

ANALYSIS OF PERFORMANCE OF COMMERCIAL BANKS INDICATORS IS IN UKRAINE

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One of major elements of infrastructure of economy of country there are commercial banks. They play a decision role providing of intercommunication between the producers of products and her consumers,, carrying out calculations between them, attract as a pay temporally free money of legal and natural persons, give credit resources in a loan, execute many other operations and services. This role grows yet more in the conditions of development and becoming of market relations. Successful development and reliability of the banking system in the conditions of market economy in a great deal depend on raising in the banks of analytical work, that gives an opportunity really and all-round to estimate the attained results of activity of banks, find out them strengths and weaknesses, to determine the certain ways of decision of problems that arise up. An analysis of activity of bank is an effective government base by him, by the initial base of acceptance of administrative decisions. By means of such analysis develop strategy and tactics of development of bank, ground plans and administrative decisions, carry out control after their implementation, find out backlogs of increase of efficiency of

realization of active and passive operations, estimate the results of activity of bank, him separate subdivisions.

No less important is and analysis of bank activity on a microlevel as one of the stages of economic work of bank. This work is sent to the management of him by active and passive operations. Than greater bank, the correct organization of work has more important value on this area for his normal and effective functioning. Work of banks on the commercial terms requires from them and in the process of activity to look over traditional forms and methods of realization of operations, conduct the regular analysis of efficiency of their realization. A statement of bank analysis gives an opportunity to define liquidity, profitableness and degree of risk of separate bank transactions, source of capital of bank and his obligations, structure of their placing upon the certain date or for certain period, and also to set specialization and value of activity of separate banks or their groupments in the banking system of country. By means of statement of bank analysis it is possible to estimate a situation on financial, including to the credit, markets of country.