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FORMING OF SYSTEM MANAGEMENT OF CAPITAL FORMATION IN BANK ACTIVITY

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Summary. Essence of process of capital formation is considered, and also bank capital in a narrow definition and in a wide definition. Control system of capital formation is developed in banking activity with the selection of basic subsystems: functional and protective.

Key words: capital formation, bank capital, control system of capital formation, functional and protective subsystem, strategies of management of banking capital.

A research purpose is deepening of theoretical principles of essence of process of capital formation of control system of capital formation in bank activity for providing of the stable and dynamic functioning of the banking system of Ukraine.

Determination of essence of any economic phenomenon is basis of its analysis. Capital formation means the process of forming of banking capital, that is not an economic category. An economic category is a banking capital public character of activity of subjects of manage and incident to its functions focuses in which. Using the method of ascent from abstract to concrete.

In modern economic literature, both in domestic and foreign, there are many determinations of banking capital. As a result of scientific analysis of these determinations we are offer going near the study of essence of bank capital: It is bank capital in a narrow definition (to the enterprise); it is banking capital in a wide definition (to publicly meaningful).

In a narrow (to the enterprise) definition it is legitimate to examine a banking capital as a calculation size, that officially represents commercial jars at preparation of the financial reporting in accordance with the normative requirements of regulative organs and as a sum of the specially created funds and backlogs which answer such principles: stabilities, subordination to rank in attitude toward the rights of creditors, absence of the fixed extra charges of profits.

Banking capital in a wide (to publicly meaningful) definition it is legitimate to examine as an ag-

gregate of own funds, raised funds and borrowed money which redistributed between the subjects of the banking system, support stability, both own functioning of bank and stability of functioning of all subjects of the banking system.

As for forming of control system of capital formation, it is carried out from position of adequacy of capital on the basis of information about growth and prospects of development of bank, size, and size of risks, and also methods of management of banking capital. The modern methods of management development and functioning of establishments of banks lean against the picture of them as about the economic systems.

Generally control system is determined as a great number or aggregate of connected between itself objects, phenomena, knowledge, about nature and society.

Many western and domestic specialists examine the system as aggregate of elements, oriented to realization of the western having a special purpose setting.

Under control system of capital formation in the banking system of Ukraine an aggregate understands of elements (management strategy: sources of capital formation, methods and levers, normatively-legal and information-analitical providing), oriented in support the certain level of capital adequacy in accordance with the chosen aims of banking development.

To the basic elements of built control system of capital formation in banking activity belong:

- objects and subjects of control system;
- sources of capital formation;
- methods and management levers;
- providing: information-analytic, normative-legal, organizing-technological.

Presented control system of capital formation consists of two basic subsystems: functional and protective. A protective subsystem determines the basic functions of management. In the structure of this subsystem enters normative-legal providing. A functional subsystem is basic. Its key element is strategy of capital management. Strategy of management of banking capital suggests to understand the aggregate of actions, directed on achievement of necessary level of capital adequacy, necessity, for realization of strategy of banking development. It is possible to select three types of strategy of management of bank a capital:

1. Strategy of management of bank a property asset, a basic accent in which is done on the receipt of maximal return of capital, that on maximization of income at support of liquidity.
2. Management strategy in which advantage gets support of liquidity at the set norm of income.
3. Strategy in which meaningfulness of liquidity and profitability are balanced.

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At the choice of management strategy a capital formation conduct of bank is at the market and needed administrative decisions will be different. So, there is a basic task of management of bank a property asset at the choice of the first strategy: it is as far as possible to reduce the coefficient of immobilization, that coefficient of backeping of own funds, to provide a capital on a minimum possible for coverage risk levels, thus a risk at times is consciously understated, so as at such strategy in some moments it is possible liquidity to scorn for the sake of income. A basic accent in the estimation of banking activity is done on the indexes of profitability. With the purpose of increase of income without forming of additional backlogs under risk operations part of assets is translated on a bank statement. The special attention is spared directions of the use of income. A dividend policy is directed in support the high cost of actions.

Consequently, at the management of capital formation in the banking system it is necessary to go out from that its primary purpose is forming and support of adequate level of capital, in other words – a purpose is achievement of certain level of its adequacy the chosen strategic aims of bank development.

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