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РОЗВИТОК ТЕРИТОРІАЛЬНИХ ГРОМАД: ПРАВОВІ, ЕКОНОМІЧНІ ТА СОЦІАЛЬНІ АСПЕКТИ

Тези доповідей
учасників IV Міжнародної науково-практичної конференції
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МИКОЛАЇВСЬКИЙ НАЦІОНАЛЬНИЙ АГРАРНИЙ УНІВЕРСИТЕТ (УКРАЇНА)
НАЦІОНАЛЬНИЙ НАУКОВИЙ ЦЕНТР «ІНСТИТУТ АГРАРНОЇ ЕКОНОМІКИ» НААН УКРАЇНИ (УКРАЇНА)
НАВЧАЛЬНО-НАУКОВИЙ ІНСТИТУТ ПУБЛІЧНОГО УПРАВЛІННЯ ТА ДЕРЖАВНОЇ СЛУЖБИ КИЇВСЬКОГО НАЦІОНАЛЬНОГО УНІВЕРСИТЕТУ ІМЕНІ ТАРАСА ШЕВЧЕНКА (УКРАЇНА)
АКАДЕМІЯ ПРИКЛАДНИХ НАУК-ВИЩА ШКОЛА УПРАВЛІННЯ ТА АДМІНІСТРАЦІЇ В ОПОЛЕ (ПОЛЬЩА)
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DEVELOPMENT OF TERRITORIAL COMMUNITIES: LEGAL, ECONOMIC AND SOCIAL ASPECTS

Abstracts of reports

of the participants of the IV International scientific-practical conference

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CONCEPTUAL AND METHODOLOGICAL APPROACHES TO IMPROVING THE QUALITY OF BANKS' LOAN PORTFOLIOS

КОНЦЕПТУАЛЬНІ ТА МЕТОДОЛОГІЧНІ ПІДХОДИ ДО ПОКРАЩЕННЯ ЯКОСТІ КРЕДИТНИХ ПОРТФЕЛІВ БАНКІВ

Today, the efficiency of banks' lending activities is a necessary, if not decisive, factor in the life of banks, as the loan portfolio accounts for more than half of all bank assets. In the structure of the bank's balance sheet, the loan portfolio is considered as a single entity and an integral part of assets that has its own level of profitability and risk. Therefore, to ensure successful lending, i.e. to ensure the repayment of loans and increase the profitability of lending operations, banks must implement an effective and flexible loan portfolio management system. This can be achieved through the study of theoretical and practical issues related to the approaches and process of forming and managing a commercial bank's loan portfolio [1].

In 2024, the situation in the Ukrainian financial market underwent significant changes, which affected the investment strategy of JSC Oschadbank. Given the current trends, it is more expedient to invest in the loan portfolio rather than in government debt obligations. This is confirmed by comparing the yields of government bonds and loans granted to JSC ‘Oschadbank’ clients in 2024.

The yield on loans to customers was 16.24%, while the yield on domestic government bonds was only 15.05% [2].

By analysing the yield on loans to customers in the economy as a whole by maturity and borrower type, we can identify the most profitable segments for investment.

Short-term loans for individuals with a term of up to 1 year show the highest yield - 36.12%. At the same time, loans to companies with a maturity of 1 to 5 years have a yield of 20.23%, which is also quite attractive. Loans for individuals with maturities of 1 to 5 years and more than 5 years have yields of 28.29% and 21.82%, respectively, which exceeds the yields of domestic government bonds.

Despite the attractiveness of investing in the loan portfolio, there are certain limitations that must be taken into account when forming the optimal structure of assets and liabilities of JSC Oschadbank. Balancing the deposit and loan portfolios is a key factor in ensuring the financial stability of the bank.

The optimal strategy of JSC ‘Oschadbank’ is to balance the deposit and loan portfolios by gradually increasing the share of long-term loans at the expense of conditionally stable short-term deposits. At the same time, it is advisable for the bank to diversify its loan portfolio by industries and types of borrowers to minimise credit risks [2].

The impact of globalisation and internationalisation on the development of banking activities of domestic banks and the intensification of interbank competition necessitate the development of measures to minimise losses from the current financial crisis. The quality of the loan portfolio undoubtedly plays a dominant role for Ukrainian banks, as most of the banking system's assets are represented by loans. It is important to note that in the current environment of political and economic

instability, the riskiness of bank lending is increasing, as a significant number of loans are not repaid on time, the share of non-performing loans is growing, and the problem of improving the quality of the bank's loan portfolio is becoming particularly acute. A comprehensive analysis and adequate assessment of the loan portfolio will help to manage credit risks more effectively and create adequate provisions. The stability of the banking system also depends to a large extent on the quality of the loan portfolio.

It is undeniable that the structure of the loan portfolio and a flexible system of managing credit operations are the basis for financial stability and market resilience of commercial banks, given the crucial place that credit operations occupy in the portfolio of bank assets. Banks cultivate a strategic approach to management, develop their own internal credit policy and build their methodology and procedures on its basis. It is well known that strategic management of a bank implies a long-term vision of its development priorities and the development of a concept for improving the lending process [1].

In our opinion, the need to develop a concept of improving the quality of the loan portfolio in the management of the bank's lending activities in the current environment is caused by: increased lending risks; the need to fully and efficiently meet the needs of the real sector of the economy and the population in credit funds; insufficient level of information support for the process of managing the bank's loan portfolio and its quality in a changing economic environment.

The concept of improving the quality of the loan portfolio in the management of the bank's lending activities is an integral system of theoretical and methodological views on the essence, purpose, objectives and principles of assessing the quality of the loan portfolio in the management of the bank's lending activities, as well as a set of organisational and practical approaches to the formation of a mechanism for its implementation in specific conditions.

Thus, the proposed set of factors that are taken into account in the process of building a regression model of lending will allow to substantiate the dynamics of changes in the components of the loan portfolio and take into account the mechanism

of competitive interaction, as well as provide an opportunity to assess the financial condition of a banking institution in terms of lending and income received from the provision of credit services. Thus, the implementation of this regression model in the practical activities of the bank will help to optimise the structure of the loan portfolio and ensure a stable trend of obtaining maximum profit at the lowest cost.

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УПРАВЛІННЯ ФІНАНСОВИМ ЗАБЕЗПЕЧЕННЯМ РОЗВИТКУ ТЕРИТОРІАЛЬНИХ ГРОМАД В УМОВАХ ДЕЦЕНТРАЛІЗАЦІЇ

MANAGEMENT OF FINANCIAL SUPPORT FOR DEVELOPMENT OF TERRITORIAL COMMUNITIES UNDER CONDITIONS OF DECENTRALIZATION

Ефективне функціонування територіальних громад залежить як від активного використання наявних ресурсів, так і від пошуку нових джерел доходів, впровадження інновацій та застосування передового досвіду в управлінні й організації. Раціональне використання місцевих ресурсів, стимулювання підприємницької діяльності та розвиток інфраструктури