

## ABSTRACT

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### PROBLEMS OF FINANCIAL INTERMEDIATION SUBJECTS DEVELOPMENT

Subjects of financial intermediation are able to accelerate the circulation of funds in the economy, reduce the cost of raising funds and thereby promote economic growth.

The actual problem is the additional capitalization of banks and determine their required quantity, the problem of disclosure of information by non-bank financial institutions, and enhance of consumer's confidence in financial institutions. A critical analysis of the current state of the stock segment of the financial market, credit segment (credit unions, pawnshops and factoring), insurance (risky and personal) was completed. The number of financial institutions on most types of services in 2016 decreased. Exceptions were only finance companies that demonstrate stable growth.

There have to be more number of sensitive indicators of changes in the financial condition of the companies used in the analysis of financial statements, and establish regular stress testing of financial institutions to determine their financial stability, as does the National Bank, using stress tests to assess the condition of banks and identify their needs in additional capitalization.

Ukraine has the economic potential provided with implementation of strategy for the development of financial intermediation subjects, which includes:

- monitoring of financial institutions by regulators to detect problems and threats;
- regulating of the sale of troubled assets;
- development of programs for loan restructuring;
- improvement of the protection of investors and consumers.

These strategic directions of development of financial intermediation subjects will enable it to provide transparency, create favourable conditions for investors and increase the liquidity of financial instruments for maintenance of Ukraine's economy.