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- **Valentievna Olena Victorivna**, Ph.D, University of economics, information technology and management, remenchug. **Gnoevoy Valentin Grigoriyovich**, Ph.D, Alfred Nobel university, Dnipropetrovsk, remenchug institute. **Credit policy as an instrument of credit risk management.** The problems of monetary policy, the credit risk of commercial banks. The analysis of the relationship of strategy and tactics of monetary policy. The necessity of adhering to the principles of complexity and relevance in addressing the problems associated with the formation of monetary policy.

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