УДК 336.71:005

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ВИЗНАЧЕННЯ ТА ЗАБЕЗПЕЧЕННЯ ФІНАНСОВОЇ СТІЙКОСТІ КОМЕРЦІЙНОГО БАНКУ УКРАЇНИ

У статті розглянуто поняття фінансової стійкості банківської установи як важливого елементу для її ефективної та прибуткової діяльності на ринку банківських послуг. Виявлено, що фінансова стійкість комерційного банку визначається групою показників: ліквідності, платоспроможності, рентабельності, прибутковості, якості активів, достатності капіталу та ділової активності. Проведено аналіз груп показників, які забезпечують фінансову стійкість в банківській установі. Розроблено лінію тренду активів комерційного банку для визначення прогнозу щодо забезпечення фінансової стійкості банківської установи у майбутніх роках. Проведено декомпозиційний аналіз прибутковості активів та капіталу банку для визначення їх впливу на загальну фінансову стійкість банківської установи. Виявлено перспективні шляхи підвищення рівня забезпеченості фінансової стійкості комерційного банку.

Ключові слова: *фінансова стійкість, ліквідність, платоспроможність, рентабельність, комерційний банк, достатність капіталу, прибутковість, декомпозиційний аналіз.*

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ОПРЕДЕЛЕНИЕ И ОБЕСПЕЧЕНИЕ ФИНАНСОВОЙ УСТОЙЧИВОСТИ КОММЕРЧЕСКОГО БАНКА УКРАИНЫ

В статье рассмотрено понятие финансовой устойчивости банковского учреждения как важного элемента для ее эффективной и прибыльной деятельности на рынке банковских услуг. Выявлено, что финансовая устойчивость коммерческого банка определяется группой показателей: ликвидности, платежеспособности, рентабельности, прибыльности, качества активов, достаточности капитала и деловой активности. Проведен анализ групп показателей, обеспечивающих финансовую устойчивость в банковском учреждении. Разработано линию тренда активов коммерческого банка для определения прогноза по обеспечению финансовой устойчивости банковского учреждения в будущих годах. Проведено декомпозиционный анализ доходности активов и капитала банка для определения их влияния на общую финансовую устойчивость банковского учреждения. Выявлены перспективные пути повышения уровня обеспеченности финансовой устойчивости коммерческого банка.

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DETERMINATION AND PROVIDING OF FINANCIAL FIRMNESS OF COMMERCIAL BANK OF UKRAINE

The article discusses the concept of financial stability of the banking institution as an important element for its effective and profitable activity in the banking market. Found that the financial stability of the commercial bank group determined indicators: liquidity, solvency, profitability, profitability, asset quality, capital adequacy and business activity. The analysis of groups of indicators that ensure the financial stability of the banking institution. Developed trendline commercial bank assets to determine prognosis to ensure the financial stability of the banking institution in future years. A decomposition analysis of return on assets and equity of the bank to determine their impact on the overall financial stability of the bank. Discovered promising ways to improve the level of provision of financial stability of commercial banks. Investigated PJSC "Savings State Bank" has a more extensive network of institutions - more than 5,000 units, one of the three leaders of the domestic banking market. However, the total amount of liabilities of the bank in 2016 increased in comparison with the previous 2015 due to increase of clients' funds by 21,1 %, issued debt securities and subordinated debt. The bank's gross expenditures in 2016, as compared to 2015, have increased due to inflation, an increase in the volume of securities issues, an increase in labor costs and other external and internal factors. It was found that the investigated bank has problems with ensuring an adequate level of financial stability, thus, the liquidity of the bank as one of the main indicators of financial stability of the bank, is in an unsatisfactory range (in the reporting year 2016 - 11.9). In addition, the bank has problems managing assets, which increases the impact of credit risk on the banking institution. The calculated coefficient of financial leverage exceeds the optimal value (<1,0) during the research, which indicates an increase in the financial risk of the bank's activities.

Keywords: financial firmness, liquidity, solvency, profitability, commercial bank, capital adequacy, profitableness, decomposition analysis.

JEL Classification: G 21, G 32.

Statement of the problem. Ensuring the financial stability of banks is a necessary condition for the effective functioning of the economy of Ukraine. At the current stage of strengthening the financial stability of banks in Ukraine, their dynamic development, increase the credibility, and hence maximize the positive impact of the banking system on the processes of economic development.

This predetermines the necessity of improving the banking activities in such a way as to ensure the profitability of the banking business and protection against possible risks.

Analysis of recent researches and publications. The definition and financial sustainability in commercial banks engaged such famous scientists as G. M. Azarenkova [2], A. M. Gerasimov [4], Etc., Kosovo, L. A. Klyshko [1] A. V. Melnichenko [6], V. B. Samorodov, and others. Despite the large number of studies in this area, it still requires in-depth research.

The allocation of previously unsolved parts of General problem. In the economic literature there is no single approach and method for determining the financial stability of the bank. Thus, some authors, for example, L. A. Klyusko [1], argue that the financial stability of the bank is determined by the level of its liquidity and solvency. Therefore, we consider it is necessary to carry out a comprehensive analysis of groups of indicators that ensure the financial stability of the commercial bank.

Formulation of aims of the article. The aim of the article is to define financial sustainability in commercial banks of Ukraine, the implementation of the analysis of indicators that ensure the financial stability of the banking institutions and determine the factors affecting the financial stability of the commercial bank; the deepening of the theoretical foundations and development of practical recommendations to identify areas of financial stability of PJSC "state Savings bank".

Exposition of basic material of research. Assessment of financial stability of commercial bank should be the basis of a set of indicators of financial stability. Consider the major groups of indicators forming financial stability of the bank (Pic.1).
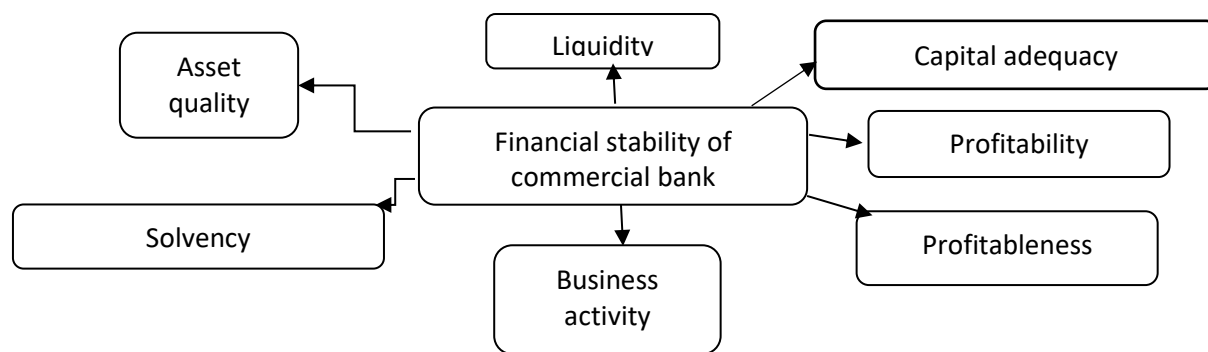
Picture 1 – **Group of indicators forming financial stability of commercial bank**

Source: constructed on the basis of [7]

Analysis of these indicators allows to determine if a commercial bank is financially sustainable. A study of the financial performance of banking institutions with different angles allows you to perform financial sustainability more deeply with the identification of priority impacts.

We will examine a study of financial stability in a commercial bank, for example, PJSC "Savings State Bank".

PJSC "Savings Bank" (hereinafter - "Oschadbank") is one of the largest financial institutions of the Ukrainian state with the most extensive network of branches - more than 5000.

According to the main indicators of its activity it enters into a three of leaders of the domestic banking market. The bank is active in virtually all sectors of the Ukrainian financial market, at the present level caters to large corporate clients [5].

Analyse the quality of bank assets (table. 1) in order to determine effectively the bank utilizes its available assets.

If the bank has a low level of assets in the structure of assets, then the return on assets will tend to decrease.

After analyzing the dynamics of indicators of the quality of assets of PJSC "Oschadbank" for 2014-2016 (Table 1), it was established that in the investigated period, the protection against risk decreases and is negative, which characterizes the bank as unsecured and unstable.

Also, the level of income assets of the bank tends to decrease, which is the result of the ineffective composition of the assets of the bank. In addition, the level of assets with increased risk over the period under investigation has increased.

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Table 1 **Dynamics of asset quality indicators of PJSC "Oschadbank" for 2014-2016,%**

Name of the indicator	2014	2015	2016	Deviations (+,-) 2016 p. till:	
				2014	2015
The level of earning assets	0,75	0,87	0,78	0,03	−0,09
Protection from risk	0,03	0,02	−0,09	−0,12	−0,11
The level of assets with increased risk	0,16	0,38	0,27	0,11	−0,11

Source: constructed by the author on the basis of financial statements of PJSC "Oschadbank"

By deepening the research, it is necessary to determine the level of bank's own resources and the level of capital adequacy for further analysis of the bank's financial stability (Table 2).

Table 2 **Dynamics of capital adequacy indicators of PJSC "Oschadbank" for 2014-2016,%**

Name of the indicator	Normative values		2014	2015	2016	Deviations (+,-) 2016 to	
	min	max				2014	2015
The level of own funds	0,15	0,85	0,27	0,18	0,11	−0,16	−0,07
Provision of obligations	0,25	–	0,39	0,26	0,17	−0,22	−0,09
Dependence on the investment	0,15	0,5	0,65	0,95	2,3	1,65	1,35

Source: constructed by the author on the basis of financial statements of PJSC "Oschadbank"

After analyzing the dynamics of capital adequacy ratios of PJSC Oschadbank (Table 2), it was determined that the provision of liabilities shows the maximum amount of damage, in which own funds will be sufficient to ensure the reliability of the funds of depositors and other lenders, and in 2016 this indicator does not correspond to normative values.

Consequently, the significance of the analysis of income and expenses of a commercial bank is to effectively manage its profitability, that is, to identify reserves for increasing the profitability of banking activities and to formulate proposals for the use of identified reserves.

The purpose of the assessment of financial stability of the bank is to analyze in the retrospective dynamics of the coefficients to determine the real stability of the bank.

By deepening the research of financial stability of commercial bank, it is necessary to analyze the indicators of business activity (table. 3), allowing to assess the bank's economic capacity that is available and hidden features.

After analyzing the dynamics of business activity indicators of PJSC Oschadbank for 2014-2016 (Table 3), it was established that the coefficient of lending activity and the level of attraction of resources in 2016 increased in comparison with 2015 by 0.05 and 3.55 Accordingly, which is positive for the effective operation of the bank. But the coefficient of investment activity decreased in the reporting year by 0.12, which reduces the possible interest income of the bank.

Table 3 **Dynamics of indicators of business activity**

PJSC "Oschadbank" for 2014-2016, %

Name of the indicator	2014	2015	2016	Deviations (+,-) 2016 to:	
				2014	2015
The coefficient of credit activity	0,63	0,54	0,59	93,65	109,3
The coefficient of investment activity	0,12	0,33	0,21	175,0	63,6
The level of attraction resources	78,66	81,0	84,55	107,49	104,4
The level of interbank credits in the liabilities	1,68	3,52	2,28	135,71	64,7
The coefficient rate of equity capital	0,68	0,64	0,45	66,18	70,31
The impact of fixed production assets and intangible assets	3,38	3,25	4,05	119,82	124,62
The turnover of working assets	1,40	1,61	1,0	71,43	62,11
The turnover of accounts receivable	174,1	62,18	45,26	25,99	72,79
The coefficient of financial leverage	0,80	1,50	1,30	86,67	162,5

Source: constructed by the author on the basis of financial statements of PJSC "Oschadbank"

The coefficient of financial leverage in the analyzed period increased and exceeded the optimal value (<1.0), which indicates an increase in the financial risk of the bank's activities.

For further study of financial stability will analyze solvency (table. 4) as one of the major indicators of the financial condition of the bank, which has a significant impact on financial sustainability.

Table 4 **Dynamics of indicators of solvency**

PJSC "Oschadbank" for 2014-2016 %

Name of the indicator	2014	2015	2016	Deviations 2016 to:	
				2014	2015
The general level of solvency of the bank	0,21	0,19	0,15	71,43	78,9
The general level of solvency of the bank for classified assets	0,23	0,21	0,18	78,26	85,7
Provision of total assets own funds	3,67	5,56	9,49	258,58	170,7
Provision amount of classified assets own funds	0,29	0,19	0,12	41,38	63,2
The coverage coefficient (security)	1,27	1,23	1,18	92,91	95,9
The ratio of the total amount of loans granted and the total amount of equity	2,31	3,01	5,55	240,26	184,4
The coefficient of the total amount of loans granted and the authorized capital of the bank	3,56	3,15	2,41	67,69	76,5

Source: constructed by the author on the basis of financial statements of PJSC "Oschadbank"

After analyzing the dynamics of solvency indicators of PJSC Oschadbank for 2014-2016 (Table 4), it was established that the coverage coefficient tends to decrease, which indicates the unstable financial status of PJSC Oschadbank and the inability of the bank to repay its payment obligations.

We have investigated that the general level of solvency of the bank in the investigated period tends to decrease, which is negative for

its effective financial activity, which reduces the level of financial stability of the bank.

By deepening the research, to determine the financial stability of the bank it is necessary to investigate its liquidity (Table 5) that is the bank's ability to fulfill its obligations in a timely manner and in full.

Table 5 **Dynamics of liquidity indicators of PJSC "Oschadbank" balance sheet for 2014-2016,%**

Name of the indicator	The optimal value	2014	2015	2016	Deviations, 2016 to:	
					2014	2015
The coefficient of instant liquidity	No less	28,5	15,1	11,9	41,75	78,8
The coefficient of general liquidity	20%	127,1	123,4	118,3	93,08	95,9
The coefficient of highly liquid assets to working	No less	22,4	12,2	10,1	45,09	82,8
The coefficient of resource liquidity obligations	100%	95,6	107,6	91,9	96,13	85,4
The liquidity coefficient of issued loans and attracted deposits	No less	90,2	78,2	92,7	102,77	118,5
The coefficient of general liquidity commitments	20%	32,9	19,3	15,1	45,89	78,2

Source: constructed by the author on the basis of financial statements of PJSC "Oschadbank"

After analyzing the dynamics of liquidity indicators of the balance sheet of PJSC "Oschadbank" for 2014-2016 (Table 5), it was established that in 2015-2016 the bank was not observed for the optimal values of the coefficients of liquidity. It means that the bank has unbalanced liquidity, which is becoming more and more unstable every year.

By results of the conducted research we determined that the liquidity of bank balance is not sufficient to meet its liabilities at all horizons, liquidity management, both in the short and in the long term. That is, the Bank's liquidity as one of the main indicators of its financial stability is in the unsatisfactory range,

which can not provide the financial stability of the Bank when the actual financial state [3].

Financial stability of the bank depends on the level of profitability and quality asset management. With ineffective and low-quality asset management there is a threat of decreasing financial results, performance and profitability [9].

After analyzing the bank's profitability to identify the effectiveness of its work for 2014-2016 (see table. 6), found that the profitability of the bank's equity is not sufficient to meet its obligations in both the short and long term. We have determined that the bank doesn`t use effectively the available resources and capital, which reduces its profitability.

Table 6 **Dynamics of Profitability Indicators and Assessment of the Capital Structure of PJSC "Oschadbank" for 2014-2016,%**

Name of the indicator	2014	2015	2016	Deviations, 2016 to::	
				2014	2015
Profitability of sales	0,14	0,17	−1,88	−1342,86	−110,06
Return on equity	0,05	0,04	−0,33	−660,0	−825,0
The coefficient of return on total capital	0,79	0,70	−8,06	−1020,25	−115,14
The share of equity in the total balance	0,17	0,17	0,24	141,18	114,18
The share of non-current assets in equity	0,07	0,06	0,04	57,14	66,67
The ratio of current assets and short-term liabilities	1,30	1,11	1,25	96,15	112,61

Source: constructed by the author on the basis of the financial statements of PJSC "Oschadbank"

Consequently, while analyzing the main indicators of financial stability of PJSC Oschadbank, we found that the bank is

financially unstable because the indicators do not conform the normative values. That is, the bank shows a negative dynamics in the decline

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of profitability, unbalanced reduction of equity, liquidity, profitability and financial result. At the same time, rapid rates of reduction of capital and liquidity indicate a decrease in the potential of financial stability of the bank.

By studying the financial stability of commercial banks, one of the main indicators that characterize the bank's economic efficiency and the main source of replenishment of the Bank's equity is the return on assets and profitability of capital.

Let us consider the dynamics of profitability of PJSC "Oschadbank", using the method of decompositing analysis (DuPont model).

The analysis of the profitability of both the assets and the capital of the bank (Table 7) shows the low efficiency of the bank, as during the investigated period, all indicators in the reporting year decreased. Profitability of assets in 2016, compared to 2014 has decreased, indicating a decrease in the bank revenues.

Table 7 **Dynamics of profitability indicators of PJSC "Oschadbank" by the method of decomposition analysis for 2014-2016, %**

Indicators	2014	2015	2016	Deviations, 2016 to:	
				2014	2015
ROA (return on assets)	0,008	0,007	−8,06	−4125	−4714,28
ROE (return on equity)	0,05	0,04	−0,33	−660	−825
Capital multiplier	5,66	5,82	4,12	72,79	70,79
Equity of assets (EA)	0,18	0,17	0,08	44,44	47,058
Net profit margin (NPM)	0,04	0,04	−1,07	−2675,0	−2675,0

Source: constructed by the author on the basis of the financial statements of PJSC "Oschadbank"

To improve the financial stability of the bank, it is important to increase its revenues, and as a consequence, the profitability of the bank, which is one of the main sources of replenishment of the bank's own capital.

Let us consider the dynamics of profitability of PJSC "Oschadbank" (tab. 8).

Analyzing the dynamics of profitability indicators of PJSC "Oschadbank" for 2014-2016 (Table 8), it was established that the calculated indicators of return on assets, net interest margin on the average value of assets in the investigated period tend to decrease, which is negative and does not provide financial stability; The factor of capacity in 2016 exceeds the normative value (0,95-1,0), indicating that the bank is unprofitable; The net income per share in 2016 was negative, that is, the bank in 2016 received losses from the issue of shares, which is extremely negative for the effective functioning of the state bank.

Table 8 **Dynamics of profitability indicators PJSC "Oschadbank" for 2014-2016,%**

Indicators	2014	2015	2016	Deviations, 2016 to:	
				2014	2016
Return on assets (Net interest margin)	58,1	41,01	34,16	58,80	83,30
Net interest margin on average assets	6,60	5,22	4,74	−18,14	151,85
Net income per share, UAH	45698,0	48755,0	(606237,0)	−1326,62	−1243,44
Rate of return on paid-up share capital	4,5	4,1	−33,1	−735,56	−807,32
The factor of capacity	3,17	0,25	1,38	43,53	552,0

Source: constructed by the author on the basis of the financial statements of PJSC "Oschadbank"

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After conducting a study on the profitability of PJSC Oschadbank, we found that the bank is operating uneconomically, while reducing its economic efficiency and key indicators of financial sustainability.

The results of the analysis of the profitability of PJSC "Oschadbank" make it possible to identify the causes of the complications and those problematic aspects of activity that require increased attention, for example, optimization of the structure of equity and income and expenses, support of liquidity, management of bank risks and their minimization.

Conducting an analysis of the bank's activity makes it possible to determine that the state of financial stability, liquidity, profitability and the degree of risk of individual banking operations is unsatisfactory and therefore the bank needs to identify new sources of own funds and their structure and efficiency. Any activity is related to risk, and especially banking. Banking risk is combined with the threat of a bank's loss of its resources, lack of profit, additional costs as a result of certain financial transactions [8].

Conducting a trend analysis of the total assets of PJSC "Oschadbank" for 2012 - 2016 (Figure 2), it has been established that the most reliable of all investigated types of functions is linear, since its value is $R^2 = 0.98$. In line with the trend line, the value of the Bank's assets in 2017 - 2018 is growing most compared to other options, and in 2018, assets will increase by 100 billion UAH compared to 2016 and will amount to almost UAH 300 billion.

It should be noted that the probable increase in total assets of the bank in 2017 - 2018 will also increase the total liabilities of the bank, including the retained earnings, but their increase is not a guarantee of ensuring the financial stability of the bank in the future.

After conducting a study to ensure the financial stability of PJSC Oschadbank, we may recommend increasing the amount of equity, which is one of the main components of ensuring the financial stability of the bank.

It is possible to increase the amount of own capital due to:

- issue of own shares for increase of the authorized capital of the bank;
- deductions from profit for creation of reserve funds of the bank;
- undistributed portion of profit.

Taking into account that PJSC "Oschadbank" has losses in the past years, the net profit received for 2017-2018 should be distributed to cover losses of past years and to the formation of reserve funds.

Also, if the bank increases its own capital, it will be able to cover its own expenses at its own funds, and therefore the bank will not need borrowed funds that increase its long-term liabilities.

With an increase in equity, the bank will have the optimal level of profitability and profit, reflecting the financial condition of the bank and one of the main indicators of the economic efficiency of using the bank's resources and ensuring an adequate level of financial stability.

Conclusions. On the basis of the research on ensuring financial stability of PJSC "Oschadnyi Pivdennyi Bank", the following conclusions were made and proposals were substantiated:

1. It is established that the financial stability of the bank is such a state, which is characterized by a balance of financial flows, sufficient funds to maintain its solvency and liquidity, as well as cost-effective activity. The financial stability of the bank means its constant ability to meet its obligations and provide profitability at a level sufficient for normal functioning in a competitive environment.

2. It is established that the low level of capitalization of commercial banks brings an element of instability into the state's economy as a whole, which, in turn, increases the need for further capital growth of banks.

3. Investigated PJSC "Savings State Bank" has a more extensive network of branches - more than 5,000 units, one of the three leaders of the domestic banking market. However, the total liabilities of the bank in 2016 increased in comparison with the previous 2015 due to increase of clients' funds by 21,1%, issued debt securities and subordinated debt.
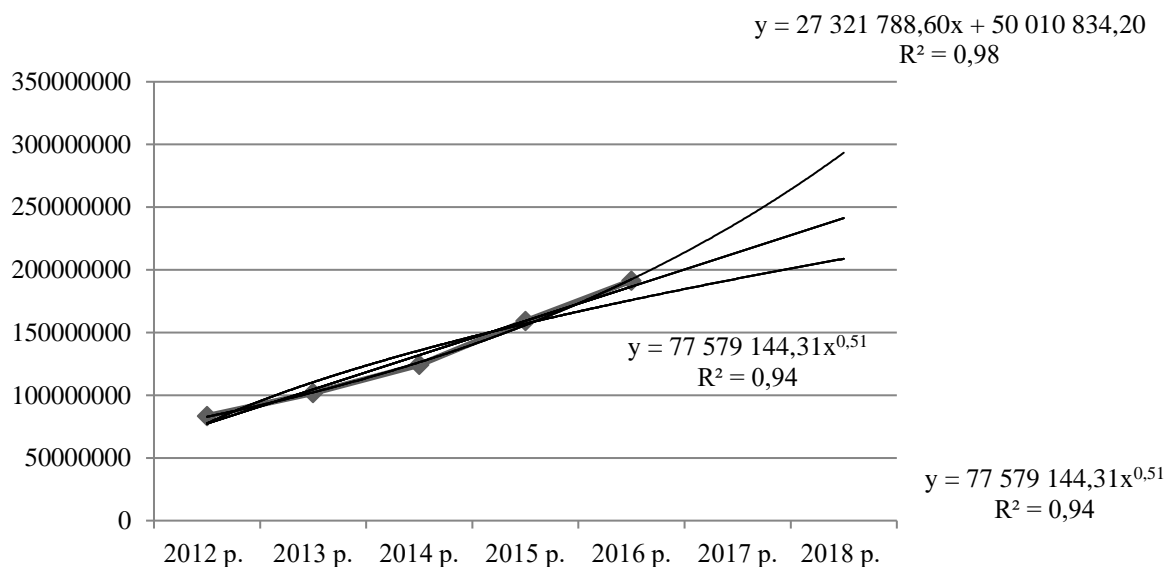
Figure 2 – **Trend analysis of total assets of PJSC Oschadbank**

Source: constructed by the author on the basis of the financial statements of PJSC "Oschadbank"

The bank's gross expenditures in 2016,compared to 2015, have increased, due to inflation, an increase in the volume of securities issues, an increase in labor costs and other external and internal factors.

4. It was found that the investigated bank has problems with ensuring an adequate level of financial stability, thus, bank liquidity as one of the main indicators of financial stability of the bank, is in an unsatisfactory range (in the reporting year 2016 - 11.9). In addition, the bank has problems managing assets, which increases the impact of credit risk on a banking institution. The calculated financial leverage ratio exceeds the optimal value (<1,0) during the research, which indicates an increase in the financial risk of the bank's activities.

Also, the bank has problems with providing business activity and has high growth rates of financial risks.

5. The decomposition analysis (Dupont model) of the profitability of both the assets and the bank's capital showed a low efficiency of PJSC "Savings State Bank", as during the investigated period, all indicators in the reporting year have decreased. Profitability of assets in 2016, as compared to 2014, decreased, indicating a decrease in bank revenues.

The analysis of the bank's profitability made it possible to determine that the state of financial sustainability is unsatisfactory, and therefore the bank needs to identify new sources of own and borrowed funds, the structure of their placement and efficiency of use.

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