1. Problem

The raising the level of capitalization of banks of Ukraine in banking is complicated and extremely important problem. As the majority of scholars and practitioners, the current level of capitalization of domestic banks can not provide an effective banking system and can not protect the banking from the risks involved.

2. Analysis of research and publications

Important aspects of the capitalization of the banking system, finding ways to improve it found coverage in the scientific writings of many renowned scientists, such as Aleksyenko M., Vovchak O., Gejtsya V., Dzyublyuk O., Krykliy A., Moroz A., Savluk S., Syzonenko S. and others. However, despite the considerable amount of publications and research the topic in the context of globalization and integration of the national economy is the need for a deeper study of the capitalization of the banking system of Ukraine.

3. Purpose of article

The purpose of this paper is the analysis and evaluation of the current state of capitalization of the banking system of Ukraine, as well as finding ways to improve it.

4. The main material

The need to increase the level of capitalization of banks due to the need to ensure continuing stability of the banking system, proper maintenance by banks of their liabilities. Exceptional value problem of the value of bank capital and sources of its formation becomes small and medium-sized banks. This is due, above all, the need to meet the requirements of the National Bank on the amount of capital banks, namely the resolution of the NBU Board dated 09.06.2010 № 273, which stipulates that banks in which regulatory capital is less than 120 mln. should bring it to this level before 01.01.2012. Moreover, those banks whose regulatory capital less than 120 million, NBU banned attract deposits (deposits) from individuals more volume involved deposit on date of entry into force of Regulation [3].

At the present stage of development of the banking system problem banks’ capitalization is often associated with the problem of the required size of the authorized capital, or even with the problems associated with the implementation of licensing requirements on Bank’s regulatory capital. A problem of capitalization — is, first, the problem of insufficient capital adequacy of banks, the size of their assets based on their degree of risk. That problem is not quantitative, and qualitative plane [4, p. 10].

However, given the situation (especially the requirements of Resolution of the NBU Board dated 09.06.2010 № 273), to small and medium banks, there is a need to raise their level of capitalization. However, it should be noted that the issue of capitalization depends primarily on each bank and its management, and use of various administrative methods, the more coercive, can not decide on the capital adequacy of the banking system.

For the purpose of detailed analysis of the level of bank capitalization feasible analysis of the banking system of Ukraine in terms of groups of banks for 2001–2011’s analysis shows that during the 2001–2011’s analysis shows that the banking system was characterized by dynamic growth. Found that over the period the assets of banks and group increased 8,81 times equity — 11,94 times the liabilities — 28,76 times; Assets Group II banks increased 7,02 times equity — in 6,66 times liabilities — 7,7 times, assets of banks third group — at 2,74 times equity — 2,7 times, the obligation — 0,8; bank assets fourth group — 4,9 times equity — 3,79 times, the obligation — to 5,32-fold [5]. These data indicate that the growth rate of capital banks all groups behind the growth performance of other banks.

Analysis of groups of banks for their share in the ownership equity indicates that there is the smallest proportion of medium-sized banks in total equity and represents 6,1 % of the number of medium-sized banks 22, while the share of small banks in total equity amounts to 12,6 % of their number 117, and the share of large banks in the amount of 19 — 14,8 %. The highest share in the total equity of the largest banks and is as at 01.01.2012 66,4 % (Fig. 1). This confirms the existing high level of customer confidence and depositors in large banks with a considerable amount of capital. It is clear that the highest concentration of all financial flows and customers will be observed in these banking institutions. In this regard, small and medium-sized banks with a high enough cap may suffer mergers and acquisitions of large domestic and foreign banks. Moreover, international experience shows that significant prospects in the activities of large international banks that perform a significant amount of the financial transactions involved in large-scale investment activities whose value for successful banking growing.
Hence, smaller banks are especially vulnerable in the domestic banking system, and can experience problems in their work. However, as the results of the analysis, the share of small banks in total equity is not the lowest. This confirms the reliability and solvency.

Analysis of groups of banks for their share in the ownership equity shows that the equity structure of all groups of banks biggest proportion share capital (Table 1). Data Table 1 shows that in all four groups there was an increase in equity.

However, only in group size banks equity exceeds the amount of the share capital, and II, III and IV group of banks authorized capital exceeding equity.

Banking crisis in 2008—2009 proved that in an unstable economy Ukrainian bank size or value of its assets is not an absolute guarantee of its reliability and stability. For the proper functioning of the banking system and its gradual development banks should have much more capital.

In addition to capital, an important component of capital is profit, which is also one of the important sources of bank capital augmentation.

Profitability analysis by groups of banks shows that in all groups of banks during 2007—2008 was observed profit growth (Fig. 2).

It should be noted that in the pre-crisis period to mid-2008 profitability of banks grew, in 2009, the banking system of Ukraine ended with a loss, which amounted to 31,492 billion., which was caused by the financial crisis in the country, affecting and the banking system. Following 2010, most banks were unprofitable Groups I and II, which accounted for 12,087 billion. losses (or 93 % of total losses) and losses of banks III and IV groups were 0,851 billion and 0,888 billion (or 6,5 % and 0,7 %, respectively) of their total size.

But, despite the fact that the domestic banking system suffered considerable losses, the amount of capital in the banking system of Ukraine increased by 22,550 billion., or 1,2 times. The same situation was observed in I, II and IV group of banks. So, in the I group the equity increased till the 10.103 billion., In the II group of banks — 4,932 billion., In the IV group — till 4,203 billion. Only in the III group, the amount of capital banks decreased by 1,721 billion. [9, p. 45].

All this confirms the fact that the amount of capital not only affects profits. It is therefore necessary to look for new ways to replenish capital. In particular, small and medium-sized banks to increase their capital from external sources, such as contributions to unregistered share capital, raising funds for subordinated debt and others. But at present external sources of capitalization is very small. Firstly, the majority owners of banks are afraid of losing control over commercial banks in case of attracting new shareholders. Secondly, because of the frequent cases of non-payment of dividends to shareholders and collecting taxes from them selling its shares to individuals and non-profit was not interesting.

**Table 1**

<table>
<thead>
<tr>
<th>Group of banks</th>
<th>I group</th>
<th>II group</th>
<th>III group</th>
<th>IV group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>75805</td>
<td>97097</td>
<td>99494</td>
<td>10777</td>
</tr>
<tr>
<td>Reserves dividends and other funds</td>
<td>10475</td>
<td>7984</td>
<td>6939</td>
<td>1301</td>
</tr>
<tr>
<td>Securities revaluation reserves</td>
<td>7724</td>
<td>8582</td>
<td>246</td>
<td>1173</td>
</tr>
<tr>
<td>Profit/loss from previous years</td>
<td>680</td>
<td>-13 076</td>
<td>-17 654</td>
<td>71</td>
</tr>
<tr>
<td>Profit/loss of a current years</td>
<td>-17 033</td>
<td>-5 094</td>
<td>-3 090</td>
<td>1173</td>
</tr>
<tr>
<td>Other equity</td>
<td>3733</td>
<td>5994</td>
<td>6013</td>
<td>253</td>
</tr>
<tr>
<td>Total equity</td>
<td>81384</td>
<td>91487</td>
<td>101 792</td>
<td>15501</td>
</tr>
</tbody>
</table>

Note. Compiled from [5]
Типологія інжинірингових підприємств як суб’єктів ринкового середовища та інноваційної інфраструктури

У статті систематизовано і розглянута типологія інжинірингових підприємств як суб’єктів ринкового середовища й однієї із основних рушійних сил інноваційних перетворень. Окрім того, надано змістовну характеристику кожному виду таких організацій, які використані в межах типології, що дає змогу скласти уявлення про їхне різноманіття, а також дозволяє спростити вибір цих суб’єктів господарювання потенційними замовниками інжинірингових послуг.

Ключові слова: інжиніринг, інжиніринговий проект, інжинірингові підприємства, типологія.

1. Постановка проблеми

Сучасний стан вітчизняної економіки свідчить про необхідність її системної трансформації та впровадження докорінних змін у різних сферах, насамперед у промисловості. У таких умовах одні із першочергових западів вітчизняних промислових підприємств є впровадження інновацій у різних сферах, які узгоджують виготовлення конкурентоспроможної продукції. Адже, як свідчить досвід економічно розвинутих країн і провідних підприємств промисловості, саме інновації та інноваційна діяльність є тим каталізатором, який сприяє виходу підприємств із кризи, а також дає змогу покращити їхні конкурентні позиції на вітчизняних і закордонних ринках. У цьому контексті актуалізується необхідність удосконалення теоретико-прикладного обґрунтування інжинірингу та діяльності інжинірингових підприємств як одних із ключових суб’єктів ринкового середовища й інфраструктури інноваційної діяльності. Від ефективності їхньої діяльності залежать ефективність інноваційної діяльності, що неминуче вплине на експансію в промисловості, а й у вітчизняній економіці загалом.