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THE ANALYSIS OF BANK INVESTMENT ACTIVITY IN UKRAINE

In the article, the analysis of bank investment activity in Ukraine is conducted. Two approaches to the understanding of bank investment activity are found and described. Dynamics of credit and investment portfolio of Ukrainian banks in the 2009-2016 are analysed, and as the main problem of the low bank investment activity, the author considers the low level of the Ukrainian stock market development. The investment standards that are established by the National Bank of Ukraine to regulate the bank direct investments and limit the investment risk are searched. The evolution of the bank investment portfolio structuring by the National Bank of Ukraine are studied. So, up to 2015 the investment portfolio consisted of four types of portfolios: trading portfolio, held for sale portfolio, held to maturity portfolio and investments in associates and subsidiaries. But in July, 2015 there have been adopted a resolution by the National Bank of Ukraine, which identified five key areas for financial investments by banks in Ukraine such as the financial investments which are measured at fair value through profit / loss, the financial investments which are held for sale, the financial investments which are held to maturity, investments in associates and subsidiaries and investments in associates and subsidiaries which are held for sale. The investment portfolio structure of domestic banks on the base of proposed by the National Bank of Ukraine financial investment classification are carried out. In 2011-2016, the largest share in the bank investment portfolio is occupied with the portfolio of securities available for sale. The changes in forming of bank provisions under security transactions are defined. The reasons for rapid increase of provisions formed under security transactions are carried out. The ways of bank investment activity stimulation through the further development of stock market in Ukraine are suggested.

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