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THE MAIN TRENDS OF DEVELOPMENT OF THE WORLD BANKING SYSTEM

The article examines the main trends in the development of the global banking system. Analyzed indicators of the development of banking systems in various countries of the world. The largest banks of the world in terms of assets and market capitalization have been established, and on the basis of these data a rating of the banking systems of the world has been built. General trends in the development of banking activities and new, narrower, specific trends in the development of the global banking system are highlighted. Presented promising areas for further development of the global banking system.

The theoretical and methodological basis of the work carried out are the fundamental provisions of general economic theory, the study of domestic and foreign scientists and companies on banking issues. Information base of research was made by scientific works of scientists and practitioners, published in Russia and abroad. The article used the statistical data of international institutions and organizations. Methods of qualitative and quantitative analysis, historical and logical comparison and generalization were used.

It is concluded that the crisis phenomena of recent years, the decline in production and inflationary processes have once again shown that traditional types of banking activities are not able to provide an adequate level of profitability. All these factors lead to a deepening of the general tendencies of universalization, consolidation, globalization, internationalization and transnationalization of banking activities that have existed for a long time. The further development of the world banking system will take place on the basis of infrastructure transformations and the introduction of financial innovations, the spread of modern electronic technologies, means of communication and information.

Keywords: financial market, world banking market, world banking system, commercial banks, banking assets, capitalization, consolidation of banking capital, profitability, profit, internationalization of banking activities.

Timothy W. Koch, MacDonald S. Scott. [3],
 [4], [5], [6], [7], [8], [9],
 [10], [11], [12],
 [13]

12 50
 50 8 , 20
 Deutsche Bank (2017 . 2011 17
 BNP Paribas Bank (2017 . — 3 .
 8) . 2010 . 2017 . 10 2 . . (.1).
 25 1 . . 593,3
 2017 .50- 2016 . , Westpac, 2015 . —
 China Minsheng Bank 610,7 656,2 . .

1.

*

		2015 .		2016 .		2017 .	
		/	.	/	.	/	.
-		1	3368,2	1	3616,4	1	3473,1
-		2	2736,4	2	2939,2	2	3016,4
		4	2610,6	3	2816,6	3	2815,9
Mitsubishi UFJ Financial Group		8	2391,7	8	2323,2	4	2626,3
		7	2492,5	4	2629,3	5	2611,4
Jpmorgan Chase		5	2573,1	6	2449,6	6	2491,0
HSBC Holdings		3	2634,1	5	2571,7	7	2375,0
BNP Paribas		6	2522,5	7	2400,0	8	2189,3
		11	2104,5	9	2149,0	9	2187,7
		50-	-	15	1701,6	10	2046,2
		15	1686,0	16	1613,2	11	1943,9
Wells Fargo		14	1687,2	14	1720,6	12	1930,1
Credit Agricole		9	2140,1	10	1911,3	13	1816,0
Citigroup		13	1842,5	13	1829,4	14	1792,1
Mizuho Financial Group		20	1534,3	17	1563,9	15	1742,4
Sumitomo Mitsui Financial Group		18	1542,2	18	1527,0	16	1693,0
Deutsche Bank		12	2074,4	11	1901,4	17	1676,6
Barclays		10	2119,4	12	1882,7	18	1492,3
Societe Generale		17	1588,2	19	1525,8	19	1457,0
		19	1537,3	21	1503,2	20	1411,5
		16	1640,0	20	1517,7	26	982,5
50-	-	50	656,2	50	610,7	50	593,3

* [14, 15, 16]

20
— 2 %.

2017

0,5 %, 50-

(.1).

1000

2017 .

2017 . 3,85 %.

2008 . [17].

72 %

20

(.2).

-20

42,7 % 26 %,

7 %.

-20

2017 . JP Morgan Chase&Co

(.2).

(Itau Unibanco Holding)

(UBS).

2017 .20

-20

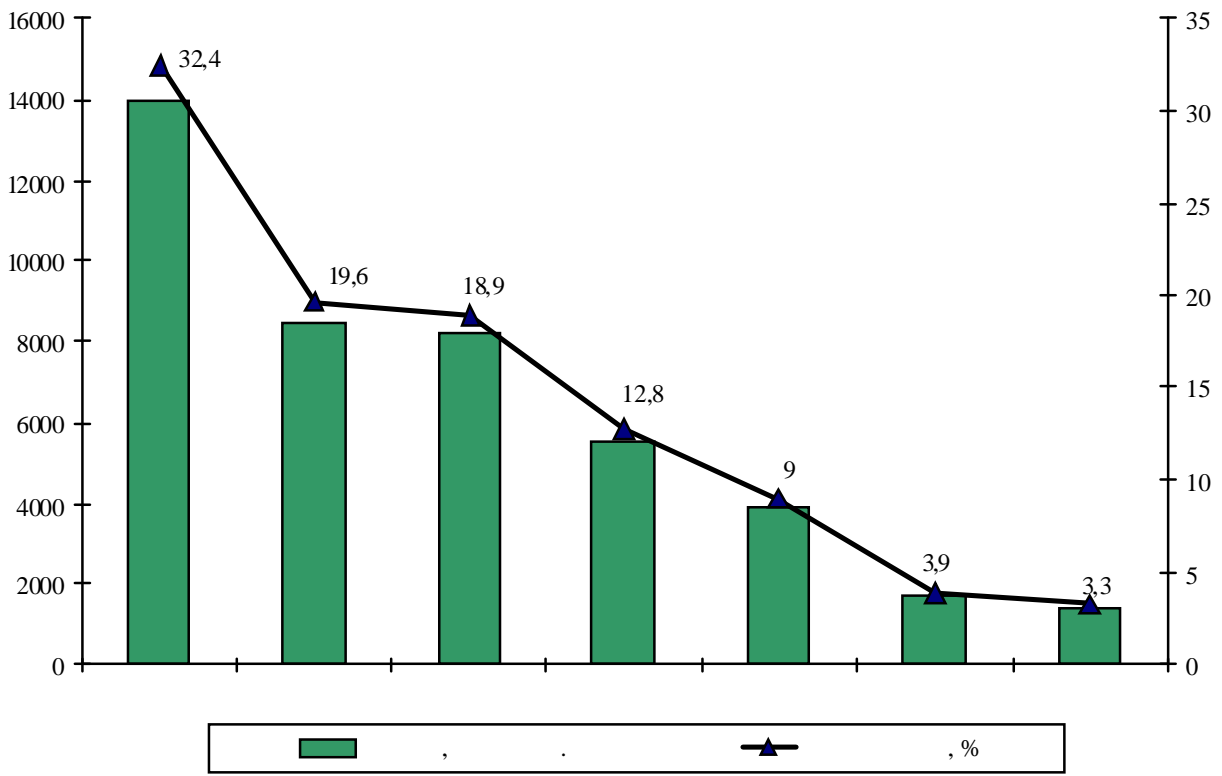
2016 .,

119,41

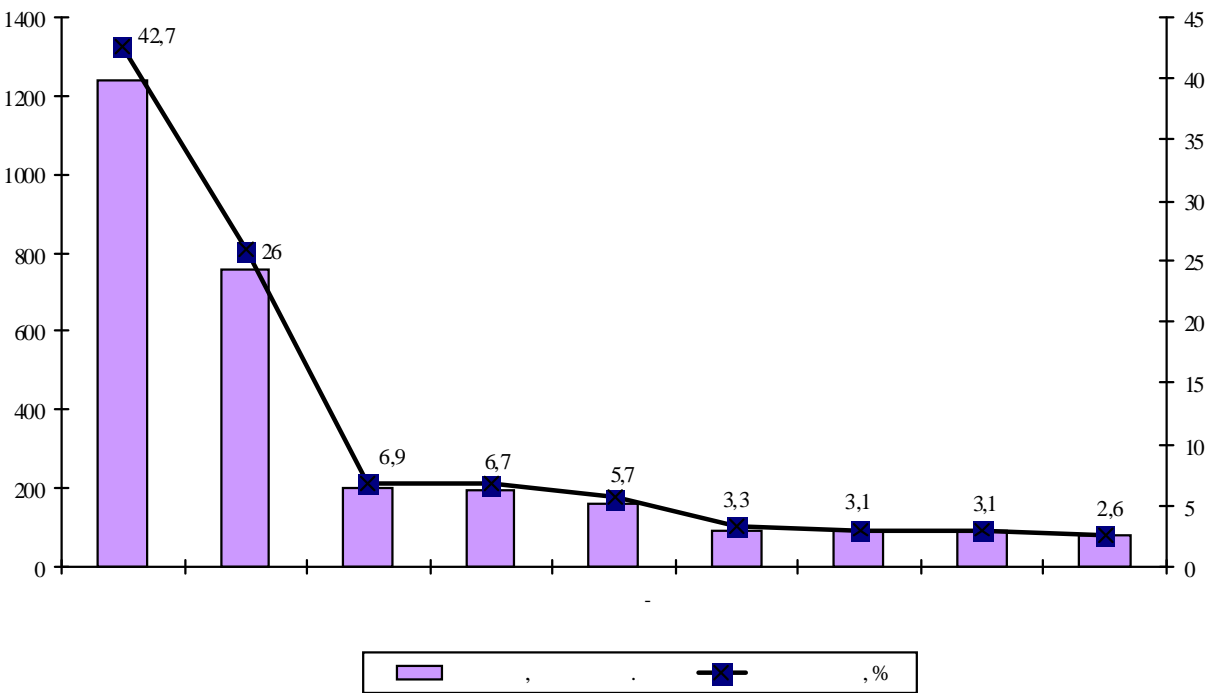
2,9

2015 . 473,65

71



1. [14]. -20, 2017.



2. [18]. -20, 2017.

2.

*

		2015 .		2016 .		2017 .	
		/	.	/	.	/	.
JP Morgan Chase&Co		4	235,85	2	232,89	1	311,31
Wells Fargo		2	284,48	1	255,44	2	268,46
Industrial and Commercial Bank of China (ICBC)		1	311,32	3	224,08	3	245,35
Bank of America (Bo)		8	167,30	5	154,47	4	236,58
China Construction Bank		3	244,88	4	160,91	5	204,48
HSBC Holdings		7	193,03	9	131,93	6	165,09
Citigroup Inc.		9	161,77	8	137,33	7	164,34
Agricultural Bank of China		6	205,66	6	152,27	8	156,54
Bank of China		5	222,56	7	143,50	9	149,86
Commonwealth Bank of Australia		10	114,34	10	100,12	10	112,45
		13	95,72	11	90,67	11	104,41
		11	106,52	17	71,25	12	96,23
Goldman Sachs		15	87,81	15	72,24	13	93,22
Toronto-Dominion Bank		17	85,28	13	81,15	14	91,36
BNP Paribas		19	78,85	20	65,53	15	91,16
Mitsubishi UFJ Financial Group (MUFG)		12	99,88	16	71,51	16	89,7
Westpac		14	90,54	12	81,32	17	87,58
US Bancorp		—	—	14	74,73	18	87,3
Morgan Stanley		—	—	—	—	19	80,69
Itau Unibanco Holding		—	—	—	—	20	75,7
Lloyds Banking Group		16	87,56	18	70	—	—
(BoCom)		18	80,05	—	—	—	—
UBS		20	77,82	—	—	—	—
		—	—	19	66,82	—	—
			3031,22		2438,16		2911,81

* [18, 19, 20]

(ROA),
(ROE)
(R) (.3).

3.

2016 .*

/			
	ROA	ROE	ROC
	1,54	14,08	15,21
	0,34	5,46	6,47
()	0,86	10,71	12,31
	1,15	16,64	17,04
	0,4	7,38	8,3
	2,11	22,33	27,42
	1,51	12,23	13,16
	1,9	25,11	28,08
	1,3	12,66	15,86

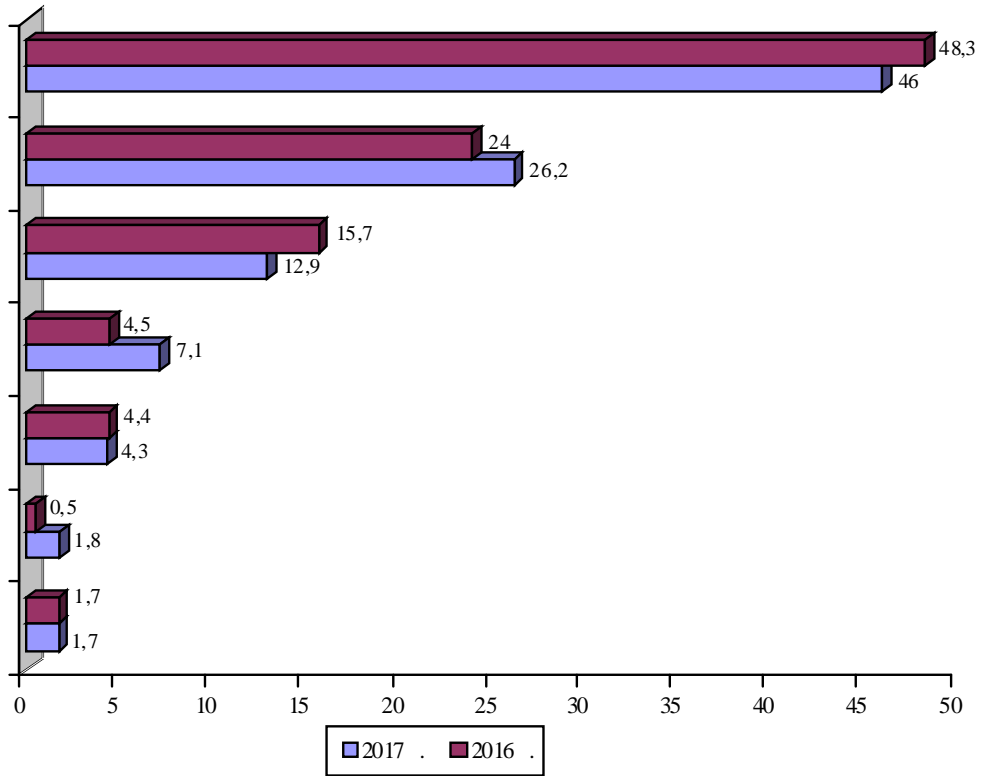
* [7]

1068 . [21].

1000 The Banker 2017 .
2016 . — 2 .

73

2016 ., 2015 ., 3,5 %, 308 . [22]. 4-7 % (.3).



.3.

[21, 22]).

2017 . 26,2 %, 2,6 %. 2016 . 15 20 (2,6 %) 2017 . Banco Bradesco 2017 . 1,8 % 0,5 %. —4,3-4,4 % 1,7 % 2017 . 2016 . 2,3 %. 46 % 48,3 % 2016 .) 2017 . 12,9 % 2,8 2016 . Top-1000 26,7 % 18 % 2016 .

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