

SECTION 7. MONEY, FINANCES AND CREDIT

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BANKS WITH FOREIGN CAPITAL INFLUENCE ON THE INDICATORS OF BANKING SYSTEM OF UKRAINE

The article analyses the impact of banks with foreign capital on the situation with the banking system of Ukraine. At the end of the third quarter of 2016 40 banks with foreign capital operated in Ukraine, foreign investors had a controlling interest in 32 banks of them. Seven banks of them included representatives of the Russian Federation, four banks by the representatives of Israel, three banks were owned by residents of France, two by representatives of banks in Poland, Cyprus, Greece and Turkey. Residents of Germany, Austria, Kazakhstan, Italy, the Netherlands, Hungary, USA, Iceland, Sweden and the UK had per one bank.

It should be noted that the ownership structure of commercial banks operating in Ukraine, including with foreign capital, frequently changed, sometimes quite radically. For example PJSC "Megabank" for five times in 2015 changed the ownership structure of the bank, JSC "BTA Bank" in 2016 by 6 times changed ownership structure, and became the bank with foreign capital from the banks with Ukrainian capital in April 2016.

It should be mentioned that of the seven banks that were owned by Russian investors, and 5 banks of them were directly controlled by the state institutions of the Russian Federation. According to those facts the banks with Russian capital owned the largest share of the equity, assets and liabilities of the banking system of Ukraine.

However, calculations show that none of the groups of banks in the country of capital origin could make a significant impact on the banking system of Ukraine, since nine of them had a significant proportion either in their own or share capital, or in other

assets, including loans and debts nor obligations in Ukraine's banking system. The principal amount of liabilities of banks with foreign capital has been formed in foreign currency. In its formation of the obligations banks with foreign capital preferred legal persons, and in the formation of assets mostly favoured individuals as for the foreign currency.

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