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## FORMATION AND IMPLEMENTATION OF EFFECTIVE AND QUALITY STRATEGIES OF CREDIT INVESTMENT ACTIVITIES

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**Abstract.** *The article highlights the essence and importance of the strategy of credit and investment activity of the bank. The basic principles of formation and implementation of strategies of banks' credit and investment activity are defined and their content is revealed. The scheme is presented and the essence of the main stages of formation and implementation of strategies of banks' credit and investment activity is explained, the content of the policy of credit and investment activity of banks is revealed. A number of factors influencing the formation and implementation of banks' credit and investment activity strategies are outlined.*

**Keywords:** *strategies of bank credit-investment activity; credit-investment activity of bank; principles of strategic management.*

The article highlights the essence and importance of the strategy of credit and investment activity of the bank. Based on the theoretical generalization of various approaches, under the strategy of credit-investment activity of the bank we will understand a comprehensive program of actions in the field of credit-investment activity, aimed at achieving the Bank's defined goals and objectives in order to maximize customer needs for services and services taking into account institutions conditions of changes in the external economic environment. The basic principles of formation and implementation of strategies of banks' credit-investment activity are defined and their content is revealed, namely: consistency, efficiency, optimality, durability, certainty. The scheme is outlined and the essence of the main stages of formation and implementation of strategies of banks' credit and investment activity is outlined. The main stages of the process of formation and implementation of strategies of credit and investment activity of banks include the following: development of the general concept of development of the bank, definition of the overall pur-

pose and goals of the bank's activity, analytical work, including strategic analysis, definition of strategic directions of effective activity, assessment of the impact of external and internal factors, formation of credit and investment activity of the bank, realization of credit and investment activity, control over the effectiveness of strategy implementation, evaluation of effective spine proper strategy adjustments and corrective strategies. The content of the policy of credit and investment activity of banks, which consists in forming a system of target guidelines of credit and investment activity and selecting the most effective mechanisms for its implementation, is revealed. A number of factors influencing the formation and implementation of banks' credit and investment strategies are outlined: balancing of credit and investment potential, volume and structure of resources for carrying out their credit and investment activities. Improvement of the approved strategies of banks' credit and investment activity should be carried out constantly in order to achieve the strategic goals.

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