

ABSTRACTS

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INTERBANKING MONITORING AS A ESSENTIAL PART OF ESTIMATION SYSTEM OF BANK PROBLEM CREDITS

Banks implementing of active and passive operations, services and products, is accompanied by a probability of different types of risks occurrence. This phenomenon is especially present in carrying out banking transactions related to the lending process.

Developing a risk-oriented business strategy, a banking institution must foresee certain risks and be ready to their counteraction, it is not taking into account all the complex of banking risks in crediting that caused sharp increase in the index of credit problem debt in ukraine. Monitoring of crediting processes is the indicator of determining fluctuations in the crediting business. The aim of this work is the investigation of peculiarities and improving interbank monitoring of crediting processes. There have been developed theoretical approaches as for of interbank monitoring and the quality of credit portfolio, aimed at bank risk minimization that foresee the involvement of bank departments in monitoring those which do not perform credit activities but influence the quality service of borrowers credit contracts by the following ways: the implementation of fraud-monitoring; using compliance-control; conducting the audit of credit processes and accounting monitoring of the processes of repaying problem credit debt.

The main conclusion of the investigation is that applying this complex will enable the banking establishment to strengthen its own financial and economic safety, will give the opportunity of confident and active development under conditions of severe competition, of effective and adequate reaction to changes in credit portfolio quality.