

UDC

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MODELING OF PROCESS FOR ADOPTION OF COMPROMISE SOLUTIONS IN ACTIVITY OF BANKING ESTABLISHMENT

One of prerequisites of successful management of the organization can call a complex of decisions, which have as the purpose effective control behind resources of the organization taking into account temporary, financial and technical restrictions. Without development and using of methods of optimization effective management of the subject of economic activity is impossible.

In paper activity of bank in the sphere of credit policy is considered. The multicriteria problem of optimization of a credit portfolio of bank which includes two criteria is investigated: maximizing profit of bank on credit activity and minimization of costs of an advertising campaign of bank in the field of credit policy.

The problem definition includes 5 types of the bank credits: credits to natural persons, credits for purchase of cars, credits for purchase of housing, agricultural credits, commercial credits.

The management of bank would like to optimize a portfolio of the credits, to get the maximum profit on credit policy and thus to spend minimum possible quantity of funds for the advertising company.

For the solution of a task the method of priorities is used. According to a method of priorities it is defined a main goal in search of the compromise solution. As a main objective of bank is receiving the maximum profit, the corresponding criterion function has a bigger priority and was included in the first stage of the solution of a multicriteria task.

At the second stage of the solution of a multicriteria task other criterion function is optimized and at the same time restriction which forbids to reduce the optimum value of priority criterion function received at the first stage is added to system of restrictions of the first task.

In the environment of *MathCAD* the program realization of a method of priorities for a problem of maximizing profit of bank with minimization of costs of an advertising campaign is enabled.