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PECULIARITIES OF APPLYING STATISTICAL MODELS AND METHODS FOR EVALUATING BANKING ACTIVITIES

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Summary. The article deals with the need for statistical evaluation of the functioning of banks, proportionality of relationships, defining trends of their development for the purpose of information and analytical support of full integration of Ukraine's banking system into international economy.

Key words. *The banking system, the central bank, commercial banks, statistical analysis, proportional allocation, the intensity dynamics, banking, liabilities, capital commitments.*

Statistical banking analysis is a logical continuation of banking and a prerequisite to make well-grounded management decisions. Such analysis is particularly important in the banking sector because the activities of the bank as a financial intermediary are based on trust, which is formed in the society through the analysis of reliability of some credit institutions as well as the banking system as a whole. It requires the development of appropriate methodological approaches to the analysis of banks that would ensure banking system transparency and predictability.

Under the present conditions of economic development new requirements to statistics as a science and practice are being put forward for it to become an effective tool of management.

Information about Ukraine's banking activity is reflected in the scorecard of monetary and banking statistics and relevant reports of commercial banks, which take into account national characteristics.

Statistics methodology and its correct application in statistical research is the key to the conducted research effectiveness and analytical conclusions efficiency. The general principle of statistical methodology is the study of phenomena and processes not as individual components but as an integrated system, which has many significant relationships.

The aim of the article is to justify methods of statistical evaluation of the reliability of banks and identify patterns and trends of Ukraine's banking system.

One of the areas of statistical research is the theory and practice of analyzing relationships proportionality. Main types of statistical analysis of proportionality identify specific tasks determined by the need to build the system for providing bank revenue and loan management.

To formalize the process of constructing proportionality models we consider it to be the proportionate distribution of result (liabilities) and factor (the bank's equity) signs.

Based on the assessment of current state and trends of Ukraine's banking system the basic functions of banks which determine the content of their work have been analyzed. The effective functioning of the banking system is likely to take place only if rational proportions and ratios between different subsystems are present.

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