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INTERNATIONAL EXPERIENCE OF RATING ANALYSIS
BY CREDIT UNIONS FINANCIAL STATUS

Foreign practice has developed significant material for regulating the activities of credit institutions. Currently, there are many methods of assessing the results of their activities and financial condition. The variety of approaches and methods of assessment is due to their application in different economic conditions and conditions. We propose to consider some of the most effective, in our opinion, evaluation systems. For our study, they were selected as the most famous. We will also compare these evaluation methods by key indicators and / or indicators.

The article examines the international experience of rating analysis of the financial status of credit unions. Several rating systems are considered, which are the most famous in the world. The WAZEL I Agreement and the WAZEL II Agreement were analyzed, the SAMEL system was investigated and found to be based on an assessment of five credit institution performance. The methodology of the REARSL financial coefficients set by the World Credit Unions Council has been determined. The system of rating analysis of the financial status of credit unions in CAREER in Poland is also investigated, which includes four groups of indicators - capital (K), asset quality (A), liquidity (P), efficiency and profitability (E, R). In 2000, the National Association of Credit Unions of Ukraine introduced a rating system for assessing the financial status of credit unions for its members. It is established that there are some differences in the rating system of indicators of financial and economic activity of credit unions in Ukraine and in the world.

Keywords: credit union, cooperation, regulation, financial results, valuation, analysis, economic indicators.