

ANALYSIS OF THE MAIN OPERATIONS OF COMMERCIAL BANKS

The importance of credit operations of commercial bank is proved. The analysis of the credits given out by banks is carried out. Low level of trust to national currency of Ukraine is established. Complexity of receiving the bank credit in foreign currency is defined. Positive dynamics of the main indicators of activity of banks is stated. The characteristic of obligations is provided in a section of groups of banks. The essence of deposit operations of commercial bank is characterized. The structure of a deposit portfolio of the Ukrainian banks is defined. The structure of a deposit portfolio of non-financial corporations on kinds of activity is considered.

Key words: bank, credit operations, arrears, obligations of banks, deposit operations.

Problem statement. A financial institution that specializes in accumulation and placement of resources is called a bank. This establishment functions in the conditions of economic independence, partner relationship with clients in borders of the state control of its activity on the part of bank supervision [1].

In modern conditions the main task of policy of domestic banks at a stage of overcoming consequences of financial crisis is an increase of credit and deposit activity acts. Therefore the process of optimization of a credit and deposit portfolio structure gains special importance.

Analysis of the last achievements and publications. The analysis of economic literature and research confirms that the main types of operations of domestic banks are still credit and deposit operations. However, the analysis of the main operations of banks is carried out not rather fully.

Research objective is the complex analysis of the main operations of domestic commercial banks.

Presentation of the main material. In the structure of active operations the greatest share is taken by credit operations. It is connected with an objective feature of credit operations to provide the greatest profit among various ways of placement of resources to a bank. Thus, credit operations are the most risky type of bank operations. Constant analysis of credit operations of the bank in a control system of the bank gives the chance to choose the option of a rational resources placement. It also allows defining the directions of bank credit policy to reduce the risk by differentiation of credit investments, to make decisions on delivery of loans to clients depending on the level of their solvency, branch accessory, forms of ownership.

We will carry out the analysis of the given-out credits of Ukraine's banking system as a whole. The size of the credits given out by banks to residents, according to the results of the first three months of 2013 increased by 1,41 % (11,45 billion UAH). As of 01.04.2013, it made 826,6 billion UAH. The volume of the credits to non-financial corporations following the results of the I quarter of 2013 made 613,2 billion UAH. It is 7,76 billion UAH (or for 1,28 %) more than at the beginning of 2013. The volume of the credits that have been given out to house farms increased by 0,76 billion UAH (0,41 %) in comparison with a state for the 01.01.2013.

In the I quarter of 2013 the greatest specific weight of the credits given out to non-financial corporations, were the credits for retail trade, repair of vehicles and motorcycles (35,97 %). The distribution of the credits between the other types of econo-

mic activity was the following: 21,73 % were used for processing industry; 7,31 % – for construction; 7,31 % – for professional, scientific and technical activity; 7,13 % – for operation with real estate; 5,88 % – for agriculture. The share of other types of economic activity was 14,66 %.

We will state that the size of the overdue loans granted to non-financial corporations, during 2012 decreased by 5,1 % (2,8 billion UAH). On the 01.01.2013 it was 51,96 billion UAH. During 2012 the greatest increase in the share of the overdue credits occurred at the expense of the credits that were given out for: trade; car repairs; repair of household appliances and subjects of personal consumption – for 6,3 %, to 39 %. Credits were also given out for operations with real estate. In this aspect there was a decrease of a share of rent, engineering, processing industry, transportation [2].

In the I quarter of 2013 the greatest specific weight in a total amount of the overdue credits was taken by the credits given out for: wholesale and retail trade, repair of vehicles and motorcycles – 38,16 %. The arrears size of the credits given out in processing industry, construction, under operations with real estate, agriculture, and also professional, scientific and technical activity made respectively 24,14 %, 10,67 %, 8,87 %, 5,97 %, 2,97 %. The share of the overdue credits in other types of economic activity made 9,22 %.

According to the results of the I quarter of 2013 the share of the credits in national currency decreased 0,2 %. As of 01.04.2013 it made 63,05 %. The share of the credits in foreign currency made 36,95 %. Thus in national currency short-term and medium-term crediting (50,11 % and 37,23 % as of 01.04.2013 continues to prevail and 49,57 % and 37,74 % as of 01.01.2013 respectively). 12,66 % is the share of a share of the credits given out in national currency over 5 years (12,70 % as of 01.01.2013). In foreign currency the credits for the term of over 5 years – 35,77 % as of 01.04.2013 prevail. (37 % on 01.01.2013). 33,25 % is the share of the credits till 1 year (29,6 % on 01.01.2013) [2].

In our opinion, such tendency is connected with a low level of trust to national currency of Ukraine (hryvnia). Therefore banks establish the credits in national currency at higher interest rates than for the credits in US dollars and euro. However, when receiving the credit in foreign currency borrowers face currency risks. It is in case of the unfavourable change of an exchange rate, when it can negatively affect their solvency. As a result decrease in solvency of borrowers increases the arrears size in a credit portfolio of banks and worsens its quality. This phenomenon negatively influences the development of banking business. Therefore for a banking system of Ukraine accumulation of volumes of a credit portfolio in national currency is a priority.

As a whole dynamics of indicators of bank activity has a positive tendency. The information presented in the table 1 testifies to it.

As it is seen from the table 1 the obligation of banks aspires to increase. It characterizes their active position. Thus from 2006 to 2009 in the structure of obligations of banks the obligations on accounts of subjects of managing prevailed. Since 2010 for 2013 the tendency to increase obligations of physical persons was outlined. It testifies to increase in monetary savings of the population on accounts of banking institutions. Attraction of financial resources of physical persons in banks promotes integration of capital base of a banking system, and also national economy as a who-

le. The increase in volumes of the funds raised by banks from physical persons together with increase in a share of urgent means in obligations is caused by high interest rates for urgent means. On the one hand, this fact speaks about gradual restoration of trust of the population to banks. On the other hand, the resources attracted from physical persons, are expensive. Against the lack of active crediting it reduces net interest income of banking institutions [3].

Table 1. Indicators of activity of a banking system of Ukraine for 2006-2013gg. (it is calculated by the author's following data [2])

Indicators	2006	2007	2008	2009	2010	2011	2012	2013	01.08. 2013
Obligations of banks, million hryvnias	188427	297613	529818	806823	765127	804363	898793	957872	1029521
In % to to the previous period	162,5	157,9	178,0	152,3	94,8	105,1	111,7	106,6	107,5
Obligations of banks under the accounts attracted into accounts of subjects of managing, million hryvnias	61214	76898	11995	143928	115204	144033	186213	202550	216831
In % to to the previous period	152,5	125,6	145,6	128,5	80,1	125,0	129,3	108,8	107,1
From them urgent means of subjects of managing	26807	37675	54189	73352	50511	55276	74239	92786	90793
In % to to the previous period	174,3	140,5	143,8	135,4	68,9	109,4	134,3	124,9	97,9
Obligations of banks for the funds raised into accounts of physical persons, million hryvnias	772542	1106078	163482	213219	210006	270733	306205	364003	411832
In % to to the previous period	176,0	146,2	154,1	130,4	98,5	128,9	113,1	118,9	113,1
From them urgent means of physical persons, million hryvnias	55257	81850	125625	175142	155201	206630	237438	289129	325251
In % to to the previous period	166,4	148,1	153,5	139,4	88,6	133,1	114,9	121,8	112,5

Further we will give dynamics of obligations in a section of groups of banks (table 2).

Apparently from the table 2, in the 1st and 4th groups there was an increase in cumulative obligations. The greatest growth is shown by banks in the 4th group. Their cumulative obligations increased by 5,5 % (5,02 billion UAH). While obligations of banks of the 1st group grew by 2,1 % (12,67 billion UAH). The volume of obligations of banks of the 2nd and 3rd groups decreased by 2,0 % (3,27 billion UAH) and 0,6 % (524 million UAH) respectively.

Table 2. Dynamics of obligations in a section of groups, one million UAH (it is calculated by the author's following data [2])

Balance indicators	Group 2		Group 2		Group 3		Group 4	
	01.01.2013	01.04.2013	01.01.2013	01.04.2013	01.01.2013	01.04.2013	01.01.2013	01.04.2013
Means of banks	146605	131262	36649	34104	14789	13156	15666	15740
Means of legal entities	128739	133471	39709	39501	31044	32034	28234	28189
Means of physical persons	241774	256217	60081	63448	30984	29987	37067	41205
Other raised funds	22938	31899	7976	6503	1095	1012	704	668
Other financial obligations	39400	40037	12268	9939	6122	7293	4978	5949
Other obligations	32393	31633	6779	6694	6005	6035	4984	4898
In total obligations	611849	624518	163461	160189	90039	89516	91634	96649

Deposit operations of a bank are the operations aimed at attraction on bank accounts of temporarily available funds or bank metals of economic subjects. They are attracted for a certain term or poste restante with documentary registration. These means they have to be returned to the investor according to the current legislation of Ukraine and terms of the contract. On the basis of implementation of deposit operations deposit resources of banks are formed. It is the main source of resources for credit and investment activity of the banking system. It provides an opportunity to banks to get profit.

In our opinion, the definition of the structure of a portfolio of banks of Ukraine (fig. 1) is rather important.

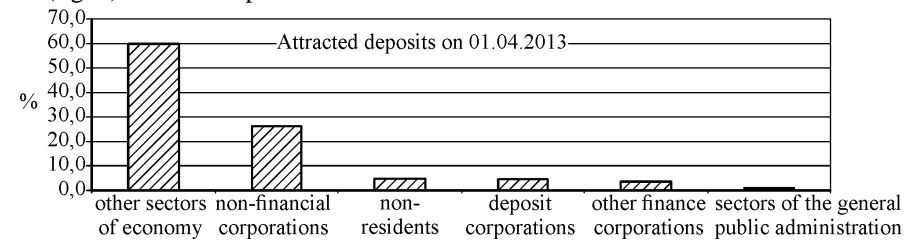


Figure 1. Structure of the attracted deposits of banks of Ukraine

Apparently as it is clear from figure 1, in 01.04.2013 among residents the deposits were attracted for the sum of 657,9 billion UAH. Thus more than a half of the attracted deposits is the share of households (other sectors of economy), their share makes 59,8 %. The deposits attracted among non-financial corporations, continue to make approximately the fourth part of all deposits – 26,3 %. About 14 % are the share of deposits of other sectors of economy.

Further we will consider deposits of non-financial corporations of different kinds of activity (figure 2). In 01.01.2013 the structure of the deposits attracted from the non-financial organizations, in comparison with the beginning of 2012 didn't

change significantly. Thus the distribution of the deposits attracted from non-financial corporations for the I quarter 2013 is given in the figure 3.

During 2012 the volume of the deposits attracted from non-financial corporations, increased by 13,9 % (20,2 billion UAH). In 01.01.2013 it made 173,32 billion UAH. As picture 2 shows, it is visible that in 2012 of 26,6 % of deposits it from the trade sphere (27,1 % as of 01.01.2012) was attracted. 17,8 % were the share of processing industry (19,6 % as of 01.01.2012) aimed at operations with real estate – 13,5 % (15,8 % as of 01.01.2012).

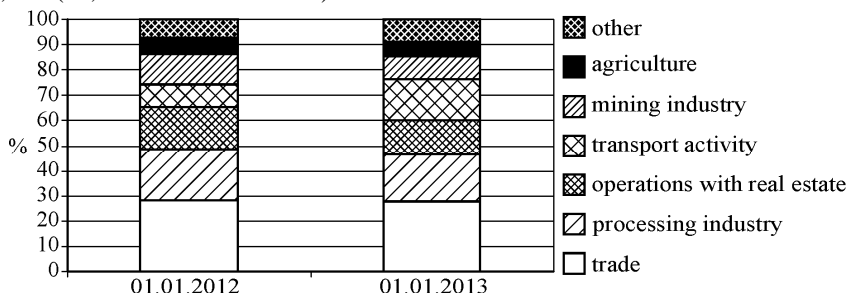


Figure 2. Structure of the attracted deposits on kinds of activity

It should be noted that the share of the deposits attracted from the sphere "transport activity", – from 8,4 % as of 01.01.2012 significantly increased to 15,5 % as of 01.01.2013 y. For the first 3 months 2013 the size of the deposits attracted from non-financial corporations, almost didn't change. In 01.04.2013 it made 173,26 billion UAH. (173,32 billion UAH. as of 01.01.2013). Following the results of the I quarter 2013 of 25,6 % of deposits were attracted from the sphere of wholesale and retail trade. 17,4 %, are used in processing industry, 13,3 % – in agriculture, 8,3 % – in mining industry, 8,0 % – in professional, scientific and technical activity, 27,5 % in other types [4].

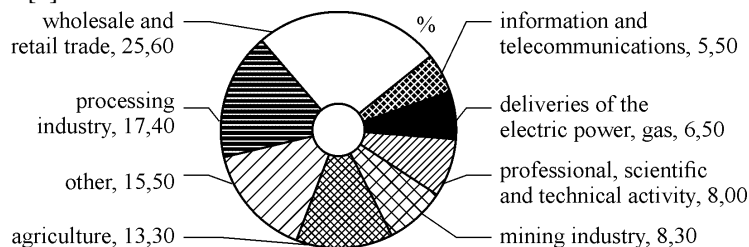


Figure 3. Structure of the attracted deposits on kinds of activity in 01.04.2013

Conclusion. Thus, the carried-out analysis of the main operations of banks shows the need of elimination of the mistakes made while forming a deposit and credit portfolio.

Literature

1. Volkova N.I. Banking System: a training aid in 2 volumes / N.I. Volkova, R.A. Gerasimenko, O.I. Karpova et al. – Donetsk : Publishing house "Noulidzh" (Donetsk separation), 2013. – 374 p.
 2. A Rating agency of Rurik. [Electronic resource]. – Mode of access http://www.rurik.com.ua/documents/research/of_Bs_kv_2013.pdf.

3. IBI Rating. [Electronic resource]. – Mode of access <http://www.ibi.com.ua/ru/press-release/bankovskaya-sistema-ukrainy>.

4. Basic performance of banks indicators on August, 1, 2013 // Announcer of NBU. – 2013. – № 8. – Pp. 45-46.

Волкова В.В. Аналіз основних операцій комерційних банків

Обґрунтовано важливість кредитних операцій комерційного банку. Проведено аналіз наданих банками кредитів. Визначено низький рівень довіри до національної валюти України. Встановлено складність отримання банківського кредиту в іноземній валюті. Зазначено позитивну динаміку основних показників діяльності банків. Наведено характеристику зобов'язань у розрізі груп банків. Охарактеризовано сутність депозитних операцій комерційного банку. Визначено структуру депозитного портфеля українських банків. Розглянуто структуру депозитного портфеля нефінансових корпорацій за видами діяльності.

Ключові слова: банк, кредитні операції, прострочена заборгованість, зобов'язання банків, депозитні операції.

Волкова В.В. Анализ основных операций коммерческих банков

Обоснована значимість кредитних операцій комерційного банку. Проведен аналіз виданих банками кредитів. Установлен низкий уровень доверия к национальной валюте Украины. Определена сложность получения банковского кредита в иностранной валюте. Отмечена положительная динамика основных показателей деятельности банков. Приведена характеристика обязательств в разрезе групп банков. Охарактеризована сущность депозитных операций комерційного банка. Определена структура депозитного портфеля украинских банков. Рассмотрена структура депозитного портфеля нефинансовых корпораций по видам деятельности.

Ключевые слова: банк, кредитные операции, просроченная задолженность, обязательства банков, депозитные операции.

УДК 657

Доц. В.І. Воськало, канд. екон. наук;

ст. викл. Н.М. Воськало, канд. екон. наук – НУ "Львівська політехніка"

ВІДОБРАЖЕННЯ ВЛАСНОГО КАПІТАЛУ У ФІНАНСОВІЙ ЗВІТНОСТІ ПІДПРИЄМСТВ РІЗНИХ ОРГАНІЗАЦІЙНО-ПРАВОВИХ ФОРМ

Розглянуто особливості відображення у фінансовій звітності власного капіталу для підприємств різних організаційно-правових форм, видів діяльності, суб'єктів малого підприємництва, підприємств, які складають фінансову звітність із застосуванням міжнародних стандартів фінансової звітності. Проведено порівняння Національного положення (стандарту) бухгалтерського обліку 1 "Загальні вимоги до фінансової звітності" з Міжнародним стандартом бухгалтерського обліку 1 "Подання фінансової звітності" у частині відображення інформації про власний капітал.

Ключові слова: власний капітал, фінансова звітність, НП(С)БО 1 "Загальні вимоги до фінансової звітності", міжнародні стандарти фінансової звітності.

Постановка проблеми у загальному вигляді та її зв'язок із важливими науковими та практичними завданнями. Фінансова звітність є структурованим відображенням фінансового стану та фінансових результатів діяльності суб'єкта господарювання. Її метою є надання інформації про власний капітал підприємства, яка є корисною для власників та широкого кола користувачів під час прийняття ними економічних рішень щодо його примноження та ефективності використання. Перехід України на міжнародні стандарти бухгалтерського обліку та звітності потребує адекватного відображення власного капіталу у