

MANAGEMENT BY CREDIT PORTFOLIO OF COMMERCIAL BANK

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Commercial banks are key elements in the system of market relations, and their gradual development is an important condition for the real functioning of a market economy. In the conditions of the economy, which developed in the country's economy, it is obvious that credit operations in the structure of active banking operations occupy a leading place. All this necessitates the theoretical substantiation of the essence of management of a commercial bank's loan portfolio. Indeed, the efficient development of the banking system of the country in the context of ensuring the stability and profitability of commercial banks directly depends on the quality of the organization of credit services.

A key activity of a commercial bank is its lending activity. Carrying out credit oper-

ations brings real income to the bank, and therefore, the study of the essence of the loan portfolio of the commercial bank and the conditions of its management. Is extremely important, as most banks in today's crisis business environment face the global problem of non-repayment of loans, and therefore the need for further study of the essence of this issue is extremely relevant.

The credit policy of a commercial bank is defined as a set of certain actions and measures carried out by a commercial bank whose main objective is the resolution of strategic and tactical tasks, based on micro-economic, macroeconomic, regional and sectorial factors, in the field of optimization of the yield of credit operations and possible credit risk.