

THE ESSENCE OF THE FINANCIAL STABILITY OF THE BANK

A prerequisite for positive development and growth of the bank is financial stability. The problem of financial stability of banks has its own specificity, as bank term it manifests itself in the formation of sources of funds, asset structure, assessment results.

To ensure the financial stability of the bank as a core element of its successful operation it is necessary to define the concept of "stability" in general and in relation to direct banking.

Usually the concept of sustainability becomes a certain value depending on the context and content of the analytical procedures. "Stability" is not clearly defined and interpreted differently in the works of foreign and domestic scientists and economists.

In economic theory, the concept of "sustainability" is an integral concept of economic balance, which includes achieving and maintaining equilibrium in the economy as the most important task at the macroeconomic and microeconomic levels. This concept means that economic agents try to reach an optimal state of economic system, which in this context is associated with the concept of sustainability. "Great Dictionary of Economics" contains the following definition: "stability – a constancy, unsubjectness of risk of losses." Thus, the essence of the term "sustainability" is based on the stability and permanence of the state, the sustainability of certain parameters.

The main problem of stability of banks is associated with the unstable economy of Ukraine. Attaining bank stability is the first step towards an open society, helps find its place in the world economic relations. This problem is determined by stable economic environment that surrounds the bank. Thus, the market category of "financial stability of the bank" is the financial position of the banking institutions in the current environment. It can be identified by basic parameters of the financial stability of the bank: the socio-political situation, its general economic situation, the state of the financial market, the internal stability of the banking institution.

Financial stability is a fundamental concept that always follows when discussing certain aspects of the banks and the financial system as a whole. However, despite the obvious relevance and practical need for reviewing the financial stability of domestic banks, the experience of this analysis is quite modest, and scientific approaches on this subject in Ukraine are virtually absent.

The importance of analysis, evaluation and ways to ensure the financial stability of commercial banks in market conditions led to permanent attention of scientists, financiers and practitioners to its various aspects. The foreign financier and

practitioners well-known for their works in the study of financial stability of commercial banks are P. Rose, John. F. Cinco, James. C. Van Horne and others.

Due to these scientists the role and place of financial stability in the banking management, its indicators, methods and forms of control, communications with the threat of bank failures were proved. Results of studies of foreign scientists were set forth taking into account financial statements of commercial banks, the existing legal framework, the competitive market, its regulation methods inherent to developed market economies. Clearly, the Ukrainian economic realities in this aspect are different from overseas, as Ukraine's banking system is characterized by instability and high risks because of political and socio-economic situation. Approaches developed by foreign scientists are unsuitable for domestic practices as they require adaptation and adjustment.

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MODERN BOOK PUBLISHING: PROBLEMS AND PROSPECTS

Nowadays many people are ready to bet that paper book will ever disappear. Nevertheless with the advent of electronic media and the Internet printed books did start losing their readers. Does it mean that the paper book era is really coming to an end? Some people are convinced that electronic media is much easier and more convenient than traditional paper one.

According to the statistics held by Pew Research Center's Internet & American Life Project in the US around 75% of more than 2000 people older than 16 claimed that over the past year they have at least once read a book using some kind of electronic media. This is not the best news given the fact that in 2015 paper book readers reached 78%.

The research among Ukrainian students showed that 42% of youth prefers electronic books. Anyway, paper book does not give its way. The study showed that 62% of respondents get their books at stores, 16% shop online, 15% lend from friends, 7% take them in the library, and only one person claimed he didn't read at all.

Nevertheless book business experts' forecast for the next few years is quite unpromising: traditional book is losing its popularity. And it is not just because the number of readers decreases, the main reason is that the representation form changes, it is simply the age of electronic media.

It goes without saying that in the situation of global displacement of printed