**Совершенствование системы управления кредитным портфелем коммерческого банка**

**стр\_84**

[**Введение**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085273)

[**1. Теоретические аспекты формирования системы управления кредитным портфелем коммерческого банка**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085274)

[1.1 Сущность и содержание системы управления кредитным портфелем коммерческого банка](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085275)

[1.2 Современные методы и подходы в управлении кредитным портфелем коммерческого банка](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085279)

[1.3 Методологические подходы к управлению рисками кредитного портфеля банка](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085282)

[**2. Анализ системы управления кредитным портфелем коммерческого банка**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085286)

[2.1. Методология и методы исследования](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085287)

[2.2. Анализ финансового состояния АО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085289)

[2.3. Оценка системы управления кредитным портфелем АО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085301)

[2.4. Анализ кредитных рисков АО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085308)

[**3. Совершенствование системы управления кредитным портфелем АО**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085316)

[3.1. Проблемы управления кредитным портфелем
коммерческого банка](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085317)

[3.2. Повышение качества активов и формирование оптимального кредитного портфеля банка](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085318)

[**Заключение**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085320)

[**Список использованной литературы**](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202019-2020%5C%D0%A1%D0%A6%D0%98%D0%94%5C2020%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80%D1%82%D0%B0%D1%86%D0%B8%D0%B8%5C%D0%9C%D0%B0%D1%81%D1%82%D0%B5%D1%80%20%D0%B4%D0%B5%D0%BB%D0%BE%D0%B2%D0%BE%D0%B3%D0%BE%20%D0%B0%D0%B4%D0%BC%D0%B8%D0%BD%D0%B8%D1%81%D1%82%D1%80%D0%B8%D1%80%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D1%8F%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5%D0%BC%20%D0%BA%D0%BE%D0%BC%D0%BC%D0%B5%D1%80%D1%87%D0%B5%D1%81%D0%BA%D0%BE%D0%B3%D0%BE%20%D0%B1%D0%B0%D0%BD%D0%BA%D0%B0%20%D0%BD%D0%B0%20%D0%BF%D1%80%D0%B8%D0%BC%D0%B5%D1%80%D0%B5%20%D0%90%D0%9E%20%C2%AB%D0%95%D0%B2%D1%80%D0%B0%D0%B7%D0%B8%D0%B9%D1%81%D0%BA%D0%B8%D0%B9%20%D0%91%D0%B0%D0%BD%D0%BA%C2%BB%5C%D0%94%D0%B8%D1%81%D1%81%D0%B5%D1%80_%D0%A1%D0%BE%D0%B2%D0%B5%D1%80%D1%88%D0%B5%D0%BD%D1%81%D1%82%D0%B2%D0%BE%D0%B2%D0%B0%D0%BD%D0%B8%D0%B5%20%D1%81%D0%B8%D1%81%D1%82%D0%B5%D0%BC%D1%8B%20%D1%83%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D1%8F%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D0%BC%20%D0%BF%D0%BE%D1%80%D1%82%D1%84%D0%B5%D0%BB%D0%B5.docx#_Toc18085321)

на портфельном уровне.

# **Заключение**

По результатам исследования, посвященного вопросам анализа и совершенствования системы управления кредитным портфелем коммерческого банка, представим основные выводы и заключения.

Управлением кредитным портфелем называют организацию деятельности банков при реализации процесса кредитования, направленную на предотвращение или снижение кредитного риска. Требуется отметить, что кредитная деятельность, в основном, - это приоритетное направление работы банка и, поэтому является главной статьёй процентных доходов. Конечные цели банка в управлении кредитным портфелем состоят, во-первых, в получении прибыли от проведения активных операций, во-вторых - поддержке надежной и безопасной работы банка.

# **Список использованной литературы**

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