Consequently, the Bank's losses are caused by internal factors in 67% cases. This is an indication of lack or failure of the developed techniques. Therefore, quantitative and qualitative analyses must be sent on the identifying the various sources of losses of the Bank in the result of the implementation of credit activity.

One of the main ways to reduce credit risk in banks is insurance. Nowadays this method is not often used in credit activity. It is widespread in the field of mortgage lending to a greater extent, which increases the level of emergence of credit risk due to large amounts. This method will be essential in lending on the purchased property and the title of the property. That is, the Bank calls the insurance company to insure the life and health of the borrower. But this method can only be used during the financing legal and physical persons, but only with the consent of the borrower. In developed countries this method is quite widespread in almost all banking organizations. In Belarus, in our opinion, it doesn't develop at all because of the lack of a database of information about outstanding loans. Therefore, banks have no desire to play the role of insurer.

But any development requires monitoring and assessing the effectiveness of used measures. Thus, we can say that, if the lending activity and loan portfolio management comply with all measures aimed at improving the status of these concepts, if properly and effectively use all methods of credit portfolio management, if in good faith by the employees to carry out their activities and their analysis, based on quantitative and qualitative characteristics, then, in our view, the banks of our Republic can grow to such a level, when the main threat of the "credit risks of non-payment" will be reduced to negligible levels, or to their absence at all [5].

Thus, we can make the conclusion that the credit portfolio is an indicator of activity of commercial banks. This indicator will meet the necessary conditions onle, if it is controled propely. The main management factors will be the quality of the loan portfolio and analysis based on quantitative and qualitative characteristics. For appropriate quality control and proper and qualitative analysis different measures, the developed technique and, of course, highly qualified and competent staff are required. So, loan portfolio management forms a special cyclic system.

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**APPLICATION OF THE PAYMENT TARIFFLESS SYSTEM
IN THE COMMERCIAL ORGANIZATIONS**

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This article is devoted to grader remuneration system. The author clearly presents the algorithm payroll system using a grader. The calculation of wages from the use of this system, allowing a comparative description of tariff-free wage system with the tariff are represented here. Comparative characteristics have been carried out according to a number of features that allow to describe the benefits of a grader system.

In recent years, new technologies were introduced to liberalize wages, which are aimed to strengthening the dependence wage of its results, improving the system of wage and motivational function of wages and, in general, to promote in unlimited amounts of high-performance and efficient work, which, undoubtedly contributes to the development of innovative economy. Admitted normative legal acts contain recommendations on the use of flexible pay systems in business organizations [1,2].

The recommendations offer four types of flexible pay systems. One of the proposed systems is a tariffless or grader wage system [1]. The efficiency of grader wage system is the fact that it binds the cost of labor to the specific qualities of the staff it needed for implementing their tasks. In this regard, this system is not appropriate

to apply for the calculation of collective earnings, as it will lead to the complication of accounting. According to organization.

The stepwise calculation of tariffless system is presented below. As an example, the author has taken the data of "OptimaStroyKapital."

The first stage involves the development of an evaluation scale of employees according to certain criteria. The criteria developed by the creative department of an organization. Each of the criteria is assessed by a specific number of points [1].

According to the author, the tariffless system is most convenient for the calculation of salaries of administrative - managerial staff. Specific mechanisms for the relationship wages and employee performance are developed by the Table 1.

Table 1 – Score of position evaluation criteria

Position evaluation criteria	Points, till
1 Managing of workers	15
2 Responsibility	15
3 Autonomy in the work	10
4 The level of skills	10
5 Experience	10
6 The level of contacts	10
7 The complexity of work	15
8 Price of error	15
In total	100

These are set points for each grade, after developing the evaluation scale ranges. So you see the maximum amount of points in certain grades, you can get for a particular evaluation criterion (Table 2) [1].

Table 2 – Levels of evaluation (distribution points) in position evaluation criteria

Position evaluation criteria	The level of evaluation				
	1-й	2-й	3-й	4-й	5-й
1 Managing of workers	0	3	7	11	15
2 Responsibility	0	3	7	11	15
3 Autonomy in the work	0	1	4	7	10
4 The level of skills	0	1	4	7	10
5 Experience	0	1	4	7	10
6 The level of contacts	0	1	4	7	10
7 The complexity of work	0	1	4	7	10
8 Price of error	0	1	5	10	15

On the third step we should determine the total score of each position on the criteria in points (Table 3) [1]. The accountant determines points for each position. He uses the job descriptions, signed by the staff. After determining points accountant gives the evaluation to the head of the company for approval.

Table 3 – Score of each position

Position	Based on the criteria of job evaluation								Sum of points
	1	2	3	4	5	6	7	8	
Headmaster	15	15	10	10	10	10	15	15	100
Chief Engineer	12	15	10	10	10	1	14	15	87
Deputy Director	15	15	8	7	7	10	7	10	79
Foreman	15	10	7	9	10	1	11	10	73
Chief Accountant	5	15	7	10	10	4	7	10	68
Master	10	7	4	7	10	1	7	9	55
Safety engineer	9	8	4	9	8	1	4	7	50

As a result of the total position evaluation, they are combined into a qualifying group (Grades) [1]. The Points that correspond to a particular grades are presented Below.

0–30 points – 1st grade;

31–45 points – 2nd grade;

46–60 points – the third grade;

61–80 points – 4th grade;

81–100 points – 5th grade.

The employer himself establishes the number of grades and corresponding ranges of estimates in points, depending on the purpose of material incentives for workers, their interest in the results of the organization's economic. The fifth stage is forming of grades based on the total position evaluation and it's shown in Table 4.

Table 4 – The forming of grades

5th grade	Headmaster	100
	Chief Engineer	87
4th grade	Deputy Director	79
	Foreman	73
	Chief Accountant	68
3th grade	Master	55
	Safety engineer	50

Then intervals of between-qualification relations are determined by establishing a minimum and maximum rate for each grade [1]. These coefficients indicate how many times the salaries in the respective grades are greater than installed base salary.

The employer himself sets the intervals between-qualification relations coefficients for each grade, which are the tool of differentiation of managers and specialists' salaries, included in the qualifying group (grades). It's proposed the example of the intervals between-qualification relations coefficients in table 5.

Table 5 – The intervals between-qualification relations

Grades	Cmin	Cmax	The size of interval
1	1	2,5	1,5
2	2,5	3,5	1
3	3	4	1
4	3,5	5	2,4
5	4	6	2

The employer determines the size of the base salary, based on the financial capacity of the organization. The base salary of company is 2200000 Bel. rub. Salary ranges are shown in Table 6.

Table 6 – Salary ranges

Grades	Cmin	Cmax
1	2200000	5500000
2	5500000	7700000
3	6600000	8800000
4	7700000	11000000
5	8800000	13200000

After determining the salary ranges we can calculate wages of each employee. Wages are based on the number of points inherent in this or that position (employee). That is the maximum wage for a particular grade is divided into the maximum point, which is the upper limit of grade, and the received coefficient is multiplied by the total score position (employee). The Table 7 reflects the final settlement of employees' wages the above-mentioned company.

Table 7 – Wages for positions

Должность	Заработная плата, руб.
1 Headmaster	13200000
2 Chief Engineer	11484000
3 Deputy Director	10862500
4 Foreman	10037500
5 Chief Accountant	9350000
6 Master	8066700
7 Safety engineer	7333300

Thus, above wages are shown clearly, which the staff of "OptimaStroyKapital" would have received if the organization had used the grade system.

Since the flexible wage system in the Republic of Belarus has been introduced relatively recently, the most organizations having different forms of ownership are using the system of remuneration based on the wage scale. It is determined by a constant earning with the tariff system of remuneration, which implements the reproductive function of wages. It should be noted that there have been changes in the organization of the elements of the tariff system of remuneration recently. Namely, companies make their own list and description of the work, the work is classified on the importance and complexity, establish a tariff rate of the first category, rates for hazardous and heavy work, salaries for executives, professionals and employees, and so on.

Currently, "OptimaStroyKapital" uses a tariff system of remuneration. Let's consider the procedure for calculating wage above categories of workers using the tariff system of work. Table 8 shows the payroll of administration of the Company for August 2015.

Table 8 – The payroll of administration of "OptimaStroyKapital" for August 2015

Position	Tariff rank	Tariff rank coefficient	The tariff rate of the 1st category	Tariff salary of the TS	Increasing tariff salaries				The salary
					Rate increase on technological kinds of work	The premium on the results of a month	Decree №29	Resolution №1748	
Headmaster	17	3,98	500000	1990000	1,2	1	0,23	0,06	6945100
Chief Engineer	17	3,98	500000	1990000	1,2	0,8	0,23	0,06	6547100
Deputy Director	17	3,98	500000	1990000	1,2	0,7	0,23	0,06	6348100
Foreman	16	3,72	500000	1860000	1,2	0,5	0,2	0,06	5505600
Chief Accountant	17	3,98	500000	1990000	1,2	0,5	0,2	0,06	5890400
Master	14	3,25	500000	1625000	1,2	0,2	0,19	0,06	4306250
Safety engineer	13	3,04	500000	1520000	1,2	0,2	0,19	0,06	4028000

As seen from the above presented calculations, wage in "OptimaStroyKapital" corresponds to the average wage in the Vitebsk district. Thus, the average salary in the Vitebsk district, in January – July, was - 6164036 Bel. rubles [6].

Comparing the tariff and tariffless system of remuneration, the author reveals some differences. The first difference – the amount of wages, which is more clearly shown in Table 9.

Table 9 – Comparison of wages by using different pay systems

Position	Tariffless system	Tariff system
Headmaster	13200000	6945100
Chief Engineer	11484000	6547100
Deputy Director	10862500	6348100
Foreman	10037500	5505600
Chief Accountant	9350000	5890400
Master	8066700	4306250
Safety engineer	7333300	4028000

As it can be seen from Table 9, wages, using tariffless system is higher than the wages calculated using the wage scale at about 1.2–1.9 times.

The next factor - the availability of accounting employees' experience and knowledge. Both systems take into account this factor, but the main difference is in the method of accounting. The system based on the tariff system has a rather narrow scale (11–23). Grader system – on the contrary, is more complete and easier to calculate the scale (1–10).

Assessment of the employee - the goal of any remuneration system. When a grade system it is done through a set of criteria that the premiums can be added to, but the system is based on the tariff system, as such, no estimation, there is an estimation of workers' knowledge and encouraging improvements in their work. The same applies to the factor estimating the employee's work. Tariff system of remuneration does not provide direct proportion to the intensity of the employee's work, but not in case of tariffless system. Approaches to the Promotion (punishment) changes in results are also different. The tariff system is used as a tool to promote the

award. The tariffless system is put into the promotion in the criteria (for example: the level of contacts), but bonuses can also be used.

Summing up, it should be noted that the study of the theory and practice of accounting remuneration based on the analysis of different points of view, regulations, accounting and analytical practice of commercial entities has allowed to prove the possibility of using grader wage system, which allows more flexibility to produce the motivation of workers.

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INFORMATION AND ANALYTICAL SUPPORT OF DECISION MAKING TO IMPROVE THE FINANCIAL CONDITION OF THE COMPANY

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Substantiated the expediency of integration functions of information support of decision making in the management of financial resources into the unified system. Proposed the concept of formation of the integrated information and analytical system, which can support making the decisions to improve the financial status and the sustainable economic development of the enterprise.

Statement of the problem. Efficiency of functioning of the enterprises and overcoming of crisis situation in economy of modern Ukraine is impossible without an effective management of financial resources and the status of business entities. A modern system of management of financial condition of enterprise is distinguished by the complexity of the information system, which is defined on one side by the dynamism of all business processes and different orientation, intensity, temporal ordering of external and internal information flows, and increase the multiplicity of types of economic information processing and analysis which requires more time and human resources. In this regard, it is becoming increasingly urgent issues of creating high-quality information and analytical system of support of acceptance of administrative decisions on rational placement and effective use of financial resources, accelerate the turnover of assets, the maintenance of an adequate level of solvency and financial independence, the formation of the image of the enterprise in terms of business opportunities, ensuring economic stability for its development.

Research methods. The problem of substantiation of making managerial decisions of a financial nature on the basis of analytical information on the results of financial-economic activity of enterprises, as shown by our study, is the subject of attention of scientists. The most well-known in the modern scientific community are the works of domestic and foreign economists, has made a significant contribution to the theory and methodology of financial analysis of enterprises, including: M.S.Abrutyn, E. Altman, I.T. Balabanov, M.T. Belukha, M.D. Bilyk, J. Bliss, E. Brigham, J.K. Van Horn, A.A. Vecherov, L.T. Gilyarovskaya, Glenn A. Welsch, N.F. Efimova, K.V. Izmailov, R.A. Kostyrko, G.A. Kramarenko, L.A. Lakhtionov, N.Yu. Nevmerzhitskaya, N.E. Negashev, A.V. Pavlovskaya, G.B. Polyak, N.M. Pritulyak, G.V. Savitskaya, R. Tafler,