

## ANNOTATION

**Vorobyov Yu.N., Gladzhikurka V.A. ANALYSIS OF THE CONDITION OF STATE PENSION INSURANCE IN UKRAINE**

The analysis of condition state pension insurance is carried out in the article. Certainly, that at modern terms the state system of pension insurance tests big difficulties because of permanent growth of quantity of pensionaries and reduction of volumes pension payments. Financial measures and changes are offered in legislative acts, enabling to promote efficiency of the solidary system of the pension providing.

*Keywords:* obligatory state pension insurance, minimum pension, pension payments, pension a fund.

**Pavlyuk K.V., Pavlyuk S.M. FORMING THE FINANCIAL INSTITUTES OF DEVELOPMENT AS FACTOR OF INTRODUCTION THE STATE PRIVATE PARTNERSHIP**

In the article the dynamics of investments is analysed in the fixed assets, including due to budgetary facilities, expedience of forming the Investment fund in Ukraine is grounded as an instrument of public investment policy and factor of development state the private partnership at the investment sphere.

*Keywords:* investments in the fixed assets, Investment fund of Ukraine.

**Efremov A. CHARACTERISTICS OF ORGANIZING INNOVATIONS IN THE MUNICIPAL ORGANIZATION**

The essence of innovative process in the conditions of the enterprises municipal organization are specified role of businessmen in passing management to innovative technologies and organization of production is considered.

*Keywords:* innovations, municipal good organization, enterprise, socio-economic development.

**Rokocho V.V., Kovtonyuk K.V. FEATURES OF DEVELOPMENT THE INTEGRATION CONFORMITY TO THE LAW IN EUROPEAN FINANCIAL SPACE**

Preconditions of development of integration law in the European financial space which is realize on micro and macro levels and level of financial integration are investigated in article.

*Keywords:* integration law, financial integration

**Nekhaychuk D.V. THE FINANCIAL RESOURCES THE SUBJECTS OF MANAGEMENT AND HOUSEHOLDS AS BASIS OF CAPITAL BASE OF REGION**

There are opens up essence and composition of finances at regional level in the article. A value is shown such component as financial resources of enterprises and home economics of region. There are prepared conclusions are drawn about a sector method to the estimation of capital base of region.

*Keywords:* financial resources of enterprises and households, capital base of region

**Tsopa N.V. CHARACTERISTICS OF ESTIMATION THE SPHERES OF FINANCIAL PROVIDING AND FINANCIAL RESULT IN THE INDUSTRIAL ENTERPRISE**

Aims of industry branch, which determine the specific of estimation functioning of enterprises in heavy engineering, are revealed in the article. The indexes of estimation the spheres of financial providing and financial result in the industrial enterprise are considered taking into account his current aims and life cycle.

*Keywords:* estimation of functioning, system of indexes, sphere of the financial providing, sphere of financial result.

**Tumanova E.A. ECONOMIC ESSENCE OF INSURANCE IN AN AGRARIAN SECTOR**

Signs which characterize economic essence of insurance on the whole and insurances in agriculture in particular are considered in the article. The historical analysis of development the agricultural insurance was conducted in Ukraine. The basic problems of modern insurance are certain in the agrarian sector of economy in Ukraine.

*Keywords:* insurance, agricultural insurance, insurance defence, gelose sector.

**Klimchuk S.V., Druzin R.V. TENDENCIES IN RELATION TO DEVELOPMENT THE INSTITUTE OF BANKRUPTCY'S DEVELOPMENT IN CRIMEA**

Author gave definition to the institute of bankruptcy, the problems of bankruptcy are in Ukraine, the quantitative analysis the development of bankruptcy is conducted in Crimea, the features of dynamics of enterprises-bankrupts are considered in Crimea.

*Keywords:* institute of bankruptcy, crisis-manager, disposing of property, sanation, liquidation.

**Yatsyh H. INSURANCE AND CREDITING AS BASIC METHODS OF FINANCIAL AND CREDIT MECHANISM OPERATING IN AGRARIAN SECTOR**

One of basic methods of financial and credit mechanism, operating in an agrarian sector, in particular insurance and crediting are examined. The role of the state in such processes is represented.

*Keywords:* insurance, crediting, agrarian sector

**Uskov I.V. EXECUTION OF LOCAL BUDGETS ON PROFITS IN THE CONDITIONS OF ECONOMIC CRISIS**

In the article the features of forming of profitable sources are analysed on the levels of local budgets in a region. Complex measures are offered on the improvement of forming of profitable sources of local budgets in the conditions of world economic crisis.

*Keywords:* profits of local authorities, interbudgetary трансферты, system of interbudgetary relations.

**Vorobyova E.I. DEPOSIT MARKET CRIMEA: MODERN TENDENCIES AND PROSPECTS**

In the article the modern tendencies of functioning of deposit market are certain Crimea. It is set that the deposit market of region does not have a tendency of considerable to diminishing basic indexes in spite of financial crisis in country. Basic possible variants and prospects are certain in alteration situation at the deposit market of region

*Keywords:* deposits, deposit market of region, bank institutions of region.

**Zemlyachov S.V. ESSENCE, FORMING SOURCES AND VALUE OF RESOURCE BASED IN COMMERCIAL BANKS**

Essence is studied in the article, sources of forming of resources of banks and the new going is offered near their classification. Consideration of banking resources is offered in microeconomic and macroeconomic aspects. Author interpretation the concept of resource base in banks is expounded. The new criteria in structuring of resource base in banks are offered. The value resource base in banks is studied, the new going is selected near consideration of role the resource base in commercial banks.

*Keywords:* commercial bank, resource base, bank resources, equity capital, debt capital, borrowed funds.

**Sribnaya K. MODERN PROGRESS OF MORTGAGE BANK CREDITING TRENDS AT LEVEL OF UKRAINE AND ITS SEPARATE REGIONS**

Presentation is given about modern progress of the mortgage bank crediting trends at the level of Ukraine and its separate regions, types of mortgage credits which give bank institutions borrowers, and the charts of the mortgage crediting are considered, the basic participants of the system of the mortgage crediting are certain.

*Keywords:* mortgage crediting, depositor, mortgagee, mortgage bank, bank institutions, rollover.

**Vasyl'yeva N.K., Pistunov I.N., Pistunov N.I. THE EVALUATIONS OF THE TERMS OF THE PRODUCTION LIQUIDITY FOR THE MAINTENANCE OF THE CREDITS RETURN BY THE AGRICULTURAL ENTERPRISES**

It is grounded, that the increasing of the risk of the credits non-return by the agricultural enterprises is explained by the limited terms of the storage of their production. It is determined, that the dependency of the liquidity from the terms of the storage of the agrarian production is complied with the exponential law.

*Keywords:* crediting of the agricultural enterprises, the liquidity of the agrarian production, the terms of the storage, the exponential law.

**Pozharytskaya I., Pilatova T. FEATURES THE INVESTING OF COTTAGE BUILDING**

Factors influencing at choice optimization model the investing of cottage building are selected. Comparative description organizationally is conducted — legal forms the institutes of the joint investing. The mechanism the investing (financings) of cottage building with the use of venture investment fund and build cooperative store is explored

*Keywords:* investing, financing, building, institutes of the joint investing