

Features of management of the bank credit potential

Tokar Ya.I.

Postgraduate Student, Master Student
Mukachevo State University

Surey T.M.

Master Student
Mukachevo State University

Fedak M.V.

Master Student
Mukachevo State University

The article is devoted to the management of the bank's credit potential in modern conditions. Grounded theoretical and organizational bases of formation of credit resources in the banking system. Systematized principles and factors on which should be the formation and use of the bank's credit potential.

The credit potential of the bank should be seen as a complex system which functions in today's economic development, which in turn justifies the use of a systematic approach to solving problems related to the management of resources.

For many years the problem of credit resources in the banking system remain valid. With the formation and use of bank lending capacity is important for its distribution components, establishing their relationships, that is, structuring and optimization.

System synthesis process of credit justifies the potential impact as a priority management functions and basic principles which, in

turn, determines the logical sequence of the main stages of the management process. Thus, it should be noted that the effectiveness of the interaction of these components of the management of credit capacity of banks depending on their comprehensively integrating process optimization balanced flow of credit in the middle of a bank and at bank systemy as a whole.

In forming the resource base of the banking institutions need new approaches and techniques scientifically based process of rational use of resources of banks to take account of both domestic factors and the factors and risks that external economic environment. To control the credit of the bank and of its adequate otsinky should consider not only its available resources, but all potential.

This interpretation of lending capacity helps identify hidden reserves of banks, the definition of areas to find alternative ways of effective functioning of the bank.