit Assessment Of Borrowers, Credit Transaction.*

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