

THE ANALYSIS OF CREDIT CYCLE INDICATORS OF THE UKRAINIAN BANKING SYSTEM

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In the article has been disclosed the concept of the credit cycle and its main indicators of movement. The modern development of banking sector in every country is influenced by many factors of national and supranational character. The question of the banking credit market and changes in supply and demand of credit in the context of the recent global financial crisis are facing priority. The changes that have fueled the growth of quantitative indicators development of new quality credit markets characteristics become one of the most significant trends of financial globalization. Continuous development and complication types of credit products of banks, on the one side, promote demand for financial resources, and on the other promote it challenging to identify and assess the risks inherent in credit operations of banks, especially given the impact of cyclical economic development. This took place underestimation regulators importance of credit for its development, the characteristics of the movement and its relationship with economic processes. Indeed, the cyclical movement of credit is directly related with cyclic economic development and can enhance or reduce fluctuations in economic cycles.

The cyclical movement of credit resources is characterized by periods of growth and

decline. It is the need of deterrence during the "credit overheating" that create and reinforce disparities in the markets of different assets, and today is the primary task of regulation and supervision of the financial and credit institutions. But now, most studies of this phenomenon are fragmented. The lack of standardized methods for the identification of the credit cycle, and methods for the measurement of changes in its interface makes solving this problem almost impossible. That is why today is important and necessary to the formation of a single methodological approach to identify the indicators of credit cycle and change its key phases of their relationship and the impact on the economy of the country.

The purpose of the article is to identify and analyze the key indicators and cyclical movement phases of credit. According to the target defined objectives designed to achieve: to analyze global and domestic experience identifying credit cycles, identify the main drawbacks of existing methods and system of indicators suggest the cyclical movement of credit.

In the article has been suggested the system of indicators of the credit cycle and the definition of variable cyclical movement of credit adapted to the specifics of the domestic banking sector functioning.