

СЕКЦІЯ 7 – УДОСКОНАЛЕННЯ ДІЯЛЬНОСТІ БАНКІВСЬКИХ УСТАНОВ В ТРАНЗИТИВНІЙ ЕКОНОМІЦІ

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MAIN AREAS OF ANALYSIS OF BANKS' FINANCIAL STABILITY

The changes taking place in the Ukrainian economy have a fundamental impact on the direction and pace of development of the banking system, which is gaining signs of dynamism and competitiveness. In today's environment, assessing the financial stability of banks is a task that government agencies, banks, and commercial organizations are trying to solve. Their goal is to find a criterion that will allow comparing banks by the degree of financial stability. Existing approaches to assessing the financial stability of banks differ in terms of the composition of criteria, the system of indicators that characterize the components of financial stability, thresholds of indicators, etc. In addition, the existing methodologies are mainly intended for banks themselves and do not allow all market participants to make an objective assessment of the stability of banks based on open information with a sufficient degree of reliability to provide an objective assessment of the sustainability of each bank's development.

Thus, research on methodological approaches to assessing the financial stability of banks from the standpoint of open information space is of particular relevance. The constructive role of such studies lies in their focus on the development of a holistic methodological and information support for assessing the financial stability of a bank in conditions of instability and risk, and the search for possible ways to determine the dynamic financial stability of banks. The need for high-quality information and methodological support for assessing the financial stability of banks has determined the purpose of the dissertation research and the list of issues it addresses.

The analysis of the bank's financial stability, based on well-known methods and tools, has its own methodology, which is due to the specifics of the content of this

characteristic of the bank.

The analysis of the components of ensuring the assessment of the bank's financial stability allows us to assert that the effectiveness of the assessment depends on the depth and completeness of accounting for all factors determined by the state of information support. The study of the information support for assessing the financial stability of banks allowed to allocate the most important sources of information for banks, as well as to determine the priorities for its improvement. It is determined that the analytical information provided by the NBU is among the most popular and significant. It is advisable to improve the level of information support of banks on the basis of expanding the volume of official information provided by the NBU, since such analytical information can hardly be replaced by information from other sources.

In terms of impact on the bank's financial stability, the determining internal factors are the bank's development concept and internal policy, which determine the distribution of assets and formation of liabilities in such a way as to ensure

- reliability, which is expressed in a sufficient amount of capital and reasonable distribution of assets by functional groups on terms of repayment;
- liquidity, which is manifested in the management of the asset portfolio in terms of maturity;
- business activity, which is expressed in the ability to sustainable development;
- profitability, which is expressed in maximizing the profitability of active operations and simultaneously minimizing the cost of raising funds.

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