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THE STRATEGY FOR ENSURING THE COMPETITIVENESS OF COMMERCIAL BANKS BY IDENTIFYING SUSPICIOUS TRANSACTIONS USING THE ANALYTIC HIERARCHY PROCESS

The method of analytic hierarchy process (AHP) T. Saaty is extremely effective as a tool to support management making in conditions of multicriteriality. The method consists in decomposing the problem into simpler components and processing sequences of expert opinions by pairwise comparisons. As a result, rates are determined by the interaction of the elements of the hierarchy and opinions are characterized numerically. AHP includes procedures: a synthesis of multiple opinions, obtaining priority criteria, finding alternative solutions.

To carry on a subjective basis of pairwise comparisons of the relative importance of scale has been developed that is based on the results of many years of approbation conclusively demonstrated its practical value. It should be emphasized that the pairing of the comparisons is a defining element AHP. The point is that people are not able to think multi-dimensionally and trying in some way to group a large number of features of different properties, be sure to make a mistake.

The sources of the banking activity can be met by considerations of that by winning one of the positions we are in terms of the other criteria, it is likely to lose, and methods to overcome this contradiction does not exist. Let's look at the situation from the standpoint of money laundering schemes to be recognized. In most cases, these schemes are hidden from direct observation, and you may discuss them basing only on indirect evidence of character. Considered separately, said the signs often are uninformative, but their analysis together can form a fairly complete picture of the potential money laundering schemes.

The list of features, they can be called as the criteria that can be used to identify financial operations of dubious nature, is contained in. Touching, external economic operations, we note, in particular, those of them:

- Transfer money abroad in the absence external economic contract and import of goods without their import into the customs territory of the country;
- Transfer funds to a beneficiary located in countries that are potentially on macroeconomic indicators can not carry out such a transaction;
- The countries of translation and/or beneficiaries are those volumes of export-import operations which do not confirm the size of cash flows;
- Carrying out large-scale financial operations involving securities of low liquidity that are not quoted in an active market.

Obviously, in the end, we would like to have a quantitative measure of the integral properties characterizing the risk of financial operation from the point of view of the legalization of criminal proceeds. To achieve this allows AHP. Refers to the following procedure:

- Digitizing signs of a humanitarian nature;
- Differentiation financial operations by type;
- Determining weighting coefficients.

It should be taken into consideration that AHP is a "man-machine" in the fullest sense of the expression, as optimally complements of each of the parties. If a person is characterized by the ability of analytical and heuristic thinking, the computer operates easily with a variety of formal features. T. Saaty described the AHP as a new methodological approach. He considers the AHP as a systematic procedure for layering of elements that defines the essence of any problem. The latter fact should be emphasized from the perspective of community method. In this system are separated T. Saaty on the grounds of: purpose; function; flow; and the structure.

By pairwise comparison of criteria (see above) in the context of the scale of the relative importance of developing the back-symmetric matrix. Its treatment with complex algorithmic software "Expert Choice", provides a vector priority criteria. Then, using the same scale, making variations compared pairwise by experts in the context of each of the criteria, that allows to build a matrix of the above kind which are similarly processed by a computer to obtain the corresponding vectors. Their multiplication (computer) in the vector gives priority rating options to assess suspicious transactions.

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СУЧАСНИЙ СТАН КОМЕРЦІЙНИХ БАНКІВ УКРАЇНИ ТА ЇХ РЕСУРСНА ПОЛІТИКА

Акумулювання тимчасово вільних грошових коштів та їх розміщення на певних умовах здійснюється за рахунок банківських установ. Саме від відповідного стану даних ресурсів залежить добробут як банку, клієнта, так і економіки в цілому, тому ефективна ресурсна політика банку є провідною в банківській діяльності та потребує постійного дослідження та вдосконалення.

Ресурсна політика банку спрямована на управління ресурсною базою банку, зокрема власними, залученими та запозиченими ресурсами.

Банківська установа формує свої банківські ресурси самостійно, відповідно у межах законодавства, і залежно від цього банк надає