

В отличие от финансовых коэффициентов, не проявивших аномального поведения накануне банковского кризиса 2008–2009 гг., показатели эффективности, рассчитанные по методу ДЕА, своевременно реагировали на появление признаков кризиса.

Результаты расчетов могут быть использованы для составления рейтингов банков и своевременного выявления проблемных банков.

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MODERN PROBLEMS OF DEVELOPMENT OF THE FINANCIAL SYSTEM OF GERMANY

The world economic crisis educed weak points of the financial system of Germany, did changes in the processes of forming and functioning of its basic links and spheres. Germany was oriented on overcoming of crisis in Europe Union, rendered a donor help to other countries. It resulted in mental instability of federal budget and did the question of adjustment of budgetary strategy very important. For today, the question of concordance of financial politics of Germany with politics of Europe Union, anti crisis programs of other countries of EU are near-term for non-admission of economic and political instability in the country.

The basic problem of the financial system of Germany is characterized by an external origin and envisages receiving less of money in accordance with “just return” principle. This principle relates to different development of countries and is represented in the basic question of fiscal policy of mutual relations between donors and recipients and also it causes the additional loading on public finances.

The efficiency of functioning of the financial system of Germany goes down through the increase of charges on financing of anti crisis funds of Europe Union. It is the threat of disbalance of the budgetary system due to the increase of deficit of federal budget and increase of federal debt.

Federal budget of Germany, as a basic link of the financial system, is characterized by the satisfactory state. It corresponds the tendencies of the developed countries in relation to forming the profitable part due to individual and profitable taxes. A positive tendency after a crisis period are insignificant changes toward gain in specific weight of income tax from corporations, income-tax from working, VAT and reduction of receivables from non-tax profits and tax on electric power. The variable tendency of post-crisis period in Germany was the insignificant reduction of charges on public welfare. It is related to introduction of the corrected budgetary strategy

that is sent to the cutback of spending for the sake of reduction to the deficit of federal budget.

A world financial economic crisis sharpened the problem of the self-supporting forming of local budgets. Local finances of Germany are the second and weakest element of the financial system. It is because of the out-of-date distribution system and criteria of the financial smoothing. Strengthening the regional and economic differences between Bundeslanders increases a break in tax receivables and diminishes the amount of operating donors. The system of the financial smoothing needs to be improved in the context of taking into account new differences in budgetary proving of regions and possibility of maintenance of stimuli for the increase of the profitable base with the aim to facilitate the load on a federal budget.

The next problem of the financial system of Germany is the increase in promissory load. The General Promissory Strategy is focused on the reduction of national debt due to introduction of active state event such as the establishment of limits on the size of the new annual borrowing of the Federal Government and Bundeslanders. New borrowing must not exceed a sum which is sent on an investment.

Thus, the today's satisfactory modern state of public finances of Germany is explained by stable tax receivables and low cost borrowing. The basic strategy of fiscal policy of the investigated country must be represented in consolidation of budget, adjustment of medium-term budgetary plans in direction of balancing of federal budget: limitation of increase in the net borrowing, narrowing the structural deficit, reduction in welfare payments and interest yields for the Economic enhancing growth.

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ПРОБЛЕМИ РОЗВИТКУ БАНКІВСЬКОЇ СИСТЕМИ УКРАЇНИ В УМОВАХ ФІНАНСОВОЇ ГЛОБАЛІЗАЦІЇ

Необхідною умовою сталого економічного розвитку країни є розвинута та потужна банківська система. У сучасних умовах господарювання банківські установи є важливим інфраструктурним елементом, що сприяє укріпленню та всебічному розвитку економіки.

За допомогою банків здійснюється перерозподіл фінансових ресурсів між різними секторами економіки, активізуються потенційні джерела залучення ресурсної бази, надається можливість розвитку пріоритетних напрямків ведення бізнесу.