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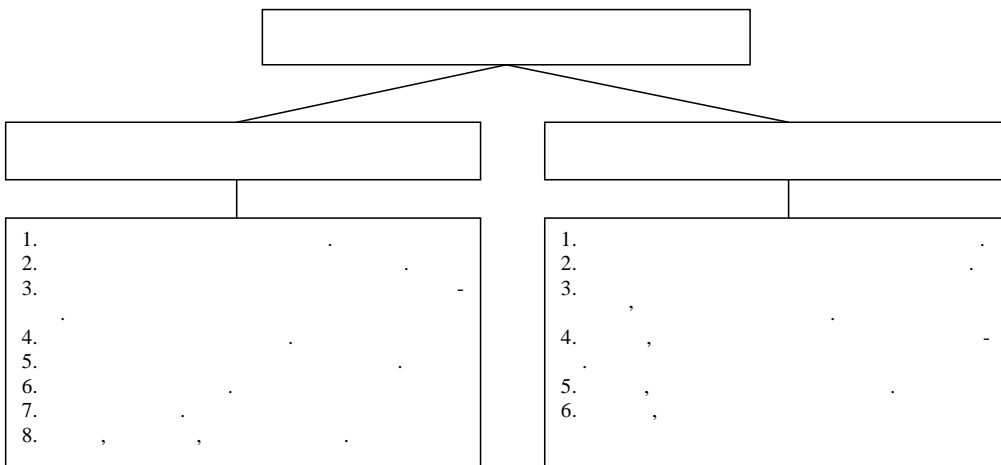
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| | | | 72,4 | 111,7 | 228,6 |
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| | 11,3 | 14,5 | 49,1 |
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4. : .10. — : « —1» , 2004. — .288-295. //
5. — 2010. — 1 (6). — .35-38. //
6. : <http://www.dspace.uabs.edu.ua/bitstream/123456789/2321/1/23.pdf>.
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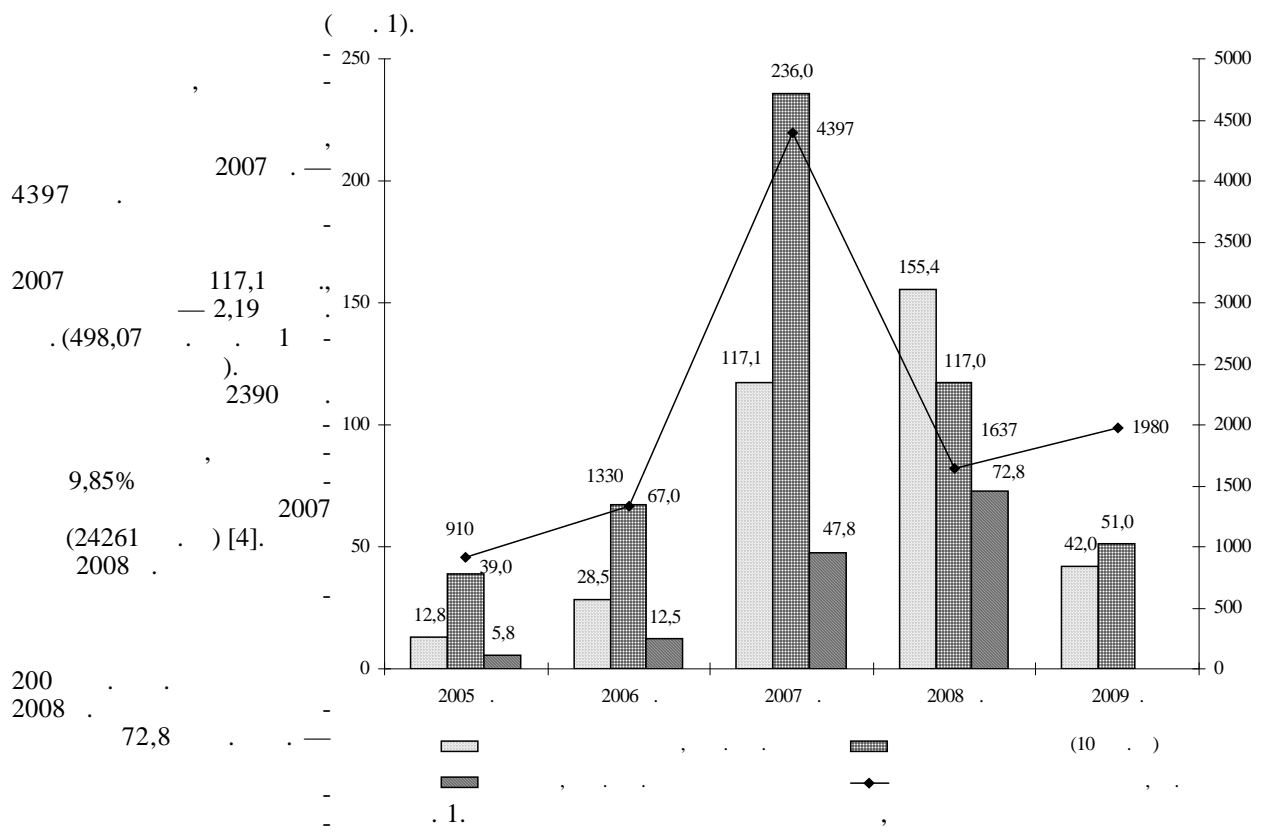
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| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 |
| 1 | АР Крим | 10 | 681,9 | 16162,1 | 11529,7 | 20-50 | 2,5-6,6 | 437,4 | 930,7 | 211,1 | 211,1 | 3,79% | 27,1 | 2,4% |
| 2 | Вінницька | 49 | 1202,4 | 117102,3 | 408460,4 | 20-60 | 0,9-5,89 | 20083,4 | 9157,8 | 9516,8 | 5068,0 | 4,92% | 171,5 | 9,7% |
| 3 | Волинська | 57 | 297,2 | 7766,9 | 5948,0 | 5-30 | 1,25-5 | 195,5 | 538,2 | 97,8 | 97,8 | 3,29% | 25,2 | 2,6% |
| 4 | Дніпропетровська | 68 | 1688,4 | 57593,5 | 138763,8 | 20-50 | 4,2-5 | 6729,1 | 5067,0 | 3263,3 | 3263,3 | 4,85% | 116,8 | 3,4% |
| 5 | Донецька | 52 | 1194,4 | 24315,5 | 24436,6 | 20-50 | 0,6-7,75 | 1386,3 | 1939,2 | 688,1 | 688,1 | 5,67% | 57,0 | 2,0% |
| 6 | Житомирська | 18 | 454,9 | 16413,0 | 38212,5 | 15-50 | 2,98-10 | 1761,3 | 1370,8 | 878,8 | 735,1 | 4,61% | 107,3 | 3,6% |
| 7 | Закарпатська | 1 | 89,1 | 1395,0 | 11727,0 | 40 | 5 | 586,3 | 387,4 | 293,1 | 193,7 | 5,00% | 420,3 | 1,6% |
| 8 | Запорізька | 63 | 1475,9 | 63413,1 | 170025,2 | 25-40 | 3,2-5 | 7756,8 | 4377,1 | 3867,3 | 3867,3 | 4,56% | 122,3 | 4,3% |
| 9 | Івано-Франківська | 15 | 146,5 | 11404,6 | 37999,3 | 30 | 0,75-10 | 1782,4 | 650,3 | 625,8 | 625,8 | 4,69% | 156,3 | 7,8% |
| 10 | Кіївська | 31 | 849,6 | 29740,0 | 100667,3 | 30 | 3,1-6,56 | 5137,0 | 3127,0 | 2540,2 | 2540,2 | 5,10% | 172,7 | 3,5% |
| 11 | Кіровоградська | 157 | 1458,5 | 96944,0 | 218538,7 | 10-50 | 1,72-8,3 | 10093,4 | 5389,1 | 4849,2 | 4844,5 | 4,62% | 104,1 | 6,0% |
| 12 | Луганська | 87 | 851,3 | 53510,0 | 119538,1 | 5-50 | 0,5-10 | 5740,5 | 3937,0 | 2643,9 | 2643,9 | 4,80% | 107,3 | 6,3% |
| 13 | Львівська | 15 | 315,8 | 2866,0 | 8909,8 | 20-30 | 3,92-6,75 | 386,6 | 512,7 | 184,6 | 184,6 | 4,34% | 134,9 | 0,9% |
| 14 | Миколаївська | 63 | 1372,0 | 56750,5 | 82768,3 | 20-45 | 1,5-11,5 | 4720,9 | 3763,2 | 2004,1 | 2004,1 | 5,70% | 83,2 | 4,1% |
| 15 | Одеська | 100 | 1638,8 | 97264,6 | 223032,0 | 5,0-65 | 2,5-6,1 | 11151,6 | 6241,0 | 5056,8 | 5056,8 | 5,00% | 114,7 | 5,9% |
| 16 | Полтавська | 84 | 1450,2 | 130457,0 | 557187,5 | 20-50 | 2,5-7 | 29025,5 | 13372,5 | 13372,5 | 6355,0 | 5,21% | 222,5 | 9,0% |
| 17 | Рівненська | 41 | 323,6 | 8406,1 | 19005,1 | 5-40 | 1,5-10 | 735,1 | 699,2 | 357,7 | 357,7 | 3,87% | 87,4 | 2,6% |
| 18 | Сумська | 84 | 782,0 | 45095,0 | 53185,5 | 30-60 | 0,6-7,8 | 2441,8 | 1739,6 | 1176,4 | 1170,5 | 4,59% | 54,1 | 5,8% |
| 19 | Тернопільська | 68 | 617,8 | 26080,0 | 69457,9 | 10-40 | 3,3-6,21 | 2996,4 | 1958,2 | 1381,5 | 1277,9 | 4,31% | 114,9 | 4,2% |
| 20 | Харківська | 58 | 1383,8 | 66827,4 | 212533,2 | 5-50 | 1-9,32 | 10472,9 | 5493,8 | 5182,1 | 5182,1 | 4,93% | 156,7 | 4,8% |
| 21 | Хмельницька | 158 | 1134,1 | 135667,0 | 251133,4 | 20-30 | 2,5-8,2 | 12729,5 | 5443,0 | 5443,0 | 5260,0 | 5,07% | 93,8 | 12,0% |
| 22 | Херсонська | 24 | 755,2 | 17319,8 | 48736,6 | 20-30 | 3,15-10 | 2196,2 | 1600,3 | 1072,0 | 1072,0 | 4,51% | 126,8 | 2,3% |
| 23 | Черкаська | 47 | 977,2 | 45247,4 | 165786,2 | 2-30 | 0,63-10 | 7837,6 | 3879,8 | 3795,9 | 3795,9 | 4,73% | 173,2 | 4,6% |
| 24 | Чернівецька | 17 | 165,8 | 7201,6 | 8053,8 | 30-70 | 1,5-7 | 382,4 | 330,6 | 184,4 | 184,4 | 4,75% | 53,1 | 4,3% |
| 25 | Чернігівська | 27 | 757,1 | 35815,0 | 166967,4 | 20-35 | 4,46-7,4 | 8585,1 | 6742,0 | 4100,5 | 3242,0 | 5,14% | 239,7 | 4,7% |
| 26 | Севастополь | 3 | 0,0 | 884,3 | 751,6 | 25-30 | 3,65-4,65 | 31,0 | 15,5 | 15,5 | 9,0 | 4,12% | 35,1 | 0,0% |
| | Всього | 1397 | 22063,3 | 1171641,7 | 3153354,9 | 2-70 | 0,5-11,5 | 155382,0 | 88663,0 | 72802,4 | 60110,8 | 4,93% | 132,6 | 5,3% |

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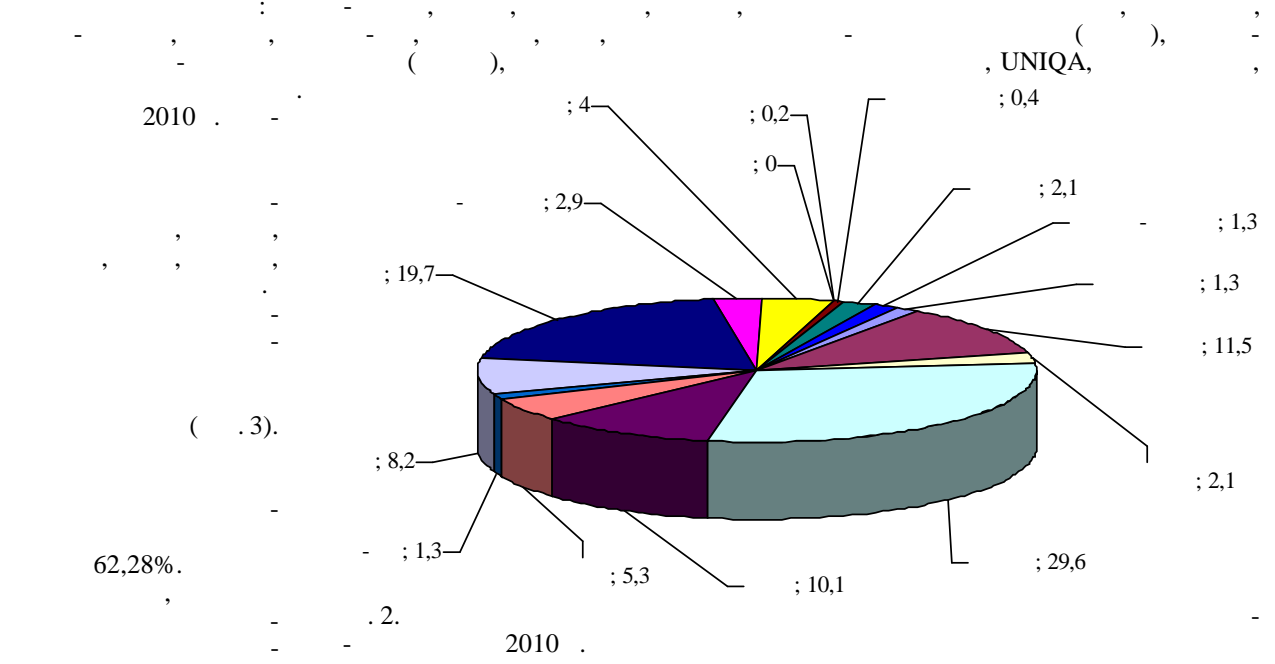
2009- 2010

| Застраховані культури | Кількість укладених договорів, од. | Застрахована площа, га | Страхова сума, грн. | Страхова сума, грн./га | Страхові премії, грн. | Страхові премії, грн./га | Площа, з якої отримано збитки, га | Середня тарифна ставка, % | Кількість виплат, од. | Сума страхових виплат, грн. | Страхові виплати, грн./га | Рівень збитковості, % |
|-----------------------|------------------------------------|------------------------|---------------------|------------------------|-----------------------|--------------------------|-----------------------------------|---------------------------|-----------------------|-----------------------------|---------------------------|-----------------------|
| Пшениця | 247 | 129970 | 139327840 | 1072 | 7566853 | 58,22 | 22769 | 5,43% | 69 | 11865570 | 521,22 | 157% |
| Ячмінь | 127 | 26304 | 24804672 | 943 | 1308887 | 49,76 | 5259 | 5,27% | 42 | 2816059 | 535,42 | 215% |
| Ріпак | 168 | 51034 | 79102700 | 1550 | 4715031 | 92,39 | 15121 | 5,96% | 89 | 11462838 | 758,05 | 243% |
| Жито | 7 | 1232 | 1413104 | 1147 | 5067216 | 41,13 | 99 | 3,58% | 1 | 46492 | 469,62 | 92% |
| Гречка | 4 | 416 | 570752 | 1372 | 377936 | 90,85 | 386 | 6,62% | 3 | 288222 | 745,92 | 762% |
| Всього | 553 | 208956 | 245219068 | 1217 | 13679237 | 66,47 | 30025 | 5,37% | 204 | 26479181 | 606,05 | 294% |

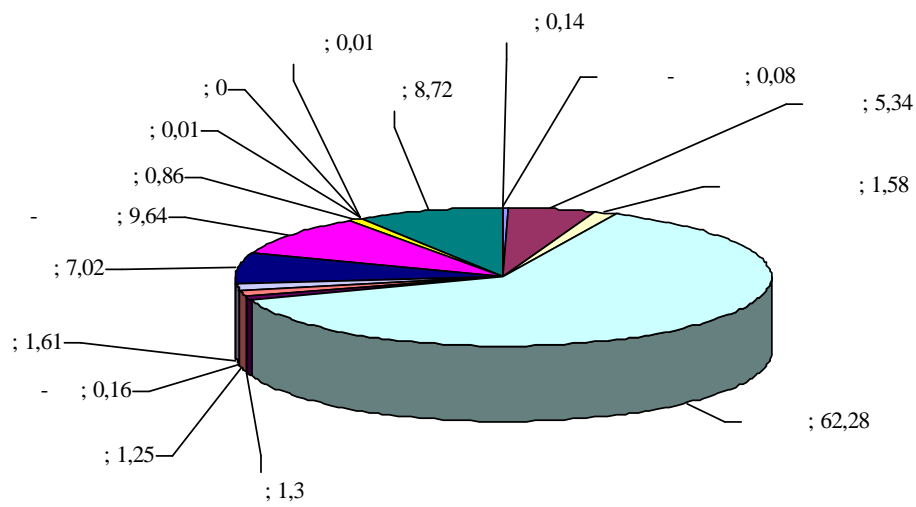
2010

| Застраховані культури | Кількість укладених договорів, од. | Застрахована площа, га | Страхова сума, грн. | Страхова сума, грн./га | Страхові премії, грн. | Страхові премії, грн./га | Середня тарифна ставка, % | Кількість виплат, од. | Сума страхових виплат, грн. | Страхові виплати, грн./га | Рівень збитковості, % |
|-----------------------|------------------------------------|------------------------|---------------------|------------------------|-----------------------|--------------------------|---------------------------|-----------------------|-----------------------------|---------------------------|-----------------------|
| Пшениця озима | 155 | 70842,22 | 148225488,66 | 2092,34 | 2696654,93 | 38,07 | 1,82% | | | | |
| Ячмінь озимий | 21 | 6925,72 | 14726861,66 | 2126,40 | 305832,68 | 44,16 | 2,08% | | | | |
| Жито озиме | 4 | 520,00 | 664217,49 | 1277,34 | 4955,16 | 9,53 | 0,75% | | | | |
| Ріпак озимий | 38 | 9440,31 | 31905671,17 | 3379,73 | 893375,41 | 94,85 | 2,81% | | | | |
| Пшениця ярова | 5 | 1010,90 | 3387236,60 | 3350,71 | 71661,00 | 70,89 | 2,12% | | | | |
| Ячмінь яровий | 39 | 11775,52 | 24128513,25 | 2049,04 | 952347,06 | 80,88 | 3,95% | | | | |
| Тритикале ярове | 2 | 1027,00 | 3196050,00 | 3112,03 | 9730,13 | 9,47 | 0,30% | | | | |
| Цукровий буряк | 171 | 56073,09 | 581965189,98 | 10378,69 | 2388742,75 | 426,01 | 4,10% | | | | |
| Соняшник | 41 | 20170,03 | 68297040,99 | 3386,07 | 2982621,52 | 147,87 | 4,37% | | | | |
| Ріпак яровий | 2 | 135,00 | 683248,00 | 270,59 | 36530,13 | 5061,10 | 5,35% | | | | |
| Горох | 6 | 782,00 | 1428691,17 | 1826,97 | 17701,35 | 22,64 | 1,24% | | | | |
| Соя | 5 | 1495,70 | 4348593,67 | 2907,40 | 12411,68 | 82,98 | 2,85% | | | | |
| Садові | 1 | 50,00 | 49000,00 | 980,00 | 3136,00 | 62,72 | 6,40% | | | | |
| Овочеві | 8 | 231,58 | 1678067,96 | 7246,17 | 39016,40 | 168,48 | 2,33% | | | | |
| Інші культури | 23 | 13477,0 | 50860487,13 | 3773,87 | 751147,20 | 55,74 | 1,48% | | | | |
| Кукурудза | 3 | 1718,00 | 5798982,64 | 3373,86 | 193973,02 | 112,85 | 3,34% | | | | |
| Всього | 524 | 195674,87 | 941343340,37 | 4810,75 | 32972536,42 | 168,51 | 3,50% | | | | |

51 — 79,1 11,46
 243% (4,72)
) (92,39 /) (90,85 /) ,
 762%.
 2010 553 (38 -
) , (39) , (155) , (171) (21) , (41) .
 70,84 — 9,44 — 56,07 — 20,17 — 11,77
 23,89 (72,4%) ,
 2,7 2,98
 — 952 — 895
 3,95% , — 6,4% 4,1% , — 4,37% ,
 3,50%
 2010 2010 1077 -
 903 2009
 4,65 1,19% 2008
 4,93% , 2009 — 3,24% , 2010 — 4,43% .
 17-



2010 (.) , UNIQA , : 0,4
 ; 2,1 ; 1,3 ; 1,3 ; 11,5 ; 2,1
 ; 8,2 ; 1,3 ; 5,3 ; 10,1 ; 29,6
 62,28% 2
 2010
 1 2011 15 17 (.) ,
 ,
 « » () — ,
 , ,



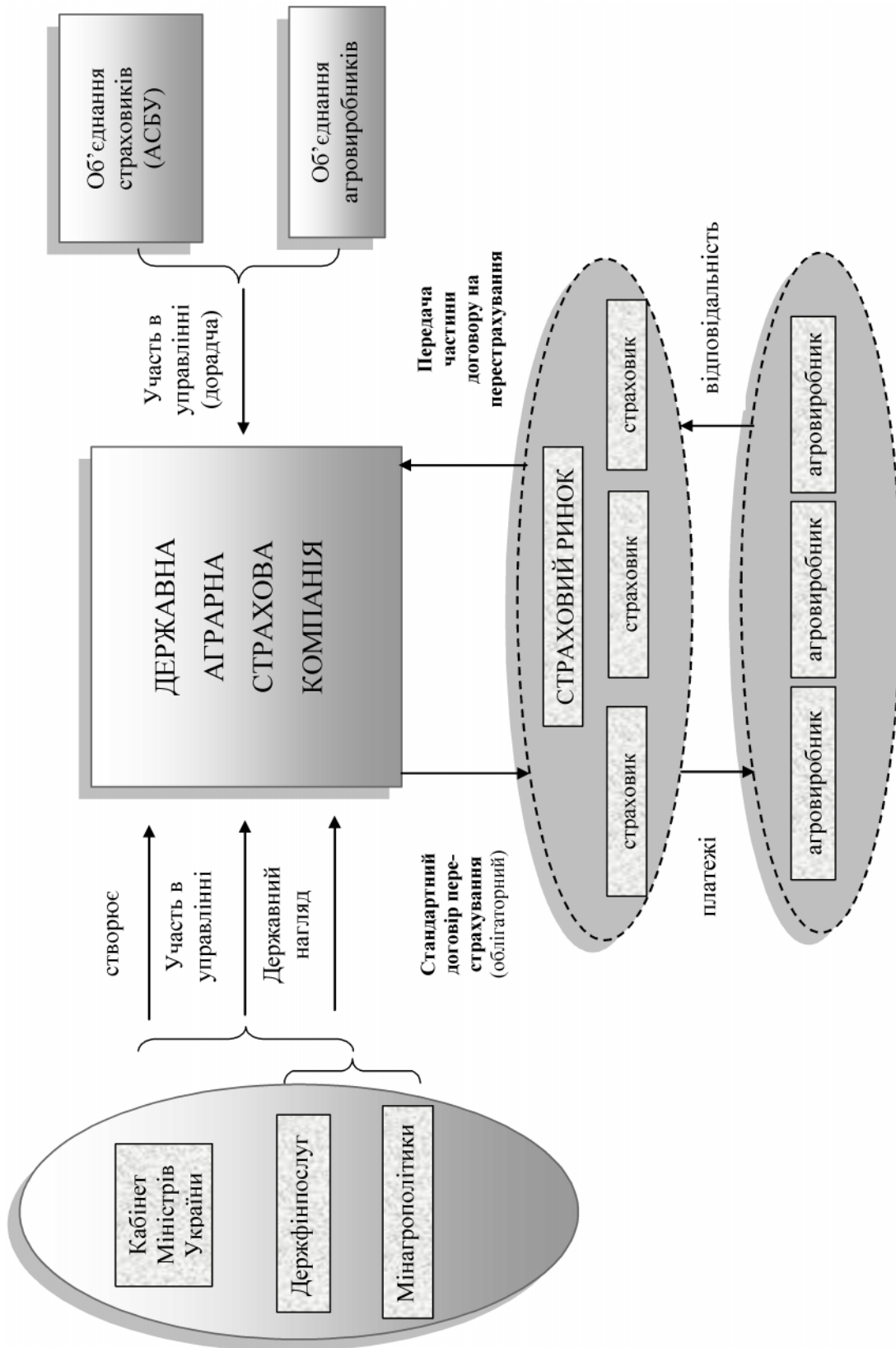
.3.
2010 .

30-40%, (3-5%) 70-80%.

« » (), [5].

- 1.
 - 2.
 - 3.
- (.4).

50% 50% (3%)



.4.

« »

1. — 2007. — 5. — 26-27 ()/ : <http://magazine.faaf.org.ua/>
2. — 2010. — : : <http://www.rusnauka.com/>
3. — : <http://www.agrichamber.org.ua/>
4. — : <http://www.agroinsurance.com/>
5. — : <http://www.minagro.kiev.ua/>
6. — « » : <http://agroins.com.ua/>
7. — « » : <http://forinsurer.com/>
8. — : 04.06.2009 1447-VI / : <http://zakon.rada.gov.ua/>

336.011

XXI

[4, с. 9-10].

2011 2006 30% 2010 49,7% [9]. [1]. 25% .1. HDI 2010-2011 . [1]

| | | | | |
|-------|--------|-------|-------|-------|
| HDI | | | | |
| | 2010 . | 0,277 | 0,279 | 0,257 |
| | 2011 . | 0,256 | 0,257 | 0,238 |
| | 10% | | | |
| [10]. | 2010 . | 6,5 | 6,3 | 5,6 |
| | 2011 . | 5,6 | 5,5 | 4,9 |

90- [8, c. 26]. 5171,03 . [11]. 2010 2528,59 . 2409,22 .

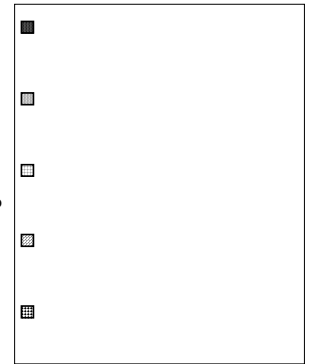
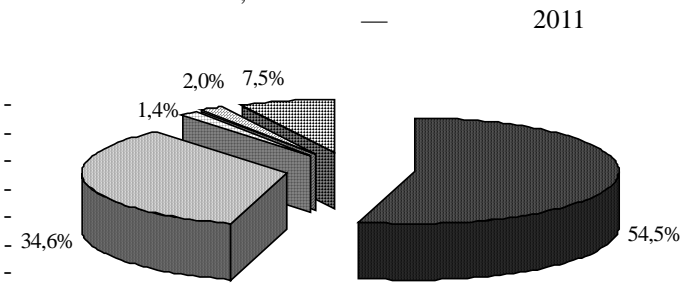
(680,9 .) (418,98 .) 546,74 . [11].

(318,96 .). 2010

52,9% (. 1).

, 60%

[5, c. 107],



(. 1).

, .),

(. , ')

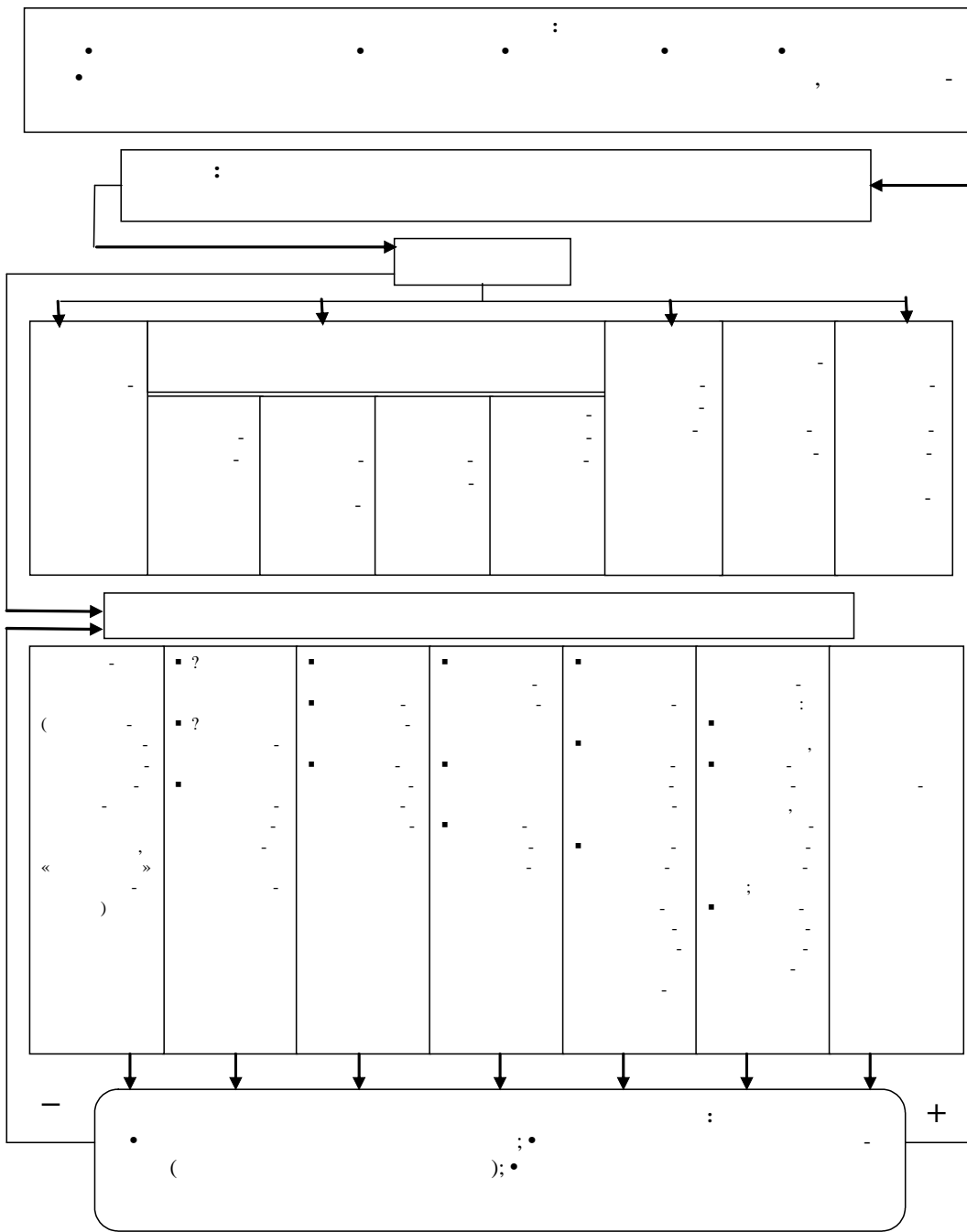
[12, c. 10].

[7, c. 10].

[6, c. 15].

[13, c. 480].

[4, . 336].



2.

[2, .26].

1. I 2011 (vytraty1_2011.zip : <http://www.ukrstat.gov.ua/operativ/operativ2011/gdn/vrd/>)
2. / . . . // -
3. . — 2010. — 10. — .22-26. / . . . — -
4. : http://www.nbu.gov.ua/portal/Soc_Gum/Eir/2008_4/50-54.pdf / . . . : [. . .].
5. — 2010. — 431 . / . . . : [.].
6. — 2008. — 8. — .3-10. / . . . ,//
7. : 08.01.01 « »/ — , 2010. — 23 .
8. : 08.01.01 « »/ — , 2009. — 16 .
9. / . . . // . — 2009. — 11. — .23-27.
10. : http://www.ukrstat.gov.ua/operativ/operativ2007/gdvdg_rik/dvdg_u/duferen2006_u.htm
11. : http://www.nbu.gov.ua/portal/Chem_Biol/Tavnv/2009_66/66_44.pdf / —
12. 2010 . — : http://www.ukrstat.gov.ua/operativ/operativ2011/gdn/szzya/ZVIT_GOD_2010.zip . —
13. « » . — 2008. — .26. — .6-10. / . . . ,//
14. — 2- — : , - , 2007. — 640 . — .476-510.
15. / . . . // . — 2010. — 4. — .186-191.
16. : http://www.nbu.gov.ua/portal/Soc_Gum/VUABS/2010_1/28_01_04.pdf / -
17. : 08.01.01 « »/ — , 2006. — 22 .
18. /// . — 2009. — .8 (99). — .26-30.
19. : http://www.nbu.gov.ua/portal/Soc_Gum/Evd/2010_3/14.pdf /
20. : http://www.nbu.gov.ua/portal/Soc_Gum/Vdnuet/econ/2010_3/Bolot.pdf . — -

[1, 2, 3, 4, 5, 6, 7],

[8, 9, 10, 11, 12].

[13, 14].

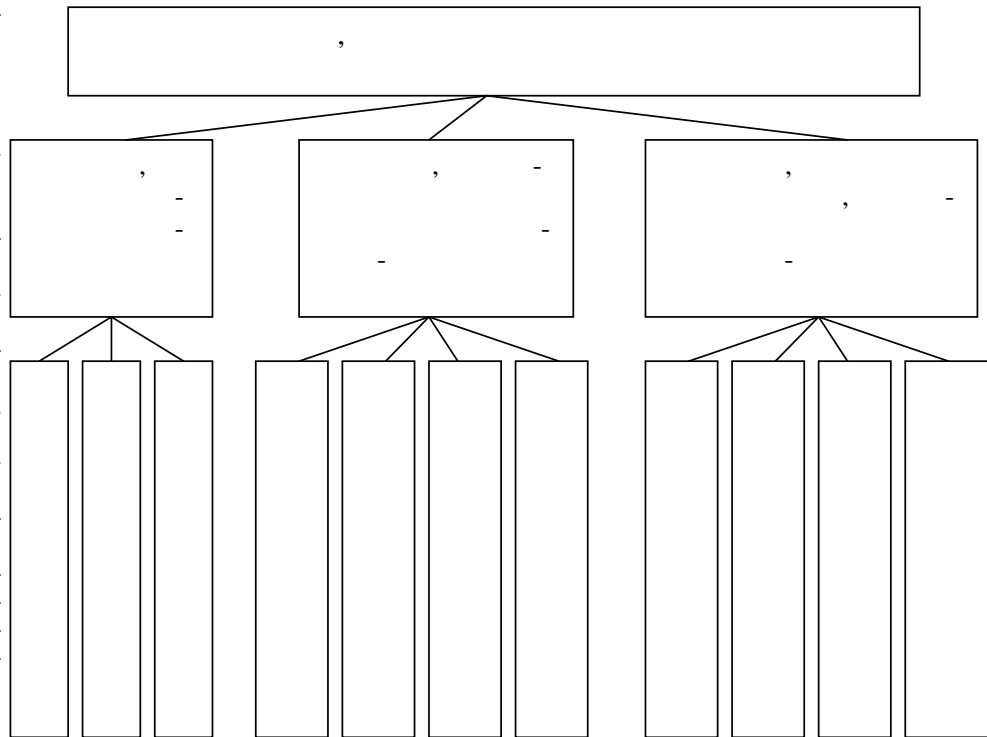
1. ;) ;)

2. ;) ;)

3. ;) ;)

4. ;) ;)

(.1 2).



.1. (,)

1)

;2)

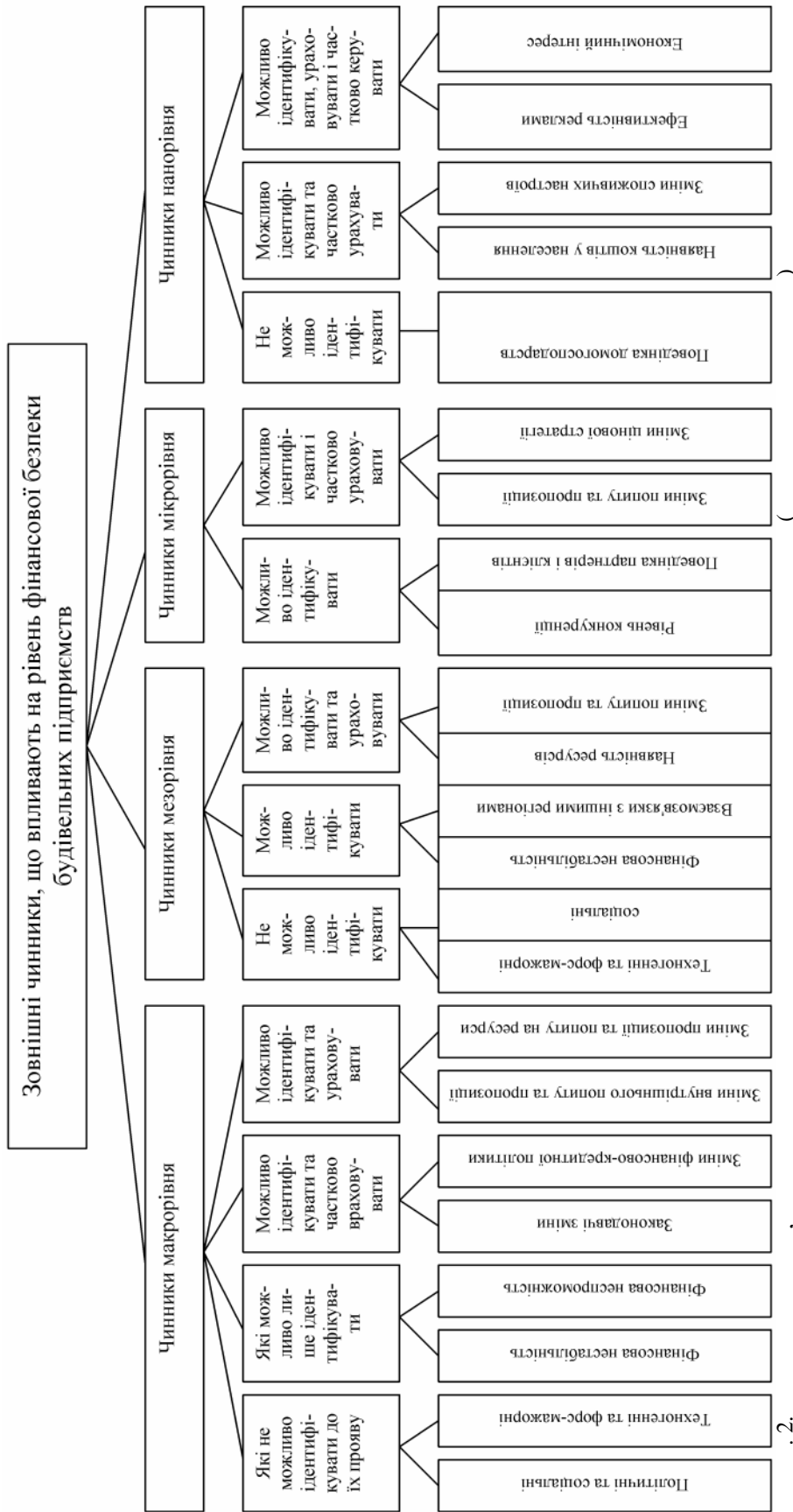
;3)

;4)

;5)

« »

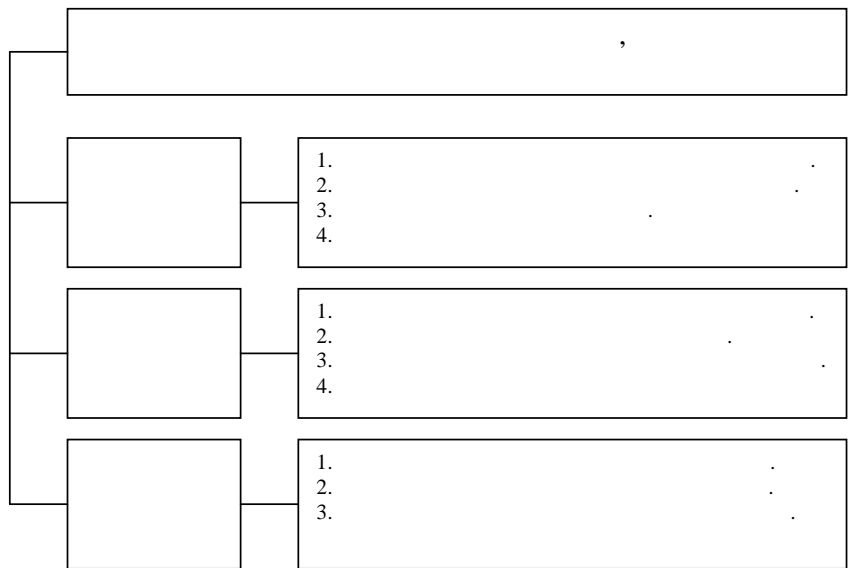
« »



(3) .

1 . ;)

1 . ;)



120
50
50 (350)
2008-2010

.3. ()
1
() ;) ;) ;) ;) ;) ;) ;)
1 () , () , Excel (.1).
1 () *

| | |
|----|----------|
| 1. | 0,785238 |
| 2. | 0,762521 |
| 3. | 0,723108 |
| 4. | 0,706812 |
| 5. | 0,645230 |
| 6. | 0,526412 |
| 7. | 0,406234 |

*
() () : (1)
; 1-n ; 0-n
Excel.

$$\hat{y} = 0,5037 + 0,001237 x_1 + 0,000422 x_2 + 0,000131 x_3 + 0,1070238 x_4$$

$R = 0,803268$ $R^2 = 0,645239$ F- =

= 28,45652,

0,6579.

Excel (.2).

| | |
|----|----------|
| 1. | 0,821362 |
| 2. | 0,755291 |
| 3. | 0,731287 |
| 4. | 0,726587 |
| 5. | 0,720011 |
| 6. | 0,545306 |
| 7. | 0,406234 |
| 8. | 0,362641 |

Excel.

$$\hat{y} = 0,4271 + 0,000726 x_1 + 0,001624 x_2 + 0,001039 x_3 + 0,126478 x_4$$

$R = 0,792946$ $R^2 = 0,628763$ F- =

= 34,262517,

0,7016.

| | |
|----|----------|
| 1. | 0,856247 |
| 2. | 0,836529 |
| 3. | 0,765892 |
| 4. | 0,739581 |
| 5. | 0,652398 |
| 6. | 0,416258 |
| 7. | 0,213602 |

Excel.

$$\hat{y} = 0,972 + 0,02161 x_1 + 0,000043 x_2 + 0,000036 x_3$$

$$R = 0,893264 \quad R^2 = 0,797921, \quad F = 47,728540, \quad p = 0,1019.$$

1. — 112-118.
2. — 448.
3. — 10. — « —1» , 2004. — 288-295.

-
4. // — 47. — : -
 2002. — .6-12.
 5. : ./ — :
 2007. — 332 .
 6. : ./ , ,
 7. : , 2003. — 144 .
 8. / , , , 2010. — 437 . / — :
 9. : , 2004. — 472 .
 - 2- „ — : , 1998. — 512 .
 10. 28.07.2006. — : <http://zakon.nau.ua/doc/?code=n0005626-06>.
 11. ./ , — : , 1995. — 177 .
 12. ./ , , — : ,
 1995. — 200 .
 13. ./ .// —
 2006. — 7. — .45-47.
 14. : / — : , 2001. — 584 .

336.748:314.117

(. 1).

2007-2010

1

*

| | 2007 | 2008 | 2009 | 2010 |
|-------------|----------|----------|----------|---------|
| | 15451,07 | 20444,27 | 19823,29 | 23851,3 |
| 1 | 41562,3 | 55122,7 | 53501,8 | 64024 |
| ,% | 16,6 | 22,3 | 12,3 | 9,1 |
| (, , -) | 418,4 | 543,6 | 609,3 | 666,57 |
| 1 | 1125,5 | 1465,8 | 1652,6 | 1789,3 |
| () | 2 | 2,1 | 2,1 | 2 |
| () | 12337,8 | 16968,19 | 17666,61 | 18264,7 |
| ,% | 93,6 | 93,6 | 91,2 | 91,9 |
| ,% | 6,4 | 6,4 | 8,8 | 8,1 |
| | 806 | 669 | 1187,7 | 1473,3 |
| | 0,7 | 0,7 | 0,72 | 0,72 |
| | 68,3 | 68,3 | 69,3 | 70 |
| | 3268,2 | 3147,4 | 3023,7 | 3012,4 |
| (3-4 . .), | 87,6 | 88,6 | 86,5 | 83,7 |

*

[5, 11, 12, 13]

, 2009 . 136
 — 57600, — 41200, — 79500, — 46000, — 38100, — 32600,
 — 11800, — 6700, — 35900, — 17900, — 15100, — 12500,
 — 6300 [3].

2,5 . . . , 2007 2008 5,7%,

..,« , 30%

[15]». () . «

[14]». ,

.1 190,9 2009 609,3 . , « 71

89 , 71

160 7 7% [16].

7 15%

\$488 () . (7% , \$3250

(10%) , — , (9,2%) [21]». 21%

21%

[4]». ,

[22]. 2007-2008 2%

70% 2010 . , 2009 2007-2008

68,3 2009 1 . 2007-2008

150- 223 [16]. 4-5 , —

11-13 « , 4-5 , —

— 18,2% , 28,8%

(26,2%), (26,7%), (26,4%), (25,8%), (24,8%),

(19,8%), - (21,4%) (22,5%) [22]». 20%

.1 2 , 0,1 .

43%, — 7,4 [19]. , 2008

2007-2008

93,6%. « 6,4%

7,2%. » : 9 2007 ,

— 8,5%, — 10,0%, — 11,3% [6]. — 8,1%, — 8,2%,

8,8%. ,

..« 30-40% ,

4-17%» [18]. ,

1187,7 . .

49

- 3-4 2010 3012,4 , 74%
- 76 2007 69 (2010 .) [7, 8, 9].
- 1) ; 2)
- 3) ; 4) ; 5)
1. 2007-2009 .
- 2.
1. / . — IV. — . : , 2000 — . 332.
 2. / .. — . : , 1999. — 338 .
 3. 2009. — : <http://iformatsiya.ru/tab1/20-vvp-nadushu-naseleniya-po-pps-2009.html>
 4. : <http://www.ua.all-biz.info/news/index.php?newsid=283755>
 5. : <http://www.ukrstat.gov.ua/>
 6. : http://www.dcz.gov.ua/control/ru/publish/article;jsessionid=01CE0B6C1005B4C7B983C99D7446FCE0?art_id=81148&cat_id=10047342
 7. 2007/2008. — : http://www.un.org/russian/esa/hdr/2007/hdr_20072008_hdi.pdf
 8. 2009. — : http://www.un.org/ru/development/hdr/2009/hdr_2009_complete.pdf
 9. 2010 — : http://www.un.org/ru/development/hdr/2010/hdr_2010_pr3.pdf
 10. () / : <http://www.niss.gov.ua/book/journal/ekon.htm#b2>
 11. « 2007 » 19.12.2006 489-V — : <http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=489-16>
 12. « 2008 » 28.12.2007 107-VI — : <http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=107-17>
 13. « 2009 » 26.12.2008 835-VI — : <http://zakon1.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=835-17>
 14. : http://www.nbu.gov.ua/portal/soc_gum/eprom/2009_45/st_45_04.pdf
 15. : http://www.nbu.gov.ua/portal/Soc_Gum/Venu/2008_2/42.pdf
 16. —68 — : http://revisor.od.ua/news/Srednyaya_prodogitelnost_gizni_v_Ukraine__68_le-012866/
 17.) : , 2004, 117 . / (.. -
 18. : http://www.nbu.gov.ua/portal/natural/Vetp/2010_32/10ctglem.pdf
 19. : http://www.library.tane.edu.ua/images/nauk_vydannya/WSW1BR.pdf
 20. : / .. , 2008. — 611 .
 21. : <http://healthcare.management.com.ua/2009/01/03/ekonomyka-ukraynskoj-medytyny-y-ee-perspektyvyi/>
 22. <http://news.liga.net/news/N0809156.html>, <http://glavnoe.ua/news/n11966>

[2; 5; 8; 9; 12; 15],

[1; 5; 12].

[15, . 37].

[9, . 154-155].

[1, . 678].

[16, c. 105].

[12, . 162].

[12, . 169].

« (1968 .).
«

« -

1)
()

2) « , -
 3) »;
 4) (, ,); , -
 5) ;
 6) .

»;
 [3, . 13, 16].
 — 25-30%.
 — 35-45%,
 (50-60%) ,
 43,5% 1994 . 25,2% 1999 . [4, . 74]. 2009 .
 33,6%,
 (. 49) .
 57%, — 71%,
 70%. 2000 .
 40% [13, . 501]. 59,5 2009 . 78,2% 2006 .
 80
 20. 2004 . — 12,8% 2000 . 26,0%, 2005 .
 (. 1).
 « »,
 « ... »
 » [11, . 273].
 2004 . «
 » «
 [4, . 107].
 . 1
 11 . 2000 2009 . — 7 (. 1).

2000-2009 .*

| | 2000 | 2002 | 2004 | 2006 | 2007 | 2008 | 2009 |
|---|--------|--------|---------|---------|---------|---------|----------------|
| | 170,1 | 225,8 | 263,5 | 537,7 | 720,7 | 949,9 | 914,7 |
| | 38,3 | 46,6 | 76,4 | 133,5 | 172,0 | 241,7 | 332,6 |
| | 4398,1 | 6460,3 | 10617,7 | 17502,4 | 23883,7 | 30537,9 | 33127,7 |
| | 3835,2 | 5333,8 | 7856,0 | 14269,8 | 18643,1 | 24376,1 | 27037,5 7 |
| % | 87,2 | 82,6 | 74,0 | 81,5 | 77,8 | 79,8 | 81,6 |
| | 562,9 | 1126,5 | 2761,7 | 3232,6 | 5240,6 | 6161,8 | 6090,1 10,8 |
| % | 12,8 | 17,4 | 26,0 | 18,5 | 22,2 | 20,2 | 18,4 |
| | 11,5 | 13,9 | 13,9 | 13,1 | 13,9 | 12,6 | 10,0 |

* [7; 10; 14].

1. / ;
2. — , 1995. — 832 .
3. : / — , 2009. — 432 .
4. — : /
5. : /
6. : , 1998. — 542 .
7. « 2000-2009 »
8. : <http://zakon.rada.gov.ua/>
9. 2008 , 2009.
10. / / — : ,
11. // — 2007. — 8. — . 25-34.
12. : / , — 15- — , 1997.
13. — 799 .
14. / : , — : ,
15. — 854 .
16. : / [. , ,]; , — : , 2008. — 611 .
17. (2009) — , 2010. — 602 .
18. : : /
19. — : , 1996. — 319 .
20. D.C. Roscam Abbing. Health, human rights, and health law: the move towards internationalization, with special emphasis on Europe. In: Health legislation at the dawn of the XXIst century. / D.C. Roscam Abbing. // International Digest of Health Legislation, special issue. — 1998. — Vol. 49. — 1. — 155 p.

336.7

1829 . 1917

14

1934 [5, .325].

[6, .133].

: 1)

; 2)

; 3)

; 4)

; 5)

; 6)

[5, .284-285].

19 31.01.2010 . 104 ,

(2), (2), (2), — (2), (5), (12), (8), (3), (3), ()

) [8].

: pay-box risk-minimized [9, . 8].

» . « -

[7, . 9].

1-2%

80-90%, 40-60%

[4, c. 24; 9, . 10].

[5, . 293].

(ex-ante).

(ex-post).

[6, . 37].

()

[5, . 292].

1 4 , 5

[2].

(« »), « - ») [10]. « » :)

[11];)

(« »).

[3, . 317].

) , , : -
 , — , , , -
 , , , , 200
 , , , , 90% , 150 , ,
 — 700 , , 100 , 100 , , 100%, 125 , ,
 90% 125 150 , — 75% [12]. , , —
 90%,) , , , , -
 , 10% , , , [13];) -
 , ;) , , , -
 , , , , , -
 ;) , [11];) , [5, .294].
 — (, , -
 » 10 « 1998 . 996/98. — « -
 » 20.09.2001 . 2740- . , , , -
 , () . , —
 (ex-ante). pay-box [1]. , , -
 01.01.2011 . 170 , 5 — -
 3390,3 , , 912,4 . — 32,6 . 99,3%, 01.01.2011 . — 7802
 2010 3,8 . 01.01.2010 . [14]. , 3,5 ,
 [15]. 2,3 . 141 , , , -
 :
 1. , , , , -
 2. , , , , -
 « » , , , , -
 3. , , , , , -
 4. , , , , , -
 , « - » , « » , « » , « » . 200 -
 : , , , , , -
 41 4000 , , -
 5. () , , 10% -
 , 16% — , 50% —

14,2% — , 80,3% — , 24% — : 5,5% — , [12].

50 . . 150 . . , (, 25%) [16, . 152].

(;) [17, . 33];) (10-20%) [12].

()

).

1. : http://www.univ.rzeszow.pl/nauka/konferencje/rl_most/ukr/12-Stepien_szablon_UKR.pdf.
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3. : 1999. — 820 . /
4. — 2008. — 2. — . 24-31. / . . .
5. , 2003. — 406 .
6. // . — 2010. — 7. — . 36-39.
7. // . — 2009. — 2. — T.1. — . 9-12.
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11. : www.nbu.gov.ua/portal/Soc_Gum/Vdnet/econ/2010_3/Korolova.pdf.
12. : www.nbu.gov.ua/portal/Soc_Gum/Fkd/2009_1/R1/01.pdf.
13. : http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=2740-14.
14. : http://www.fg.org.ua.
15. : « » / -
_Vasil_Paschnik_U_susplstv_domnu_kult_borgnika.html.
16. — 2010. — 1. — Т.1. — . 151-153. //
17. / , . // . — 2007. — 8. — . 28-34.

336.71

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• • • • •

[1]

[2]

[3]

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«...».

2006 . [4; 5].
(L)

(Lopt)

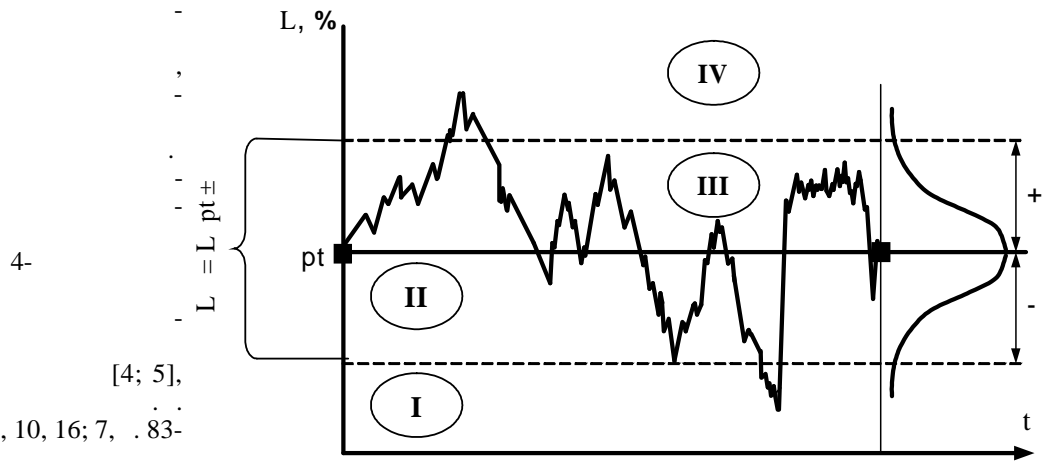
(Lopt ±δ).

(±δ).

I
IV —

III —

II
1.



[4; 5],
[6, . 9, 10, 16; 7, . 83-
87, 126],

1.

» [6, . 16]; «

: «...»

(. . 1),

» [7, . 74, 126].

56,93% 69,53%.

47,56% 54,92%.

. 85, 86] > 62,76%); II — 62,76%); III — 49,63%); IV —

, I — 20%. ([6, . 10; 7, 49,63% 20%)

[6, . 9, 10, 16; 7, . 83-87, 126]

(I)

20%, 62,76%.

? 49,63% 62,76%

« ».

(49,63-62,76)%

L_{opt}

L_{opt}

(. . 1).

(,)

(n).

$$C_r = i \times t \times R_L, \quad (1)$$

R_L — ; t —

$$F(R_L, t) = 1 - e^{-\lambda R_L t}, \quad (2)$$

λ —

$$C_n = C_0 e^{-\lambda R_L t} \quad (3)$$

$$R_{L0} \text{ — } , \Delta t_0 \text{ — } i, C_0 = i R_{L0} \Delta t_0$$

$$C_n = i R_{L0} \Delta t_0 e^{-\lambda R_L t} \quad (4)$$

$$C(R_L, t) = C_r + C_n = i t R_L + i R_{L0} \Delta t_0 e^{-\lambda R_L t} \quad (5)$$

$$R_{L_{opt}}(t) = \frac{\ln(\lambda R_{L0} \Delta t_0)}{\lambda t}, \quad (6)$$

$$t^*(R_L) = \frac{\ln(\lambda R_{L0} \Delta t_0)}{\lambda R_L} \quad (7)$$

$$F(R_L, t) = 1 - e^{-\lambda R_L t} \quad (8)$$

[8].

$$p(R_L, t) = F'(R_L, t) = (1 - e^{-\lambda R_L t})'_{R_L, t} = \lambda e^{-\lambda R_L t} - \lambda^2 R_L t e^{-\lambda R_L t} \quad (9)$$

t:

$$\{(t_1, R_{L1}), (t_2, R_{L2}), \dots, (t_N, R_{LN})\}$$

$$p(R_{Lk}, t_k) = \lambda e^{-\lambda R_{Lk} t_k} - \lambda^2 R_{Lk} t_k e^{-\lambda R_{Lk} t_k} = \lambda e^{-\lambda R_{Lk} t_k} (1 - \lambda R_{Lk} t_k) \quad (10)$$

$$FML = \prod_{k=1}^N p(R_{Lk}, t_k) = \prod_{k=1}^N \lambda e^{-\lambda R_{Lk} t_k} (1 - \lambda R_{Lk} t_k) = \lambda^N e^{-\lambda \sum_{k=1}^N R_{Lk} t_k} \prod_{k=1}^N (1 - \lambda R_{Lk} t_k) \quad (11)$$

$$L = \ln FML = N \ln \lambda - \lambda \sum_{k=1}^N R_{Lk} t_k + \sum_{k=1}^N \ln(1 - \lambda R_{Lk} t_k) \quad (12)$$

$$L' = \frac{N}{\lambda} - \sum_{k=1}^N R_{Lk} t_k - \sum_{k=1}^N \frac{R_{Lk} t_k}{1 - \lambda R_{Lk} t_k} = \frac{N}{\lambda} - \sum_{k=1}^N \left(\frac{R_{Lk} t_k}{1 - \lambda R_{Lk} t_k} + R_{Lk} t_k \right) \quad (13)$$

$$\frac{N}{\lambda} - \sum_{k=1}^N \left(\frac{R_{Lk} t_k}{1 - \lambda R_{Lk} t_k} + R_{Lk} t_k \right) = 0 \quad (14)$$

λ

$$f(\lambda) := \frac{N}{\lambda} - \sum_{k=1}^N \left(\frac{R_{Lk} t_k}{1 - \lambda R_{Lk} t_k} + R_{Lk} t_k \right)$$

λ := root(f(λ), λ)

$$= 0,6 \quad \lambda = 0,082, \quad R_{L0} = 50,933, \quad \Delta t_0 = \dots \quad (15)$$

1

$$RL_{opt}(14,0) = 18,67$$

| () | () | (.) |
|------|-----|-------|
| 8,0 | 0,0 | 69 |
| 8,5 | 0,5 | 13 |
| 9,1 | 0,6 | 80 |
| 10,5 | 1,4 | 21 |
| 10,7 | 0,2 | 90 |
| 11,2 | 0,5 | 86 |
| 12,0 | 0,8 | 63 |
| 12,3 | 0,3 | 39 |
| 13,0 | 0,7 | 26 |
| 14,0 | 1,0 | 11 |
| 14,1 | 0,1 | 64 |
| 14,5 | 0,4 | 73 |
| 15,2 | 0,7 | 71 |
| 16,0 | 0,8 | 35 |
| 17,0 | 1,0 | 23 |

3 360

18%.

t

2 () 3 ().

Lopt,

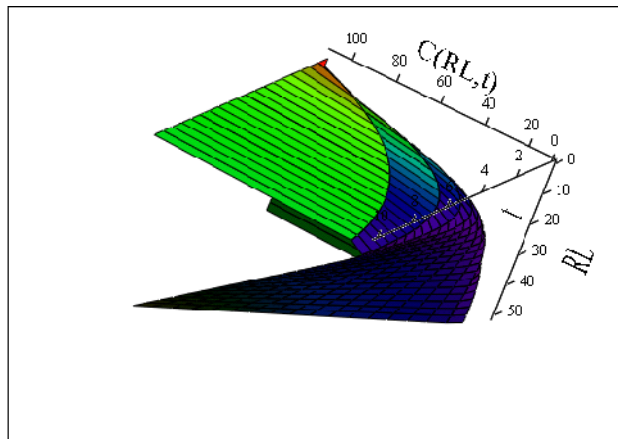
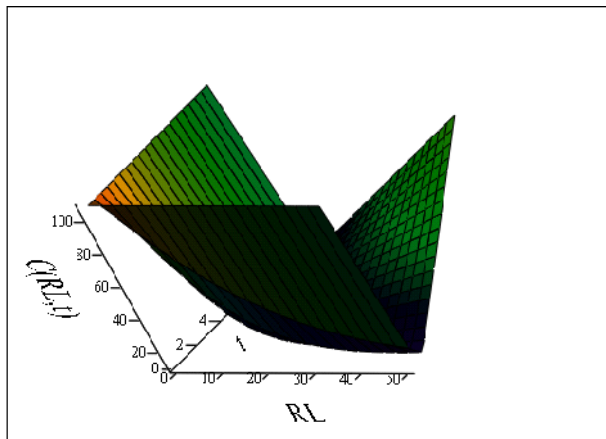
(±FD),

[9].

FD,

FD.

FD



C . 2.

C . 3.

RL

t ()

RL

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. 1,

FD.

()

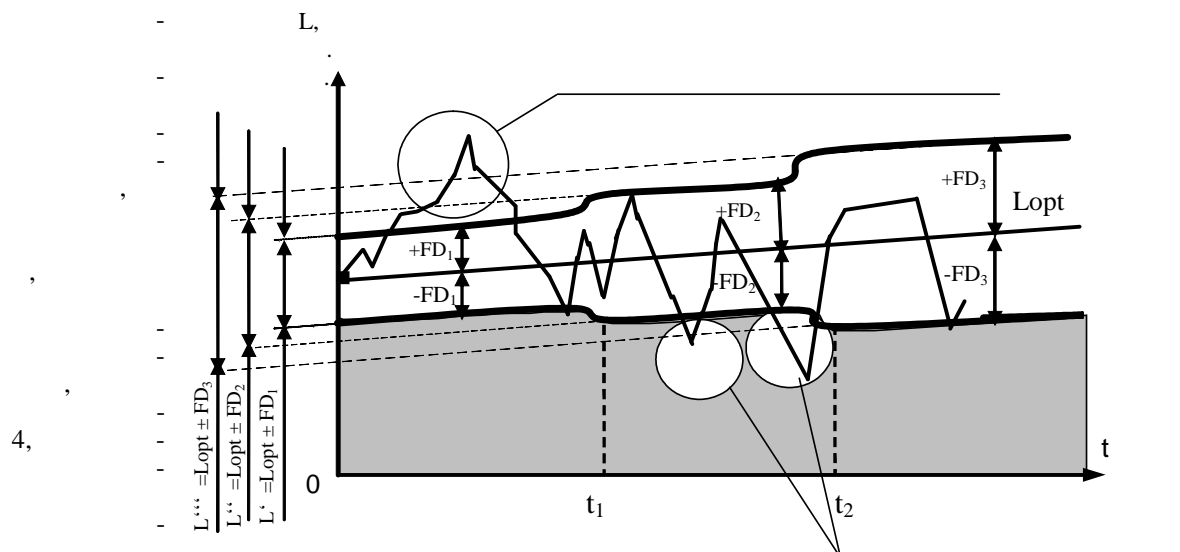
FD.

FD,

« »

FD.

(. 4).



- L' , L'' , L''' — 0 - t_1 , $t_1 - t_2$,
 - $t_2 - t_3$
 - 4.

FD

on-line,

1. — 2003. — 7-8. — .63-66.
2. // : , 2009. — .3. — « . — »./
- www.bankclub.ru/library.htm?id=21.
3. / . . // . — 2008. —
7. — .56-58.
4. / . . // . - -
5. (:) . — 2006. — .24. — .57-63. / . . //
- 2006 . — : - , 2006. — .61-63. : . - , 6-9
6. []: / . . . — : .08.00.08 — , 2010. — 20 . [. . .]: / [. . . , 2011. — 136 . / . . -
7. ; — : , 2011. — 136 . / . . -
8. // () . — 2010. — .3. — .14-17. / . . -
9. // . — 2010. — 2. — .111-119. /

* * * * *

[1, 2, 3],

[1, 3]

2008-2010 (. 1).

(2008-2010) *

| | | | | | |
|---|--|---------|----|-----|---------|
| / | | - | / | | - |
| 1 | | 71230,1 | 10 | - | 24226,3 |
| 2 | | 54564,8 | 11 | « » | 20519,2 |
| 3 | | 49430,8 | 12 | « » | 18115,7 |
| 4 | | 46616,6 | 13 | « » | 16429,9 |
| 5 | | 42843,0 | 14 | | 14506,4 |
| 6 | | 37905,3 | 15 | | 13720,3 |
| 7 | | 30919,4 | 16 | | 13691,2 |
| 8 | | 24972,6 | 17 | | 12807,5 |
| 9 | | 24373,3 | 18 | | 11917,6 |

*

2008-2010 . *

| | | | | | |
|----|-----|---------|---------|--------|---------|
| / | | - | - | - | %, |
| 1 | | 71230,1 | 67431,6 | 3798,5 | 105,6 |
| 2 | | 54564,8 | 51005,5 | 3559,3 | 107,0 |
| 3 | | 49430,8 | 46028,5 | 3402,3 | 107,4 |
| 4 | | 46616,6 | 41120,3 | 5496,3 | 113,4 |
| 5 | | 42843,0 | 37970,5 | 4872,5 | 112,8 |
| 6 | | 37905,3 | 34572,5 | 3332,8 | 109,6 |
| 7 | | 30919,4 | 25182,8 | 5736,6 | 122,8 |
| 8 | | 24972,6 | 22989,6 | 1983,0 | 108,6 |
| 9 | | 24373,3 | 20107,7 | 4265,6 | 121,2 |
| 10 | - | 24226,3 | 21462,6 | 2763,7 | 112,9 |
| 11 | « » | 20519,2 | 19824,0 | 695,2 | 103,5 |
| 12 | « » | 18115,7 | 15401,3 | 2714,4 | 117,6 |
| 13 | « » | 16429,9 | 14897,4 | 1532,5 | 110,3 |
| 14 | | 14506,4 | 11464,8 | 3041,6 | 126,5 |
| 15 | | 13720,3 | 12564,5 | 1155,8 | 109,2 |
| 16 | | 13691,2 | 5259,7 | 8431,5 | 260,3** |
| 17 | | 12807,5 | 10486,5 | 2321,0 | 122,1 |
| 18 | | 11917,6 | 11175,5 | 742,1 | 106,6 |

**

()

(. 3).

2008-2010 . *

| | | | | | |
|---|-----|-------|----|-----|-------|
| / | | %, | / | | %, |
| 1 | | 126,5 | 10 | | 109,6 |
| 2 | | 122,8 | 11 | | 109,2 |
| 3 | | 122,1 | 12 | | 108,6 |
| 4 | | 121,2 | 13 | | 107,4 |
| 5 | « » | 117,6 | 14 | | 107,0 |
| 6 | | 113,4 | 15 | | 106,6 |
| 7 | - | 112,9 | 16 | | 105,6 |
| 8 | | 112,8 | 17 | « » | 103,5 |
| 9 | « » | 110,3 | | | |

*

« »,

$$= \sum_{i=1}^m \dots \quad (1)$$

.; m—

$$= \dots \times 100, \quad (2)$$

, %.

$$/ = \dots, \quad (3)$$

∴

$$= \dots : m, \quad (4)$$

(— 1);

1)

2)

3)

$$= \dots, \quad (5)$$

1 100%);

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1. ... / ... : « -
», 2010. — 396 .
 2. ... / ... -
// ... — 2010. — 20. — .3-7.
 3. ... // ... :
08.00.08 — , — :
, 2011. — 37 .

25

330.44

[1, c. 55].

[2, . 25].

[3].

(y_2 [4]; (y_1)
 (x_2) ; (x_1) ; (x_3) ;
 (x_4) ; (x_3) ; (x_6) ; (x_7) [5].
01.01.2007 , 31.12.2010 () .
(15 2007)
(. 1). 1

| | X ₁ | X ₂ | X ₃ | X ₄ | X ₅ | X ₆ | X ₇ |
|----------------|------------------|------------------|----------------|----------------|------------------|------------------|----------------|
| Y ₁ | 0,9049122 | 0,8969861 | 0,6661633 | 0,5914297 | 0,8872716 | 0,8455601 | -0,4032278 |

2004-2005

2005-2008

12

01.01.2011

84%

» [6],

.1

$$y_i = \alpha + \beta x_i + \varepsilon, \quad i = 1, 2, 5, 6.$$

(1)

.2

2

1%,

1,44%;

1%,

1,91%;

1,47%.

| | α | β | p- ($\beta = 0$) t- | R^2 |
|-------|----------|---------|-----------------------------|--------|
| X_1 | 1,4589 | 1,4373 | < 0,0001 | 0,8189 |
| X_2 | 0,8065 | 2,1558 | < 0,0001 | 0,8046 |
| X_5 | 1,2085 | 1,9095 | < 0,0001 | 0,7873 |
| X_6 | 1,8523 | 1,4716 | < 0,0001 | 0,715 |

2,16%;

1%,

1%,

(.3).

3

| | X_1 | X_2 | X_3 | X_4 | X_5 | X_6 | X_7 |
|-------|-------------------|------------------|----------|---------|-------------------|-------------------|-----------|
| Y_2 | -0,8308109 | -0,923125 | -0,77383 | -0,4587 | -0,8842658 | -0,8550304 | 0,6132885 |

$$y_2 = \alpha + \beta x_i + \varepsilon, \quad i = 1, 2, 5,$$

6,

.4.

4

1%,

2,48%;

| | α | β | p- ($\beta = 0$) t- | R^2 |
|-------|----------|---------|-----------------------------|--------|
| X_1 | 9,9445 | -2,4829 | 0,000125 | 0,6902 |
| X_2 | 12,0521 | -4,1743 | < 0,0001 | 0,8522 |
| X_5 | 11,0110 | -3,5805 | < 0,0001 | 0,7819 |
| X_6 | 9,904 | -2,800 | < 0,0001 | 0,7311 |

- 4,17%;
 - 3,58%;
 - 2,8%.
- (2008-2010 .),

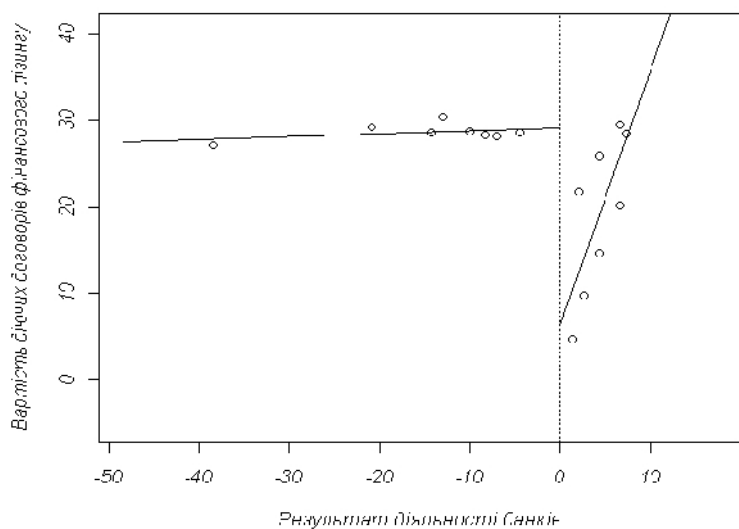
— 0,3903589.

0,7521949,

8

5

| | α | β | p- | R^2 |
|---------------------------|----------|---------|--------|--------|
| $Y_1 \quad X_7 (X_7 < 0)$ | 29,17811 | 0,03369 | 0,339 | 0,1524 |
| $Y_1 \quad X_7 (X_7 > 0)$ | 6,286 | 2,973 | 0,0313 | 0,5658 |



- 1.
 - 2.
 - 3.
- 100% 50%.

4.

5.

6.

01.04.2011

- 1. / — : , 2002. — 160 .
- 2. : 08.00.05, 08.00.10. / — 2006. — 141 .
- 3. // : 08.04.01 / ; — ., 2002. — 20 .
- 4. 2007-2010 . — : <http://www.leasing.org.ua/ua/bulletin/>
- 5. — — : http://www.bank.gov.ua/Bank_supervision/dynamics.htm
- 6. 2010 — — : <http://www.leasing.org.ua/ua/rating/>

2008-2009

[1].

[2].

[3].

[4].

[3].

[4].

[3].

:1)

); 2)

(,); 3)

[4]. , — :)

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[1];)

;) [5, c. 208-210].

; [6].

(, — ;)

Standard&Poors, Moody's) [1].

[1], .

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2. ((). , ,

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4. (5)

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1) ;2) ;3)

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;2)

;3)

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[7].

» « :1) : (1; 1, «) ;2) (;3) ;4) (;5) (;6) (;7) ([8].

[2]. :1) (;2) () ;

); 3)

(;)

[5, c. 208-210].

[9].

2) :1)

(;) ;)

(;4) ;5) (;6) ;7) (20 60);) ;8) ;9) ;10) ;11) ;12) « » (),

[10].

: 1)

;2)

;3) ;4)

;5)

[11, . 88].

1. — 7-32.
2. — 25. — 45-52.
3. — 2010. — 29. — 127-130.
4. — 2009. — 2(3). — 120-122.
5. []: []: « », 2009. — 295 .
6. — 2010. — 29. — 92-96.
7. « » — : http://www.credit-rating.ua/img/st_img/Methodology/12.07.2011/Banks_CR_meth.pdf.
8. — : <http://www.raexpert.ru/ratings/bankcredit/>.
9. — 2010. — 2. — 145-149.
10. — : « » / . / : <http://www.hrliga.com/index.php?module=profession&op=view&id=281&print=true>.
11. — : « », 2010. — 239 .

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« .. ».

2008 (

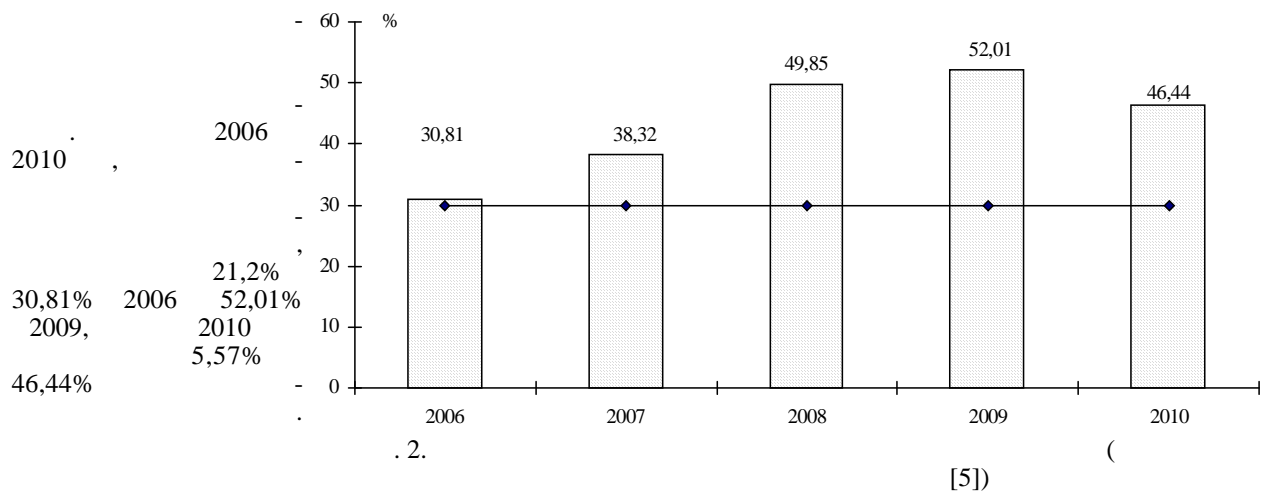
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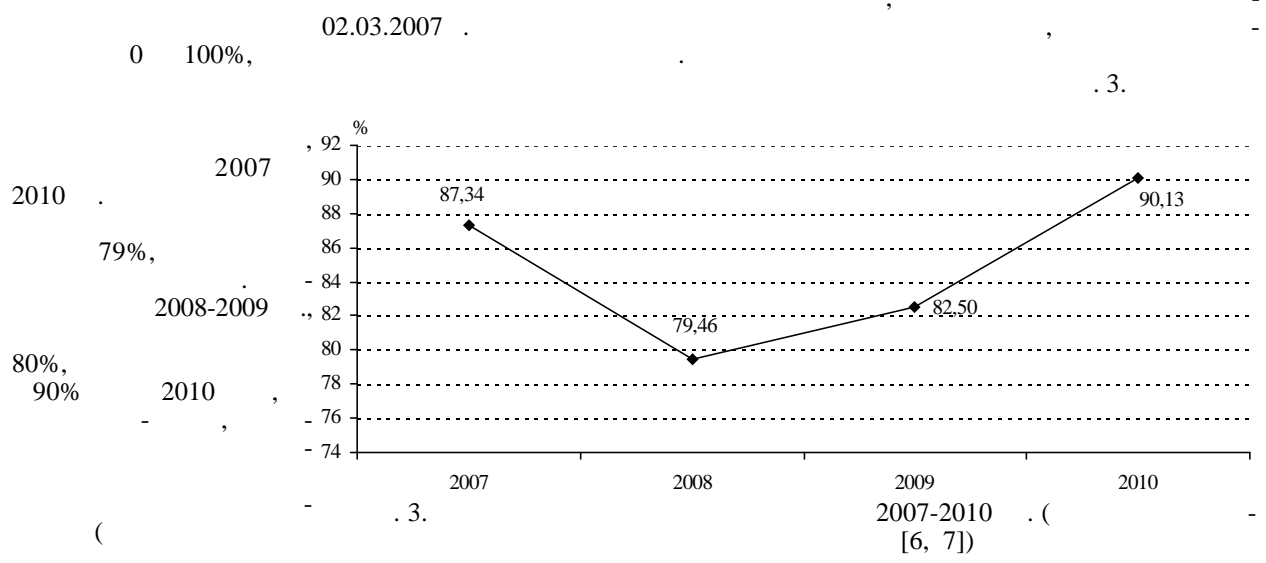
[1].

2008

[2].



2006 2008 , 2008 , 948 2008 913 2009. 2009 , 52% 2010 , 2-3 , (30%),



(. 3.) , - (:) 5-6. ;)

;) ;)

2006-2010 , :

1. , , ,

2008 , , 8%, 2007

2. -

3. , ,

3. , -

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1. . . . / . . . -

, . . . // . — 2009. — 8. — . 223-232.

2. . . . / . . . : <http://www.nbu.gov.ua/portal/>

Soc_Gum/Vzuk/2009_19/85_92.pdf

3. . . . //

4. / . — 2009. — 19 — . 287-293.

: http://www.bank.gov.ua/Bank_supervision/dynamics.htm

5. -

6. -

7. , : http://www.me.gov.ua/control/uk/publish/article?art_id=97980&cat_id=38738

[4]

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|--|--|-----|
| | | |
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| | | |
| | | |
| | | () |
| | | |

[5]

[6]

« » « » [7]

47 () ; « »

([7]);

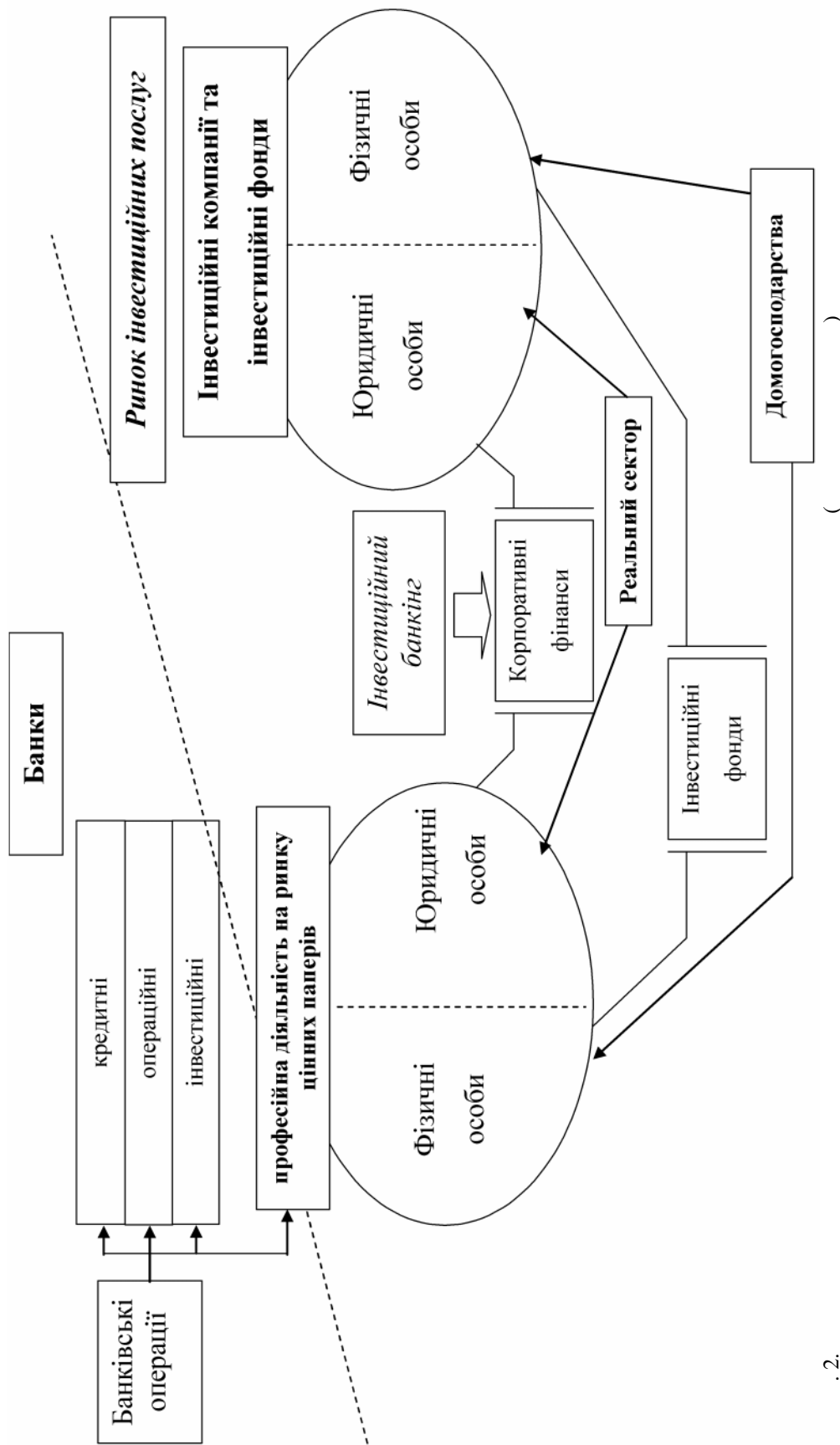
() « » () ;

» , « » , « » ()

(.2) [8].

[8]

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| | (M&A); |
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[9]

[10],

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(.4).

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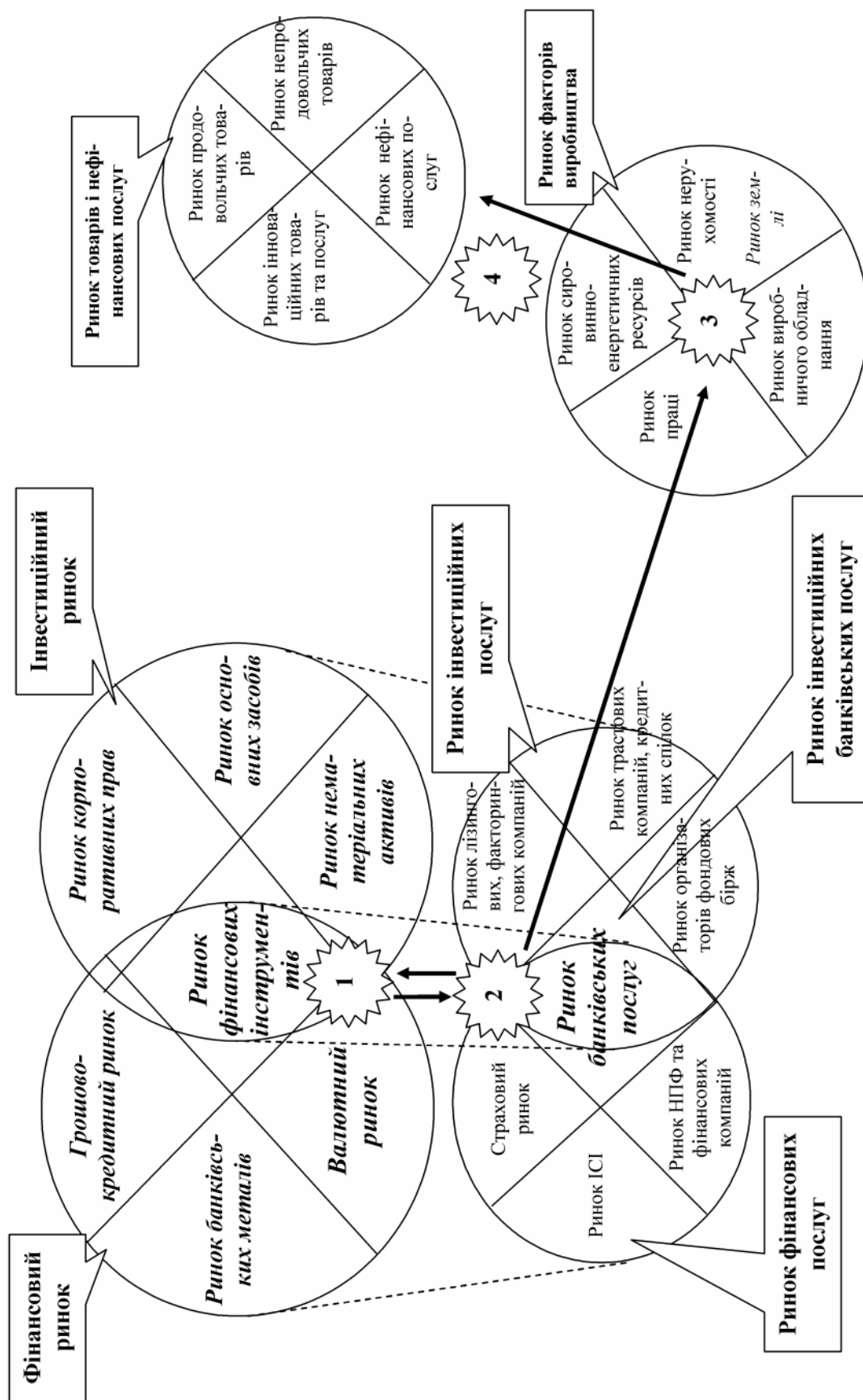
3.

1.

14. —

2.

: <http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=2664->



. 4.

3. . . . : 08.00.08 []/ . . . -
 .— « . . . ».—
 : 2008. — 440 .
4. . . . : []/ . . . —
 .— : , 2009. — 528 . — ISBN 978-966-364-880-4.
5. . . . : []/ . . . -
 , . . . — .2- , . . . : .— : , 2009. — 392 .
6. . . . — 2010. — 2. — .40-46. []/ . . . //
7. . . . : / . . . —
 — : <http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=2121-14>. —
8. . . . : []/ . . . /
 / — 2007. — 5. — С. 96-105.
9. . . . : . . . —
 : 08.00.05 /// . . . — . . . —
10. . . . : <http://diss.rsl.ru>. — . . . —
11. []/ . . . — 2007. . . . —
 . . . : . 08. 00. 08 — []/ . . . : . . . —
 « . . . ».— : [. . .], 2008. — 504 .

2011 [3], [2].

« » ()

()

« » [4].

« »

(.1) [5].

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[5]

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| | « »: | « » |

[3].

« »

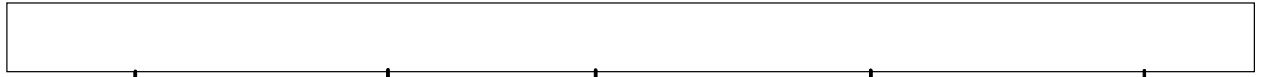
« » [3].

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« »

« »

(.1) [3].



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|--|--|-----------------------------|--|--|
| <p style="text-align: center;">« »</p> <p style="text-align: center;">(,)</p> <p style="text-align: center;">« » ()</p> | | <p>« »</p> <p>LIBOR-OIS</p> | | |
|--|--|-----------------------------|--|--|

.1.

([3]).

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- « »

1. []: .08.00.08— / ... , 2008.— 395 [8].

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2. Global Financial Stability Report. Durable Financial Stability: Getting There from Here. / International Monetary Fund. — 2011. — April — Electronic resource. — Mode of access: <http://www.imf.org/external/pubs/ft/gfsr/2011/01/index.htm#SAfig1>.
3. Global Financial Stability Report. Grappling with Crisis Legacies. / International Monetary Fund. — 2011. — September. — Electronic resource. — Mode of access: <http://www.imf.org/External/Pubs/FT/GFSR/2011/02/index.htm>.
4. 114 20.03.98 / : — -
— : <http://zakon1.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=v0548500-98>. —
5. / Slon.ru. —
: <http://slon.ru/blogs/moiseev/post/341816/>.
6. Basel III: International framework for liquidity risk measurement, standards and monitoring / Bank for International Settlements. — Electronic resource. — Mode of access: <http://www.bis.org/publ/bcbs188.pdf>.
7. « »:
104 15.03.04 / — — :
<http://zakon.rada.gov.ua/cgi-bin/laws/main.cgi?nreg=v0104500-04>.
8. — 2009. — 3. — / . . . /
: http://www.nbu.gov.ua/portal/soc_gum/nie/2009_3_1.pdf#page=120.

10

336.64

[1-3].

1)

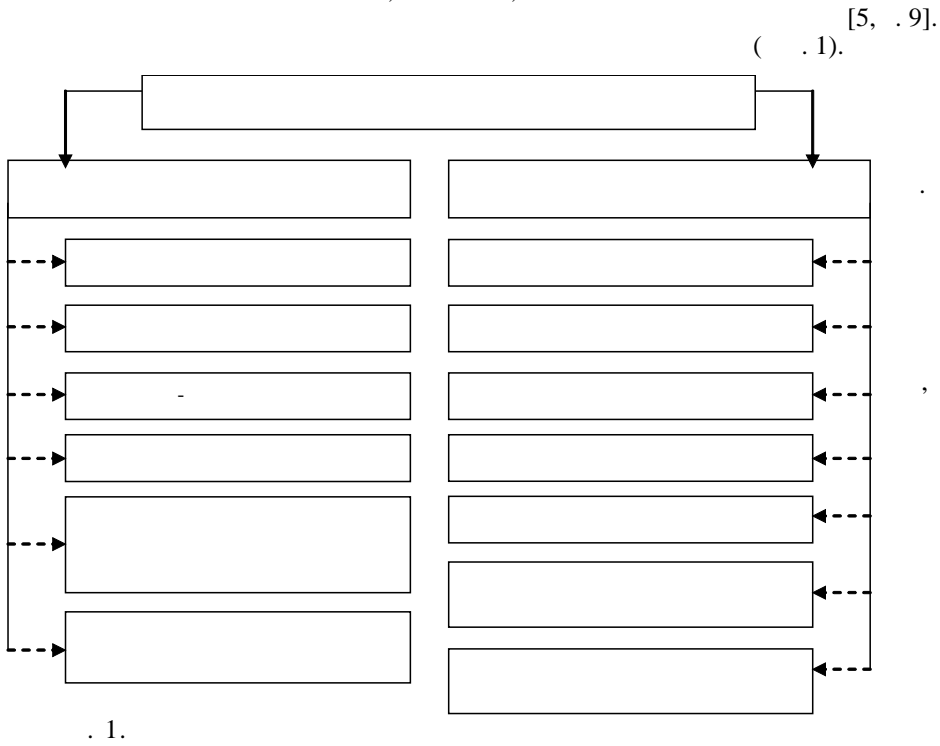
2)

3)

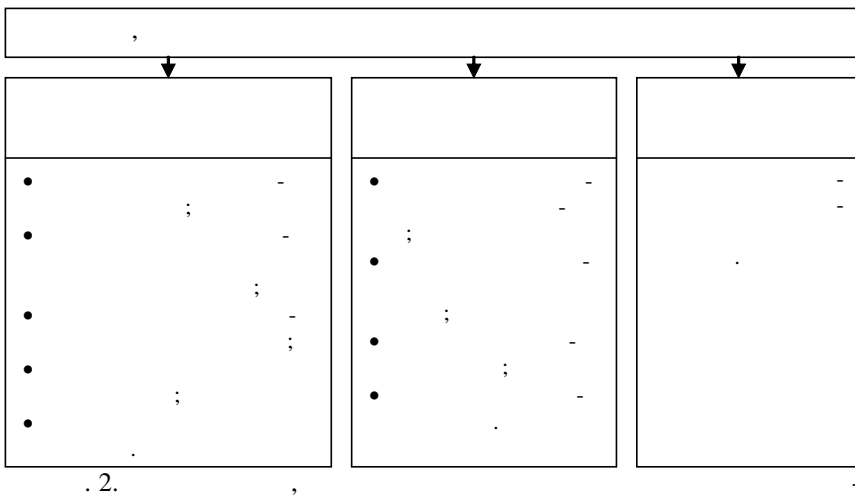
4)

5)

[4, .99].

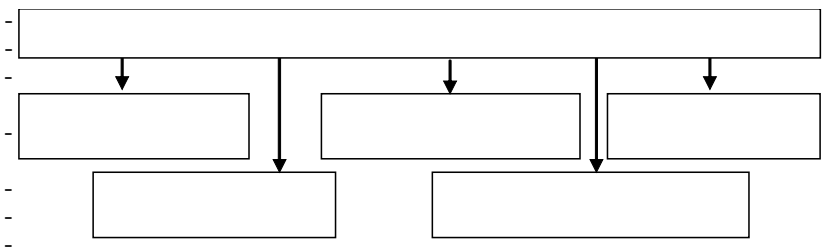


[6, .43].



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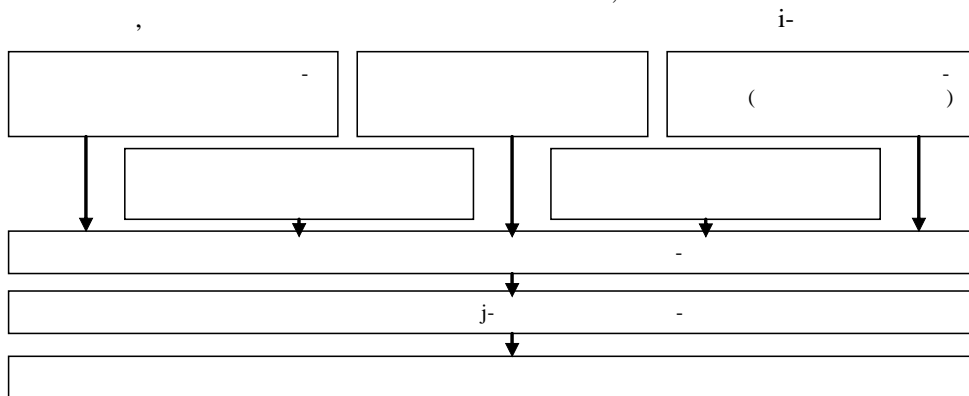
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$$R_{jk} = \frac{\sum_{i=1}^{n1} (\frac{f_{ijk}}{\max_j f_{ijk}} \times K_1)}{n1} + \frac{\sum_{i=1}^{n2} (\frac{e_{ijk}}{\max_j e_{ijk}} \times K_2)}{n2} + \frac{\sum_{i=1}^{n3} (\frac{b_{ijk}}{\max_j b_{ijk}} \times K_3)}{n3} + \frac{\sum_{i=1}^{n4} (\frac{L_{ijk}}{\text{norm } L_i} \times K_4)}{n4} + \frac{\sum_{i=1}^{n5} (\frac{P_{ijk}}{\text{norm } P_i} \times K_5)}{n5} \quad (1)$$

R_{jk} — j - k - ; $f_{ijk}, e_{ijk}, b_{ijk}, L_{ijk}, P_{ijk}$ — i -
 j - ; $\max_j f_{ijk}, \max_j e_{ijk}, \max_j b_{ijk}$ —
 k - ; $\text{norm } L_i, \text{norm } P_i$ — i -
 $n1, n2, n3, n4, n5$ — ; 1', 2', 3', 4', 5' — ;

$$R_j = \frac{1}{N} \times R_{j,1} + \frac{2}{N} \times R_{j,2} + \dots + \frac{t-1}{N} \times R_{j,t-1} + \frac{t}{N} \times R_{j,t}, \quad (2)$$

R_j — ; t —
 $R_{j,t-1}, R_{j,t}$ — j - 1-, 2-, ..., t-1-, t- ; $R_{j,1}, R_{j,2}, \dots$
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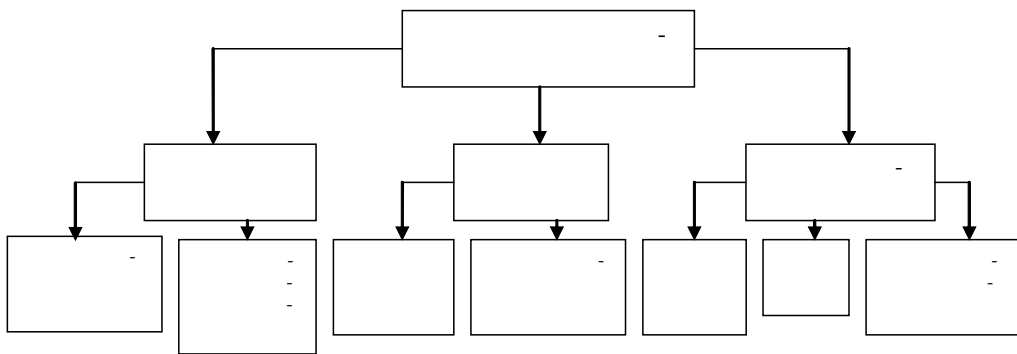
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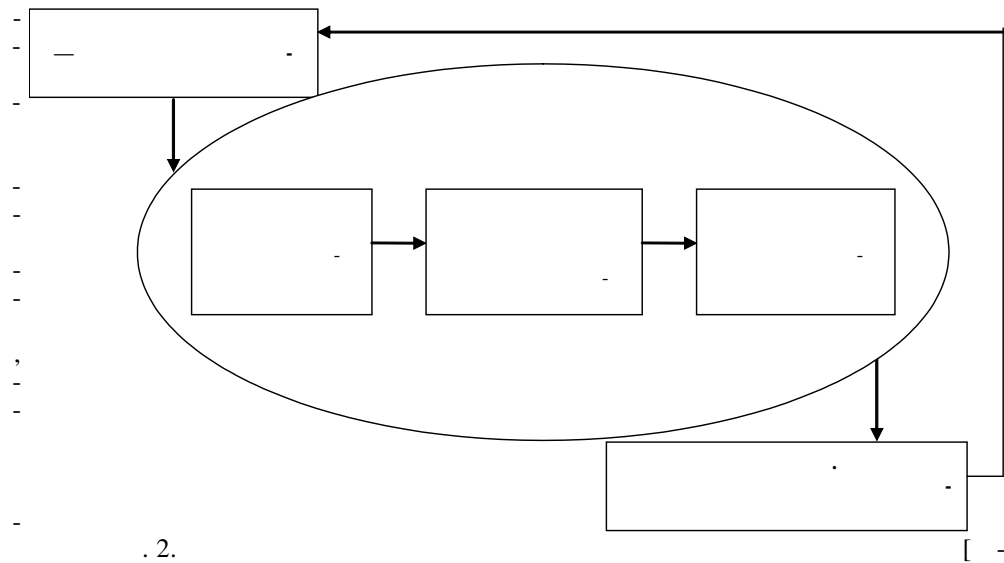
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$$C = \sum_{i=1}^n \frac{1}{(1+p)^i} + \frac{n}{k \times \frac{1}{(1+p)^{n+1}}}, \quad (2)$$

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11238,80

$$C = \frac{11238,80}{0,23 \times 0,2754} = 72598,67$$

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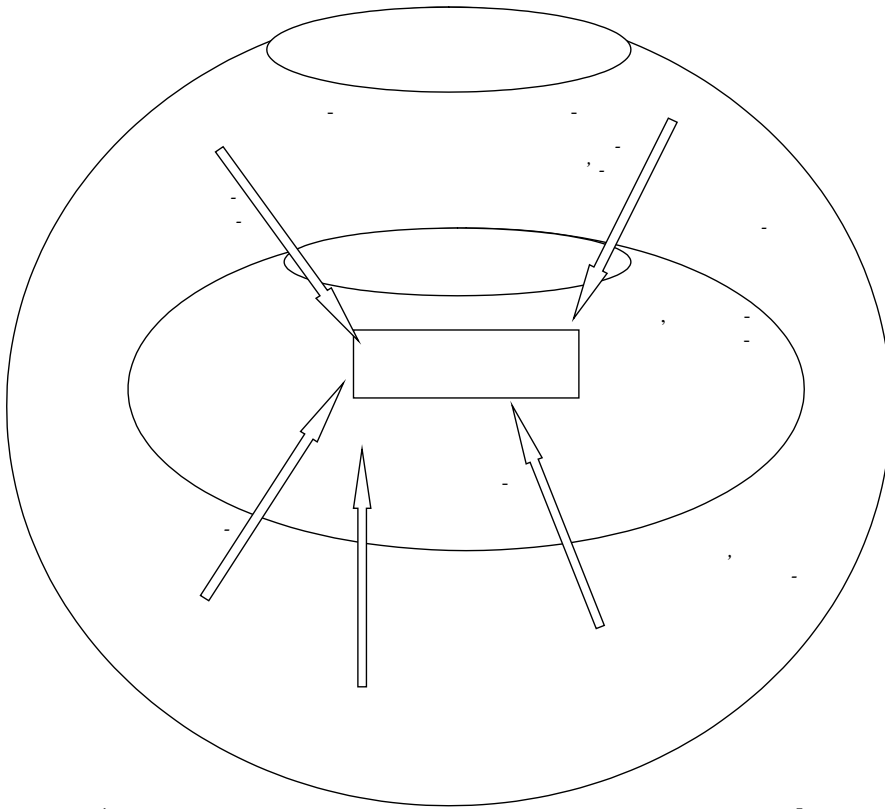
4. :// www.bizoffice.ru, , 2005. — 320 .

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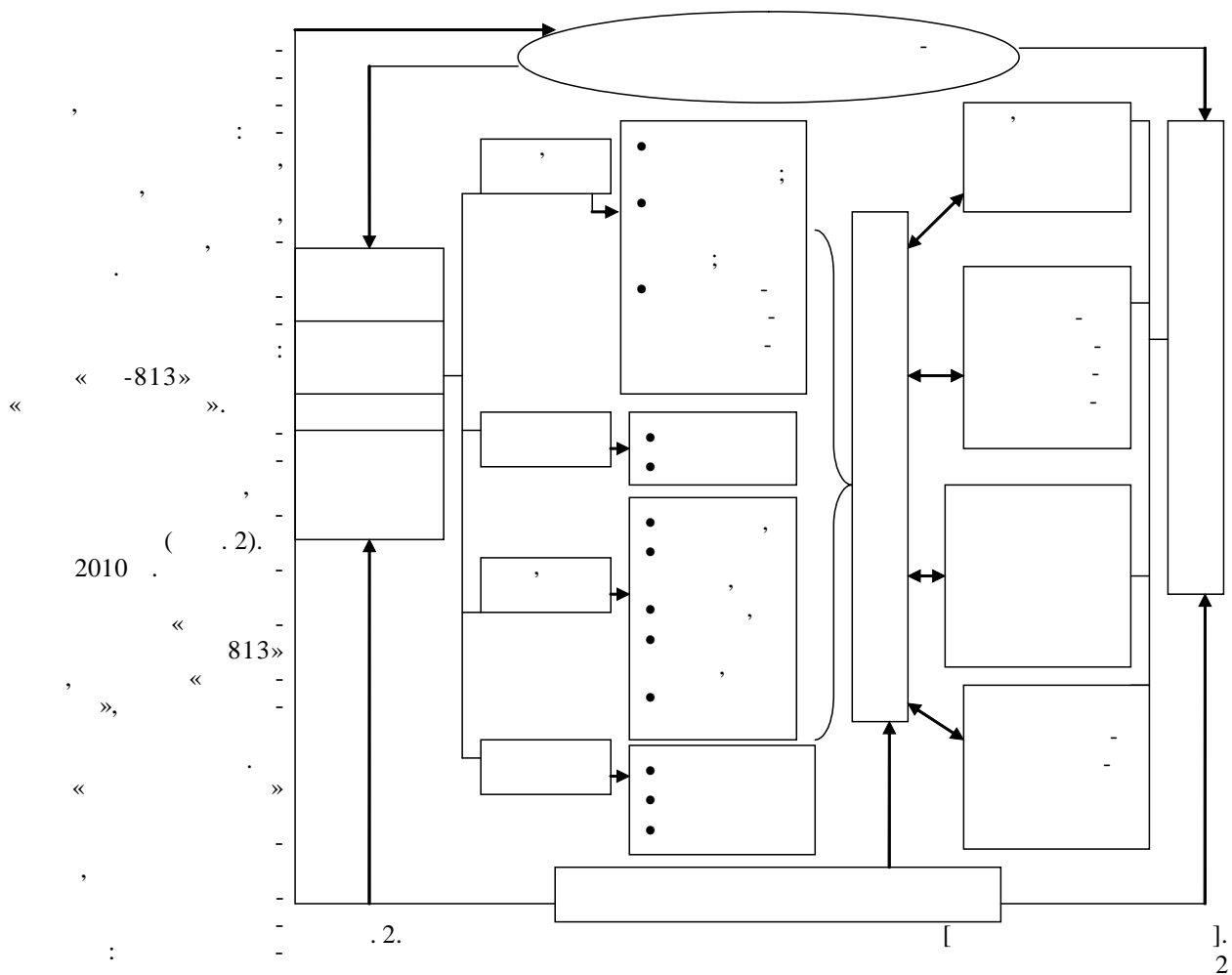
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| | 0,3117 | 0,1241 | 0,4556 | 0,5428 | 0,4446 | 0,3023 |
| | 0,1694 | 0,1363 | 0,0875 | 0,0824 | 0,0925 | 0,0636 |
| « 813» | 0,6830 | 1,9062 | 0,7152 | 1,2452 | 1,4179 | 1,6735 |
| | 3,4444 | 2,0555 | 1,8935 | 1,3045 | 0,7681 | 0,6856 |
| | 0,4853 | 0,3234 | 0,1714 | -2,1845 | -0,5884 | 0,6121 |
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| | 0,3084 | 0,3756 | 0,4137 | 0,2935 | 0,2990 | 0,3030 |
| | 0,1678 | 0,1348 | 0,1135 | 0,0588 | 0,0630 | 0,0664 |
| | 0,5822 | 0,5995 | 0,7159 | 1,2943 | 1,4308 | 1,6739 |
| | 5,3933 | 3,1834 | 2,4604 | 0,7009 | 0,7140 | 0,7272 |
| | 0,3585 | 0,2863 | 0,2376 | -0,0969 | 0,0062 | 0,0934 |
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ANNOTATION

Vorobyov Y.N. FINANCES OF HOUSEHOLD: MODERN PARADIGM

In the article probed essence finances of household coming from understanding of the modern financial system of the state.

Keywords: financial system of the state, finances of household.

Bondar A.P. FINANCIAL STATE AND FINANCIAL SAFETY BUILD ENTERPRISES OF UKRAINE

The questions of intercommunication of the financial state and financial safety of build enterprises of Ukraine are explore in the article.

Keywords: financial state, financial safety, build enterprises.

Goryn V.P. CONCEPTUALIZATION OF SOCIAL GUARANTEES IN PUBLIC FINANCE THEORY

The existent conceptual approaches to the interpretation of essence and setting of social guarantees, their role are exposed in socio-economic development of society. Signs of social guarantees classifications are offered, which specify on their intercommunication with social safety.

Keywords: minimum-wage, living wage, social safety, social guarantees, social interests, social transfers, public welfare.

Potiy V.Z., Zhuravlyova O.Ye. ECONOMIC ESSENCE THE FINANCIAL STABILITY OF INSURANCE COMPANIES AND FEATURE OF ITS DETERMINATION

The paper analyzes the characteristics of the organization finances the insurance companies and other enterprises. The analysis of opinions of different scientists is accomplished in respect of essence of concept «Financial stability of insurance companies» and shows the author's own view on this issue.

Keywords: financial stability, insurance, financial stability of insurance companies, financial reliability of the insurer, the insurer finance organization.

Rubtsova N.N. PROBLEMATIC ASPECTS OF AGRO-INSURANCE IN UKRAINE

The article investigates the current state of insurance risks of agricultural production in Ukraine and the problems associated with the development of this type of insurance.

Keywords: agricultural production, natural disasters, insurance of agricultural risks, Ukrainian agricultural insurance bureau.

Chorna O.M., Baranova C.V. CONCEPTUAL APPROACHES TO DEVELOPMENT OF THE FINANCE OF HOUSEHOLD IN ECONOMY OF UKRAINE

The article generalizes the specific lines of finances of households as a specific link of the financial system of Ukraine, determines the role of the household's finance in the national economy of Ukraine. On the basis of it were offered the author's conception of mechanism of the household's finance in the conditions of national economy which will be instrumental in converting of modern household into the active and influential subject of finances.

Keywords: household, finances of household, gross incomes and charges of households, internal and external money streams of households, financial potential of households, social stratification of society.

Blazhevich O.G. FACTORS WHICH INFLUENCE ON FINANCIAL STRENGTH OF BUILD ENTERPRISES SECURITY

Factors which influence on financial strength of build enterprises security are investigational in the article. It is set that external and internal factors have a different influence on the financial system of build enterprises, which creates different threats and risks. With the use of regressive-cross-correlation analysis the estimation of influence of internal factors is carried out on financial strength of enterprise security.

Keywords: internal and external factors of influence on financial safety of build enterprises

Voroshilo V.V. ESTIMATION OF FINANCIAL SAFETY OF HOUSEHOLDS AND DIRECTION OF ITS PROVIDING

In the article the estimation of financial safety of households is examined in the conditions of financial crisis and after a crisis period. Directions of providing financial safety of households are offered.

Keywords: financial safety of households, indicators of financial safety of households, providing of financial safety of households

Mokrytska A. CONCEPTUALIZATION THE FINANCES OF HEALTH PROTECTION

In the article, going of domestic and foreign scientists is described near interpretation of essence of finances of health protection. Properties of public benefits and their interpretation are reflected by the known scientists — economists. The basic market insolvency are described in the grant of medical services. Investigational intercommunication of organization of finances of health protection with organization of finances of the state, financial model of development of its economy. Problems which arise up in the nationalized system of health protection are considered, where services get a population regardless of his solvency and to the market.

Keywords: finances of health protection, financial resources, financial providing, financial system, public benefits.

Fitas N. THE SYSTEM OF DEPOSIT INSURANCE OF UKRAINE: PRESENT AND FUTURE

Experience of functioning of world and domestic before crisis system of deposit insurance is considered in the article. Changes of activity of present system of deposit insurance of Ukraine in period of financial crisis is analyzed. Author proposes ways of improvement of organization of deposit insurance system in Ukraine.

Keywords: the banking panic, deposit, the system of deposit insurance.

Vozzhov S.P., Khokhlov V.V. VARIATION METHOD OF DETERMINATION OF NORM OF BANKS LIQUIDITY INSTANTANEOUS AND ITS OPTIMIZATION

The problem decision of optimization of setting of norms of bank liquidity on the basis of economic-mathematical design is examined in the article, in the context of the use of variation method of its regulation.

Keywords: bank liquidity, regulation, variation method, optimum size, reserve of liquidity, expenses, function.

Vorobyova E.I. DETERMINATION OF CREDIT-INVESTMENT POTENTIAL OF BANKS OF UKRAINE

In the article determination of credit-investment potential of banks is carried out on the basis of aggregate of constituents of credit-investment potential. It is well-proven that part of banks of country did not realize it credit-investment potential.

Keywords: credit-investment potential of banks, constituents of credit-investment potential of banks.

Zablockij T.M., Druhova V.T. THE INFLUENCE OF THE BANKING SYSTEM ON THE LEASING MARKET DEVELOPMENT IN UKRAINE

The analysis of the banking system indexes influence on the Ukrainian leasing market is made in this article. Perspective directions of collaboration between banks and leasing companies are distinguished. Recommendations are worked out in relation of activation the leasing activity of the national commercial banks.

Keywords: banking system, leasing market, foreign bank capital, bank crediting, result of banking activity, financial leasing, financial and economic crisis.

Zachosova N. FEATURES OF THE FINANCIAL SECURITY OF COMMERCIAL BANKS IN UKRAINE

Article reveals peculiarities of the modern system of financial security in domestic commercial banks. It gives the analysis of methods of rating banks and established a list of indicators that agencies are taken into account when ranking banking institutions. A detection element is to consider rating the level of financial security of the commercial bank and a high rating assessment — one of the indicators of good financial safety agencies.

Keywords: financial security, commercial bank, the threat, the danger level of financial security, the security service, ranking, the bank staff.

Solovyov V.I. CURRENT STATE OF THE BANKING SECURITY OF UKRAINE

In this article reveals the essence of the term of «banking security of state». Have been analyzed the main indicators of financial stability the banking sector of Ukraine. An estimation the current level of the banking security of state, in accordance with the Method of calculating the level of economic security of Ukraine.

Keywords: financial security, banking security of state, indicator of bank of Ukraine's security, charter capital of the bank, foreign capital, lending to the real economy.

Dubovyk S. ROLE AND PLACE MARKET INVESTMENT BANKING SERVICES IN A SPACE OF INTER-MARKET INTERACTION

Article deals with the provisions of theoretical and methodological synthesis of investment banking services market, including its practical role in the processes of social reproduction. The author grounded functional and institutional separation of investment banking services market, and defined the key mechanisms for its interaction with other segments of the financial market on the one hand, and the real economy sector, on the other. Based on the structural approach it was developed the authors' definition of the studied market, formulated a vision for further scientific research.

Keywords: market investment banking services, investment banking, investment market, investment banking, financial instrument.

Samsonov M.I. PROSPECTS FOR IMPROVEMENT OF BANKING SUPERVISION IN UKRAINE

The paper analyzes the key provisions of the modern theory and practice of banking supervision, propositions and strategic foundations of international regulatory bodies in their possible application by national regulator with the aim of improvement of supervision of credit institutions in Ukraine.

Keywords: banking supervision, systemic stability of the financial sector, macroprudential policy, advanced economies.

Tsopa N.V. METHODS OF ASSESSING THE INVESTMENT ATTRACTIVENESS OF INDUSTRIAL ENTERPRISES: ADVANTAGES, DISADVANTAGES, ESPECIALLY FOR CONTEMPORARY APPLICATIONS

The existing methods for evaluating the investment attractiveness of enterprises have been investigated. A comparative analysis of methods for assessing investment attractiveness was made. A modified algorithm for estimating the investment attractiveness of enterprises with the method of summarizing the group of coefficients proposed

Keywords: investment attractiveness, financial analysis, methods of assessment of investment attractiveness

Bachinska O.M. APPROACHES TO DETERMINATION OF COST THE ENTERPRISE

This article explores the notion of the value the enterprise, as well as provides various methods of estimation the cost of the enterprise, discussed the advantages and disadvantages of each method.

Keywords: value of an enterprise, market value, valuation of business, approaches to the assessment of the value the business.

Gavrilova T.V. MANAGEMENT FINANCIAL SAFETY IN ENTERPRISE

A concept «The financial safety» is analyzed in the article, indexes which negatively influence on financial safety in enterprise are certain, the chart of management financial safety is offered and the analysis of financial safety is conducted on the example in the build enterprises.

Keywords: financial safety in enterprise

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