

THE FACTORS OF BANK EQUITY CAPITAL FORMATION IN UKRAINE

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In the article the research of the essence of bank equity capital are conducted. The equity structure is determined and the sense of its components is disclosed. So the main components of bank equity capital are: authorized capital, reserve capital and undistributed profits. The analysis shows that the main component of bank equity capital is the authorized capital, amount of which have exceeded the amount of equity capital in two times for last year.

Two groups of factors (internal and external) that affect the amount of bank equity capital are identified. Among internal factors there are found such factors: the amount of active operations, the bank customer specificity, the nature and risk of active operations, but this factors can be studied only on the example of separate bank. Such factors as inflation rate, GDP, external debt, the level of banking system

development, the level of stock market development, discount rate are attributed to external factors and their influence on the amount of bank equity capital can be analyzed on the banking system level for all Ukrainian banks.

Taking into account the features of the current stage of Ukrainian banking system development, correlation and regression analysis of external factors influence on the amount of bank equity capital, and also on the authorized capital as its main component, are carried out.

The channels of bank equity capital formation are given; the main of them is characterized with highlighting of its strengths and weaknesses in the conditions of Ukrainian banking system development.

Recommendations on the forming and increasing of the bank equity capital in Ukraine are given.