

# DETERMINING THE IMPACT OF THE RESOURCE BASE ON THE BANKING PROFIT USING CORRELATION-REGRESSION ANALYSIS

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In the financial crisis, a special attention should be paid to the process of forming a stable funding base of banks because they affect the financial results of the bank. Computerization of society requires the use of more effective methods and models, which include a model of multiple correlation-regression analysis. Correlation-regression analysis is designed to assess the impact of factors on the financial performance of banks and determine the intensity (pulse) of their impact. In order to identify the degree of influence of the main components of the resource base of the bank on the net profit of the bank, there is built a mathematical model on the example of PJSC CB "Privat-Bank" as one that received the most damage on the results of 2016. The proposed

model takes into account four main factors of impact on the net profit of the bank (bank funds, term deposits customers, amounts due to customers on demand, debt securities issued by the bank). According to the analysis, it is determined that the proposed model is significant and adequate. Dependence of factors found in the analysis is quite logical, so the model can be recommended for the practical use. The model is built to determine that the greatest impact on the financial results of the bank is made by two factors – term of customer accounts and due to banks. Further studies are related to determining the effect of the structure of the resource base of banks on the financial result of the entire banking system of Ukraine.