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MACROECONOMIC STRESS TESTING AS A TOOL FOR ANTICRISIS MANAGEMENT OF THE BANKING SYSTEM

In the modern conditions of economic development of Ukraine, an extremely important is a problem of efficient management of its financial sphere, in particular, the banking system. The development of the national banking sector is characterized by a reduction of capital, deterioration in asset quality, the presence of a significant share of problem debt, and also shock losses. Solving the above-mentioned problems is impossible without the application of effective measures. Macroeconomic stress testing of the banking system can become one of these tools.

The purpose of this article is to study the essence and features of application of macroeconomic stress testing in the banking sphere in crisis conditions.

Stress-testing of banks is the newest tool for evaluating the financial sensitivity of banks or the banking system as a whole to the impact of negative factors. Originally, stress tests developed as tools for risk assessment at the level of individual portfolios. At the present time, they are widely used by financial organizations as the risk management tool.

The experience of developed countries convinces that the use of macroeconomic stress testing can become an effective tool for anticrisis management of the banking system. Stress testing results provide valuable information not only for banks, supervisory authorities, and government but for the society in general. With the help of stress testing, it is possible to assess the stability of the entire system as a whole to different shocks. Due to conducting stress testing, the banking system of the country is subject to regular control, its functioning mechanism is constantly improving, which is a good signal of financial stability in the country and stimulates business to active capital investment.

Realization of stress testing of banks in Ukraine is a difficult task for the National Bank of Ukraine. For the purpose of improving its efficiency, the central bank of the country has to ensure the regularity of its conduct, the use of complex econometric tools and appropriate IT-technologies, the availability of specialists of high professional level, as well as the use of high-quality financial data for stress tests. A very important task is also to ensure transparency of macroeconomic stress testing and provision of results not only to the management of banks but also to potential investors.

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