

JEL Classification G14, G30, G393

SCIENTIFIC AND PRACTICAL APPROACHES TO BUILDING BANK CREDIT RISK MANAGEMENT SYSTEM

VASYLIEVA Natalia

*Student seeking of educational level' specialist'
of Institute of Continuing Education
of Taras Shevchenko National University of Kyiv
e-mail: vasilieva.n.mail@gmail.com*

Annotation. *Article explored instrumental basis of credit risk management. Conceptual approach to modeling of bank credit risk management system was identified. A structure of such management system is presented which is based on such [approach]. A requirement to integrate bank credit risk management system into process of risk management to process large volumes of information, optimization of bank departments' work, increase of work potential and quality of information dissemination.*

Keywords: *credit risk, banking institution, system modeling, management of credit risk, information and analytical system of risk monitoring, systemic approach, risk-management.*

Modern financial system is characterized by complexity of structure. This is applicable to the banking system as well. Function of any banking institution as separate economical system is closely related and intertwined with notion of risk, losses stemming of realization of which may bankrupt not only separate bank, but also to deteriorate overall economic situation in the country. For this problem of creating of effective risk management system of banking institution in changing financial and economic environment is based on theoretical foundation using scientific methods to correctly choose instrumental, modeling and processing basis is an actual problem of today.

Goal of this article is research of main forms of instrumental basis and architectural particularities of effective bank risk management system aiming to increase effectiveness of its function as a whole.

Main principles, which bank credit risk management system should meet have been determined.

They include: completeness of risk accountability, consistency, economical soundness, universality and harmoniousness. Instrumental basis for management of credit risk to understand range of possibilities have been identified with goal to highlight their positive and negative qualities. It was emphasized that systemic approach to process modeling in complex economic systems, based on combined cybernetic and synergetic management aspects allows for the most accurate modeling of the structure, which have to ensure reliability and stability against environmental influences.

It has been proven that management of credit risk is made by making managerial decisions aimed to reach maximal possible profits with minimal losses based on quantitative and qualitative analysis of credit portfolio. Management of credit risk is made by regular analysis of borrowers' and potential borrowers' ability to carry out their responsibilities regarding credit body and interest payments and also, if needed, by changing credit limits.

References

1. Vitlinskyi, V. V., & Pernarivska, O. V. (2008). *Kredytnyi ryzyk komertsiihoho banku [Credit risk of a commercial bank]*. Kyiv: TOV «Znannia» [in Ukrainian].
2. Vladychyn, U. V., & Reverchuk, S. K. (2018). *Bankivske kredytuvannia [Bank lending]*. Kyiv: Ataka [in Ukrainian].
3. Kovalenko, V. V., Bolhar, T. M. (2017). Rozvytok naukovo-metodychnykh pidkhodiv do otsiniuvannia problemnykh kredytiv banku yak skladovi upravlinnia nymy [Development of scientific and methodological approaches to the assessment of bank loan problems as part of their management]. *Aktualni problemy ekonomiky — Current problems of the economy*, 10, 185—195 [in Ukrainian].

4. Markovskiy, O. V. (2015). Zastosuvannya pryntsypu «zolotoho pererizu» u pobudovi modeli zhyttiezdatsnykh ekonomichnykh system [Application of the golden section principle in building a viable economic system model]. *Ekonomika: problemy teorii i praktyky — Economics: problems of theory and practice*, 254 (2), 419—426 [in Ukrainian].
5. Markovskiy, O. V. (2018). Kartka ryzyku produktu yak mekhanizm realizatsii vzaiemozviazku v modeliakh ryzyk-menedzhmentu [Product risk map as a mechanism for implementing interconnection in risk management models]. *Derzhava ta rehiony. Ekonomika ta pidpriemnytstvo — State and regions. Economy and entrepreneurship*, 5, 100—105 [in Ukrainian].
6. Levytskyi, S. Y., Lusenko, Yu. H., Fylyppov, A. V. (Ed.). (2009). *Modely upravleniya proektamy v nestabilnoi ekonomicheskoi srede [Models of project management in an unstable economic environment]*. Donetsk: Yugo-Vostok [in Russian].