

## **TYOLOGY OF UKRAINIAN BANKS BY THE LEVEL OF RISKINESS OF LENDING ACTIVITIES**

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The main approaches to banks` regulation and supervision are the recommendations of the Basel Committee on Banking Supervision, which sets standards for prudential supervision of the central banks of countries around the world. Some methodological approaches to remote analysis are discussed in the Guidelines for the bank inspections' risk assessment system and the Guidelines on the organization and operation of risk management in banks of Ukraine by the NBU.

The National Bank has identified a system for assessing each risk category. According to the risk assessment system, there are four main components of the definition of bank risk parameters, such as number of risks, quality of risk management, total risk, trend risk. For further studying and giving recommendations on reducing the credit risk

of banks of Ukraine it is advisable to divide regions into clusters based on the value of credit risk using statistical methods of analysis, namely, cluster analysis and decision tree. 113 banks in Ukraine have been selected for the analysis from all teams according to the NBU`s classification.

There was allocated first cluster, which includes only five banks (the value of credit risk is more than 19980 thousand UAH); second cluster includes banks with the average value of the credit risk against other banks (5075–19980 thousand UAH); third cluster is the largest number of banks with the lowest credit risk (less than 5075 thousand UAH) and preferably even below zero. It should be noted that the formation of clusters is significantly influenced by the indicator of credit risk by V category.