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BANKS FINANCIAL RESOURCES: DEFINITION AND MANAGEMENT BACKGROUND.

The definition of financial resources is studied, the need to define the category "banking resources" is confirmed, and the conceptual content of banking financial resources is considered. The development of management theory and the state of management of the bank's financial resources in management theory are analyzed.

Keywords: financial resources, banking resources, management.

The main directions of research into the nature of financial resources can be grouped as those that analyze the direction of resource use, those that analyze the structure of resources, and those that investigate the source of resources. The representatives of the first direction include the Russian scientist V. V. Bocharov, who defines financial resources as the material basis of finances, which form the financial potential of any economic entity, creating favorable conditions for its industrial and scientific and technical growth. V.I. Aranchyi defines financial resources as the sum of funds directed to the fixed and current assets of the enterprise. Another representative of this approach is Slav'yuk R.A., who defines financial resources as "monetary income and receipts that are at the disposal of economic entities and are intended for the fulfillment of financial obligations, the implementation of costs for extended reproduction and economic stimulation employees" [1].

Representatives of the structural approach define financial resources as monetary funds and a part of monetary funds that is used in a non-fund form [2]. However, it should be taken into account that in modern conditions money is not formed into monetary funds and is not withdrawn from circulation, but is used by the enterprise depending on the need and availability at the enterprise [3].

Representatives of the third direction, when determining financial resources, take into account, in addition to the direction of use, the source of creation. In particular, according to the definition of O.S. Filimonenkov, the financial resources of an enterprise are its own, borrowed and borrowed capital, which is used by enterprises to form their assets and carry out production and financial activities, with the aim of obtaining the appropriate income and profit.

The resources of an individual commercial bank are funds that the bank disposes of and uses to ensure its activities on a commercial basis and in accordance with the requirements of regulatory bodies. There are two main points of view regarding the definition of the concept of "bank resources". One of them is based on the source of their formation, the other - on the direction of destination. Raizberg B. A., Lozovsky L. Sh., Starodubtseva E. B. are supporters of the first direction of interpretation: banking resources are a component of financial resources that

consists of own and borrowed funds [4]. The "Dictionary of Economics and Finance" provides a second version of the definition, namely: the bank's resources are a set of funds that are at the disposal of the bank and are used for credit and other active operations. It should be noted that in the given definitions, the concepts of "bank resources" and "bank resources" are used as synonyms, and we do not distinguish between them in our work. Both definitions are correct, so it will be appropriate to combine them and consider bank resources as a part of financial resources consisting of own and borrowed funds and at the bank's disposal for use in credit and other active operations.

Along with the high level of research on banking issues, there is no single approach to determining the bank's financial resources in the scientific literature. A particular polarity of views is observed in Ukrainian and Western scientists.

The interpretation of the bank's financial resources is determined by the specifics of the activities of banking institutions, which, on the one hand, act as financial institutions participating in the redistribution of free financial resources, and on the other hand, as economic entities that use financial resources in their activities. In our opinion, the most acceptable definition of the bank's financial resources is the definition presented by K. Volokhata, since its interpretation combines three approaches to determining the essence of financial resources, namely: direction of use, structure and source of income. According to the proposed definition, the bank's financial resources are a collection of funds accumulated from various sources, which are formed in the process of distribution and redistribution relations and are used in banking activities for the purpose of obtaining profit.

Management of the bank's financial resources is a multifaceted process and can have many interpretations and interpretations, however, for a correct understanding of its essence and foundations, a structural analysis of previous studies in the field of financial resources regarding the conceptual and categorical apparatus was proposed, as a result of which the bank's financial resources were determined as a set of accumulated from various sources of funds, which are formed in the process of distribution and redistribution relations and are used in banking activities for the purpose of obtaining profit. In order to determine the essence of the process of managing the financial resources of banks, an analysis of research in the field of management theory was carried out, the origins of this process, its specificity in the field of finance and peculiarities in the banking sector were clarified. As a result, the management of financial resources of banks is defined as the process of formation of financial resources of the bank in close relationship with their placement. To date, the specified range of issues is an important area of research in the banking sector and one of the key elements for ensuring the effective and stable functioning of the banking system of Ukraine.

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