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Credit Risk Management in Banking Industry

Strategic Planning for the Loan Portfolio

In drawing the strategic plan, and objectives, the senior Management and the Board of Directors should consider:

- I. Objectives for loan quality,
- II. Loan product mix,
- III. Targeted industries/businesses,
- IV. Targeted market share,
- V. Customers needs and services,
- VI. How much the portfolio should contribute to the bank's
- VII. Financial returns?
- VIII. What proportion of the balance sheet assets will be
- IX. channel to loans,?
- X. Objectives for portfolio diversification,
- XI. Product specialization, and
- XII. Loan growth targets (e.g. product, market, segment, areas).

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Credit Planning And Management