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STUDYING THE COMPONENTS OF THE BANK'S FINANCIAL MANAGEMENT SYSTEM: A CATEGORICAL AND STRUCTURAL ANALYSIS OF THE OBJECTIVE FIELD OF FINANCIAL MANAGEMENT OF THE BANK

Abstract. The approaches to understanding of the concept of "bank finances" are considered in the article. The financial resources as a material representation of the bank's finances, which are part of the bank's resources, are created through the mobilization of funds of economic entities through borrowing, transformed by amounts, terms and risks in accordance with the parameters of placement in the bank's assets by their adaptation, and equity (made by shareholders, created as a result of activities and accumulated as a result of the revaluation of assets), the usage of them in the future may lead to an increase of economic benefits of the bank.

The links between the key properties of financial resources and the fundamental postulates of financial management of the bank are considered. The activity of the bank as a financial intermediary and a business entity was characterized.

A detailed analysis of the external and internal economic relations in the sphere of the bank's finances has been carried out in terms of the formation of bank management mechanisms. To the internal totality of economic relations in the field of bank finances were determined the shareholders of the bank, the bank staff, elements of the financial structure of the bank and elements of the structure of the banking group, financial and industrial group. It was determined that external economic relations are formed due to business partners, subjects of state regulation, subjects of banking regulation and supervision, clients, etc. The possible influence of external and internal economic relations on the achievement of the objectives of strategic financial management, providing the desired level of competitiveness and financial stability is considered.

An important element of the financial performance of the bank is the consideration of their principles. It is determined that the principles of finance of the bank should be divided into general (economic independence, self-financing, material interest and responsibility) and specific (increase transparency of financial performance, self-regulation, provision of financial reserves). As a result of this research, the definition of the concept of "bank finances" has been improved and an object field of financial management of the bank has been formed.

Key words: bank finances, financial resources, external economic relations of the bank, internal economic relations of the bank, principles of bank finances, management of the bank finances.

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ВИВЧЕННЯ СКЛАДОВИХ СИСТЕМИ УПРАВЛІННЯ ФІНАНСАМИ БАНКУ: КАТЕГОРІАЛЬНИЙ ТА СТРУКТУРНИЙ АНАЛІЗ ОБ'ЄКТНОГО ПОЛЯ УПРАВЛІННЯ ФІНАНСАМИ БАНКУ

Анотація. У статті розглянуто підходи до розуміння поняття «фінанси банку». Досліджено фінансові ресурси як матеріальний вияв фінансів банку, які є частиною ресурсів банку, що створюються за допомогою мобілізації грошових коштів економічних суб'єктів через залучення та позичення, трансформованих за сумами, строками та ризиками відповідно до параметрів розміщення в активи банку шляхом їх адаптації, та власного капіталу (внесеного акціонерами, створеного в результаті діяльності та накопиченого в результаті дооцінки активів), використання яких, у майбутньому може призвести до збільшення економічних вигід банку.

Розглянуто зв'язки між ключовими властивостями фінансових ресурсів та фундаментальними постулатами управління фінансами банку. Охарактеризовано діяльність банку як фінансового посередника та суб'єкта господарювання.

Здійснено детальний аналіз зовнішніх та внутрішніх економічних відносин у сфері фінансів банку з точки зору формування механізмів управління банку. До внутрішньої сукупності економічних відносин у сфері фінансів банку віднесли акціонерів банку, персонал банку, елементи фінансової структури банку та елементи структури банківської групи, фінансово-промислової групи. Визначили, що зовнішні економічні відносини формуються завдяки контрагентам, суб'єктам державного регулювання, суб'єктам банківського регулювання та нагляду, клієнтам та ін. Розглянуто можливий вплив зовнішніх та внутрішніх економічних відносин на досягнення цілей стратегічного управління фінансами, забезпечення бажаного рівня конкурентоспроможності та фінансової стабільності.

Важливим елементом змістовної характеристики фінансів банку є розгляд їх принципів. Визначено, що принципи фінансів банку варто поділяти на загальні (господарська самостійність, самофінансування, матеріальна зацікавленість та відповідальність) та специфічні (підвищення прозорості результатів фінансової діяльності, саморегулювання, забезпечення фінансовими резервами). В результаті даного дослідження удосконалено визначення поняття «фінанси банку» та сформовано об'єктне поле управління фінансами банку.

Ключові слова: фінанси банку, фінансові ресурси, зовнішні економічні відносини банку, внутрішні економічні відносини банку, принципи фінансів банку, управління фінансами банку.

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ИЗУЧЕНИЕ СОСТАВЛЯЮЩИХ СИСТЕМЫ УПРАВЛЕНИЯ ФИНАНСАМИ БАНКА: КАТЕГОРИАЛЬНЫЙ И СТРУКТУРНЫЙ АНАЛИЗ ОБЪЕКТНОГО ПОЛЯ УПРАВЛЕНИЯ ФИНАНСАМИ БАНКА

Аннотация. В статье были рассмотрены подходы к пониманию понятия «финансы банка». Исследовано финансовые ресурсы как материальное проявление финансов банка, которые являются частью ресурсов банка, создаваемых с помощью мобилизации денежных средств экономических субъектов путем привлечения и заимствования, трансформированных по суммам, срокам и рисками в соответствии с параметрами размещения в активы банка путем их адаптации, и собственного капитала (внесенного акционерами, созданного в результате деятельности и накопленного в результате дооценки активов), использование которых в будущем может привести к увеличению экономических выгод банка.

Рассмотрены связи между ключевыми свойствами финансовых ресурсов и фундаментальными постулатами управления финансами банка. Охарактеризована деятельность банка как финансового посредника и предприятия.

Осуществлен подробный анализ внешних и внутренних экономических отношений в сфере финансов банка с точки зрения формирования механизмов управления банка. К внутренней совокупности экономических отношений в сфере финансов банка отнесли акционеров банка, персонал банка, элементы финансовой структуры банка и элементы структуры банковской группы, финансово-промышленной группы. Определили, что внешние экономические отношения формируются благодаря контрагентам, субъектам государственного регулирования, субъектам банковского регулирования и надзора, клиентам и др. Рассмотрено возможное влияние внешних и внутренних экономических отношений на достижение целей стратегического управления финансами, обеспечение желаемого уровня конкурентоспособности и финансовой стабильности.

Важным элементом в характеристике финансов банка является рассмотрение их принципов. Определено, что принципы финансов банка стоит разделять на общие (хозяйственная самостоятельность, самофинансирование, материальная заинтересованность и ответственность) и специфические (повышение прозрачности результатов финансовой деятельности, саморегулирование, обеспечение финансовыми резервами). В результате данного исследования усовершенствовано определение понятия «финансы банка» и сформировано объектное поле управления финансами банка.

Ключевые слова: финансы банка, финансовые ресурсы, внешние экономические отношения банка, внутренние экономические отношения банка, принципы финансов банка, управление финансами банка.

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Introduction. Under today's conditions, the functioning of the Ukrainian banking system, which takes place in a context of complex political, social and macroeconomic changes, of greater importance is the scientific approach to effectively building the system of strategic management of the bank finances in order to balance the interests of key stakeholders (state, owners, managers, customers, employees) and ensuring, on this basis, sustainable development of banks in the long run.

Permanent crisis phenomena in the banking system of Ukraine, the growth of the number of banks that are considered insolvent and liquidated, confirm the fact that their management of

finances is imperfect, conceptual foundations and tools of management, in particular, strategic one, need further improvement both in terms of methodology and practical implementation.

Literature review and the problem statement. The theoretical foundations and principles of management of the banks finances are presented in the works of foreign and Ukrainianscholars: G. Azarenkova, L. Kuznetsova, I. Sala, K. Voronov, S. Koval, D. Polferman, I. Zyatkovsky, P. Rose, J. Sinki, U. Timothy etc. [1-6].

Strategic aspects of management in banks were investigated by such domestic and foreign scholars as Z. Anisimova, L. Solyanik, L. Kuznetsova, O. Bezrodna, Yu. Maslov, I. Kondius, I. D'yakonova, I. Voloshko [7-13].

Despite the work of the above mentioned and other scholars, there is an urgent need to study the strategic management of the bank finances, disclosed its role and place as the basis for sustainable development of banks, especially in the conditions of a significant level of uncertainty in the environment of implementation of managerial influences of the strategic level.

In order to achieve the objectives of this study, it is necessary to clarify the understanding of the concept of "bank finances" and determine the object field of management of them on this basis.

Research results. Among the scientific approaches concerning determination of the objective field of management of the bank finances the following approaches to understanding the concept of "bank finances" should be identified. Namely, K. Voronov considers this category as a dynamic system, which has its initial state as the core equity of the bank and may vary, pass from one state to another in the process of changing the size and structure of the bank's core equity [4]. Instead, L. Solyanik suggests defining the finances of the bank as a set of financial interrelations of the bank that arise in the process of formation of shareholders' equity and accumulation of scarce funds held on the accounts of entities and persons, the budget and trust funds, their transformation and use by ensuring the movement of financial flows to achieve the required level of profitability, liquidity and solvency [7]. L. Kuznetsova provides several definitions of the essence of the concept: a) as a set of its relations with clients, the Central Bank and the state arising in the process of formation, regulation, distribution and use of financial flows in cash in order to timely pay financial obligations and gain profit ; b) as a set of relationships with owners, clients, investors, financial institutions, the Central bank and state that arise in the process of formation, regulation, distribution and use of financial resources of the bank for the timely fulfilment of financial obligations and gaining profit [8-9]. Bank finances as economic relations related to the formation of financial resources (shareholders' equity and liabilities), the receipt of income and the implementation of the costs of banks are determined by S. Koval and he emphasizes that the features of bank finances are determined by the specifics of activity, since banks simultaneously act as a business entity and financial intermediaries [5]. O. Bezrodna defines the notion as a special, specific form of economic relations, carried out through the circulation of money (monetary relations), resulting in the formation, distribution and use of the funds necessary for entrepreneurship, which is a form of movement of financial resources of the bank [10]. In turn Yu.Maslovstates states that "...the bank finances are connected with the movement of funds. Money flows create conditions for the emergence of finances as an independent sphere of money relations in the bank" [11]. For I. Zyatkovsky, the bank finances are an objective reality that manifests itself in financial relations between banks and state and non-state institutions, legal entities and persons in relation to the organization of the formation, distribution and use of financial resources in the process of reproduction [6].

To realize the research objectives, after analysing the above mentioned approaches, the bank finances should be understood as the complex of economic relations regarding the formation, distribution and use of financial resources of the bank, which is expected to lead to an increase in the future economic benefits of the bank. The material expression of the bank finances is the financial resources which should be considered as part of the bank resources, which is formed as a result of the mobilization of funds from economic agents by means of raising funds and borrowing, transformed according to terms, amounts and risks in accordance with the parameters of placement

in the bank assets through their adaptation, and shareholders' equity (made by shareholders, created as a result of activities and accrued as a result of the revaluation of assets), the use of which is expected to lead to an increase in economic benefits of the bank in the future.

Considering the financial resources of the bank as management objects, it should be determined that they can be characterized by the following fundamental properties: volume (amount); balance in sums, currencies, terms and risks (that is, the optimal distribution in accordance with key features to optimize the level of risk); variability (volatility); efficiency.

Figure 1 shows the key morphological connections between these properties and the fundamental postulates of management of the bank finances.

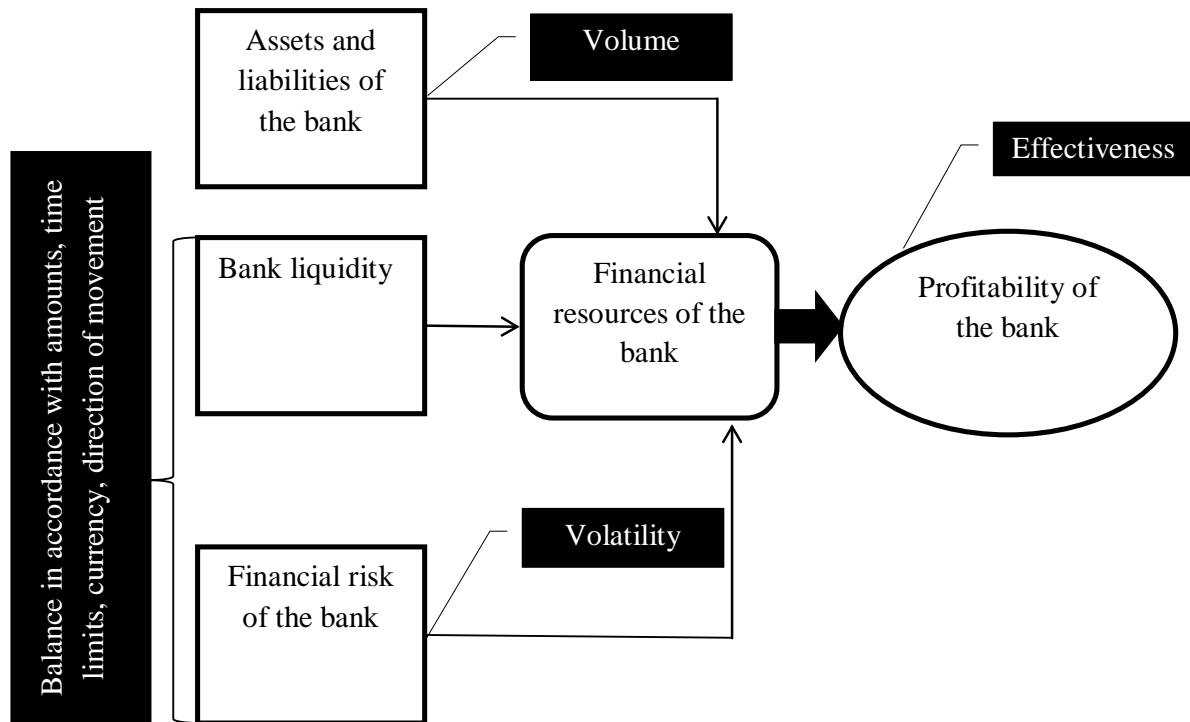


Figure 1. Relationship between the key properties of financial resources and the fundamental postulates of management of the bank finances.

Source: developed by the authors

Since the concept of “bank finances” should be characterized as a form of economic relations, we propose to structure economic relations by types of relations and counterparts with a division into internal and external.

The internal complex of economic relations in the field of finance of the bank should include:

1) shareholders of the bank. Economic relations arise on account of formation of authorized (share) capital, in the future, shareholders' equity; provision of funds under conditions of subordinated debt; distribution of the net profit of the bank. Elements of bank finances include authorized capital and shareholders' equity of the bank, subordinated debt, dividend fund, undistributed profits.

2) Staff of the bank. Economic relations arise with regard to the remuneration of the staff and their participation in the distribution of profit of the bank, demanding a penalty and compensations. The elements of the bank finances are the expenses for labour remuneration of the staff, the participation of staff in the distribution of the bank's profits.

3) Elements of the financial structure of the bank and elements of the structure of the banking group, financial and industrial group. Economic relations arise with regard to internal economic accounting, redistribution of resources, transfer income and expenses, allocation of costs, distribution and use of profits, redistribution of risks. The elements of the bank finances should

include the internal flow of resources, transfer income and expenses, the underlying costs, internal distribution and use of profits.

The advantage of the internal complex of economic relations in the sphere of bank finances from the point of view of the formation of mechanisms for strategic management of them is their controllability, since practically all of them are generated as a result of managerial influences of the subjects of management. Accordingly, all of them, with the exception of the ability and financial capacity of shareholders to replenish the bank's capital, do not pose a threat to financial stability. At the same time, intrabank relations are more closely related to the activities of the bank as a business entity and do not have a decisive influence in terms of its ability to properly perform the functions of a financial intermediary.

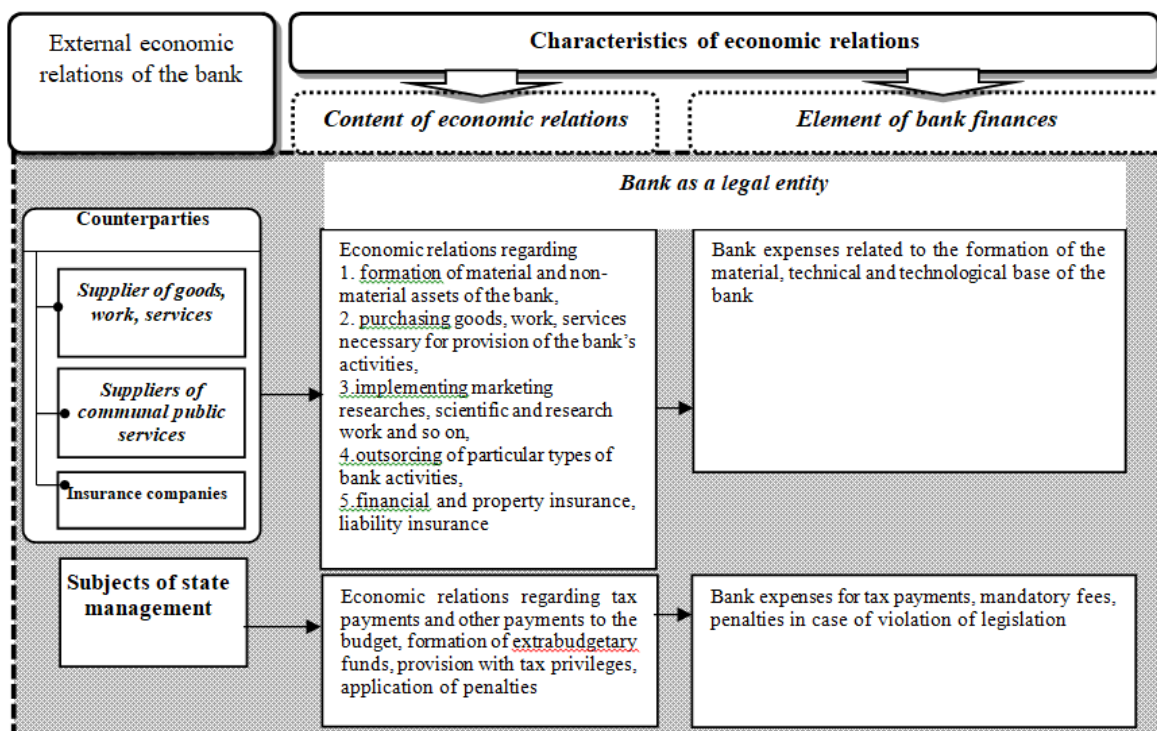
The external economic relations have a much greater influence on the achievement of the objectives of strategic management of finances, provision of the desired level of competitiveness and financial stability of the bank, as shown in Figure 2.

At the same time, a number of external economic relations in the sphere of bank finances related to its functioning as a business entity are quite predictable and manageable since they are either generated as a result of managerial decisions on the development of the material, technical, technological base, or determined by the economic policy of the state in the part of tax payment, obligatory fees, etc.

In contrast, the bank's economic relations with clients and counterparty banks are characterized by high levels of uncertainty, are largely determined by the impact of the external environment, resulting in a significant level of financial risks and unpredictability of financial performance.

This could threaten the financial stability of the bank in the long run and generate bankruptcy risks. In the conditions of permanent crisis, in which banks of Ukraine operate, this particular sphere of economic relations should act as the key object of management of finances.

In addition, an important object of management of finances is economic relations with subjects of banking regulation and supervision.



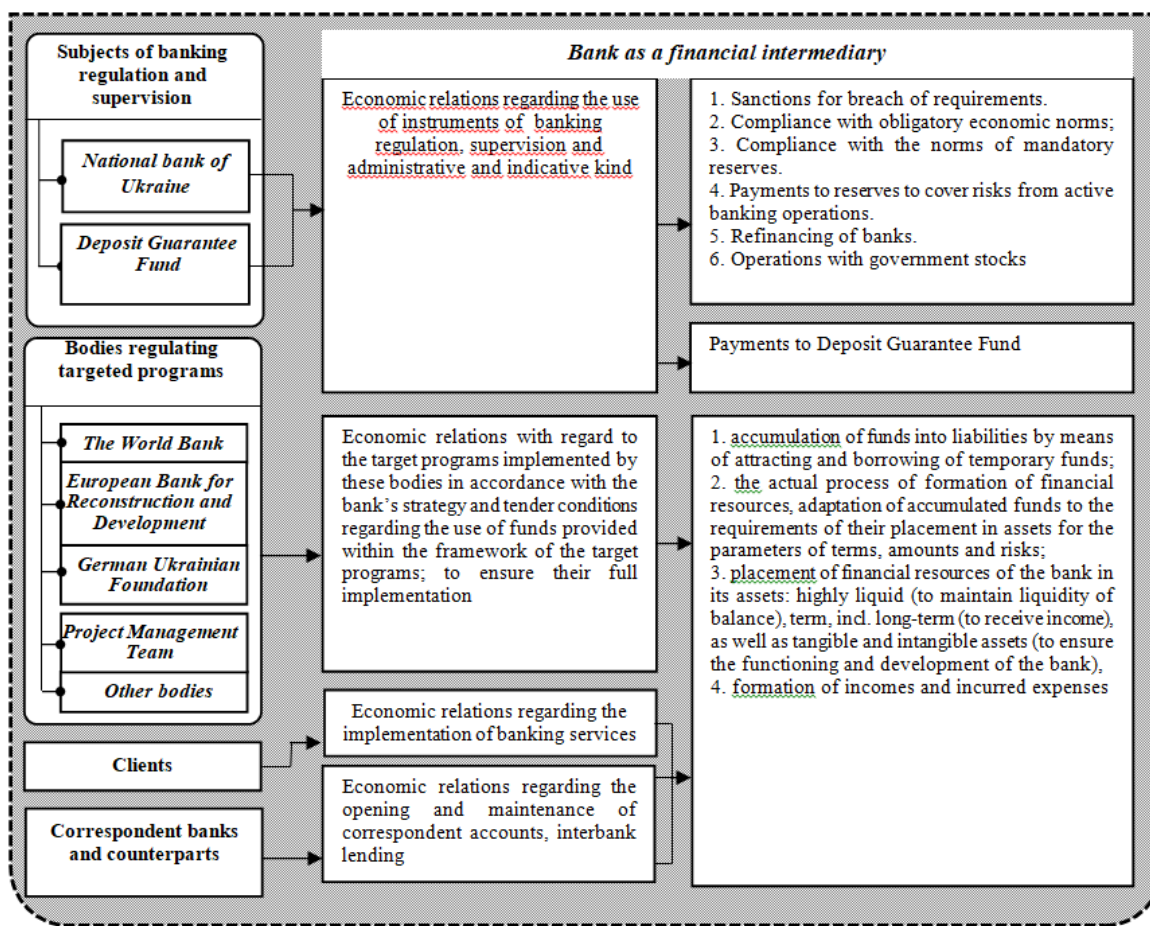


Figure 2. External complex of economic relations in the sphere of bank finances
Source: developed by the authors

An important element of the conceptual feature of bank finances is the definition of their principles. Having summarized the study of researchers who investigated the theory of finance of enterprises and banks, we consider it appropriate to use the systematization of the principles of the bank finances proposed by L. Kuznetsova. The author refers to the main principles of the bank finances the following ones: general (economic self-sufficiency, self-financing, material interest and responsibility) and specific (increasing transparency of financial activity performance, self-regulation, and provision of financial reserves) [8].

Thus, having summarized the above, we have improved the notion of bank finances, which should be understood as a set of external and internal economic relations regarding the formation, distribution and use of financial resources of the bank, which is expected to lead to an increase in the bank's economic benefits in the future. The results of the conducted research on the theoretical principles of the bank finances and their content characteristics enable to form the scientific basis for determining the objective field of management of the bank finances.

In the most general terms, the objects of management of the bank finances are relations arising in the process of organization of business processes and operations that form and distribute financial resources, regulate financial risks and liquidity, determine financial results, profitability and efficiency of the bank activity, that is, management of finances covers the whole set of forms and methods of organizing financial relations in a bank.

Based on the content features of the bank finances, we believe that their management should be founded on the management of the size (volumes), the balance and stability of financial resources, and the effectiveness of this management should be considered as the target optimized value of profitability parameters while limiting the level of financial risks and ensuring the required liquidity level. In our opinion, these parameters should be formalized in the financial policy and strategy of the bank.

Subordinated financial policies and financial strategy during processes of management of finances is the sphere of internal and external economic relations in the field of finance, embodied in the business model of the bank. It should determine the priority activities of the bank, the operations and business processes through which they are implemented, as well as the organizational, technological, material support and human resourcing are necessary.

The results of management of the bank finances are determined by the volume and structure of assets and liabilities, level of financial risks and liquidity. At the same time, there is a close interconnection between these resulting management indicators, since liquidity is determined by the quality and stability of assets and liabilities, which in turn generate risks that, if they are significantly increased, they can have a negative effect on liquidity, etc.

Conclusions. The study of the conceptual characteristics of the bank finances let us make the following conclusions:

1. Material expression of the bank financial resources is financial resources, which allows describing in detail the fundamental properties of financial resources as objects of management, which should include: volume (amount); balance on sums, currencies, timing and risks; variability (volatility) and efficiency.

2. It is noted that the activities of the bank are considered in two aspects: as a business entity and as a financial intermediary. In view of this, economic relations should be divided into external (with suppliers; subjects of state regulation, subjects of banking regulation and supervision; authorities implementing target programs; with clients; banks creditors and counterparties) and internal (with owners, staff, within the financial structure of the bank; within the banking group, the industrial and financial group).

3. The principles of the bank finances have been studied, which should include: general (economic independence, self-financing, material interest and responsibility) and specific (increase of transparency of results of financial activity, self-regulation, provision of financial reserves).

4. Summarizing the above-mentioned developments, improvements were made to the definition of the concept of “bank finances” itself, which should be understood as a set of external and internal economic relations regarding the formation, distribution and use of financial resources of the bank, which is expected to lead to an increase in the economic benefits of the bank in the future.

5. The objects of the field of management of the bank finances were determined. In general sense, the objects of management of the bank finances are relations that are arising in the process of organization of business processes and operations that form and distribute financial resources, regulate financial risks and liquidity, determine financial results, profitability and efficiency of the bank activity, that is, management of finances covers the whole set of forms and methods of organizing financial relations in a bank.

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