

MONEY, FINANCES AND CREDIT

About the assessment of resource potential of Ukrainian banks in modern conditions

Biloshapka V.S.

Candidate of Economic Sciences,
Associate Professor of Banking department of
Kyiv National Economic University named after Vadym Hetman

Prodan M.V.

PhD-student of Banking Department of
Kyiv National Economic University named after Vadym Hetman

The performing by banks their primary function as the intermediary in the industry of financial resources requires availability of resources that in the theory and practice of banking is called bank's resources. A prerequisite for the profitability of banks, their liquidity support and support of trust from all market participants is sufficient volume and properly balanced resource potential of banks.

Resource potential depends on the monetary policy of the central bank, the structural fluctuations in the incomes of entities and individuals, the possibility of the bank to buy and buy up resources in the money market, bank capital adequacy and the quality of assets. Due to resource potential is realized bank's opportunities according to the scope of activities, namely obtaining the majority of the profits, as well as guarantee possibilities for the protection of bank customers.

Basing on studies by various authors it can be distinguished the following components of the resource potential of the bank: technical; innovation, technology, information, material, labor (human resources), organizational

and financial (own, attracted and borrowed) resources.

Generally, the raised funds are the most significant part of the bank's resources, which is several times greater than its own funds. Their share in different banks varies between 75% and above. Actually borrowed funds is the main source of the bank's resource potential.

One of the key factors in increasing the deposits in banks and their usage as a resource for the active banking operations is to restore trust to banks.

We are convinced that the modern stage of socio-economic development of Ukraine and global changes in the world financial system case necessitate the revitalization of the domestic banks to provide their own resource potential.

To summarize, we note that while determining the adequacy of the resource potential of the bank it should be taken into account tasks and functions that it must perform in order to ensure financial stability and competitiveness of the banking system in the conditions of global economic change.