

Annotation

Grzywacz J, Jarkowska K.

The role of bank loan in financing investments of polish enterprises

Bank loans are the most common source of external capital in financing polish enterprises. In Poland, the dominant approach to building capital structure is traditional and conservative, the most important are own resources and bank loans. It can be observed that the larger the enterprise, the more often use bank loans, this is strictly connected with knowledge and costs of financing, moreover easier access and better negotiating position of large enterprises. This study work describes the possibility of granting a bank loan to finance investments by enterprises in Poland. The first part presents the investments, their classification and characteristics and the current situation of enterprises in Poland, furthermore their approach to investments, in addition current data on investment projects. Then, investment loans, their classification and characteristics as well as the credit process - from application through the necessary documents, the approach of the bank and methods adopted for the verification of creditworthiness and the credit agreement. Another part is the current situation on the Polish market investment loans for enterprises with current data, including comments on the economic environment. In addition, other sources of financing investments are shortly described and a summary of the expectations and assessments of the current situation.