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## **The Tendencies of Credit Risks of Commercial Banks of Ukraine in Crisis Conditions**

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The macroeconomic risks that affect the activities of commercial banks in Ukraine have been analyzed in the paper. The tendencies of credit risks of country's banking sector have been considered. The main factors that have influenced the quality deterioration of bank credit portfolio have been identified. The ways of reducing the level of credit risks and recovering the bank crediting in Ukraine have been suggested.

**Keywords:** credit risks, commercial banks, the quality of the credit portfolio, overdue credits.

2014 – 2015 .

« » [1] ( )

1)

2014 – 2015 .

2)

2016 .

12,5% 2015 . 7,5%

2016 .

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 2016 . , 2016 . 31% (3,1  
 . . ). 2015 .  
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 2015 . 2014 . - 1,16  
 . . .  
**3)** .  
 «Too  
 slow for too long».

- . ,  
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 . 2016 . -  
 7%, ,  
 . ( )  
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 2015 . 2016 . , -  
 2016 . ,  
**4)** « » . 2015 .  
 . 2016 .

5)

2016 . (

6)

2015 . 43% 1,57

2015 . 79%

– 2018 .

15 . .

2019 .

2015

7)

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5 – 15%

[2].

[3].

42% (2014 . 7 . 2015 . - )

- 40%, 30%,

( [4]. )

8)

43,3% ( 2014 . - 24,9%). 2015 . -

0,2 . . 2015 . ), 2016 . 2,3 . . ( [1], - )

2016 . 3 . .

2015 .,

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2016 .

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90%

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104 15.03.2004 . [7]

2009 - 2014 .

2015 .

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2009 – 2015 .\*

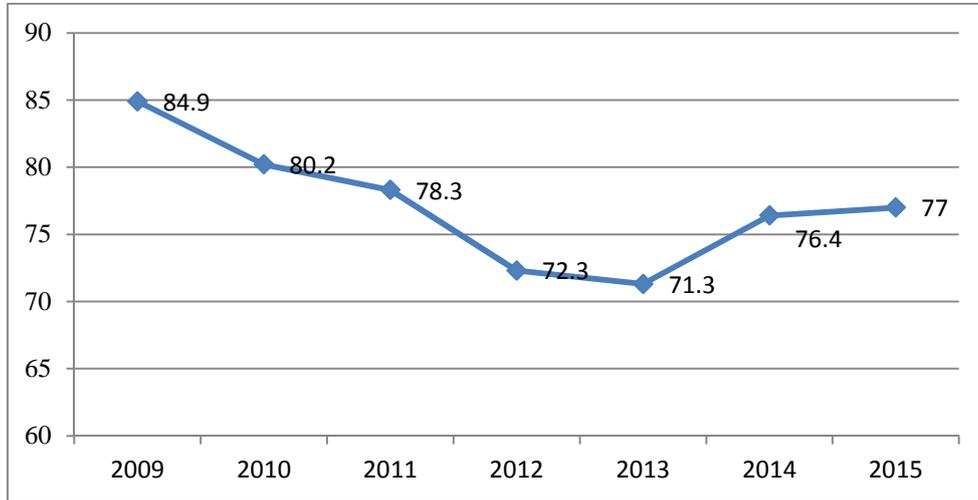
\*

2009 – 2014 .

880 . . 1317 . . ( 49,7%), 2015 .  
1254 . . ( 4,8%). 2009 – 2014  
. 747 . . 1006 . . ( 34,7%), 2015 .  
965 . . ( 4,1%). ,

2008 - 2009 .

( .2):



.2.

2009 – 2015 .\* (%)

\*

2009 – 2013 .

84,9% 71,3%.

76,4% 77,0%

2014 – 2015 .

2008 – 2009 .

. 2007 – 2008 .

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2008 – 2009 .  
[8].

2009 – 2013 .  
2014 – 2015 .

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1

**2009 – 2015 .\***

	2009 .	2010 .	2011 .	2012 .	2013 .	2014 .	2015 .
, . .	747	755	825	815	911	1006	965
. ,%	-	101,0	109,3	98,8	111,8	110,4	95,9
, . .	70	85	79	72	71	136	213
. ,%	-	121,3	93,4	91,5	97,4	192,4	156,6
,%	9,4	11,2	9,6	8,9	7,7	13,5	22,1

\*

2010 – 2013 .

:

2009 ., 10%.

Fitch Ratings 2011

18% . ,

46% [12].

Moody's 2011 . 40%,

2012 . – 35%. « - » 2011 .

30%

40% [10].

2011 . McKinsey&Company

« : -

» [11]

(35%)

2014 . Fitch Moody's

2015 .

22,1%, - 213 . [1].

20

73%

(01 2015 ).

-

4 - 5

( )

27%

36%. 4-

51 - 99%, 5

-

4 - 5

53%.

- 88%

4 - 5

2013 .

43%, 2015 . - 76%.

2014 .

2015 .

25%

120 . . .

( 60 . . .

),

50%

01 2015 . 51,9 .  
2 . . .

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2015 .  
1600 . 1 2016 .  
1,03 . . , ,

-  
2015 . 1558-1 «  
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, 5,05 / . ( 21,78 / . 2015 ).

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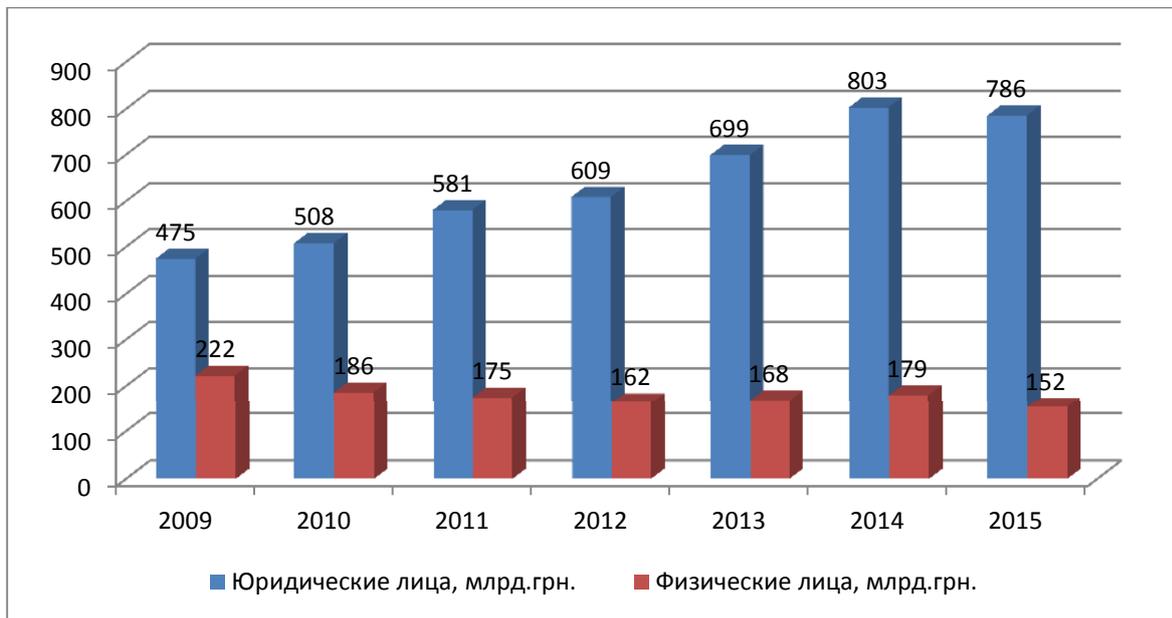
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 19 -  
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 70% ,  
 50%  
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 100%  
 (80% ).  
 ,  
 2008  
 2008 - 2010 .  
 2008 . 28% 9%  
 2015 . ,  
 ( .3).  
 , 2009  
 - 2014 . 475 . . 803 . . ( 69%), 2015  
 . 786 . . ( 2%).  
 .

20%. ( )  
 31%, - - 51% [1].



.3.

,  
 2009 – 2015 .

\*

\*

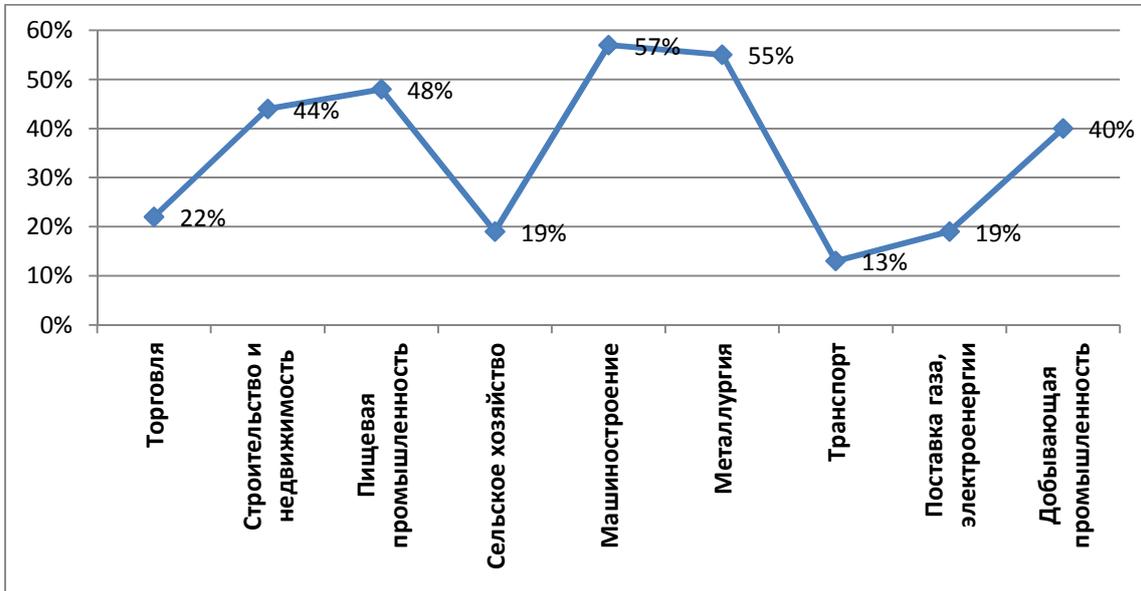
(

5)

2016 .

– 57%, 55% 48%

, , (13%, 19% 19% ) ( .4).



.4.

( 2016 .)\*

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2014 – 2015 .

( .5):



.5.

2009 – 2015 .

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2014 – 2015 . 366 . . 449 . . ,

61% - . 80%

114% 2015 . ,

( . 6):



. 6.

2009 – 2015 .

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180 .

[1]

(

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27 – 33%

« »

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15%.

75% [1].

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1)

[1]:

2)

3)

4)

2015 .



1. . – , 2016. – 1. – 65 .
2. / . // . – 2010. – . 65.
3. : 2009 . [ ]. – : [http:// www.imf.org/external/russian/pubs/ft/ar/2009/pdf/ar09\\_rus.pdf](http://www.imf.org/external/russian/pubs/ft/ar/2009/pdf/ar09_rus.pdf)
4. / . . // – 2016. - 9. – . 623 – 626.
5. : . . . . 08.04.01/ . . . – , 2006. – 20 .
6. : . / . . , . . . – . : , 2008. – 463 .
7. « » 104 15.03.2004 .
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10. [ ]. – : [http:// www.director.com.ua/banki-i-finansy/problemnaya-zadolzhennost-bankov](http://www.director.com.ua/banki-i-finansy/problemnaya-zadolzhennost-bankov)).
11. : - : McKinsey&Company [ ]. – : <http://www.news-ru.com/finance/07oct2008/warranty>.

**12.**

[ ]. – : <http://www.inventure.com.ua/analytics/investment/obzor-ukrainskogo-rynka-problemnyh-aktivov-v-kontekste-razvitiya-proffesionalnyh-uchastikov>