

JEL CLASSIFICATION: G01, G21

LIQUIDITY CRISIS DIAGNOSTICS IN BANKS BASED ON THE LIQUIDITY COMPONENTS EVALUATION

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Summary. In the article the implementation preconditions of the methodological approaches to bank liquidity crisis diagnostics are investigated. The essence of the bank liquidity crisis is clarified

and classification of its species is proposed. The methodological approach to the liquidity crisis diagnosis in the context of the specific structure is suggested.

Key words: *bank liquidity crisis, crisis diagnostics, liquidity buffer, counterbalance bank liquidity potential.*

The paper deals with the implementation prerequisites of liquidity crisis diagnostic in banks. Thus, the significant deterioration of the macroeconomic environment characteristics and financial markets trends in Ukraine is revealed. It was also found a significant reduction in the rate of economic growth, deflation and inflation intensification, the growth of business losses. Analysis of domestic financial markets showed decrease in the efficiency of banking and growing number of unprofitable banks. In addition, it is defined a significant increase in the number of banks which are under liquidation. Since the beginning of this year 11 bank liquidation procedures are started against 2 in 2013 and 3 in 2012. In addition, there is a decline in banks' liquidity buffer almost to the crisis level of 2008–2010. Since January 2014 the private deposit outflow is observable in Ukraine.

On the basis of analysis of the banks financial state the necessity of implementation of liquidity crisis diagnostic regular procedures in banks was grounded.

For the purposes of development of methodological approach to the crisis diagnostics the essence of «bank liquidity crisis» was specified and the classification of liquidity crisis was proposed. On this basis an approach to the identification of liquidity crisis types and forms was suggested.

It is proposed to identify the appropriate type of liquidity crisis subject to the state and quality of the bank's liquidity components. Thus, it is suggested to split bank's liquidity to operating liquidity and counterbalancing liquidity potential.

Operating liquidity is the cash, which are generated in course of the achievement of the bank's customers and counterparties of contractual obligations and are used to pay for its own obligations as a financial intermediary and as an entity. The bank operating liquidity has contractual nature and is considered in the article as a primary object level of liquidity management.

In turn, counterbalance liquidity potential of bank is the funds that are involved in order to cover the operating deficit of liquidity during specified time. It was determined that, unlike operating liquidity counterbalance liquidity potential of bank depends on the operating conditions and conditions of the necessary funding. The counterbalance liquidity potential of bank is formed at the expense mobilization of buffer liquidity, purchase resources and resources of owners.

The article provided the author's approach to the interpretation of these elements.

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