

СЕКЦІЯ 1. ОСОБЛИВОСТІ ФІНАНСОВИХ ВІДНОСИН В УМОВАХ ВОЄННОГО СТАНУ

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ADVANCED METHODS OF MANAGING THE QUALITY OF BANK LENDING TO INDUSTRIAL ENTERPRISES

Introduce. In the light of the modern realities of Ukraine's economic development, and especially given the need for post-war reconstruction, the issue of bank lending to industrial enterprises is of particular relevance. Given the peculiarities of the development of domestic industrial enterprises and the significant level of non-performing loans to industrial enterprises in the banking system, the problem of progressive methods of managing the quality of bank lending to industrial enterprises is of special interest.

The aim of the study is to identify advanced methods of managing the bank's industrial loan portfolio and analyze their capabilities.

The main part. The scientific literature provides no unified set of methods for managing the quality of a bank's loan portfolio. At the same time, the most commonly used methods are the following: methods of credit analysis, risk-return and liquidity assessment of the loan portfolio; methods of loan portfolio diversification; methods of loan portfolio limitation; methods of analyzing the impact of environmental factors on the loan portfolio, etc. All of these methods are aimed at assessing the quality characteristics of the loan portfolio, evaluating its resilience to the external environment, etc.

Today, modern advanced methods of managing the quality of a bank's loan portfolio are the result of diffusion between generally accepted methods and the opportunities of the latest information technologies or/and current concepts of global development (the concept of sustainable development).

The integration of modern information technologies into certain aspects of the bank's lending activities is a result of the further expansion of the Fourth Industrial Revolution, or Industry 4.0 as it is also known. Building on the widespread use of digital technologies that resulted from the Third Industrial or Digital Revolution, the Fourth Industrial Revolution is driven by the convergence of digital, biological, and physical innovations of the 21st century [1].

On the other hand, the development of progressive methods of managing the quality of bank lending to industrial enterprises is influenced by global trends, such as the concept of sustainable development. Particular interest in certain aspects of the implementation of the principles of sustainable development at the global level arose among the scientific community, country leaders and the public after the publication of the Brundt-

land Report (also known as «Our Common Future») by the World Commission on Environment and Development under the auspices of the United Nations in 1987, which presented the concept of sustainable development [2].

It is important to emphasize that the implementation of the principles of sustainable economic development is carried out through the achievement of the Sustainable Development Goals, especially Goals 8 «Decent Work and Economic Growth» and 9 «Industry, Innovation and Infrastructure» [3]. Thus, sustainable economic development is based on economic decisions of the government, business, and society that are not based on the waste of the planet’s resources and mass consumption, but on efficient waste recycling and the use of renewable resources, which enables balanced growth.

A summarized overview of modern and progressive methods that can be used in managing the quality of the bank’s industrial loan portfolio is presented in Table 1.

Table 1 – Generally Accepted and Progressive Methods of Managing the Quality of Bank Lending to Industrial Enterprises

Generally accepted methods		Progressive Methods	
Method	Features	Method	Features
Methods of credit analysis, risk assessment, profitability and liquidity of the loan portfolio	Effective credit analysis prevents deterioration in the overall quality of the industrial loan portfolio, helps to identify additional ways to increase profitability and reduce risk	Methods based on the use of Data Analytics, Big Data and artificial intelligence	Improving the process of forecasting the industrial lending risks at different levels; simplification of the procedure for assessing the creditworthiness of industrial enterprises; automation of monitoring and identification of bad debts, etc
Methods of loan portfolio diversification	Diversification of the industrial loan portfolio allows spreading its risks by lending to different industries, avoiding monopolistic lending	Methods based on the use of advanced analytics capabilities	Exploring the cause-and-effect relationships of economic behavior of industrial enterprises and its forecasting
Methods of limiting the loan portfolio	Limitation makes it possible to set limits on lending to certain industries, which also helps to avoid concentration risk and promote	Credit rating assessment method based on «alternative data»	Consideration of other financial information in the process of assessing the credit rating of an industrial enterprise (e. g., history of tax payments, customs payments, etc.)
Methods of analyzing the impact of the external environment on the quality of the loan portfolio	Taking into account the impact of the external environment on the quality of the industrial loan portfolio, in particular the impact of macroeconomic dynamics on its quality indicators	Methods based on the use of blockchain technologies and the capabilities of digital currencies	Use of blockchain technology to improve financial security and automate lending processes; use of digital currencies for lending operations to protect the loan portfolio from currency risks
Methods of loan portfolio stress testing	Stress testing of the impact of internal and external environmental factors on the quality of the industrial loan portfolio makes it possible to predict the impact of several scenarios (usually optimistic and pessimistic)	Methods are based on ecologically oriented approaches	Assessment of loan/investment projects of industrial enterprises from the perspective of sustainability and taking into account environmental factors and principles, as well as sustainability principles and standards

Source: compiled by the author on the basis of [3–5]

Conclusions. Based on the above, it can be stated that the use of generally accepted methods is an important element in the system of managing the quality of bank lending to industrial enterprises. Simultaneously, in the context of rapid changes in today's global business environment, it is important to implement progressive methods of managing the quality of bank lending to industrial enterprises, such as the use of artificial intelligence and data analytics. Thus, effective management of industrial lending by banks should be based on a combination of traditional and progressive approaches.

LITERATURE

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ДЕЯКІ АСПЕКТИ ВДОСКОНАЛЕННЯ ОПЕРАЦІЙ З ОБЛІГАЦІЯМИ ВНУТРІШНІХ ДЕРЖАВНИХ ПОЗИК В УКРАЇНІ

Вступ. Операції на відкритому ринку відіграють важливу роль у забезпеченні стабільності фінансової системи та економічного зростання. Розуміння механізмів та сучасного стану операцій на відкритому ринку є необхідним для учасників фінансового ринку, інвесторів та фахівців з грошово-кредитної політики. Ефективне застосування цього інструменту дає змогу центральним банкам досягати цілей цінової стабільності, сприяти економічному зростанню та забезпечувати фінансову стабільність.