

Litvinyuk O.V.,

*A graduate student<sup>1</sup>, is a teacher of banking department*

*Odesa national economic university*

**METHODOLOGY OF ESTIMATION OF LIQUIDITY IS IN CONTEXT  
OF COMPLEX MANAGEMENT OF ASSETS AND PASSIVE VOICES OF  
BANK INSTITUTIONS IN MODERN TERMS**

**Raising of problem.** In the conditions of financial globalization and integration of financial markets actual enough and one of strategic directions of management the complex management of assets and passive voices of bank institutions comes forward, by means of that the optimal level of liquidity is provided and disbalances are removed. The world banking system presently is in the state of an increase vagueness and волатильності. The specific of activity of modern financial markets and system of adjusting of activity of banks testifies that for the achievement of primary priority and strategic purposes of bank it is necessary to carry out the complex management of assets and passive voices of bank.

In the conditions of modern instability economies of problem, that is related to insufficient diversification of bank activity, weak coordination of management efficiency, risks and liquidity, by dependence on sourcing, by a sensitiveness to the changes of the market state of affairs and factors of trust to the banking system testify on the whole, that a modern bank management needs the strategic and complex management of assets and passive voices of bank institutions. In the period of increase of the crisis phenomena in an economy one of basic functions of the banking system and every bank there is financial mediation between the different subjects of ménage, that have a defect and surplus of monetary resources. This mediation results in a volume, that transformation of economies in an investment changes correlation of terms and amounts of the attracted and placed moneys and negatively affects liquidity bank institutions. Support of liquidity of bank institutions is the obligatory

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<sup>1</sup> \* *Scientific leader: Dobrov V.M. – d.e.n.,profesor*

condition of their self-preservation and survival at the high-competition market of financial services, without that they will not be able to execute the basic functions and effectively to function.

Timeliness and plenitude of implementation of the functions by bank institutions and banking system on the whole to a great extent depends on their liquidity, which is one of general high-quality descriptions of activity of bank, which stipulates his reliability, firmness and competitiveness. In the process of the activity bank institutions are constantly exposed to the risk of liquidity, id est probabilities of offensive of situation of disparity bid-asked money and insolvency of bank in good time and in full to execute the bills of debt. Thus his both insufficient and surplus liquidity has negative influence on activity of bank. The low level of liquidity of bank limits his solvency, causes the loss of trust of clients, decline of access and appreciation of value of outsourcing of financing for maintenance of liquidity, and accordingly and financial problems.

Providing of due and optimal level of liquidity comes forward as one of primary strategic purposes of process of complex management of assets and passive voices of bank institutions. Bank liquidity plays an important role both activity of separate bank and on the level of that quality and plenitude of grant of services to the clients depend the financial system of the state. In modern unstable financial operating bank to the sector conditions in the process of management of assets and passive voices there is a threat of unbalanced of wave and outflow of monetary resources after terms, sums and in the cut of currencies. Modern bank institutions function at the terms of transitional dynamics of breaks of liquidity. Thus she can be caused by both the change of terms of redemption of money that take place and attracted and dynamics of the combined volume of this placing and bringing in.

The most appropriate and effective form of liquidity imbalance analysis of banking institutions in the context of an integrated asset and liability management serves to build a matrix of funding. The main elements of the matrix liquidity balance is the sum of the respective asset group that aims to cover the liabilities of a particular group. It is noteworthy that among a group of scientists who were involved in the

study of basic problems of bank liquidity management processes, there is no consensus on the definition of "bank liquidity" and the elemental composition of these groups, which requires further investigation.

**Analysis of recent research and publications.** An important contribution to the study of issues related to liquidity management processes of the bank and its evaluation by means of a matrix of funding made known foreign and domestic scholars, economists, namely J. Sinko [1] A. Lavrushin [2] B. Stelmach, V. Mishchenko [3] L. Kuznetsova [4] L. Ryabinina [5] J. Salo [6] A. Crickley [7] L. Prymostka [8] and others. However, the question of development methodologies for evaluating liquidity in the context of integrated management of assets and liabilities that meet the modern requirements of highly competitive financial market require further study.

**Raising of task.** The main purpose of this study is to develop a methodology for assessing the liquidity in the context of an integrated asset and liability management of banks in modern terms by a matrix of funding. To realize the above objectives formed the following objectives: a study of the main approaches to the interpretation of the economic substance of the concept of bank liquidity; study and development of methods of assessing the liquidity in the context of an integrated asset and liability management in modern terms by a matrix of funding.

Object is a process asset and liability management of banks with which the optimal level of liquidity as adequate liquidity and reliability of banking institutions is essential to ensure profitable operations, preservation of capital investors and shareholders.

The subject of research supports a set of technological, methodological and practical aspects of integrated asset and liability management of banks of Ukraine.

**Exposition of basic material of research.** For the effective functioning of bank institutions a process of liquidity management is one of basic key complex custom assets and passive voices controls. Liquidity in the context of complex management of assets and passive voices of bank is traditionally determined as a degree of coverage of obligations of bank by his assets, the term of placing of that in

monetary resources answers the term of redemption of obligations. Actual in a management and allocation of financial resources are development and realization of politics, that will provide balanced of assets and passive voices of bank and influences on his liquidity, profitability and financial firmness and reliability.

J. Sinki said that liquidity is necessary first of all to be ready to meet deposit withdrawals and loan demand. Unforeseen changes in flows pose to banks liquidity problems [1].

Russian scientist AI Lavrushin emphasizes that the liquidity of commercial banks is determined by its financial strength and stability, including in sufficient equity, optimal placement and size of funds for asset and liability balance for the appropriate timing [2].

Domestic scholars, economists, V. Stelmach and V. Mishchenko, when bank liquidity means its ability to timely fulfill its obligations. In other words, the amount of its cash, which can be rapidly mobilized from other sources, allow time to perform the obligations reflected in the liability balance. In particular, in order to maintain liquidity, the bank should have some reserve for unforeseen fulfillment of obligations that may be caused as a change of the money market and the financial condition of customers or partner banks. [3]

According to Professor L. Kuznetsova, the liquidity of the bank - is its ability to convert its assets into cash or other payment means for the payment of obligations imposed or active operations on demand first of all first-class customers of the bank in case of funds that are available for this lack. Liquidity is a basic property of the bank, its qualitative characteristics, allowing the bank to grow if it fulfills its financial obligations in a timely manner (saves solvency) [4].

Professor L. Ryabinina under the liquidity of the bank understands its ability to continuously ensure compliance with its obligations in cash at any given time currency liabilities created on demand depositors and borrowers reliable [5].

Scientist I. Salo notes that under the liquidity bank should understand the bank's ability to meet its obligations (at any time for liabilities on demand and in

accordance with the terms of urgent obligations), with a sufficient amount of cash and non-cash resources [6].

Academic O. Crickley, identifies the following interpretations of the liquidity of the bank - the bank's ability to meet its obligations, having a sufficient amount of cash and non-cash assets of the bank's ability to simultaneous active transactions and offer liquid products on the market [7].

According to the Regulations on the procedure for regulation of banks in Ukraine: "... the liquidity of the bank - the bank's ability to provide timely fulfillment of its financial obligations, which is determined by the balance between the terms and amounts allocated assets and repayment terms and amounts of the obligations of the bank, as well as the terms and amounts of other sources and uses of funds "[9].

Based on a critical analysis of the literature and taking into account the different perspectives of economists, consider fitting the following definition: the liquidity of the bank - a bank's ability to provide timely fulfillment of its financial obligations due to the balance between maturity and repayment of amounts allocated assets and the timing and amounts of performance obligations to ensure profitability, financial stability, reliability and efficiency of assets and liabilities. It should be noted that the liquidity of the banking system depends on the liquidity of banks, the National Bank of Ukraine and the State, and the development of the interbank market, which makes it possible to consider an integrated banking system. Liquidity of banks of Ukraine ensured through compliance with mandatory economic liquidity standards that are set by the National Bank of Ukraine.

For the generalized valuation and liquidation liquidity imbalances in the context of an integrated asset and liability management of banks by constructing a matrix of funding: Assets are grouped by degree of liquidity and liabilities - maturity obligations. The elements of the matrix balancing liquidity is the sum of the respective asset group that aims to cover the liabilities of a particular group. In the header of the column groups are liabilities that must be financed. In the matrix of asset liquidity decreases from top to bottom, urgency liabilities respectively from left to right.

Algorithm for filling the matrix as follows. Assets with high liquidity directed to repay most urgent obligations. If there is a surplus of resources, it is intended to pay off the liabilities with longer term performance, lack of assets to pay off liabilities of the relevant group is compensated by using a group of assets with a lower degree of liquidity. If the costs of certain maturities of the assets covered by a long term implementation, the amount placed below the main diagonal. These gaps also indicate liquidity risk, namely the lack of liquid resources and may cause insolvency. If all amounts are on the main diagonal, the liquidity risk is absent, but there is interest rate risk, which is associated with changes in interest rates and changes in the value of money over time. Thus, the amount of which are located on the diagonal, representing the closed position of liquidity, the amount of which are located above and below the diagonal matrix - liquidity gaps. Matrix Funding and value of assets and liabilities of the banking institutions helps determine which assets should ensure repayment of liabilities and, consequently, an optimum level of liquidity of the banking institution.

Finding the optimal level of liquidity is carried out by successively placing each group of liabilities, while initially the requirements of liquidity, and profitability. Based on available liquidity, using matrix can make management decisions concerning the allocation and reallocation of assets to maximize profits. The allocation of liabilities in the middle of some active groups, preference will be given to those instruments that have the highest return.

Thus, the sum of all the groups completely cover the liabilities of the resource requirements of all active instruments. The next step in constructing a matrix of funding liquidity in the context of an integrated asset and liability management of banks serving the division of all assets and liabilities of bank liquidity on certain groups, namely: A1 - Highly liquid assets to demand and less than 1 month; A2 - assets with residual maturity up to 3 months; A3 assets with residual maturity up to one year; A4 - assets with maturities of 1 to 5 years; A5 - assets with a maturity of over 5 years; P1-current liabilities on demand and less than 1 month; P2-liabilities with residual maturity up to 3 months; P3-liabilities with residual maturity up to one

year; P4-liabilities with maturities of 1 to 5 years; P5-liabilities with a maturity of over 5 years.

Matrix funding liquidity of the banking institutions are very important instrument of liquidity in the context of an integrated asset and liability management. The next step in constructing a matrix of funding liquidity in the context of an integrated asset and liability management bank acts adapting the structure of assets and liabilities that are taken to assess the criteria and group liquidity.

The main source of information about the liquidity of the banking institution serving the matrix of funding liquidity in the context of an integrated asset and liability management, which allows you to explore and track the ratio of assets and liabilities by maturity intervals. The result matrix serves information on liquidity gaps (the amount of assets and liabilities in each maturity range). Amounts that are located on the main diagonal indicate a lack of liquidity risk and represent a closed position. Liquidity gaps are the values that are above and below the main diagonal.

To form the model of optimization of financial resources of the bank will use the above methodological approaches to assessing the liquidity and construct a matrix of liquidity in the context of an integrated asset and liability management as an example «Privatbank» for the period of 2012-2013 years, which is presented in table 1.

**Table 1.**

**Matrix funding liquidity «Privatbank» in the context of integrated asset and liability management for 2012**

Asset breakdown by original maturity		$A_i$	Commitments in terms of time to maturity					$\sum P_i$
			P1	P2	P3	P4	P5	
$P_i$			49 739 086	23 807 272	54 246 095	183 723 74	51 697	146 216 524
A1	45 865 194		45 865 194	0	0	0	0	45 865 194
A2	174 587 771		3 873 892	135 848 79	0	0	0	174 587 771
A3	89 657 063		0	10 222 393	54 246 095	0	25 188 575	89 657 063
A4	86 126 65		0	0	0	86 126 65	0	86 126 65
A5	57 0809		0	0	0	51 9112	51 697	57 0809

$\sum A_i$	162 164 502	0	0	0	0	0	146 216 524
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Source: Compiled by the author and developed according to [10].

In modern conditions of functioning of banks highly relevant in the management and allocation of resources is to develop and implement policies that provide the balance of assets and liabilities and the effect on its liquidity, profitability and financial stability and reliability. It should be noted that the bank's assets are mainly directed to cover liabilities with longer maturities, as well as substantial amounts are above and below the main diagonal, indicating that the loss-making and inefficient liquidity management assets and liabilities. It is appropriate for a more detailed examination, comparison and evaluation of liquidity «Privatbank» in the context of integrated asset and liability management build a matrix of funding liquidity for 2013, which is presented in table 2.

**Table 1.**

**Matrix funding liquidity «Privatbank» in the context of integrated asset and liability management for 2013**

Asset breakdown by original maturity	$A_i$	Commitments in terms of time to maturity					
		P1	P2	P3	P4	P5	$\sum P_i$
$P_i$		67 246 820	29 065 446	66 158 485	24 408 462	57 000	186 936 213
A1	62 132 199	62 132 119	0	0	0	0	62 132 119
A2	21 446 779	51 147 01	16 333 68	0	0	0	21 446 779
A3	109 442 197	0	12 733 368	66 158 485	30 550 344	0	109 442 197
A4	10 709 849	0	0	0	10 709 849	0	10 709 849
A5	815 510	0	0	0	8 098 10	57 000	57 0809
$\sum A_i$	201 546 454	0	0	0	0	0	146 216 524

Source: Compiled by the author and developed according to [11].

Thus, of the above study and build a matrix of funding liquidity «Privatbank» in the context of integrated management of assets and liabilities should be noted that the largest gap for 2013 observed by the asset allocation period exceeding 5 years. This fact indicates that nearly half of long-term assets f funding by equity capital. It is also necessary to state that the «Privatbank» during the 2012-2013 biennium is active



to attract long-term resources, including the resources available from 12 to 5 years, compared to the amounts of their placement in the corresponding period of active operations.

Overall activity of « Privatbank » is characterized by over-active operations on the original commitments, indicating a lack of liquidity, especially long as breaks (1 year) are within the acceptable optimal values. Appropriate liquidity gaps explain the activity of the bank to attract long-term funds to provide for themselves in the modern terms of financial resources and eliminate disparities.

Since in the present conditions, almost all banks operating in continuous liquidity gap, there is a need for better and effective management of assets and liabilities, which are achieved by using the optimal proportions by volume, types, amounts and maturities of assets and liabilities and ensuring proper level of liquidity, profitability and financial stability.

Significant errors in decision-making in the management of assets and liabilities of banks can lead to significant losses. Their main reason may be a loss of benefits as a result of the formation of excess supply of liquid assets, and the frequent involvement of expensive external resources due to their short-term deficit. Therefore, it must be emphasized that in the current crisis under the operation of the banking sector needs to pay much attention to the peculiarities of the process of managing liquidity and its adaptation to modern requirements management.

**Conclusions and further research.** In modern conditions of enhanced competition, the rapid development of science and technology and increasing complexity of global financial markets face higher demands and needs of domestic banks to process asset and liability management. As part of an integrated asset and liability management of banks the decision making process at the bank should be based on a comprehensive analysis of the structure and dynamics of its assets and liabilities, operations, combining them in terms of location and maturity, yield and cost, as well as assessing and monitoring risks that arise in the process of governance. The ability to promptly and fully to enforce its obligations to its counterparties - an important quality characteristic of the banking institution. Important indicators of

banking is liquidity and solvency. Thus, regardless of the stage of the life cycle management of any bank should make management decisions concerning the definition of the optimal level of liquidity of their assets, as on the one hand the lack of liquidity of assets can lead to imbalances as well as bankruptcy, on the other - they are unprofitable volume can lead to reduced profitability, sustainability and reliability.

Thus, coming from the brought research over of liquidity in the context of complex management of assets and passive voices of bank institutions in modern terms and rapid distribution of disbalances in an economy, it is necessary to revise the main aspects of the activity bank institutions, in particular that touches liquidity, profitability and solvency. Influence of world financial crisis on home bank institutions gave a hint, that sufficient liquidity of commercial banks occupied a near-term place in guaranteeing of stability of the banking system of country on the whole. Therefore, today and until now the question of effective management of assets and passive voices of bank institutions, achievement of them remains actual optimal structure after volumes, kinds, by terms to redemption for the achievement of strategic aims of bank and taking into account of all international standards and management norms.

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#### **Литвинюк О.В. МЕТОДИКА ОЦІНКИ ЛІКВІДНОСТІ В КОНТЕКСТІ КОМПЛЕКСНОГО УПРАВЛІННЯ АКТИВАМИ ТА ПАСИВАМИ БАНКІВСЬКИХ УСТАНОВ В СУЧАСНИХ УМОВАХ**

**Мета.** Метою статті є дослідження основних підходів до трактування економічної сутності поняття ліквідність банку; обґрунтування та розробка методики оцінки ліквідності в контексті комплексного управління активами та пасивами в сучасних умовах за допомогою матриці фондування на прикладі ПАТ «Приватбанк» за 2012-2013 рр.

**Методика дослідження.** В процесі дослідження застосовано економіко-статистичні методи, при використанні яких враховуються сучасні нестабільні фінансові умови функціонування банківського сектору в процесі управління активами та пасивами та виникаючу загрозу незбалансованості припливу та відтоку грошових коштів за строками, сумами та в розрізі валют. Пошук оптимального рівня ліквідності здійснюється шляхом послідовного розміщення кожної з груп пасивів, при цьому спочатку задовольняються вимоги ліквідності, а потім прибутковості. Розробка методики для оцінки ліквідності в контексті комплексного управління активами та пасивами банку здійснюється за допомогою побудови матриці фондування на прикладі ПАТ «Приватбанк» за 2012-2013 рр.

**Результати.** Проведено дослідження основних підходів до трактування економічної сутності поняття ліквідність банку. Обґрунтовано та запропоновано методику оцінки ліквідності в контексті комплексного управління активами та пасивами банку за допомогою побудови матриці фондування для досягнення оптимальної структури за обсягами, видами та строками до погашення активів та пасивів.

**Наукова новизна** полягає у визначенні теоретичних положень і розробці методики оцінки ліквідності в контексті комплексного управління активами та пасивами банку для досягнення стратегічних цілей банку та урахуванні всіх міжнародних стандартів і норм управління.

**Практична значущість.** Отримані результати дослідження є основою вирішення основних проблем, пов'язаних із розривами ліквідності, які виникають в процесі комплексного управління активами та пасивами банківських установ в сучасних умовах. Вони рекомендуються до впровадження в банківській діяльності.

**Ключові слова.** банк, активи, пасиви, ліквідність, фондування, ефективність, прибутковість, комплексне управління.

#### **Литвинюк А.В. МЕТОДИКА ОЦЕНКИ ЛИКВИДНОСТИ В КОНТЕКСТЕ КОМПЛЕКСНОГО УПРАВЛЕНИЯ АКТИВАМИ И ПАССИВАМИ БАНКОВСКИХ УЧРЕЖДЕНИЙ В СОВРЕМЕННЫХ УСЛОВИЯХ**

**Цель.** Целью статьи является исследование основных подходов к трактовке экономической сущности понятия ликвидность банка; обоснование и разработка методики оценки ликвидности в контексте комплексного управления активами и пассивами в современных условиях с помощью матрицы фондирования на примере ПАО «Приватбанк» за 2012-2013 гг.

**Методика исследования.** В процессе исследования применены экономико-статистические методы, при использовании которых учитываются современные нестабильные финансовые условия функционирования банковского сектору в процессе управления активами и пассивами и возникающую угрозу несбалансированности прилива и оттока денежных средств за сроками, суммами и в разрезе валют. Поиск оптимального уровня ликвидности осуществляется путем последовательного размещения каждой из групп пассивов, при этом сначала удовлетворяются требования ликвидности, а затем доходности. Разработка методики для оценки ликвидности в контексте комплексного управления активами и пассивами банка осуществляется с помощью построения матрицы фондирования на примере ПАО «Приватбанк» за 2012-2013 гг.

**Результаты.** Проведено исследование основных подходов к трактовке экономической сущности понятия ликвидность банка. Обоснована и предложена методика оценки ликвидности в контексте комплексного управления активами и пассивами банка с помощью построения матрицы фондирования для достижения оптимальной структуры по объемам, видам и срокам до погашения активов и пассивов.

**Научная новизна** заключается в определенных теоретических положений и разработке методики оценки ликвидности в контексте комплексного управления активами и пассивами банка для достижения стратегических целей банка и учета всех международных стандартов и норм управления.

**Практическая значимость.** Полученные результаты исследования являются основой решения основных проблем, связанных с разрывами ликвидности, которые возникают в процессе комплексного управления активами и пассивами банковских учреждений в современных условиях. Они рекомендуются к внедрению в банковской деятельности.

**Ключевые слова:** банк, активы, пассивы, ликвидность, фондирования, эффективность, прибыльность, комплексное управление.

#### **Lytvyniuk O.V. METHODOLOGY OF LIQUIDITY ESTIMATION IN THE CONTEXT OF COMPLEX MANAGEMENT OF ASSETS AND LIABILITIES OF BANK INSTITUTIONS IN MODERN CONDITIONS**

**Purpose.** The purpose of floor is research of the basic going near interpretation of economic essence of concept liquidity of bank; ground and development of method of estimation of liquidity in the context of complex management of assets and passive voices in modern terms by the matrix of funding on an example «Privatbank» for 2012-2013 years.

**Methodology of research.** In the process of research economic and statistical methods, at the use of that taken into account modern unstable financial operating bank to the sector conditions in the process of management of assets and passive voices and nascent threat of unbalanced of wave and outflow of monetary resources after terms, sums and in the cut of currencies, are applied. The search of optimum level of liquidity is carried out by the successive placing each of groups of passive voices, the requirements of liquidity are at first satisfied here, and then to profitability. Development of method for the estimation of liquidity in the context of complex management of assets and passive voices of bank is carried out by the construction of matrix of funding on an example «Privatbank» for 2012-2013 years.

**Findings.** A study of the main approaches to the interpretation of the economic substance of the concept of bank liquidity. Proved and the method of assessing the liquidity in the context of an integrated asset and liability management bank by constructing a matrix of funding to achieve the optimal structure of the amounts, types and maturities of assets and liabilities.

**Originality** is defined theoretical propositions and developing methodology for assessing liquidity in the context of integrated management of assets and liabilities of the bank to achieve the strategic objectives of the bank and account of all the international standards and norms of governance.

**Practical value.** The got results of research are basis of decision of basic problems, related to the breaks of liquidity, which arise up in the process of complex management of assets and passive voices of bank institutions in modern terms. They are recommended to introduction in bank activity.

**Key words.** bank, assets, passive voices, liquidity, funding, efficiency, profitability, complex management.