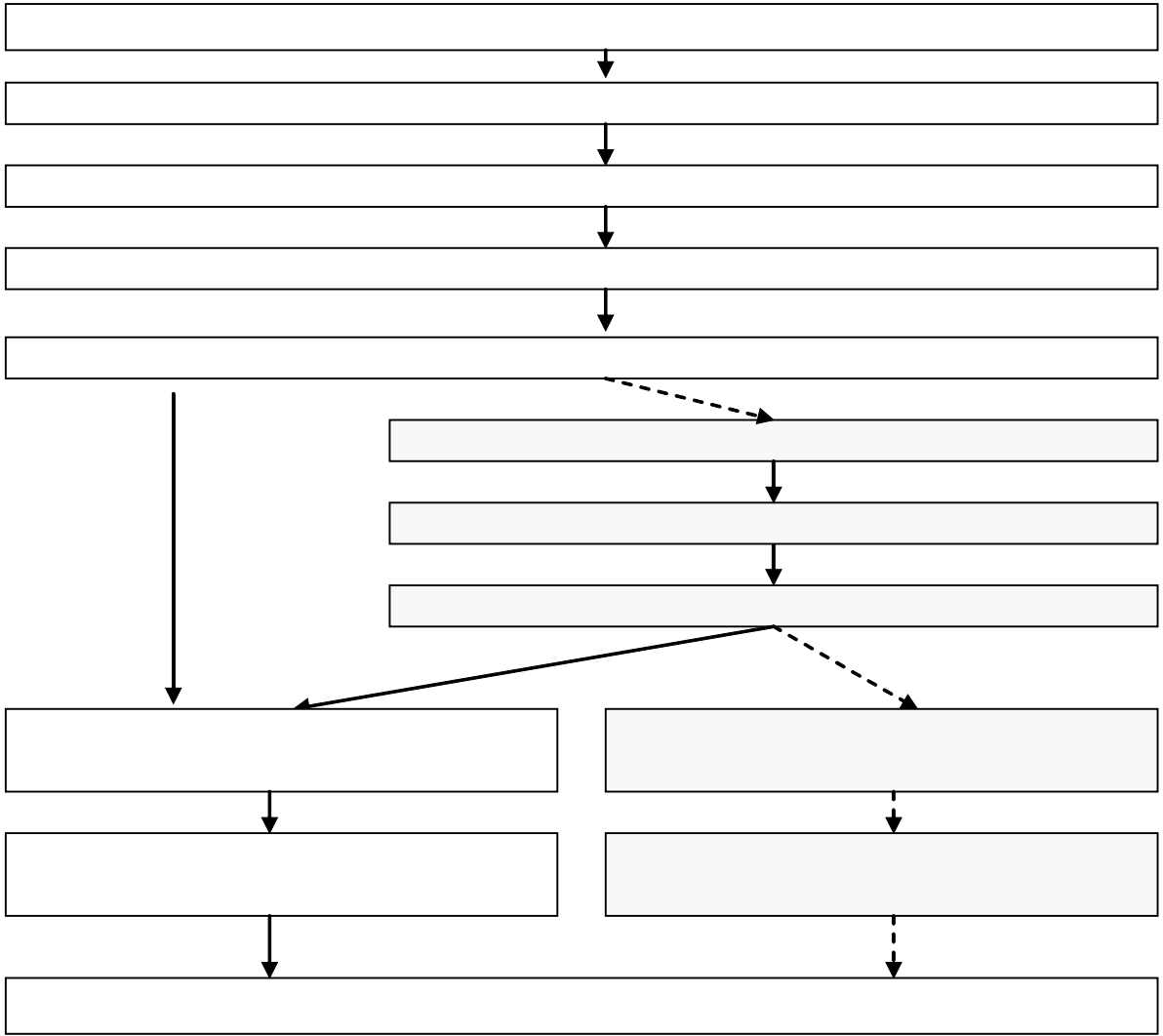

336.71

• [2, 3]. [5],
• () ,
• () ,
[4],
[2].
(. 1)



. 1.

[6, . 35]

. 1.

(. 2).

(. 3).

$$j- ; b_{ij} = -1, \quad (b_{ij}) \quad : b_{ij} = 1, \quad i-$$

$$i- \quad j- ; b_{ij} = 0,$$

1			K
2	,	,	-
3			A
4			-
5			
6			
7			
8	,	,	

				-
1.		$H_4 = \frac{K}{A_p}$		(i) > (j)
2.	-	$m_k = \frac{A}{K}$		A(i) < K(j)
3.	-	= —		(i) < (j)
4.		= —		(i) < (j)
5.	-	= —		(i) < (j)
6.		= —		(i) < (j)
7.		= —		(i) > (j)
8.	-	= —		(i) > (j)

«1», , , 1 3 1 «-1», 3

«0».

3

	K							
K	0	1	1	0	1	0	0	1
	-1	0	0	0	0	0	0	0
	-1	0	0	0	1	0	1	0
	0	0	0	0	-1	0	0	0
	-1	0	-1	1	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	-1	0	0	1	0	0
	-1	0	0	0	-1	0	0	0

()

« » , [4, .55].

1)

2)

() [6, .35].

4

	K							
K	0	1	1	1	1	1	1	1
	-1	0	0	0	0	0	0	0
	-1	0	0	1	1	1	1	0
	-1	0	-1	0	-1	0	0	0
	-1	0	-1	1	0	0	0	0
	-1	0	-1	0	0	0	-1	0
	-1	0	-1	0	0	1	0	0
	-1	0	0	0	0	0	0	0

(.4)

()

4

1 [1]

	2004	2005	2006	2007	2008	2009
K	7660502	12108902	22965199	39810141	74957484	81384493
	71356872	123501883	211760824	388271099	629542973	606249970
	75763575	129417425	220782040	401754500	664495099	686599561
	3773459	5249941	9021216	12104481	31747530	76485817
	47890201	84686862	160924568	291769384	521997132	526177181
	173583	213131	159190	171618	262699	998266
	5164854	9449792	8305069	17502777	30012429	26424855
	63696369	111392981	188795624	348460958	554585489	524865476

	2005/2004	2006/2005	2007/2006	2008/2007	2009/2008
K	58,1	89,7	73,3	88,3	8,6
	73,1	71,5	83,4	62,1	-3,7
	70,8	70,6	82,0	65,4	3,3
	39,1	71,8	34,2	162,3	140,9
	76,8	90,0	81,3	78,9	0,8
	22,8	74,7	7,8	53,1	280
	83,0	-12,1	110,7	71,5	-12
	74,9	69,5	84,6	59,2	-5,4

f_{ij} , $b_i < b_j$, $f_{ij} = -1$; $b_i = b_j$, $f_{ij} = 0$; $b_i > b_j$, $f_{ij} = 1$;

	K							
K	0	-1	-1	-1	-1	-1	-1	-1
	1	0	1	1	-1	1	-1	-1
	1	-1	0	1	-1	1	-1	-1
	-1	-1	-1	0	-1	1	-1	-1
	1	1	1	1	0	1	-1	1
	-1	-1	-1	-1	-1	0	-1	-1
	1	1	1	1	1	1	0	1
	-1	1	1	1	-1	1	-1	0

	K							
K	0	1	1	1	-1	1	1	1
	-1	0	1	-1	-1	-1	1	1
	-1	-1	0	-1	-1	-1	1	1
	-1	1	1	0	-1	-1	1	1
	1	1	1	1	0	1	1	1
	-1	1	1	1	-1	0	1	1
	-1	-1	-1	-1	-1	-1	0	-1
	-1	1	-1	-1	-1	-1	1	0

1 2007

	K							
K	0	-1	-1	1	-1	1	-1	-1
	1	0	-1	1	1	1	-1	-1
	1	-1	0	1	1	1	-1	-1
	-1	-1	-1	0	-1	1	-1	-1
	1	-1	-1	1	0	1	-1	-1
	-1	-1	-1	-1	-1	0	-1	-1
	1	1	-1	1	1	1	0	1
	1	1	1	1	1	1	-1	0

1 2008

	K							
K	0	1	1	-1	1	1	1	1
	-1	0	-1	-1	-1	1	-1	1
	-1	1	0	-1	-1	1	-1	1
	1	1	1	0	1	1	1	1
	-1	1	1	-1	0	1	1	1
	-1	-1	-1	-1	-1	0	-1	-1
	-1	-1	1	-1	-1	1	0	1
	-1	-1	-1	-1	-1	-1	-1	0

1 2009

	K							
K	0	1	1	-1	1	-1	1	1
	-1	0	-1	-1	-1	-1	1	1
	-1	1	0	-1	1	-1	1	1
	1	1	1	0	1	-1	1	1
	-1	1	-1	-1	0	-1	1	1
	1	1	1	1	-1	0	1	1
	-1	-1	-1	-1	-1	-1	0	-1
	-1	1	1	1	-1	1	1	0

$d_{ij} = 0$, $e_{ij} = f_{ij} = 1$, $d_{ij} = 1$; $e_{ij} = f_{ij} = -1$, $d_{ij} = 1$;

12

- 1 2005

	K							
K	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0
	0	0	0	1	0	1	0	0
	1	0	1	0	1	0	0	0
	0	0	0	1	0	0	0	0
	1	0	1	0	0	0	1	0
	0	0	0	0	0	1	0	0
	0	0	0	0	0	0	0	0

13

- 1 2006

	K							
K	0	1	1	1	0	1	1	1
	1	0	0	0	0	0	0	0
	1	0	0	1	0	1	1	0
	1	0	0	0	1	0	0	0
	0	0	0	1	0	0	0	0
	1	0	0	0	0	0	0	0
	1	0	1	0	0	0	0	0
	1	0	0	0	0	0	0	0

14

- 1 2007

	K							
K	0	0	0	1	0	1	0	0
	0	0	0	0	0	0	0	0
	0	0	0	1	1	1	0	0
	1	0	1	0	1	0	0	0
	0	0	1	1	0	0	0	0
	1	0	1	0	0	0	1	0
	0	0	1	0	0	1	0	0
	0	0	0	0	0	0	0	0

15

- 1 2008

	K							
K	0	1	1	0	1	1	1	1
	1	0	0	0	0	0	0	0
	1	0	0	1	0	1	0	0
	0	0	0	0	0	0	0	0
	1	0	0	0	0	0	0	0
	1	0	1	0	0	0	1	0
	1	0	0	0	0	1	0	0
	1	0	0	0	0	0	0	0

1 2009

	K							
K	0	1	1	0	1	0	1	1
	1	0	0	0	0	0	0	0
	1	0	0	1	1	0	1	0
	0	0	0	0	0	0	0	0
	1	0	1	0	0	0	0	0
	0	0	0	0	0	0	0	0
	1	0	1	0	0	0	0	0
	1	0	0	0	0	0	0	0

()

1

1.

$$Z = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|}, \tag{1}$$

Z —

d_{ij} —

e_{ij} —
i, j —

(= 1, n).

$$Z_{2005} = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|} = \frac{10}{26} = 0,39;$$

$$Z_{2006} = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|} = \frac{16}{26} = 0,62;$$

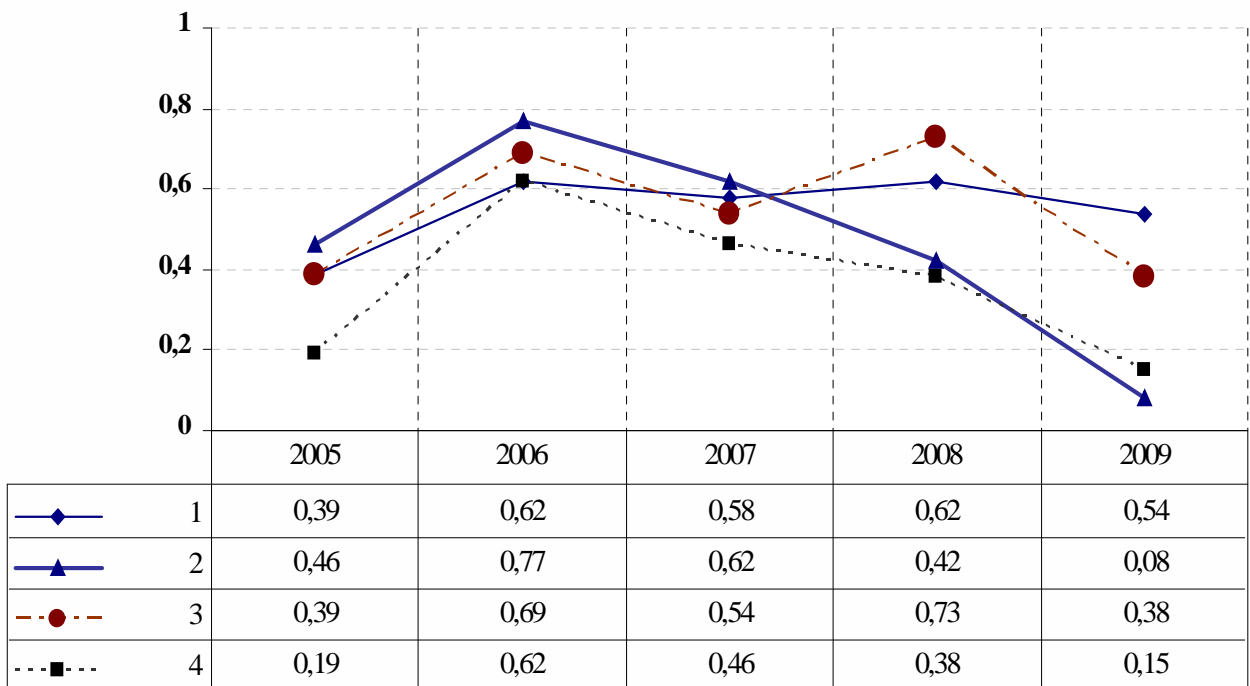
$$Z_{2007} = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|} = \frac{15}{26} = 0,58;$$

$$Z_{2008} = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|} = \frac{16}{26} = 0,62;$$

$$Z_{2009} = \frac{\sum_{i=1}^n \sum_{j=1}^n d_{ij}}{\sum_{i=1}^n \sum_{j=1}^n |e_{ij}|} = \frac{14}{26} = 0,54$$

Z

2005-2009



.2.
2005-2009

2009
(Z = 0,54),

1. http://www.bank.gov.ua/Bank_supervision/index.htm.
2. // . — 2005. — 2. — . 93-102.
3. // . — 2001. — 6. — . 29-37.
4. . . . , 1999. — 96 .
5. . — . 13. — 2009. — . 104-114. //
6. // . — 2008. — 5. — . 34-38.