

**Babiak N. D.**

Kyiv National Economic University named after Vadym Hetman

**Nahorni Ie. O.**

Institute of Financial Controlling

Kyiv National Economic University named after Vadym Hetman

## FEATURES OF INVESTING IN THE PUBLIC-PRIVATE PARTNERSHIP PROJECTS

### Summary

Investment aspects of PPP projects are researched. Specific features of industrial and social infrastructure as the main object of investment in the PPP process are determined. The attractiveness of PPP projects as for the private and for the public partner is determined. The features of project financing as the main method of long-term financial providing of PPP projects are considered.

**Keywords:** public-private partnership, investment, investment project, infrastructure, public and private partner.

UDC 336.72

**Barylyuk M.-M. R.**

Institute of Masters and Postgraduate Education

University of Banking of the National Bank of Ukraine

## DIAGNOSIS OF FINANCIAL SECURITY OF COMMERCIAL BANKS IN UKRAINE

Approaches to assess the level of financial security of commercial banks in Ukraine were studied. Monitoring of compliance with prudential regulations in the banking system of Ukraine to assess the level of financial safety of domestic commercial banks was done. Integral indicator of financial security of commercial banks with using weighted sums method was calculated.

**Keywords:** financial security, level of financial security of banks, prudential standards in the banking system, commercial banks' financial security level indicators, integral indicator of financial security of commercial banks.

**Formulation of the problem.** Contemporary market environment gives no condition for contempt to the commercial banks' financial security, which might deteriorate due to either lacking supervision of the banking activity, or regulator's excessive intervention in the operations of each separate bank. To assure financial security of Ukrainian banking system, the bodies of the National Bank of Ukraine and law-enforcement agencies allocate resources for collection and analysis of information, and in case of necessity, adopt laws concerning preventive measures. To preclude and avoid influence of destructive factors in the bank's activity, it becomes increasingly important to collect and analyze information on the basic indicators of banks' activity using appropriate tools for assessing the level of financial security of commercial banks, that is permanent and is carried across the banking system.

**Analysis of recent research and publications.** The issue of assessment of financial security of banking system in general and commercial banks in particular was studied in the scientific research process of both

national and foreign scientists: O.I. Baranovskyi, M.M. Iermoshenko, I.M. Krupka, L.M. Perekhrest, R.H. Snishchenko, I.O. Hubarieva and O.M. Shtaiier, T.H. Bolhar, D.V. Shyian, N.N. Natochaieva and others.

The objective of the article is critical analysis the level of financial security of Ukraine's commercial banks according to the methodology of calculating the level of financial security of the banking system developed by the Ministry of Economic Development and Trade of Ukraine.

Presenting main material. Study of scientific and regulatory sources on the issues of banks' financial security allows making conclusions that the assessment of the level of financial security of commercial banks provides monitoring of compliance with prudential regulations in the banking system of Ukraine, which reflect the potential of banking activity and timeliness of execution of their obligations to clients of commercial banks (tab. 1).

National Bank of Ukraine conducts audit of banks for compliance with the criteria of eco-

Table 1

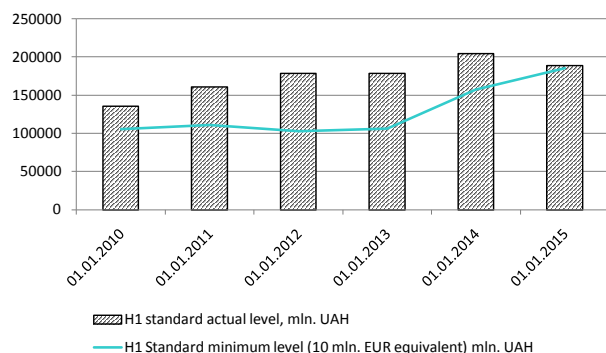
Dynamics of values of capital standards Ukrainian commercial banks of Ukraine within the period of 2010-2014

No.	Standard		Period, year					
			01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
1	H1	Regulatory capital, million UAH	135,802.1	160,896.9	178,454.0	178,908.9	204,975.9	188,948.9
2	H2	Regulatory capital adequacy standard (minimum 10%), %	18.08	20.83	18.90	18.06	18.26	15.6
3	H3	Regulatory capital to total assets ratio (minimum 9%), %	13.91	14.57	14.96	14.89	13.98	14.35
4	H3-1	Regulatory capital to commitments ratio (minimum 10%), %	-	-	-	-	17.41	16.17

Source: [1]

economic standards (including capital standards, liquidity standards, credit risk standards, investment standards), thus, the results of such bank regulator's monthly check are reflected on the official webpage of the National Bank of Ukraine [1].

Let us view the dynamics of commercial banks' capital standard values within the period of 2010-2015 in detail. Thus, as of January 1, 2015 the total amount of regulatory capital of the bank system of Ukraine made 188,948.9 million UAH (fig. 1).



**Figure 1. The regulatory capital of commercial banks in Ukraine in the period 2010 –2014**

Source: [1; 2; 3]

It should be pointed out that in the course of the global financial and economic crisis, the National Bank of Ukraine has increased the minimum amount of regulatory capital to 10 million Euro, and, subject to the latest introductions, the minimum amount of the regulatory capital of the bank having been granted banking license after July 11, 2014 should make 500 million UAH. At the same time, the minimum regulatory capital of the commercial bank having been granted banking license before July 11, 2014 should make 120 million UAH – till July 10, 2017,

and then, gradually, increase to 500 million UAH – from July 11, 2024 [4].

It is obvious from the figure 1 that de facto regulatory capital of the commercial banks of Ukraine in the period of 2010-2015 is always higher than the equivalent of 10 million Euro. Therefore, the acting commercial banks adhere to the regulatory capital standard despite the recessive tendency of the regulatory capital increase during 2014, as well as approach of the minimum H1 standard values in the context of 10-million-Euro equivalent due to inflation processes in the national economy.

In its turn, assessing the regulatory capital adequacy standard throughout the system of banks of Ukraine in the period of 2010-2015 (see tab. 1), we should mention that actual financial solvency during the period under analysis exceeded the standard value by 5.96-10.83%. The maximum H2 standard value (20.83%) was recorded based on the results of 2010, when the banking system transitioned to post-crisis development period, and minimum H2 standard value (15.6%) was recorded as of January 1, 2015, when the systemic difficulties of a range of commercial banks were stipulated by the currency risks.

Another standard of commercial banks' capital in the commercial banks' financial security level assessment is a regulatory capital to total assets ratio, the actual values of which during 2010-2015 were outreaching the norm by 9% (see tab.1). Likewise, the newly introduced and contradicting to the world standards of banking practice – the capital standard of regulatory capital to commitment ratio (minimum 10%), which confirms the presence of commercial banks regulatory capital margin during 2014.

The next group of commercial banks' activity economic standards – liquidity standards regulating the instant, current and short-term liquidity of banking institutions in the period of 2010-2014 is shown in the tab. 2.

**Liquidity standard values of the system of banks in Ukraine during 2010–2014, %**

Table 2

No.	Standard		Period, year					
			01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
1	H4	Instant liquidity standard (minimum 20%)	64.45	58.80	58.48	69.26	56.99	57.13
2	H5	Current liquidity standard (minimum 40%)	72.90	77.33	70.53	79.09	80.86	79.91
3	H6	Short-term liquidity standard (minimum 60%)	35.88	91.19	94.73	90.28	89.11	86.14

Source: [1]

**Banks credit risk standard values of 2010-2014, %**

Table 3

No.	Standard		Period, year					
			01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
1	H7	Standard of maximum credit risk amount per one contracting agent (maximum 25%)	21.56	21.04	20.76	22.10	22.33	22.01
2	H8	Standard of high credit risks (maximum 8-fold regulatory capital amount)	169.21	161.20	164.46	172.91	172.05	250.04
3	H9	Standard of maximum amount of loans, bonds and guarantees provided to one insider (maximum 5%)	0.93	0.81	0.57	0.37	0.36	0.13
4	H10	Standard of maximum total amount of loans, bonds and guarantees provided to insiders (maximum 30%)	3.31	2.25	2.51	2.41	1.63	1.37

Source: [1]

It is obvious that actual liquidity standard values of the system of banks of Ukraine during the period of 2010-2014 exceeded the standard values. The exception is the short-term liquidity standard following 2010 as it was below 60% (35.88%). Besides, during 2014 the actual values of commercial banks' liquidity standards had recessive tendency in spite of the fact that the National Bank of Ukraine has taken additional measures to sustain their liquidity against a background of the panic attitudes in the country.

The commercial banks' financial security level assessment also provides for the monitoring of the credit risk standard values of the system of banks of Ukraine during the period of 2010-2014 (tab. 3), namely, the standard of maximum credit risk per one contracting agent and a standard of high credit risks, the basis for calculation of which in the banking institutions regulatory capital, as well as monitoring of the maximum amount of loans, bonds and guarantees provided to one insider, and standard of maximum total amount of loans, bonds and guarantees provided to insiders calculated with consideration of commercial banks' financial accounting reports data as to the condition and dynamics of statutory capital formation [5].

In order to limit banking activity credit risk, emerging due to individual contracting agents' non-performance of their commitments to the banks,

according to the tab. 3, within the period under analysis, the commercial banks strictly adhered to the threshold values of Ukrainian banking activity economic standards of this group.

Likewise, in 2010-2014, the Ukrainian banks' investment standards were kept as well (tab. 4):

Actual Ukrainian banks' investment standard values in 2010-2014 give evidence of unfavorable investment climate in Ukraine, and thus, the banking institutions kept to the soft investment policy line.

Therefore, the results of commercial banks' financial security level assessment within the period under analysis prove the severe discipline of banking institutions regarding adherence to economic standards as the National Bank of Ukraine provides for taking of administrative measures of influence on the commercial bank for violation of any kind of economic standards.

At the same time, having taken the provisions of the Methodology for assessment of the basic elements of economic security of Ukraine [6] as a basis for the assessment of commercial banks' financial security level during the period of 2010-2014, there emerges an opportunity to calculate the integral value of Ukraine's banking system financial security level (tab. 5).

Taking into account the Methodology for assessment of the level of economic security of Ukraine as

Table 4

Ukrainian banks' investment standard values in 2010-2014, %

No.	Standard		Period, year					
			01.01.2010	01.01.2011	01.01.2012	01.01.2013	01.01.2014	01.01.2015
1	H11	Standard of investment in security papers for each separate institution (maximum 15%)	0.07	0.05	0.06	0.09	0.04	0.01
2	H12	Standard of total investment amount (maximum 60%)	3.12	3.35	3.24	3.48	3.15	2.97

Source: [1]

Table 5

Methodology for assessment of financial security element

Banking security	
Capital adequacy ratio (capital-assets compliance)	0.15 ≤ K5 ≤ 0.5
Foreign share in banks statutory capital, %	30-40 %
Overdue indebtedness share in the total credit amount granted by banks to the residents of Ukraine, %	Maximum 5
Foreign banks share in the total amount of banking institutions, %	Maximum 30
Return of assets, %	Maximum 1,5

Source: [6]

Table 6

Output data for the commercial banks' financial security level indicators calculation for the period of 2010-2014

No.	Indicator	Unit of measure	Period, year				
			2010	2011	2012	2013	2014
1	Credits with the payment period of 1 to 5 years	Million UAH	275,605	301,002	294,511	310,739	339,631
2	Credits with the payment period of more than 5 years	Million UAH	214,446	203,385	176,394	173,961	207,693
3	Total granted credits (but for deposit corporations)	Million UAH	732,823	801,809	815,142	910,782	1,020,743
4	Credits granted no non-financial corporations	Million UAH	500,961	575,545	605,425	691,903	778,841
5	Gross domestic product	Million UAH	1,079,346	1,299,991	1,404,669	1,465,198	1,566,728
6	Household deposits attracted by deposit corporations	Million UAH	275,093	310,390	369,264	441,951	418,123
7	Residents deposits (but for deposit corporations)	Million UAH	416,650	491,756	572,342	669,974	675,134
8	Monetary aggregate M3 (monetary supply)	Million UAH	597,872	685,515	773,199	908,994	956,731
9	Monetary base	Million UAH	225,692	239,885	255,283	307,139	333,194

Source: [8; 9; 10; 11; 12]

to the banking security condition indicators list in general, we will use the calculation methodology of D.V. Shiyani [7; 14, p. 263-266], the output data of which are indicated in the tab. 6:

Thus, the long-term credits ratio in the total credit amount granted by the commercial banks within the period under analysis is calculated as a percentage ratio of the long-term credits (credits with the repayment period of more than 1 year) and total amount of granted credits (but for interbank ones). In its turn, the banking system credit share in the real economy sector is calculated as a percentage ratio of the total amount of credits granted to non-financial corporations to the gross domestic product volume in the actual prices (in 2014 the GDP value is shown without GDP of the temporarily occupied Autonomous Republic of Crimea and the city of Sevastopol [12]). Similarly, the population deposit volume indicator is calculated as a ratio of the deposits of households attracted by the deposit corporations and the volume of the gross domestic product in actual prices. At the same time, the ratio of clients deposits to the total gross credits (but for the interbank ones) provides for comparison of the residents deposits (but for the deposit corporations) and the total volume of the granted credits (but for the interbank ones). In its turn, the value of monetary multiplier is calculated as a ratio of monetary supply (monetary aggregate M3) and monetary base. The obtained data of Ukraine's banking system financial security indicators within the period under analysis are provided in the tab. 7:

The assessment of the received values of Ukraine's banking system financial security indicators within the period under analysis is performed with the data from the tab. 8, where their optimum and sufficient values are provided.

It is obvious that actual values of long-term credits ratio in the total amount of credits granted by the commercial banks are located within Ukraine's banking system financial security indicators' optimum values limit. As any departure of actual commercial banks' financial security indicators from the accepted standards (see tab. 8) is a negative tendency, this, in its turn, influences the Ukraine's banking system financial security level.

It should be pointed out that Ukraine's banking system financial security level is characterized by a range of features and while grouping the Ukraine's banks financial security indicators of 2010-2014, there arises a need to aggregate all the financial security indicators into one integral criterion with the normalization:

$$Z_{norm} = 1 - \frac{|Z_{act} - Z_{opt}|}{Z_{opt}} \quad (1)$$

Where  $Z_{norm}$  is a normalized indicator;  
 $Z_{act}$  is an actual indicator;  
 $Z_{opt}$  is an optimum indicator [7].

The task of normalization of Ukraine's banking system financial security indicators of 2010-2014 is transition to the measuring scale where 'the best' Ukraine's banking system financial security indicator value of the period under analysis is 1, and 'the worst' – 0. From the viewpoint of mathematics, this is the task of variable normalization, and from the viewpoint of statistics – this is transition from the absolute to the normalized values of Ukraine's banking system financial security indicators of 2010-2014 that vary from 0 to 1 and by the very extent, characterize the degree of approximation of Ukraine's banks financial security indicators to the optimum value that might as well be interpreted in the percentage: 0 corresponds to 0%, 1 corresponds to 100% [6].

As D.V. Shiyani declares, the indicator's normalized value will be the higher the lower is departure of the actual financial security indicator from the optimum. In actual practice there is a risk that absolute financial security indicator departure would exceed the optimum value, which, in its turn, leads to the normalized indicator negative value, and in such a case, in order to keep the banks' financial security indicators within the limits [0;1], the normalized indicator is given the '0' value [7].

In its turn, the commercial banks' financial security integral indicator is calculated with the renowned weighted sums method (Table 8):

$$I = \sum_{i=1}^n a_i * z_i, \quad \sum a_i = 1, 0 \leq a_i, z_i \leq 1 \quad (2)$$

Table 7

Ukraine's banking system financial security indicators within the period of 2010-2014

No.	Indicator	Unit of measure	Period, year				
			2010	2011	2012	2013	2014
1	Ratio of long-term credits in the total amount of credits provided by the commercial banks	%	55.01	52.3	48.65	51.32	43.6
2	Banking system credit share in the real sector of economy	% of GDP	46.41	44.3	43.1	47.22	49.71
3	Population deposit volume indicator	% of GDP	25.49	23.88	26.29	30.16	26.69
4	Ratio of clients deposits to the total gross credits (but for the interbank ones)	%	56.9	61.3	70.2	73.6	66.14
5	Monetary multiplier value	times	2.65	2.86	3.03	2.96	2.87

Table 8

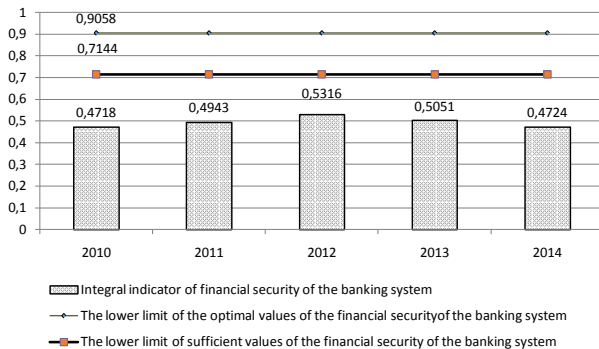
Ukraine's banking system financial security indicators' optimum and sufficient values

No.	Indicator	Indicator rank	Optimum value	Optimum values limit (+/-)	Sufficient values limit (+/-)
1	Ratio of long-term credits in the total amount of credits provided by the commercial banks	0.13	62.0	6.0	18.0
2	Banking system credit share in the real sector of economy	0.27	27.5	2.5	7.5
3	Population deposit volume indicator	0.2	50.0	5.0	15.0
4	Ratio of clients deposits to the total gross credits (but for the interbank ones)	0.33	132.0	12.0	38.0
5	Monetary multiplier value	0.07	6.5	0.6	1.8

Source: [7]

where  $a_i$  are the weight ratios determining the degree of  $i$ -indicator's contribution to the integral index;  $Z_i$  is a normalized indicator [15, p. 73-74].

Taking into account the values of normalized Ukraine's banking system financial security indicators of 2010-2014 (seetab.9) and their relevant weight ratios, according to the Fishburn's rule (see tab. 8), Ukraine's banks' financial security integral indicator's values of the period under analysis were calculated (fig. 2):



**Figure 2. Dynamics' integral indicator of financial security of commercial banks in Ukraine during 2010-2014**

During 2010-2014, there is unstable tendency of the integral indicator of financial security of commercial banks in Ukraine in the direction of growth, and stay out of range of optimal and sufficient values of the indicators of financial security of the banking system of Ukraine. Within the period under analysis, the integral indicator of Ukraine's commercial banks' financial security has reached the lowest level and in 2010 and 2014 was 47%, though in spite of gradual increase during 2011–2013 (by 18 percentage points), has not reached the lower limit of the analyzed indicator accepted values by 18 percentage points. Following the year 2014, the value of integral indicator of Ukraine's commercial banks' financial security due to the impact of its factor indicator changes has not reached the lower

limit of the optimum values (-24 percentage points) and was about 48%.

Thus, in the period 2010-2014, we witness an increase in the loan portfolio of the real sector of the national economy, which is offset by a downward trend in the dynamics of the pent-up demand of the populace, in the form of a reduction of the deposit portfolio of commercial banks in 2014 (-5.4%). At the same time in 2014 we see the GDP volume reduction (-6.8% if compared with 2013), because of availability occupied territory of the Autonomous Republic of Crimea and the city of Sevastopol, as well as decay of social and economic development of separate districts in Donetsk and Luhansk regions of Ukraine. We should mention that the share of banking system credits in the real sector of economy exceeds the optimum value in 1,5-2,5 times while actual values of long-term credits ratio in the total amount of credits granted by commercial banks during 2010-2014 are within the limits of optimum values of Ukraine's banking system financial security indicators. Besides, in the period under analysis we witness steady increase in the volume of state financial assets in the cash form in national currency, deposits, as well as monetary funds on debt securities emitted by banks, along with the increase of commitments of the National Bank of Ukraine. At the same time, the monetary multiplier value proves insufficient capacity of banks for forming of credit resources on the domestic market in the period of 2010-2014.

**Conclusions.** Therefore, the results of assessment of commercial banks' financial security level within 2010-2014 show banking institutions unexceptionable adherence to economic standards set by the National Bank of Ukraine, including both regulatory capital (H2, H3, H7, H8, H11 and H12 standards) and statutory capital (H9 and H10 standards) of Ukraine's bank system on the whole. At the same time, the unstable progressive dynamics of values of integral Ukraine's commercial' banks financial security indicator shows the possibility of minimum sufficient observance of the banking system financial security in the unfavorable internal and external environmental conditions for the satisfactory formation and usage of financial resources for performance of banking activity in Ukraine.

Table 9

**Normalized values of Ukraine's banking system financial security indicators of 2010-2014**

No.	Indicator	Period, year					Optimum level (lower limit)	Sufficient level (lower limit)
		2010	2011	2012	2013	2014		
1	Ratio of long-term credits in the total amount of credits provided by the commercial banks	0.8873	0.8435	0.7847	0.8277	0.7032	0.9032	0.7097
2	Banking system credit share in the real sector of economy	0.3124	0.3891	0.4327	0.2829	0.1924	0.9091	0.7273
3	Population deposit volume indicator	0.5082	0.4768	0.5233	0.6075	0.5338	0.9000	0.7000
4	Ratio of clients deposits to the total gross credits (but for the interbank ones)	0.4307	0.4646	0.5319	0.5573	0.5011	0.9091	0.7121
5	Monetary multiplier value	0.4075	0.4396	0.4660	0.4553	0.4415	0.9077	0.7231
6	<b>Integral indicator of the banking system financial security</b>	<b>0.4718</b>	<b>0.4943</b>	<b>0.5316</b>	<b>0.5051</b>	<b>0.4724</b>	-	-
7	Average value of banks financial security indicators						0.9058	0.7144

**References:**

1. EURO: Changed officially dynamics course [Electronic resource] // Ministry of Finance of Ukraine. – Mode of acces: <http://minfin.com.ua/currency/nbu/eur/>. - Last access: 2015. – Title from the screen.
2. The value of prudential regulations for the banking system of Ukraine National Bank of Ukraine [Electronic resource] // National Bank of Ukraine. – Mode of access: [http://www.bank.gov.ua/control/uk/publish/article?art\\_id=13697659&cat\\_id=36800](http://www.bank.gov.ua/control/uk/publish/article?art_id=13697659&cat_id=36800). – Last access: 2015. – Title from the screen.
3. Main indicators of banks in Ukraine [Electronic resource] // National Bank of Ukraine. – Mode of access: [http://www.bank.gov.ua/control/uk/publish/article?art\\_id=36807&cat\\_id=3679](http://www.bank.gov.ua/control/uk/publish/article?art_id=36807&cat_id=3679). – Last access: 2015. – Title from the screen.

4. Resolution of the National Bank of Ukraine "On Approval of Instruction on regulation of banks in Ukraine», № 368 of 28 August 2001 [Electronic resource]. – Mode of access: <http://zakon2.rada.gov.ua/laws/show/z0841-01>. – Last access: 2015. – Title from the screen.
5. Resolution of the Board of the National Bank of Ukraine "On approval of the methodology for determining the economic standards of regulation of banks in Ukraine», № 315 of June 2, 2009 [Electronic resource]. – Mode of access: <http://zakon4.rada.gov.ua/laws/show/v0315500-09>, 12.03.2015. – Last access: 2015. – Title from the screen.
6. Order of the Ministry of Economic Development and Trade of Ukraine "On Approval of recommendations for calculating the level of economic security Ukraine», № 1277 of 10.29.2013 [Electronic resource]. – Mode of access: [http://cct.com.ua/2013/29.10.2013\\_1277.htm](http://cct.com.ua/2013/29.10.2013_1277.htm). – Last access: 2015. – Title from the screen.
7. Shiyani D.V. Methods of assessing the financial security of the banking system Ukraine [Electronic resource] // Efficient Economy, 2012, Volume XII. – Mode of access: <http://www.economy.nayka.com.ua/?op=1&z=2586>. – Last access: 2015. – Title from the screen.
8. Bulletin of the National Bank of Ukraine on December 2014 № 12 (261) [Electronic resource] // National Bank of Ukraine, December 2014. – Mode of access: <http://www.bank.gov.ua/doccatalog/document?id=4881608>. – Last access: 2015. – Title from the screen.
9. Loans granted to depository corporations (excluding National Bank) [Electronic resource] // National Bank of Ukraine, 2015. – Mode of access: <http://www.bank.gov.ua/files/3.3-Loans.xls>. – Last access: 2015. – Title from the screen.
10. Depository Corporations Survey [Electronic resource] // National Bank of Ukraine, 2015. – Mode of access: <http://www.bank.gov.ua/doccatalog/document?id=44440>. – Last access: 2015. – Title from the screen.
11. Deposits involved by depository corporations (excluding National Bank of Ukraine) [Electronic resource] // National Bank of Ukraine, 2015. – Mode of access: <http://www.bank.gov.ua/files/3.2-Deposits.xls>. – Last access: 2015. – Title from the screen.
12. Gross domestic product (at current prices) [Electronic resource]. – Mode of access: <http://www.ukrstat.gov.ua/>. – Last access: 2015. – Title from the screen.
13. Gross domestic product by 2014 (Excluding temporarily occupied territory of the Autonomous Republic of Crimea and in Sevastopol) [Electronic resource]. – Mode of access: <http://www.ukrstat.gov.ua/>. – Last access: 2015. – Title from the screen.
14. Shiyani D.V. Analysis of financial security of banking system of Ukraine [Text] / D.V. Shiyani // Scientific Production Journal "Innovative Economy", Ternopil'. – 2013. – Volume VII (XXV). – P. 263-266.
15. Kir'yanov B.F., Kir'yanov D.V. On the theory of the construction of integral indicators of quality systems based on linear mathematical models [Text] / B.F. Kir'yanov, D.V. Kir'yanov // Modern high technologies. – 2008. – volume IV. – P. 73-74.

**Барилук М.-М. Р.**

Інститут магістерської та післядипломної освіти  
Університету банківської справи

#### ДІАГНОСТИКА РІВНЯ ФІНАНСОВОЇ БЕЗПЕКИ КОМЕРЦІЙНИХ БАНКІВ В УКРАЇНІ

**Резюме**

Досліджено підходи до оцінки рівня фінансової безпеки комерційних банків в Україні. Зроблено моніторинг дотримання економічних нормативів по системі банків України для оцінки рівня фінансової безпеки комерційних банків. Розраховано інтегральний показник фінансової безпеки комерційних банків з використанням методу зважених сум.

**Ключові слова:** фінансова безпека, рівень фінансової безпеки банків, економічні нормативи в банківській системі, індикатори рівня фінансової безпеки комерційних банків, інтегральний показник фінансової безпеки комерційних банків.

**Барилук М.-М. Р.**

Інститут магістерського и послєдипломного образования  
Университета банковского дела

#### ДІАГНОСТИКА УРОВНЯ ФИНАНСОВОЙ БЕЗОПАСНОСТИ КОММЕРЧЕСКИХ БАНКОВ В УКРАИНЕ

**Резюме**

Исследованы подходы к оценке уровня финансовой безопасности коммерческих банков в Украине. Осуществлен мониторинг соблюдения экономических нормативов по системе банков Украины для оценки уровня финансовой безопасности коммерческих банков. Рассчитан интегральный показатель финансовой безопасности коммерческих банков с использованием метода взвешенных сум.

**Ключевые слова:** финансовая безопасность, уровень финансовой безопасности банков, экономические нормативы в банковской системе, индикаторы уровня финансовой безопасности коммерческих банков, интегральный показатель финансовой безопасности коммерческих банков.