

2008-2010

[6],

[11; 13]

[3; 5].

[12].

[14].

176

91

112

UniCredit Group,

7

24

(46,4%) -

2,5

[9]

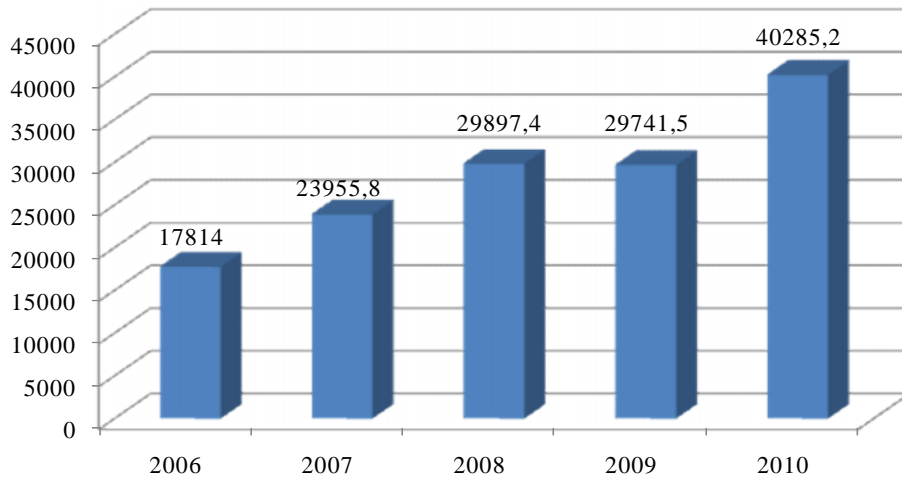
2008-2009

[10],

[7]

60%

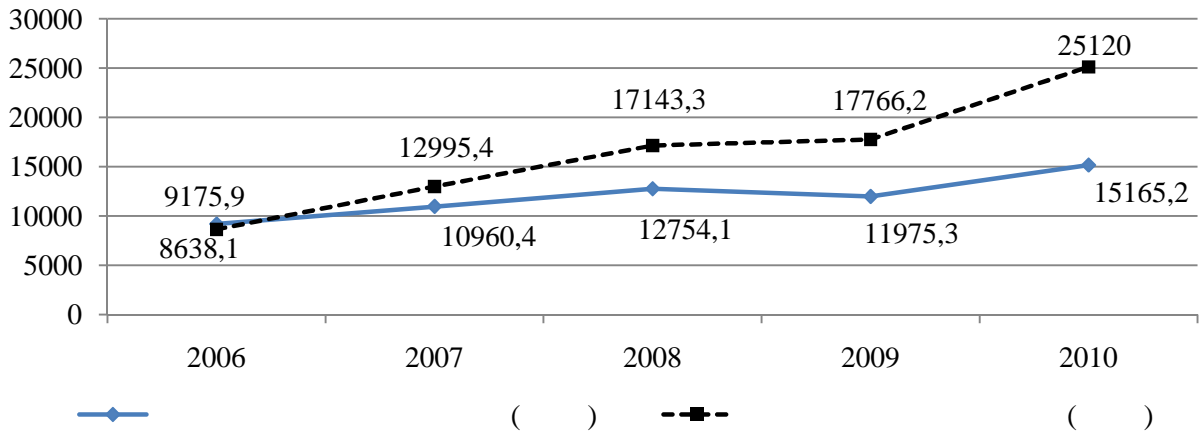
17 814 2006 . 40
282,2 2010 . (. 1).



. I.

2006-2010 .,

2008-2009 . , 2010 . 41,3%
2009 . 29741,5 . 25 120 2009 .,
2010 . 2%.
7%.
0,5%.
() .
18%, - 26,6% 15165,2 ,
6,1%. 37,6% (. 2).



. 2.

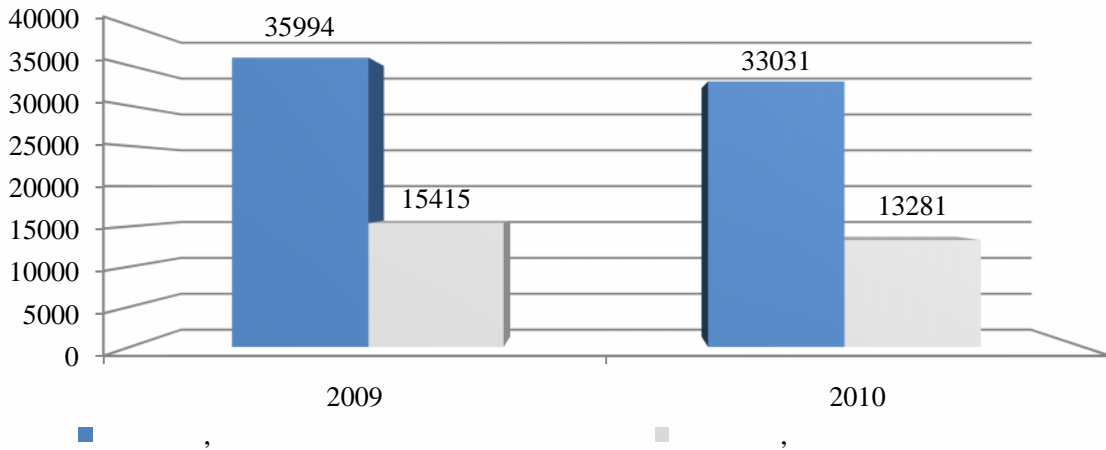
2006-2010 .

46

. 2010 .

312

9%
(. 3).



. 3.

2009-2010 .

2010 .

4

, 5,4

1,3

1%.

2,4 10,5%.

– 2,5

2009 .

2010 .

1,2

2010 .

1,9

23,9%

(. 4).

21,4%,

11

12,4

11

88

: 2009 .

9

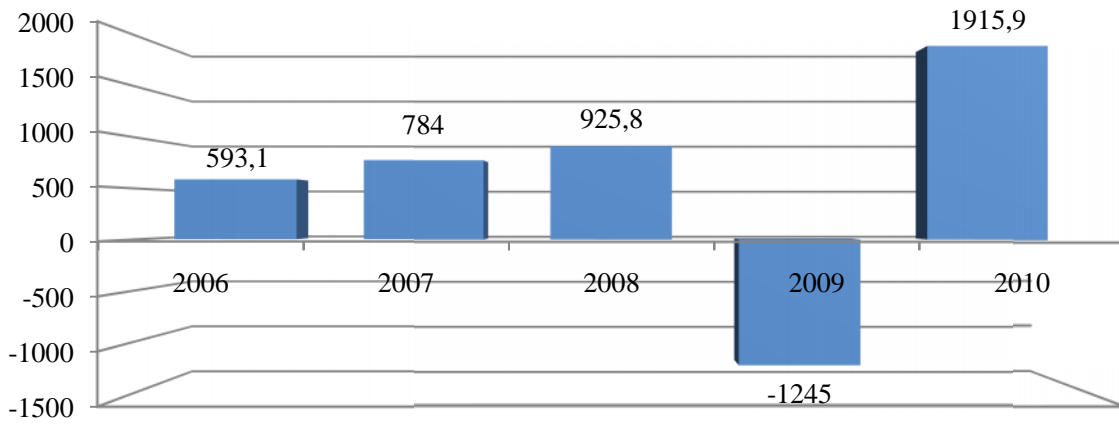
– 5,5%,

– 3,4%,

2010 .

– 2,8%,

– 2%.



. 4.

2006-2010 .
2010 .

2008 .

, 35,7 13,4
2010 . 33,03 13,2

2010 .

2011 .

, 9 2011 .

44,2 , 9,7%

« »:

[2].

[1].

()

[15].

(relationship banking)

[9].

[4].

1. / . . . //
2002. – 1. – .28-37.
2. . . .
/ . . . //
- . – 2003. – 1. – .13-21.
3. . . . / . . .
. . . . // :
2010. – 11. – .40-45.
4. . . . /
. – .: - « »,
1997. – 106 .
5. . . . / . . .
. . . . // :
2010. – 3 (295). – .6-12.
6. 2009 :
. . . / . . . : .
. . . ; . . . ; - . . .
; -
., 2009. – 160 .
7. . . . ,
. . . // / . . . ,
[16]. 6. – .26-29. . – 2011. –
8. . . . :
. . . / . . . //
. – 2009. – 3 (31)
[. . .]. – :
<http://www.m-economy.ru/art.php?nArtId=2687>.
9. ' . . .
(: . / . ' .
- - : ; :
, 2008. – 260 .
) 10. . . .
(: . . . : . 08.00.10
« , . . . » /
. . . . – , 2006. – 19 .

11. Barth J.R. Bank Regulation and Supervision: What Works Best? / J.R. Barth, Jr.G.Caprio, R. Levine []. – : www.bis.org/bcbs/events/b2ealev.pdf.

12. Bhattacharya S. Contemporary Banking Theory / S. Bhattacharya, A.V. Thakor // Journal of Financial Intermediation. – 1993. – Vol. 3. – October. – P. 2-50.

13. Freixas X. Post Crisis Challenges To Bank Regulation / . Freixas []. – : http://www.cepr.org/meets/wkcn/9/977/papers/freixas.pdf.

14. . / . – ., 1999. – 820 .

15. // « . » . – ., 2000. – . 112-119.

16. - () : / - 0110U008079. – , 2010. – 102 .

References

1. Doroshenko, S., V., Popov, E., V. (2002) 'Ob evolyutsionnoy regionomike'. Ekonomicheskaya nauka sovremennoy Rossii. 1. pp. 28-37.

2. Doroshenko, S., V. (2003) 'Evolutsionnyy podkhod v regional'nykh ekonomicheskikh issledovaniyakh'. Vestnik UGTU-UPI. 1. pp. 13-21.

3. Larionova, I., V., Panova, G., S. (2010) 'O modernizatsii bankovskogo regulirovaniya i nadzora'. Bankovskoe delo. 11. pp. 40-45.

4. Maevskiy, V. (1997) Vvedenie v evolyutsionnyu makroekonomiku. Moscow: Izd-vo «Yaponiya segodnya».

5. Murychev, A., V., Moiseev, S., R. (2010) 'O modernizatsii bankovskogo regulirovaniya i nadzora'. Bankovskoe delo. 3 (295). pp. 6-12.

6. Geyts V., M. (eds.) (2009) Rozgortannya f nansovo-ekonom chno krizi v Ukra n u 2009 rots : negativn nasl dki ta zasobi

kh pom'yakshennya (Analitic Report). Kyiv: The Institute for economics and forecasting, NAS of Ukraine; Institute for Demography and Social Studies, NAS of Ukraine.

7. Rykova, I., N., Andreyanova, E., V. (2011) 'Sushchnost', vidy i funktsii regional'nykh bankov'. Bankovskoe delo. 6. pp. 26-29.

8. Sopin, V., S. (2009) 'Evolutsionnaya teoriya v ekonomicheskoy nauke: problemy i perspektivy'. Problemy sovremennoy ekonomiki. 3(31). http://www.m-economy.ru/art.php? nArtId=2687. [accessed 18 April 2012].

9. Khab'yuk, O. (2008) Bankivs'ke rehulyuvannya ta nahlyad cherez pryzmu rekomendatsiy Bazel's'koho komitetu. Ukraine: Ivano-Frankivs'k: OIPPO; Snyatyn: PrutPrynt.

10. Khakimov, A., R. (2006) Sistema bankovskogo regulirovaniya i nadzora v regione (na materialakh Respubliki Bashkortostan). Summary of Dissertation for Ph.D in economics: 08.00.10. Russia: Sant-Peterburg.

11. Barth, J., R., Caprio, Jr., G., Levine, R. (2012) Bank Regulation and Supervision: What Works Best?. www.bis.org/bcbs/events/b2ealev.pdf. [accessed 18 April 2012].

12. Bhattacharya, S., Thakor, A., V. (1993) 'Contemporary Banking Theory'. Journal of Financial Intermediation. 3. pp. 2-50.

13. Freixas, X. (2012) Post Crisis Challenges To Bank Regulation. http://www.cepr.org/meets/wkcn/9/977/papers/freixas.pdf. [accessed 18 April 2012].

14. Mishkin, F. (1999) Ekonomicheskaya teoriya deneg, bankovskogo dela i finansovykh rynkov. Moscow: Aspekt-Press.

15. Nizhegorodtsev, R., M. (2000) Evolyutsionnyy podkhod i perspektivy razvitiya informatsionnoy ekonomiki. Moscow: Nauka. pp. 112-119.

16. The Institute of the Economy of Industry of NAS of Ukraine (2010) Zvit pro NDR: "Informatsiyno-analitychna systema suprovodzhennya byudzhethnoho protsesu na rehional'nomu rivni (Donets'ka, Dnipropetrovs'ka i Luhans'ka oblasti)" (DR 0110U008079). Ukraine: Donets'k.