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THE METHODS OF ANALYSIS AND DISTRIBUTION OF BANK PROFIT

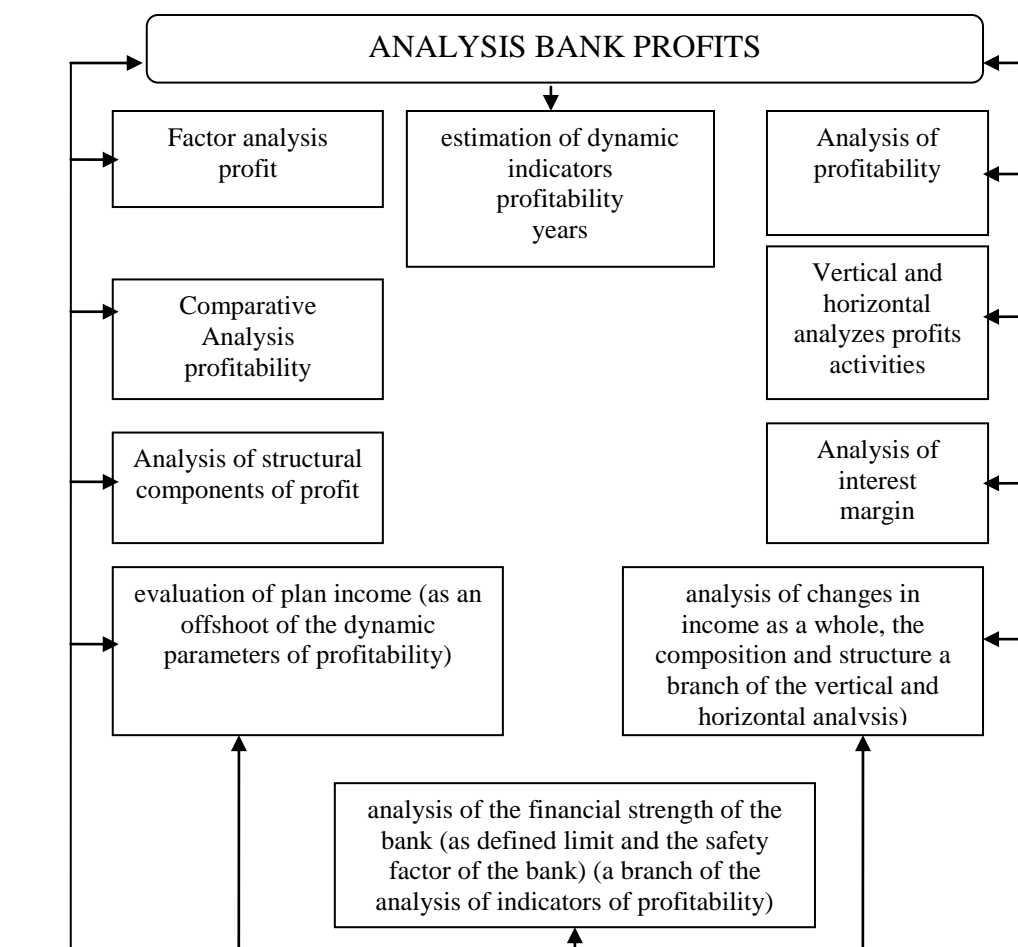
In the article are described methods of analysis of bank income, the basic mechanism of distribution of profit of bank and factors which influence on him is presented.

Keywords: *to the income of bank, distributing politician, profitability of banks, retained earnings, percent margin, system of accruals.*

Raising of problem. By the primary purpose of organization bank, as well as any other activity there is receipt of income, which provides firmness of activity of finansovo-kreditnoy establishment, comes forward the basic source of profits and receipts of money shareholders and proprietors of bank capital, by basis of subsequent activity and competitiveness of bank establishment at the market of financial services. An effective management profitability is based on the modern methods of analysis and distribution of bank profit taking into account interests of proprietors, shareholders and strategic directions of development of bank establishment.

Analysis of the last researches and publications. In literature in detail enough examine the problems of analysis, distributing and use of income of bank, in particular, by such domestic and foreign scientists-economists: I.A. Blank, P.S. Rose, V.V. Kovaleva, O.A. Krikliy, D.S. Molyakov, A.M. Podderegin et al. Without regard to plenty of theoretical narobok research workers and practical meaningfulness, today questions are unsolved in relation to an analysis and distribution of bank profit taking into account the terms of financial instability at the postkrizovomu market of the banking system.

There is a great number of methods of analysis of financial results and profitability of bankiskoy activity, but basic from them it is possible to give as a chart which is resulted on pic. 1.



Pic.1. Methods for the analyzes of bank profits.

Methods of analysis of forming of income of bank – there is an estimation of dynamic indexes of change of bank income, estimation and analysis of indexes of profitability of activity of bank, vertical and horizontal analyses of income, after the types of activity, analysis of percent margin, factor analysis of bank income, analysis of dynamics of income, on the whole, after composition and structure, analysis of financial durability of bank, estimation of fulfilling the plan of income and others like that.

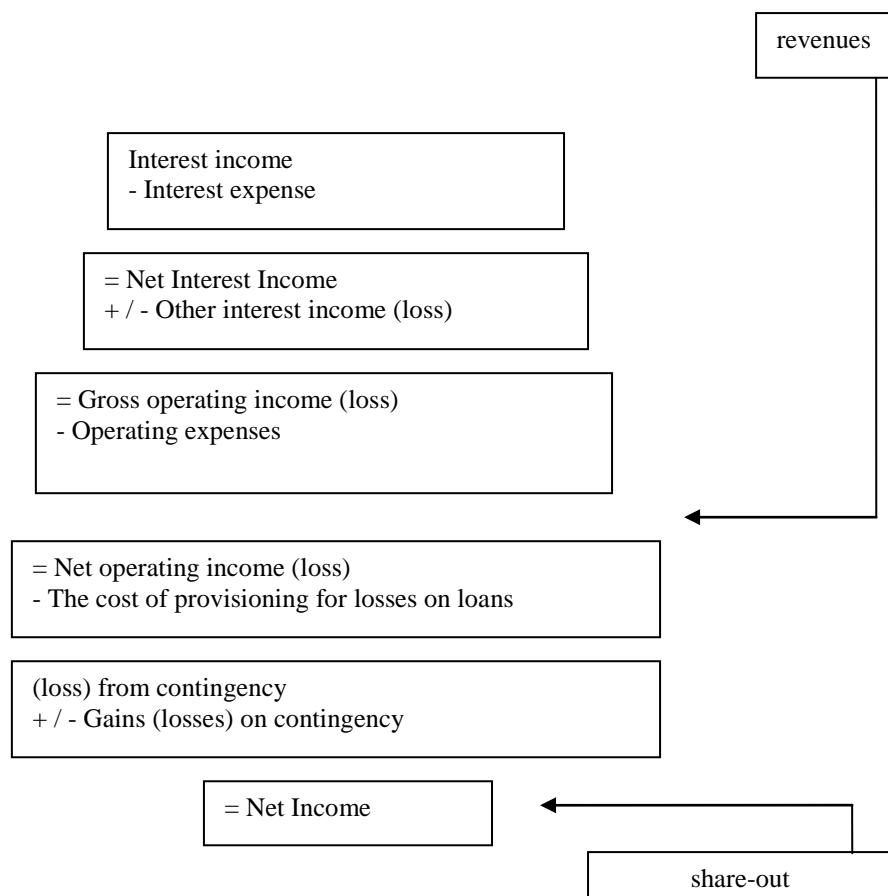
On forming of income, as a financial index of work of bank which is represented in an account and official financial reporting, the set order of determination of results of activity of bank influences; calculation of prime price of bank products; bank charges; determination of incomes (losses) is from financial operations, other activity [1, p. 45].

Sum of income, which a bank has in the order after payment of all taxes and payments can be used practically without limitations and distributed in decision of the general meetings of shareholders' of bank in accordance with operating regulation.

Set method of determination of taxable income in accordance with Law of Ukraine «On taxation of income of enterprises» directly unconnected with forming of registration income of bank. The sum of taxable income is determined as a

difference between gross receipts and gross charges. However much interpretation of profit and charges within the limits of this conception has substantial differences from the method of determination of profits and charges from positions of international principles and standards of account. Therefore there are differences in the sadness of income (to the loss), which is determined in the system of finansvovogo account, rozrakhvuet'sya in accordance with the requirements of the noted law and is a base for taxation [1, p. 52]. Will represent the general chart of calculation of income (pic.2).

Distribution of clean profit which remains at disposal of commercial banks is carried out after individual proportions. However general for all is the use of income for forming of different funds payments of dividends on a share or action the founders of bank. The system of accruals of bank appears due to an income - by deductions in sizes, set regulation (as a rule, not less than 15% chartered capital), for completion of year in accordance with the decision of the general meetings of shareholders. The system of accruals is the source of coverage of possible losses of bank. The money of fund can head for payment (at failing or absence of income) of dividends after preferredss. In addition, the net income of commercial banks can head for creation of different production and social growth funds.



Pic. 2 the General chart of calculation of income which is subject distributing [2].

The primary objective of policy of distribution of profit is optimization of proportions between the capitalized share of profits and share of profits, which heads for consumptions which provide realization of strategy of development of bank and growth of him market value [3, p. 101].

Distributing Ob"ektom is the lump sum of income, got a bank in a period covered from ordinary and extraordinary activity. Under distribution of profit it is needed to understand direction of income in a budget as taxes and determination of net income which remains at disposal of bank [4, p. 129].

Undistributed does a net income serve as a sourcing other charges and charges, which are not included in the complement of charges of bank, to which, for example, belong:

- payment in the money and natural form of separate types of bonuses, financial help, other rewards and raises, the workers of bank;
- capital investments, including on building of new apartments, expansion, reconstruction, update of operating capital assets, acquisition of equipment and other fixed assets;
- charges on maintenance of unproductive sphere (educational centers, child preschool establishments, medical, health and other establishments), including on the leadthrough of repair of such buildings in part which is not covered profits from their exploitation;
- are there charges of bank on voluntarily insurance of bank transactions;
- charges of bank on advertising, business trip and representative charges, and also on training of personnels and increase qualifications of workers of bank, mine-out over the set norms and norms;
- charges are on organization of rest of workers of bank;
- are there charges on the leadthrough of festive measures, presentations, anniversaries, subscription, on newspapers and magazines and other similar payments and charges;
- are there charges on payment of works, which do not behave to bank activity, grant of eleemosynary help different funds and public organizations, and on other eleemosynary aims;
- charges, on organization of branches and representative offices, including abroad.

The different terms of activity of bank do not allow to produce the universal policy of distribution of profit, that is why basis of mechanism of distribution of profit of concrete bank is an analysis and account of separate factors, that localize this process with his current and next activity [5, p. 172].

Consequently, does the policy of distribution of profit must [6, p. 133]:

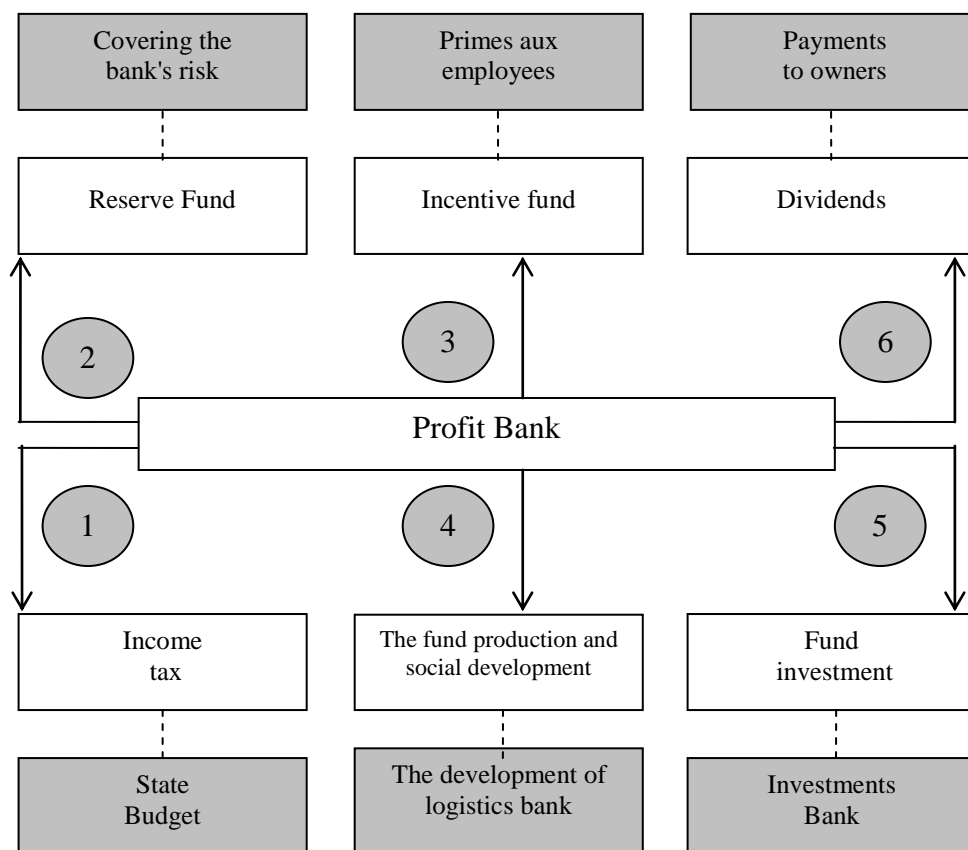
- to remove the requirements of general strategy of development of bank;
- to provide the appreciation of market value of bank;
- to form the necessary amount of resources for subsequent development of bank;
- to provide financial interests of shareholders and workers of bank.

Distribution of profit of bank is carried out as a result of activity for a year in obedience to a decision the general meetings of shareholders' (shareholders) of bank. An income which is subject distributing settles accounts thus: a net income after taxation for a financial year is increased on an undistributed and untapped profit margin as a result of previous fiscal year and diminishes on the size of deductions in official backlogs, which are formed in obedience to a current

legislation (system of accruals and general reserve). Other sum is distributed on payment of dividends proprietors and on capitalization of bank [7].

Consequently, the income of bank can be directed on coverage of losses of previous years (in the case of their presence), forming of general backlogs, system of accruals, other funds of bank, capital increase, and payment of dividends [9, p. 115]. Will point priority directions of distribution of profit of bank establishment on pic. 3.

Annual deductions in the system of accruals determined size a bank charter and must be not less 5 % from the net income of bank to achievement by him 25% regulyativnogo capital. The system of accruals of every bank must make not less than 25 % registered chartered capital [1, p. 129].



Pic. 3. Priority directions of distribution of profit of bank establishment.

If activity of bank can create a threat interests of depositors and other creditors of bank, the National bank of Ukraine has a right to require from a bank the increase of size of the system of accruals and annual deductions to him. If as a result of activity of bank the size of regulyativnogo capital diminished to the sum, what less than, than size of the chartered capital, annual deductions in the system of accruals must make 10% from the net income of bank to achievement by them to the size 35% from the chartered capital of bank [1, p.51].

In the case of expense of the system of accruals of deduction from an income on his forming recommences to the moment of achievement of the set size. The money of the system of accruals can be used only on coverage of losses of bank as

a result of financial year in obedience to a decision observant advice of bank and in an order which is set general collections of his participants [1, p. 53].

A term, order and sizes of payment of dividends, is determined by the general meetings of shareholders' of bank [9, p. 138].

Cuma of loss in decision of meetings of shareholders' covered due to the volumes of funds, that they were formed in past periods in the process of distribution of profit, that due to the money of general reserve, system of accruals, other funds, retained earnings of past years [6, p. 133].

In relation to the funds of economic stimulation, one of them there is a fund of financial encouragement, the money of which is intended for premiyuvannya of labour collectives and separate workers of bank. It costs to mark that a fund of financial encouragement is part of fund of payment of labour.

A growth of production fund is the own source of enterprise which is used for financing of charges, with growth of production, technical rearmament, perfection of technology of production and other necessities which provide development and strengthening of material and technical base of enterprise. Forming of the own (insurance) system of accruals is carried out in case of the sharp worsening of financial position as a result of temporal change of market kon'yunkturi, natural calamities and others like that [8].

By basic factors which influence on distribution of profit of bank is:

- external, that limit possibility of bank at the choice of proportions of distribution of profit (legal factors, tax system, middle market norm of income, on the invested money, inflation rates, state of the state of affairs of financial markets, especially fund);
- internal, that limit possibilities of bank in relation to the choice of proportions of distribution of profit (mentality of depositors of bank, level of profitability of bank, necessity of investments, is in a jar and their volume, level of risk of the carried out operations, value of coefficient of financial leverage, quantity of personnel and mechanism of his participation, in the income of bank, level of concentration of management, level of current solvency of bank) [5, p. 171].);

An income is characterized by credit firmness establishments. He is the source of payment of dividends shareholders, creation of funds of bank, by the base of increase of welfare of bank workers and necessary for the successful leadthrough of activity in the future, that is why for a bank not only a receipt of income but also his effective use, is important for providing of subsequent activity. Also an important aspect in the process of the use of income is development of dividend policy, which is sufficiently a debatable question [5, p. 173].

Conclusions. An income, got a commercial bank, is financial basis him subsequent existence and his rating at the bank market. Bank profits (percent, komisiyni, point-of-sale other), unbank and unforeseen profits, come forward the basic sources of forming of income of bank, and by the task of control system income of bank activity, there is non-admission of decline of profitability of activity of the banking system. Clean profit which is a stay after taxation and payment of dividends must be sufficient for the maintainance of capital of bank margin, accumulations of necessary reserves, which are the mortgage of decline of risks of bank to defence of interests of his clients. It is thus necessary to take into account interests of shareholders of bank, enabling them to get a yield on the inlaid capital in form dividends and also interests of workers of bank, for which an income comes forward the source of the economic personal interest.

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