Effectiveness of Government Regulation of the Banking Sector: Assessment and Rating of Banks

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The article deals with the causes of the negative situation in the banking sector, as the state of the bank depends on the analysis of almost all aspects of banking activity for some time. It is determined that during the banking sector audits, the state regulator uses analytical data on the banking sector's operations with its monetary obligations, compliance with maturities and maturities of assets that operate and terms and amounts of liabilities, namely, dealing with banking sector liquidity. As their financial reliability is important in the banking sector, therefore, bank clients are a socio-economic sector, needing an objective and independent assessment, as reliability directly affects the socio-economic development of the country. The banking sector was analyzed in 2016-2019 and it was found that during this period violations of laws and regulations issued by the state regulator were made in the banking sector. A number of penalties, written warnings and administrative penalties were applied by the state regulator. The method of determining the rating of banks in respect of which penalties were applied by the state regulator is proposed. The rating allows investors and potential clients to understand the situation in the banking market and helps banks identify their weaknesses and correct their work. The application of the proposed economic and mathematical model in the rating of participants in the banking sector can have a positive effect on: improving the quality of management in the banking sector and transparency in the activities of each individual bank; standardization of technologies of rating of the banking sector under the prism of the applied sanctions by the state regulator. Therefore, there is a need for an in-depth study of the techniques used by credit rating agencies in the banking sector and the identification of the main problems in establishing the rating of the banking sector.

Key words: banking sector, state regulator, economic sector, efficiency, rating, rating, social sector.

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Introduction. Impact measures that may be applied by the NBU in the event of depositors "and creditors" interests may stimulate the bank to improve its financial performance or limit the scope of its operations. To date, the stability of the bank is not fundamental, measures of influence of the state regulator for violations can be applied to the most stable bank. Determining the same situation, which would threaten the solvency of the bank and the interests of depositors, requires consideration of all areas of activity of the banking sector. There are generally accepted international standards for prudential banking, which can lead to a high degree of risk, loss or other detriment to the bank, its depositors and creditors. These include: insufficient level of capital, given the types and quality of bank assets; unformed reserve to cover possible losses from active operations of the bank; insufficient level of liquidity of the bank in view of the structure of its assets and liabilities; speculative or risky investing practices; inadequacy of the internal control system; preferential banking terms for insiders and more. Therefore, the issue of evaluation of banking sector activity, rating by the state regulator is especially relevant.

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Problem statement. Recently, widespread in the economic literature have received research in the field of state regulation of banking sector activity, such scientists as Adamovskaya V. S., Didkivska L. I., Golovko L. S., Minenko V. L., Mikhasyuk I. P., Sukhai O. E., Chugunov I. Y., Pavelko A. V. In their works, scientists note the impact of measures taken by the regulator on the activities of the banking sector, but at the same time, the issues of assessing the financial condition of the banking sector itself and conducting the rating of banks for which penalties were applied by the state regulator remain insufficiently investigated.

The purpose of the article is to assess the financial condition of the banking sector and to conduct a rating of banks for which penalties were applied by the state regulator.

Results of the research. On November 1, 2016, the Board of the National Bank of Ukraine adopted the Decision "On Approval of Inspection Procedures" No. 393-rsh, according to which the procedure for determining the rating of banks of Ukraine is carried out using the CAMELSO rating system. The purpose of banks' assessment of this rating system is to determine their financial status, quality of management and corporate governance, transparency of operations and effectiveness of internal control methods, risk management; identifying deficiencies that could lead to bankruptcy of the bank and requiring increased supervision by the banking supervisory authorities, as well as taking appropriate measures to correct the deficiencies and stabilize the bank's financial condition.

Features of rating of financial institutions are given in the Concept of creation of rating system of regions, branches of national economy, economic entities, which was approved by the decree of the Cabinet of Ministers of Ukraine No. 208-r of 01.04.2004 [1]. The document states that during the rating evaluation of a financial institution, it analyzes the implementation of financial standards and indicators set by law, the effectiveness of financial and risk management, as well as its strategic development programs, investment policies. However, the methods and principles, the system of indicators by which such rating should be carried out are not specified. It should also be noted that the activity of commercial banks is related to the general state of the national economy, the activities of people and is carried out in the context of fluctuations in the level of supply and demand for banking services, competition, the presence of various risks, etc. In this regard, the recommendations for management decisions should be based on a generalized assessment of a comprehensive analysis of the business of a commercial bank.

Analyzing 2016-2019, we can observe that during this period in the banking sector were violated laws and regulations issued by the state regulator. A number of penalties, written warnings and administrative penalties were applied by the state regulator. The most effective were the administrative penalties applied by the state regulator to the officials of the banking sector. As the preventive measures of the state regulator have enabled banks with state-owned shares, banks of foreign banking groups and banks with private capital to reduce the number of violations, we can conclude that the preventive measures have had a positive effect on the banking sector as a whole [2].

Public financial monitoring also plays an important role in the relationship between the state regulator and the banking sector. Since 2016, it has been regularly providing data to the state regulator, which show that the banking sector has not complied with the laws and regulations of the state regulator in the part of the operations subject to financial monitoring. As of 01.01.2020, the number of banking sector institutions that do not submit or do not submit data to the state regulator has decreased significantly (compared to previous years - several times). Based on this study, we can conclude that the banking sector has been able to

significantly improve its position in terms of accuracy and timeliness of reporting to the state regulator.

It would also be advisable to note that 1379 recorded violations by the State Financial Monitoring during inspection by the state regulator were not confirmed: 1006 reported violations (73 %) - banking sector institutions sent timely data on banking transactions to the State Financial Monitoring of Ukraine, but received error files, which were immediately corrected and sent; 233 reported irregularities (21 %) – the banking sector sent timely data on banking operations to the State Financial Monitoring, but received files with zero error codes only the next business day; in 123 cases - other reasons [2].

There is also a proportion of violations on which the State Financial Monitoring has sent data on the offenders to the state regulator, but as a result of the re-examination and analysis, sent to the state regulator information about the absence of violations. It should be noted that there is always a proportion of violations detected and transmitted to the state regulator, which over time cannot be verified and confirmed or refuted, as the data of banks with public interest, banks of foreign banking groups and banks with private equity are excluded from the register. and closed.

The State Regulator has been working with the State Financial Monitoring of Ukraine to improve the quality of data provided to the state regulator, resulting in significantly improved quality. Therefore, we can conclude on the work of the state regulator with the State Financial Monitoring: the quality of the information provided to the state regulator has improved and the amount of untransmitted information from the banking sector has decreased.

Also, from the state regulator during 2015-2019 a number of inspections were conducted regarding the prevention and counteraction to the legalization (laundering) of proceeds from crime. The audit revealed a breach of legislation by six banking sector agencies, which were further influenced by the regulator's follow-up:

1. Written warning was provided for SEB Corporate Bank by:

- failure to comply with the requirements of the state regulator regarding the development, improvement and updating of information in the documentation regarding compliance with the requirements of financial monitoring;
- failure to comply with the requirements of the state regulator during the detection of client financial transactions, in part of the ratio of these transactions to financial monitoring;
- no possibility on the part of the bank to detect and suspend (in the cases established by the regulator) suspicious client transactions before the transfer is made;
- failure to comply with the requirements of the regulator regarding the submission of information (documents) to the state regulator [4].

2. A written warning was provided to TASCOMBANK by the state regulator regarding:

- failure to comply with the laws and regulations of the state regulator with regard to the identification and verification of bank clients - public figures, relatives of public figures and related persons with public figures;
- failure to comply with the rules and regulations of the state regulator regarding the management and operation of the bank with its risks.

3. A written warning was provided for BANK 3/4 by the state regulator regarding:

- failure to comply with the requirements of the state regulator regarding the development, improvement and updating of information in the documentation regarding compliance with the requirements of financial monitoring;

- failure to comply with the laws and regulations of the state regulator with regard to the identification and verification of bank clients - public figures, relatives of public figures and related persons with public figures;

- not an opportunity on the part of the bank to detect and automatically suspend (in the cases specified by the regulator) suspicious client transactions before the transfer.

Also, a fine of 35 000.00 UAH was applied to this bank by the state regulator. for failure to comply with the requirements of the regulator with regard to the detection of transactions subject to financial monitoring.

4. A written warning was provided to “VERNUM BANK” by the state regulator regarding:

- failure to comply with the laws and regulations of the state regulator with regard to the identification and verification of bank clients - public figures, relatives of public figures and related persons with public figures;

- failure to comply with the rules and regulations of the state regulator regarding the management and operation of the bank with its risks, namely with regard to financial monitoring.

5. The State Regulator provided a written warning to “STATE SAVINGS BANK OF UKRAINE” regarding:

- failure to comply with the laws and regulations of the state regulator with regard to the identification and verification of bank clients - public figures, relatives of public figures and related persons with public figures;

- failure to comply with the requirements of the state regulator during the detection of client financial transactions, in part of the ratio of these transactions to financial monitoring;

- failure to comply with the requirements of the state regulator as regards the submission of information to the state regulator.

6. A written warning was issued to "VTB BANK" by the state regulator regarding violation of the requirements of identification and verification of clients of public figures.

In 2019, the state regulator applied the measures to 42 banks based on the results of inspections on the prevention and counteraction to the legalization (laundering) of proceeds from crime, namely providing 37 written warnings, 15 fines totaling UAH 67.6 million. (paid in full) and one termination of certain types of transactions by the bank [5; 6].

Also, by the state regulator, the results of inspections on the prevention and counteraction to the legalization (laundering) of proceeds of crime, terrorist financing and the proliferation of weapons of mass destruction in May 2018 were applied to the following banking sector institutions:

1. Penalties were imposed on “UKRSIBBANK” by the state regulator and a written warning was provided regarding: a fine of UAH 400,000.00 for failure to comply with the laws and regulations of the state regulator on financial monitoring, in part for not revealing the bank's clients - to public figures, relatives of public figures and persons connected with public figures.

2. Written warning was provided to “MTB BANK” by:

- a written warning for non-compliance with the laws and regulations of the state regulator regarding the identification and verification of bank clients - public figures, relatives of public figures and related persons with public figures;

- failure to comply with the requirements of the state regulator during the detection of client financial transactions, in part of the ratio of these transactions to financial monitoring.

3. “CREDOBANK” on the part of the state regulator provided a written warning regarding the identification, verification and identification of bank clients - public figures, relatives of public figures and related persons with public figures.

4. A written warning was issued for Prominvestbank on the part of the state regulator regarding non-compliance with the requirements of the state regulator during the detection of client financial transactions, in relation to the relation of these transactions to financial monitoring and inappropriate identification of public figures.

From December 30, 2015 to November 23, 2017, the bank’s customers received foreign exchange earnings for the above-mentioned export transactions in Polish zloty equivalent to only about $ 3 million instead of the $ 22 million mentioned above. The National Bank is currently working on changes to currency laws to prevent the use of dummy currency conversion rates in banking customers’ operations.

As a result of a check by the state regulator, it was found that 19 clients of one bank performed transactions with each other, transferring the same amount of funds with the purpose of payment “Reverse financial assistance”. These transfers were performed between Concord Bank customers for one or two days for the same amount of UAH 1 million. As a result of customer transfers to each other during such a short period, 18 clients of the bank were “artificially” formed authorized capital for a total amount of UAH 420 million. As a result, one of the customers received a payment of 30 million UAH. for corporate rights. Some of these clients, which had been formed with “artificial” share capital, were used to deposit funds into their accounts, to transfer funds to another bank and withdraw cash.

Since August 31, 2016, the state regulator has been constantly informing the public about the measures applied to banks for violating their legislation in the field of preventing and combating the legalization (laundering) of proceeds of crime, as well as - for carrying out risky activity that threatens the interests of depositors or other creditors. bank, in this area.

Working on the model, we linked interdependent metrics and data, which made it possible to estimate the number of violations detected by the regulator and to outline the data in part of which there is a close relationship of indicators. The relationship between the factors and the outcome of the banking sector disruption forecast can only be established if a sufficiently large proportion of the banking sector is involved in the model. This makes it possible to establish a relationship, the relationship between the studied phenomena.

The correlation-regression analysis was also aimed at identifying the above correlation between the factors and the results of the banking sector’s outlook. We performed a graphical and logical estimation of the data, constructed an empirical regression line, and calculated a linear correlation coefficient, which in turn allowed us to derive the correlation equation.

Since there have been a lot of developments in the banking sector in recent years, we propose to use 2015-2019 for modeling. The period used will make it possible to apply a sufficient minimum of data to further work on time series.

Depending on the time, we can calculate the arithmetic mean of the approximation error (its entire magnitude). Therefore, the qualitative component of the approximation looks satisfactory - the approximation errors are permissible. And build the model using regression estimation. Adding to the regression equation, we can see that there is a correlation between the factors of factor and result. To perform the regression estimation, we propose to use the least squares method, which allows us to calculate the data for the regression equation [8].

In terms of transparency, rating models are divided into closed and open models. A characteristic feature of open rating models is the ability of the user to determine the final result on the basis of the given data. The most well-known among banking analysts is the

method of rating of Kromonov. This method is based on the use of indices, which allows a fairly complete assessment of the financial and economic performance of banks. The Euromoney technique used by a number of Belarusian banks is quite effective. The modified Euromoney methodology is an example of a combined rating model.

Since in the previous section we considered the banks that received penalties as a result of the state regulator's review, we propose to rank the financial indicators of these banks, which in turn allow the socio-economic sector to have additional information on the reliability of these banks and to determine the feasibility of cooperation. with them.

Practical application of rating methods was carried out on the example of “VTB BANK”, “STATE SAVINGS BANK OF UKRAINE”, “VERNUM BANK”, “BANK 3/4”, “TASKOMBANK”, “SEB KORPOR” CREDOBANK, Prominvestbank, MTB BANK , UKRSIBBANK, AB Pivdenny, Concord using the official bank reporting data. Selection of other banks for analysis was carried out in accordance with the classification of commercial banks The National Bank of Ukraine. According to the results of the activity of “STATE SAVINGS ANC UKRAINE ”2007 belongs to group 1 banks NBU classifier, whereas in 2006 the Bank took the first position in group 2 banks.

Two methods were selected for comparative analysis: the Cromon method and the Euromoney method. The calculation of a rating by the Kromonova method includes three stages. In the first stage, the determination of absolute parameters on the basis of balance, in the second - the calculation of parametric coefficients, in the last - the calculation of the current reliability index.

The construction of the Cromonov banks’ rating showed that the most reliable bank for five years was the PUBLIC STORAGE SAVINGS BANK of Ukraine and “UKRSIBBANK” because they had consistently high rates throughout the study period. AB Southern and VTB BANK in 2015 occupied the middle position in the rating, but in 2017 it decreased by the second place. “VERNUM BANK”, “SEB CORPORATE BANK”, “TASKOMBANK”, “BANK 3/4”, “CREDOBANK”, “Prominvestbank", “MTB BAT” Concord has been constantly downgraded in 2015 and 2019, with the result that some of them have been eliminated by the state regulator, namely VTB BANK and VERNUM BANK.

Another example of commercial banks' ratings is the modified Euromoney methodology. This methodology was developed by the Association of Commercial Banks of Latvia on the basis of the methodology of calculating the performance rating of Euromoney banks with the substitution of qualitative factors for the indicators of capital adequacy, balance sheet capital and assets. Given the rather small number of indicators in this model, we can conclude that the higher the value of these indicators in the evaluated bank, the higher the rating will ultimately be. In any case, such a situation may indicate dependence on only one group of parameters and neglect of many other important factors in such a rating methodology [3; 7].

If you compare the results obtained by the Cromon method and the Euromoney method, it will appear that their results are very similar. Thus, according to the Kromonova method, “STATE SAVINGS BANK OF UKRAINE” occupies the first positions in the rating, at the same time as the Euromoney method, this bank is in the first place in the rating. And the banks of “MTB BANK” and “Concord” are in the last places by both methods.

The data obtained can only testify to the following: both methods are suitable for carrying out a comprehensive analysis of the activities of publicly owned banks, foreign banks and private equity banks. Each of these techniques pays attention to a particular aspect of the bank's activities. In particular, the Kromonova method, as noted above, determines the resilience of banks, and the Euromoney method more often ranks banks depending on their

size. The solution to this problem is to develop a methodology for comprehensive assessment of banks' financial soundness based on the rating of banks. In doing so, the selection of indicators for assessing the financial soundness of banks should be based on establishing the dependence of financial soundness on the indicators that characterize it.

In our opinion, the model should take into account the stability of the bank's development as a prerequisite for its financial soundness, for which in determining the complex assessment of financial soundness the obtained rating value should be adjusted by a factor that is a function of the variation of the rating value by the bank for the period preceding the assessment. And if we take banks that are subject to government scrutiny and subject to penalties for a comprehensive assessment, we can get the least reliable banks that the socio-economic sector should not work with according to the rating.

Also very effective is the analysis of early diagnosis of bankruptcy of banks using Kohonen cards. The study of the cluster map as a result of the study made it possible to conclude that there is a non-linear relationship between the input of banks' financial data and the likelihood of their bankruptcy in the future. The results confirmed the possibility of revealing hidden information about banks' tendency to bankruptcy by processing large arrays of open publicly available financial reporting information on domestic banks by Kohonen's cards. It should be noted that one of the problems of rating methods is that rating analysis cannot guarantee the absolute reliability or efficiency of a bank with public equity, a bank of foreign banking groups and a bank with private equity. The reason for this is the inability of all the techniques to provide a comprehensive assessment of the banking sector.

Directions for improving existing methods of rating commercial banks' activities should be sought in a combination of approaches to assess the financial soundness of banks and to diagnose their bankruptcy in the statistical form to select the most significant ratios and further benchmark these findings. An assessment of the development of the banking sector is essential for managing the activities of banks. Rankings are widely used around the world. The rating can build a model with diverse data from the banking and socio-economic sectors, which can then be used by the state regulator to analyze the state of the banking sector, monitor the fluctuations in the banking sector for socio-economic, and build forecasts and strategies for survival and development.

Constant changes and fluctuations in the country's economy create the need to perform banking sector rating and corrective actions by the state regulator on the activities of banks experiencing difficult periods in their activities. Since the quality of the ratings of the state regulator in previous periods was too low, we propose to build an economic and mathematical model, on the basis of which the rating will be constructed in the future. Today, there are many techniques for rating banks, and in our view, there remain a number of unanswered questions, including the rating of publicly owned banks, foreign banks and private equity banks in order to provide the socio-economic sector with detailed information on identified violations and penalties and sanctions applied by the state regulator to these banks.

Since the most comprehensive information on the financial condition of each individual participant in the banking sector is presented in the standards, we suggest using them to perform the rating of the banking sector. However, if we take into account only the indicators of financial condition, expert estimates of assets and liabilities and regulatory values, it will not be possible to carry out qualitative analysis and rating. These coefficients are of different nature. Part of the coefficients characterize the positions (monetary, currency, etc.), the other part - the number and amount of penalties applied by the state regulator, etc. Banks are ranked

by the value of the calculated coefficient. We also need to build a synthetic coefficient, which in turn consists of heterogeneous financial ratios.

When rating the banking sector participants only by banking standards, we have to take into account the fact that the data that is taken into account for a given standard changes from time to time, and therefore the standard itself changes, which will result in a change in the rating. analyzed standards.

The banking sector sometimes uses paired loads in its work. As a result, it is possible to obtain data on a separate normative of a particular sphere of activity of a participant of a sector. In our opinion, it is more effective and qualitatively useful in rating as much financial standards as possible. The correlation-regression analysis made it possible to calculate factor data for each of the analyzed participants in the banking sector and to find an average indicator for them. The relationship between banking sector performance data and factor data for further rating was determined by correlation regression analysis.

The economic and mathematical model of rating of participants of the banking sector has been developed, has received significant improvements of outdated and still used by banks methods:

- prediction of the worst counterparty bank against which a state regulator has applied sanctions at some point in the future, as well as an assessment of the bank at the current time;
- reporting on the imposed sanctions of the NBU and the economic condition of the counterparty bank;
- control of the reasonableness and truthfulness of the assessment of financial information of a bank with state share, a bank of foreign banking groups and a bank with private capital and the number of violations by banks, by checking the calculated and actual financial indicators and the number of penalties by the regulator;
- individual differentiation for each individual bank of the amount and amount of penalties applied by the regulator;
- assessment of the financial condition of state-owned banks, banks of foreign banking groups and banks with private equity in simple and transparent terms - likelihood of liquidity bank loss, possible volume of funds deficit and its duration, possible loss of confidence by the regulator and socio-economic sector.

Conclusions and prospects of further research. Mathematical modeling and forecasting of the number of cases of violations by state-owned banks, banks of foreign banking groups and private-equity banks were performed. The obtained model makes it possible to perform impact and pressure analysis on each indicator individually, namely in part of increasing or decreasing the actual indicator due to changes in the number of violations by state-owned banks, banks of foreign banking groups and banks with private equity.

The detailed analysis of violations by state-owned banks, banks of foreign banking groups and banks with private equity has led us to conclude that it would be expedient to create an economic and mathematical model for evaluating the ratings of banks of "violators", which in the future will allow to evaluate the efficiency of the banking sector bank ranking angle and through the prism of violations, which in turn will allow the economic sector to cooperate only with those parties with the state share, foreign banks s groups and banks with private capital that can be reliable to date on the financial services market.

The proposed economic and mathematical model of banking sector participants' work is needed today. This model makes it possible to predict the probability of fulfillment or non-fulfillment by a participant of the banking sector of its obligations, the fulfillment of which primarily indicates the degree of reliability of each individual bank. With the help of a certain

probability of fulfillment by the bank of their obligations, banks and the state regulator will be able to determine the required amount of reserves to cover force majeure in terms of losses, capital of each individual bank, which should be pledged to cover the obvious losses received and to predict the socio-economic sector's true position in the market and its relations with the state regulator.

We believe that the application of this economic and mathematical model in rating the participants in the banking sector can have a positive impact on:

- improving the quality of management in the banking sector and transparency in the activity of each individual bank;
- standardization of technologies for rating of state-owned banks, banks of foreign banking groups and banks with private capital under the sanction of sanctions applied by the state regulator.

To increase the objectivity of assessing the financial performance of banks, we propose to use an economic-mathematical model based on rating banks with state-owned shares, banks of foreign banking groups and banks with private capital, which will allow in the future state regulator to perform its functions more carefully, and socio-economic sector to receive better information on the position of banks in the financial services market for further use in their work.

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Эффективность государственного регулирования банковского сектора: оценка и рейтинг банков

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В статье рассмотрены причины негативной ситуации в банковском секторе, поскольку состояние банка зависит от анализа многих аспектов банковской деятельности в течение некоторого времени. Определено, что при проведении проверок банковского сектора государственный регулятор использует аналитические данные о работе банковского сектора по своим денежным обязательствам, соблюдением сроков и размеров погашения активов, которые работают и сроками и размерами обязательств, а именно работа с ликвидностью банковского сектора. Поскольку в деятельности банковского сектора значение имеет их финансовая надежность, поэтому клиенты банков – социально-экономический сектор, нуждаются в объективной и независимой оценке, поскольку надежность прямо влияет на социально-экономическое развитие страны. Проанализированы 2016-2019 годы работы банковского сектора и выявлено, что в течение данного периода в банковском секторе были допущены нарушения законов и постановлений выданных государственным регулятором. Со стороны государственного регулятора была применена ряд штрафных санкций, письменных замечаний и административных взысканий. Предложена методика определения рейтинга банков по которым со стороны государственного регулятора были применены штрафные санкции. Рейтинг позволяет инвесторам и потенциальным клиентам понять ситуацию на банковском рынке и помогает банкам выявить свои недостатки и скорректировать работу. Применение предлагаемой экономико-математической модели в построении рейтингов участников банковского сектора может позитивно повлиять на: повышение качества менеджмента в банковском секторе и прозрачности в деятельности каждого отдельного банка; стандартизацию технологий определения рейтингов банковского сектора под призмой примененных санкций со стороны государственного регулятора. Следовательно, возникает потребность в углубленном исследования методик, которые применяют рейтинговые агентства в области банков и определение основных проблем установления рейтинговой оценки банковского сектора.

Ключевые слова: банковский сектор, государственный регулятор, экономический сектор, эффективность, оценка, рейтинг, социальный сектор.

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Ефективність державного регулювання банківського сектору: оцінка та рейтинг банків

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В статті розглянуто причини негативної ситуації в банківському секторі, оскільки стан банку залежить від аналізу майже всіх аспектів банківської діяльності впродовж деякого часу. Визначено, що під час проведення перевірок банківського сектору державний регулятор використовує аналітичні дані щодо роботи банківського сектору

зі своїми грошовими зобов'язаннями, дотриманням термінів та розмірів погашення активів, які працюють та термінами і розмірами зобов'язань, а саме робота з ліквідністю банківського сектору. Оскільки у діяльності банківського сектору значення має їхня фінансова надійність, тому клієнти банків - соціально-економічний сектор, мають потребу в об'єктивній та незалежній оцінці, оскільки надійність прямо впливає на соціально-економічний розвиток країни. Проаналізовано 2016-2019 роки роботи банківського сектора та виявлено, що протягом даного періоду у банківському секторі були допущені порушення законів та постанов виданих державним регулятором. З боку державного регулятора була застосована низка штрафних санкцій, письмових застережень та адміністративних стягнень. Запропоновано методику визначення рейтингу банків щодо яких з боку державного регулятора були застосовані штрафні санкції. Рейтинг дає змогу інвесторам та потенційним клієнтам зрозуміти ситуацію на банківському ринку та допомагає банкам виявити свої недоліки і скоректувати роботу. Застосування пропонованої економіко-математичної моделі в побудові рейтингів учасників банківського сектору може позитивно вплинути на: підвищення якості менеджменту в банківському секторі та прозорості в діяльності кожного окремого банку; стандартизацію технологій визначення рейтингів банківського сектора під призмою застосованих санкцій з боку державного регулятора. Отже, виникає потреба у поглибленому дослідження методик, які застосовують рейтингові агентства у галузі банків, та визначення основних проблем встановлення рейтингової оцінки банківського сектору.

Ключові слова: банківський сектор, державний регулятор, економічний сектор, ефективність, оцінка, рейтинг, соціальний сектор

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