

Kosova E.V.
Economist,
Postgraduate Student
Bank Supervision Department,
National Bank of Ukraine,

PROPERTY ASSET OF BANKS: REACTION ON FINANCIAL CRISIS

The article is sanctified to basic indexes analysis and economic norms by system of banks of Ukraine, related to the property asset, in the conditions of financial crisis. The estimation of state property asset of separate bank institutions is given for the purpose the presence of the uncovered losses, negative values of property asset and others like that. Information is systematized about a leading out from the market of insolvent banks from the point of view of influence on a capital.

As a result of comparative analysis of basic bank performance indicators on the macrolevel during a financial crisis in 2009 and in 2014 drawn conclusion about the presence of indicator of reduction of property asset of bank, mainly due to the receipt of losses of bank institutions. The feature of current financial crisis is also reduction of size of the chartered capital and regulative

capital of the banking system due to diminishing to the amount of bank establishments as a result of leading out from the market of insolvent banks and recall for them of bank license.

On the microlevel a reaction on a financial crisis is a presence of the uncovered losses in balances of far domestic bank institutions and negative financial result. The estimation of Fund role of holding guaranteeing in physical persons which is given in the leading out of insolvent banks from a market by realization of temporal administration and liquidation of insolvent banks. In this context the basic vector of development of the banking system is an increase of her capitalization, bringing sizes over of the chartered capital of banks in accordance with the requirements of legislation, overcoming of bank institutions unprofitableness and others like that.