

СЕКЦІЯ 4 ПРИЙНЯТТЯ РІШЕНЬ ОПТИМІЗАЦІЇ ЕКОНОМІЧНИХ ПРОЦЕСІВ РОЗВИТКУ ТЕРИТОРІЙ

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SECURITY-ORIENTED MANAGEMENT OF COMMERCIAL BANKS OF UKRAINE IN CONDITIONS OF UNCERTAINTY

In modern conditions, issues related to the management of various socio-economic systems are the most difficult. Management of modern banking institutions requires their leaders and managers to have serious and deep knowledge both in the field of theory and in the field of practice. It can be confidently stated that with the further development of market relations in Ukraine, the processes of building credit institutions' activity management systems will become more and more relevant and important.

The complexity of the process of managing banking institutions requires the development of a comprehensive approach to managing their assets and liabilities, which will include basic balancing of parameters, assessment and accounting of the bank's financial condition and market position, the formation and functioning of a single information and analytical field, the organizational structure of the bank's profit and cost centers, structuring of a single automated resource management system [1].

The introduction of a high-quality asset and liability management system is especially relevant for domestic banks in a period of uncertainty and rapid market changes.

The bank's asset and liability management system provides both a theoretical basis and practical management methods and tools that can be used in the activities of each specific bank.

At the highest level, asset and liability management is the nexus of shareholder value creation and risk management with profitability determination, transfer pricing, regulatory limits, cost of credit, interest rate risk management and liquidity.

At the operational level, this system guarantees the coordinated activity of all units aimed at achieving a common goal.

The implementation of this system involves the use of new management concepts at all levels, as well as the introduction of new technologies for evaluating and comparing reports on the company's activities and risks.

From the point of view of corporate governance, asset and liability management is more an art of management than a science, and despite the fact that asset and liability

management is a separate concept, it is an integral part of the management process of modern banks.

Complex management of the bank's assets and liabilities involves the implementation of such main goals as:

- increase in income from shares, i.e. increase in the value of the bank for its shareholders;
- improving the future for financial flows, as a result of receiving a higher rating;
- maintaining a sufficient level of profitability;
- compliance with the requirements regarding the amount of equity capital;
- maintaining the bank's liquidity at the required level;
- risk management, etc [2].

In order to solve the above goals, the integrated management of the bank's assets and liabilities involves means and methods of management both at the level of management strategies, control over bank-wide operations, and at the level of management of various profit centers, even at the level of customer relations.

The management of assets and liabilities must be supported by the availability of reliable information, which contains archival information about the bank itself and forecasts of its development in general and a general vision of the management structure. Although most of this information is available, the impossibility of placing it in a convenient format is a significant obstacle in the process of asset and liability management.

All this information must be collected to compile convenient and necessary reporting. The level of implementation (and costs) reflects the conceptual implementation of asset and liability management procedures, which is increasingly complex due to the growing need for detailed and comprehensive analysis. Some banks start this process using existing tools, others use sophisticated computer programs.

In the broadest sense, the concept of asset and liability management covers a system of categories, analytical indicators and tools, techniques and methods of analysis. The principles and provisions of the asset and liability management concept are the basis for the formation of bank management tactics and strategies.

So, complex management of assets and liabilities applies to almost all areas of financial management of the bank: strategic planning, operational management, including analysis and control, profit and risk management, formation of financial tools [3].

Given the above, the following conclusions can be drawn.

First, an important component of the success of any bank is a system of integrated management of assets and liabilities. The introduction of a quality system of rules for managing assets and liabilities is very relevant for domestic banks in the period of active growth and fast-moving market conditions. The need for asset and liability management will grow at a rapid pace in accordance with the phenomenal growth of capital markets, progress in the theory and technology of risk analysis.

Second, at the highest level, asset and liability management is the relationship between shareholder value creation and risk management with profitability determination, transfer pricing, regulatory limits, cost of credit, interest rate risk

management and liquidity. At the operational level, this system guarantees the coordinated activity of all units aimed at achieving a common goal.

Thirdly, complex management of the bank's assets and liabilities involves the realization of such main goals as: increasing the value of the bank for its shareholders; improvement of the bank's financial flows and, as a result, obtaining a higher rating; maintaining a sufficient level of capital, profitability and liquidity, risk management.

Fourthly, the most important components of the complex management of assets and liabilities of the bank are: management of assets, liabilities and equity; liquidity management, profitability and risk management.

Fifth, Ukrainian banks must adhere to the following principles when managing assets and liabilities in an integrated manner: compliance with the requirements of regulatory bodies, minimization of required reserves, liquidity, minimization of costs, profitability, and minimization of risks.

References

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