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The article highlights the study of approaches to definition of the financial potential of a bank. The definition of the financial potential of a commercial bank as a component of the combined financial potential of the country has been suggested. The key performance indicators of banking have been analyzed from the viewpoint of formation, functioning and application of their financial potential as well as of the combined potential of Ukraine.

Keywords: commercial banks, financial potential of a bank, combined financial potential of the country.

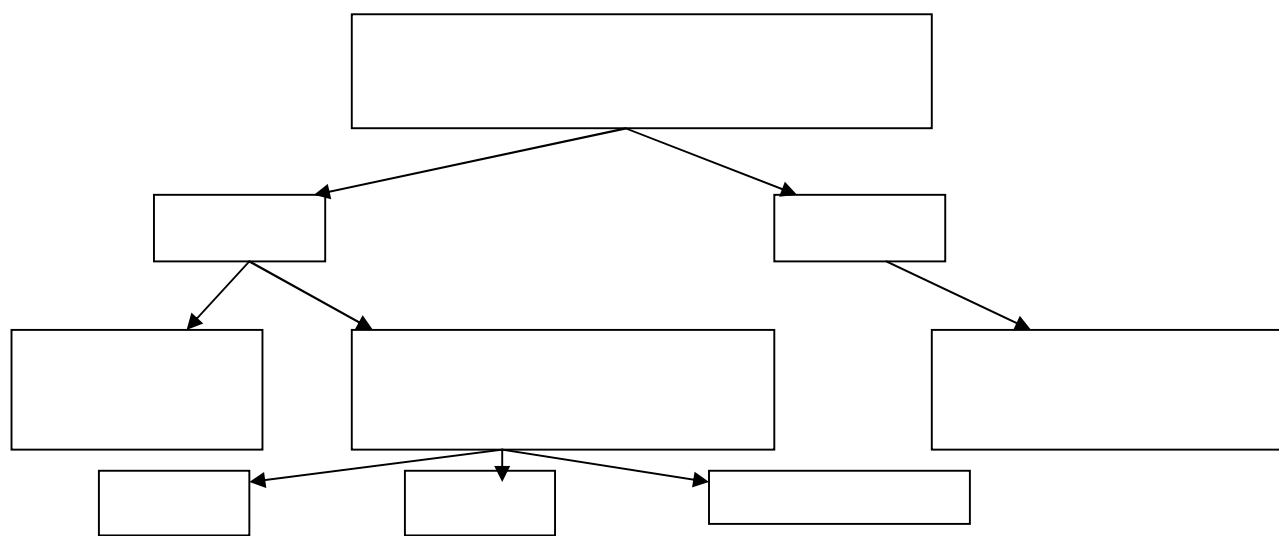
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		$= (1-T) * (R - rd) * D/E$	
	:	<p>на власний пітал</p> $r_e = r_o * \frac{1 - Drd/ro}{(1-D)^2}$	

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The article discussed various approaches to efficient capital structure and guidelines to consider the matter, described the criteria optimization of capital structure.

Keywords: capital structure, equity, borrowed capital, financial leverage, asymmetric information, the signal model, the theory of informational cascades.