

Отримано: 28.10.2025

Прийнято: 10.12.2025

Опубліковано: 23.12.2025

УДК 336.71:330.322

DOI: 10.30857/2786-5398.2025.6.3

Denis V. Filipov

Kyiv National University of Technologies and Design, Ukraine

METHODICAL APPROACHES TO MONITORING THE STABILITY OF THE BANKING SYSTEM OF UKRAINE IN THE CONTEXT OF FORMATION OF INVESTMENT RESOURCES OF POST-WAR RECOVERY

The article examines existing approaches to the concepts of "bank stability" and "bank financial stability" and defines their correlation. It is noted that the financial stability of banks, as a type of stability, is of great importance for the development of any economic relations. In the process of generalizing the methodological approach to monitoring the stability of the banking system, recommendations of international organizations are given, and it is noted that in practice, both individual indicators and cumbersome methods are used, which involve the calculation of dozens of indicators. Based on a review of leading scientists' views, it was recommended to conduct a stability analysis at the macro level and at the levels of systemic and individual banks. The analysis of the stability of the banking system in Ukraine involves the use of the methodology recommended by the International Monetary Fund, and therefore is carried out in three stages: asset quality assessment, extrapolation of results, and stress testing. The impact of the war on monitoring the stability of the banking system was manifested in fragmented implementation: the analysis was not carried out every year, was not fully conducted (in terms of the analysis stages), and did not cover all banks. In the context of post-war recovery, it is important to monitor banks' credit and investment activities. Among the main measures to improve monitoring of the stability of the banking system in wartime, it is proposed to analyze in detail the state of the financial market, the structure of loan and investment portfolios, the resource base of the banking sector, penetration of new markets for banking services, the structure of sources of financial resources, loan and investment portfolios, and the optimal ratio of banks' equity and liabilities.

Keywords: banking system; stability; monitoring; systemic banks; methodology; investments; loans.

Денис В. Філіпов

Київський національний університет технологій та дизайну, Україна

МЕТОДИЧНІ ПІДХОДИ ДО МОНІТОРИНГУ СТІЙКОСТІ БАНКІВСЬКОЇ СИСТЕМИ УКРАЇНИ В КОНТЕКСТІ ФОРМУВАННЯ ІНВЕСТИЦІЙНИХ РЕСУРСІВ ПОВОЄННОГО ВІДНОВЛЕННЯ

В статті досліджено існуючі підходи до понять «стійкість банків» та «фінансова стійкість банків» та визначення їх співвідношення. Зазначено, що фінансова стійкість банків, як різновид стійкості, має важливе значення для розвитку будь-яких економічних відносин. В процесі узагальнення методичних підходів до моніторингу стійкості банківської системи наведено рекомендації міжнародних організацій та зазначено, що на практиці застосовуються як окремі індикатори, так і громіздкі методики, які передбачають розрахунок десятків показників. На основі вивчення поглядів провідних вчених було рекомендовано проводити аналіз стійкості на макрорівні, на рівні системних банків та окремих банків. Аналіз стійкості банківської системи в Україні передбачає використання методики, рекомендованої Міжнародним валютним фондом, а отже здійснюється в три етапи: оцінка якості активів, екстраполяція результатів, стрес-тестування. Вплив війни на моніторинг стійкості банківської системи проявився у фрагментарності проведення:

аналіз проводиться не кожний рік, не в повній мірі (в розрізі етапів аналізу) та не всі банки охоплені. В контексті повоєнного відновлення важливим є акцент на моніторингу кредитної та інвестиційної діяльності банків. Серед основних заходів щодо покращення моніторингу стійкості банківської системи в умовах війни запропоновано детально аналізувати стан фінансового ринку, структуру портфелів кредитів та інвестицій, ресурсну базу банківського сектора, проникнення на нові ринки банківських послуг, структуру джерел формування фінансових ресурсів, кредитного й інвестиційного портфелів, оптимального співвідношення власним капіталом та пасивом банків.

Ключові слова: банківська система; стійкість; моніторинг; системні банки; методика; інвестиції; кредити.

Problem statement. Ukraine, at the stage of post-war reconstruction, will need significant investment resources, and the banking sector will have to ensure the performance of all important functions of a financial creditor, investor, and intermediary. Accordingly, the preservation and stability of the functioning of the banking system during the war years are of great importance and require constant monitoring. This task is important both during a period of stable economic growth and during the exacerbation of crisis phenomena driven by various factors.

Different countries implement different approaches to ensuring the stability of the banking system and minimizing the risks of destabilization. As evidenced by the analytical study by the European Central Bank, the banking systems of most major countries in the world have undergone significant structural changes, consisting of consolidation. In the EU countries, this was associated with the transition to a single currency. Such changes have complicated the monitoring of the banking system's stability and necessitated the use of new tools and methods.

Review of literary sources. The issue of ensuring the stability of the banking system is constantly in the sphere of scientific interests of scientists [1–6, 12–15], professional objects of research by experts of international organizations [7–11].

The main directions of research of the outlined problems by scientists concern:

first, the formation of an understanding of the essence of the concepts of "bank stability" and "financial stability of banks" and the determination of their correlation (N. Danik, A. Yemelyanov [2], V.V. Kovalenko [5]);

second, the study of the advantages of existing methods for analyzing the stability of banks (M.P. Fedyshyn, A.V. Zhavoronok, N.O. Kovalchuk [6], L.I. Telyshevska, A.M. Korenska [12], R.J. Powell, D.G. Vo [13]);

thirdly, research into the development of banks during the war (O.I. Patsula, N.V. Nakonechna [1], O. Rats [16]).

The purpose of the article is to generalize existing methodological approaches to studying the stability of the banking system in the context of the formation of investment resources. Based on the set goal, the article solves the following main tasks:

- to reveal the meaning of the concepts of "stability of the banking system", "financial stability of the banking system";

- to generalize methodological approaches to assessing the stability of the functioning of the banking system in accordance with the recommendations of financial organizations and the recommendations of scientists set out in scientific works.

Presentation of the main material. The study of the banking system's functioning is carried out with the aim of determining financial stability.

The stability of the banking system is "the ability of the banking system to counteract internal and external threats, the ability to restore its condition in the short term and maintain the level of risk within acceptable permissible limits" [1, p. 63].

This interpretation indicates the need to determine the stability of the banking system by taking into account various factors, among which we can include those with a financial basis, as well as those with a socio-political or natural basis.

N. Danik and A. Yemelyanov consider the stability of the banking system through the prism of the formation of a resource base, as a constant lack of financial resources limits banks' ability to perform their functions [2].

In the article [3], the stability of the banking system's development is considered from the standpoint of its ability to finance the Sustainable Development Goals, and it is concluded that this criterion, in modern conditions, indicates the banking system's stability.

Instability of banking systems in economic history has been associated with depressions and hyperinflation [4], however, recent years show that wars, pandemics, changes of power, etc. have an equally, and in some cases more catastrophic, impact. V.V. Kovalenko provided a general classification of banking system stability and used four main criteria: by nature, by assessment, by balance, and by policy [5]. Financial stability is one type of stability.

The financial stability of the banking system is a reflection of "the efficiency of use, distribution and redistribution of financial resources, the organization of cash flows, the required volume of financial resources, which ultimately mediate any economic relations" [6, p. 84].

In the pre-war period, most studies were focused on the analysis of financial stability, so we will focus on generalizing approaches to the analysis of the financial stability of the banking system.

First of all, in our opinion, it is necessary to note the importance of conducting a comprehensive macroprudential analysis, which has been carried out by the World Bank together with the International Monetary Fund since 1994 on the basis of a developed methodology, which currently includes 593 indicators [7]. The purpose of conducting a macroprudential analysis is, first of all, to identify sources of systemic risks of potential crises in the financial system. Of course, the results of macroprudential analysis are important for identifying risks and increasing the stability of the banking system, but its implementation is a very time-consuming process.

In the late 1990s, the International Monetary Fund began monitoring the stability of the financial sector, the banking sector, other financial intermediaries, money market funds, insurance corporations, pension funds, non-financial corporations, and households. The IMF methodology is based on the analysis of 50 indicators, which are grouped into areas such as capital adequacy, asset quality, profitability, liquidity, and sensitivity to market risk [8].

In the USA, according to the recommendations of the Board of Directors of the Federal Deposit Insurance Corporation (FDIC), the CAMELS model is used, which includes the following components: capital adequacy, asset quality, management quality, earnings, liquidity, and sensitivity to market risk [9]. The CAMELS model is based on the use of standardized financial indicators, which allows for complex financial diagnostics and its use in different countries.

Another important tool used in the USA is the stress test for assessing the financial stability of banks, which is conducted by the Federal Reserve System annually. The Federal Reserve System first publishes stress test scenarios and methods, and then the results of the stress tests and requirements for large banks, on which the stability of the banking system largely depends [10].

Given the large number of indicators recommended for use in the analysis, the process of monitoring the stability of the banking system has become complex and cumbersome.

The stability of banks can, according to the recommendations of the European Commission, be assessed by such indicators as the ratio of non-performing loans to total loans (NPL ratio), the capital adequacy ratio (CAR) and the average return on equity (RoE):

a) the NPL ratio reflects the ratio of the nominal value of non-performing loans to the value of all loans.

According to the EU definition, a non-performing loan is a loan that is overdue for more than 90 days. This ratio shows the degree of deterioration in the quality of loans provided by banks. The higher the ratio, the worse the quality of assets, and therefore the higher the expected losses.

b) the capital adequacy ratio (CAR) shows the solvency of banks and is calculated as the ratio of the value of regulatory capital to risk-weighted assets.

This is an indicator of the ability of banks to absorb losses. The higher the ratio, the more banks can absorb losses without jeopardizing their solvency.

c) Return on equity (ROE) is calculated as the ratio of banks' net income (i.e., profit after tax) to total capital.

This is a measure of banks' overall profitability. High profitability indicates that banks are well positioned to increase their capital buffer in the near future, in particular through retained earnings [11].

In general, international institutions use methods that involve the use of a set of indicators, as well as the calculation of individual indicators. In the first case, monitoring becomes a cumbersome process, and in the opposite case, it is quite simple, but less objective in terms of results.

There is a similar discussion among scientists. Thus, L.I. Telishevska, A.M. Korenska consider the assessment of financial stability to be objective if it is carried out at two levels: at the macroeconomic level and at the level of an individual bank [12]. In our opinion, it is additionally advisable to conduct a separate analysis of the stability of systemic banks.

The article [13] presents a complex stability indicator (CSI), which can be easily used by individual banks or regulators to compare the financial health of banks. The CSI includes three key risk factors: creditworthiness (of core clients), conditions (environment) and capital (social protection system), using a traffic light system (green, orange and red) to classify banking risks. The fact that the model is based on the calculation of only three sub-indices allows to simplify the monitoring of risks and to conduct it between formal stress tests.

In the article N.P. Pogorelenko generalized scientific approaches to assessing the financial stability of the banking system and proposed a synthetic indicator of financial stability, the calculation of which is based on the calculation of sub-indices of the stability of the NBU, the stability of systemic banks, banks with foreign capital, banks with private capital, financial vulnerability of the banking system [14, p.14].

O.O. Tkachenko reveals the features of approaches to assessing the financial stability of banks on the example of different countries and recommends using indicators that are "recognized at the supranational level (according to the IMF methodology) and indicators that are proposed by domestic researchers" [15, p. 108].

The NBU first introduced monitoring of the financial stability of the banking system in Ukraine in 2006. The methodology for assessing the financial stability of the International Monetary Fund was taken as a basis.

Every year, starting in 2018, the National Bank conducts not only an assessment of the stability of banks, but also stress testing for the largest banks. The results of the assessment by bank are published at the end of each year.

Currently, the methodology used by the NBU provides for three stages of assessing the stability of banks and the banking system as a whole: asset quality assessment and collateral eligibility (asset quality review, AQR); extrapolation of AQR results; stress testing. The basic document on the basis of which monitoring is carried out is the Regulation on assessing the stability of banks and the banking system of Ukraine, approved by the Resolution of the NBU Board of 22.12.2017 No. 141 [17].

The assessment of the stability of Ukrainian banks in wartime conditions was carried out in 2023, but without stress testing (20 banks were covered).

The assessment of the stability of the banking system of Ukraine in 2026 will be carried out, including taking into account the Resolution of the NBU Board, which was adopted in December 2025 [18]. The Resolution provides recommendations on taking into account wartime conditions.

The key tasks of the current period of implementation of the NBU policy in terms of monitoring stability and its provision are: adapting bank activities to new macroeconomic conditions, supporting the viability of banks in front-line regions, returning to a full-fledged methodology for monitoring bank stability, and bringing the regulatory framework into line with European legislation.

The approaches to assessing the stability of bank development specified in scientific sources concerned, first of all, the analysis of financial stability. However, in wartime, in the context of ensuring the stability of the banking system, from the standpoint of ensuring financial stability, it is important to conduct: first, an analysis of the preservation and development of the material base of banks; second, an analysis of providing banks with labor resources. No less important should be the analysis of investments and investment potential of individual banks and the banking system as a whole, since the investment resource formed at the expense of Ukraine's internal resources in the post-war period will be of great importance. None of the above methods emphasizes the assessment of investment potential, which is important for the post-war reconstruction of Ukraine.

In the article [19] it was noted that an outdated form of management and organization of credit and investment activities remains in Ukraine, and this updates its diagnostics.

The most significant stages of the analysis, in our opinion, should be:

- analysis of credit and investment activities of the bank, the banking system;
- characteristics of methods for implementing the credit and investment policy of the bank, the banking system;
- analysis of the bank's credit and investment portfolios;
- analysis of credit resources and sources of financing for investments of banks, the banking system;
- analysis of the impact of banks' profitability and their investment activity;
- monitoring the effectiveness of credit and investment activities of the bank, the banking system.

Conclusions and prospects for further research. The restoration of Ukraine will require significant financial resources, and this requires today to review the role of banks in the development of the country's economy from the standpoint of their ability to ensure the activation of credit and investment activities. An important condition for this is the stability of the banking sector, and therefore, the stability of banks and their ability to form an adequate volume of credit and investment resources.

The complexity of the current stage of development of the banking sector is that banks are trying to ensure stability in conditions of war and, accordingly, macroeconomic instability.

Summing up all of the above, it is advisable to propose a set of measures related to monitoring the stability of the banking system in conditions of war and provide, first of all, monitoring the state of the financial market, monitoring loan and investment portfolios, analysis of the resource base of the banking sector, assessment of the potential for penetration into new markets of banking services, analysis of diversification of sources of formation of financial resources, loan and investment portfolios, determination of the optimal ratio between equity and liabilities of banks.

Further research is needed into the impact of the state's monetary and fiscal policies on banks' investment strategies.

References

Література

1. Patsula, O. I., & Nakonechna, N. V. (2023). Analiz stiiikosti bankivskoi systemy Ukrainy u period povoiennoho stanu [Analysis of the stability of the banking system of Ukraine in the post-war period]. *Naukovyi visnyk Lvivskoho derzhavnoho universytetu vnutrishnikh prav = Scientific Bulletin of the Lviv State University of Internal Law*, (1), 62–67. DOI: <https://doi.org/10.32782/2311-844X/2023-1-9> [in Ukrainian].
1. Пацула О. І., Наконечна Н. В. Аналіз стійкості банківської системи України у період повоєнного стану. *Науковий вісник Львівського державного університету внутрішніх прав*. 2023. № 1. С. 62–67. DOI: <https://doi.org/10.32782/2311-844X/2023-1-9>.
2. Danik, N., & Yemelianov, A. (2022). Teoretychni aspekty vplyvu yakosti resursnoi bazy na finansovu stiiikist banku [Theoretical aspects of the impact of the quality of the resource base on the financial stability of a bank]. *International Science Journal of Management, Economics & Finance*, 1(5), 10–16. DOI: <https://doi.org/10.46299/j.ismef.20220105.02> [in Ukrainian].
2. Данік Н., Ємельянов А. Теоретичні аспекти впливу якості ресурсної бази на фінансову стійкість банку. *International Science Journal of Management, Economics & Finance*. 2022. Vol. 1, No. 5. P. 10–16. DOI: <https://doi.org/10.46299/j.ismef.20220105.02>.
3. Agatha, A., Kehinde, A. A., Abiola, B., & Idimmachi, A. (2021). Banking system stability: A prerequisite for financing the Sustainable Development Goals in Nigeria. *Banks and Bank Systems*, 16(2), 103–118. DOI: [http://dx.doi.org/10.21511/bbs.16\(2\).2021.10](http://dx.doi.org/10.21511/bbs.16(2).2021.10).
3. Agatha A., Kehinde A. A., Abiola B., Idimmachi A. Banking system stability: A prerequisite for financing the Sustainable Development Goals in Nigeria. *Banks and Bank Systems*. 2021. No. 16 (2). P. 103–118. DOI: [http://dx.doi.org/10.21511/bbs.16\(2\).2021.10](http://dx.doi.org/10.21511/bbs.16(2).2021.10).
4. Hartmann, P., Straetmans, S., & de Vries, C. (2005). Banking system stability a cross-atlantic perspective. European Central Bank. Working paper series No. 527 / September 2005. 95 p. URL: <https://www.ecb.europa.eu/pub/pdf/scpwps/ecbwp527.pdf>.
4. Hartmann P., Straetmans S., de Vries C. Banking system stability a cross-atlantic perspective. European Central Bank. Working paper series No. 527 / September 2005. 95 p. URL: <https://www.ecb.europa.eu/pub/pdf/scpwps/ecbwp527.pdf>.
5. Kovalenko, V. V. (2010). Stratehichne upravlinnia finansovoiu stiiikistiu bankivskoi systemy: metodolohiia i praktyka: monohrafiia [Strategic management of financial stability of the banking system: methodology and practice]. Sumy: DVNZ "UABS NBU". 228 p. URL: <http://essuir.sumdu.edu.ua/handle/123456789/50042> [in Ukrainian].
5. Коваленко В. В. Стратегічне управління фінансовою стійкістю банківської системи: методологія і практика: монографія. Суми: ДВНЗ "УАБС НБУ", 2010. 228 с. URL: <http://essuir.sumdu.edu.ua/handle/123456789/50042>.
6. Fedyshyn, M. P., Zhavoronok, A. V., & Kovalchuk, N. O. (2019). Analitychna otsinka finansovoi stiiikosti ta stabilnosti bankivskoi systemy Ukrainy na osnovi indykatoriv [Analytical assessment of financial soundness and stability of the banking system of Ukraine based on indicators]. *Problemy systemnoho pidkhodu v ekonomitsi = Problems of the system approach in economics*, 6 (74), 83–88. DOI: <https://doi.org/10.32782/2520-2200/2019-6-59> [in
6. Фецишин М. П., Жаворонок А. В., Ковальчук Н. О. Аналітична оцінка фінансової стійкості та стабільності банківської системи України на основі індикаторів. *Проблеми системного підходу в економіці*. 2019. № 6 (74). С. 83–88. DOI: <https://doi.org/10.32782/2520-2200/2019-6-59>.

Ukrainian].

7. Financial Soundness Indicators (FSIs). URL: https://data360.worldbank.org/en/dataset/IMF_FSI.

8. IMF (2019). Financial soundness indicators compilation guide. Washington: International Monetary Fund. 218 p. URL: <https://www.imf.org/-/media/files/data/2019/2019-fsi-guide.pdf>.

9. Caton, W. F. (1997). Uniform Financial Institutions Rating System. *Federal Register*, 62(3), 752–757. URL: <https://www.govinfo.gov/content/pkg/FR-1997-01-06/pdf/97-155.pdf>.

10. FRS (2025). 2025 Supervisory Stress Test Methodology. Board of governors of the federal reserve system. URL: <https://www.federalreserve.gov/publications/files/2025-june-supervisory-stress-test-methodology.pdf>.

11. European Commission (2017). Banking sector and financial stability. European semester thematic factsheet. URL: https://commission.europa.eu/document/download/16aec668-c86b-47c6-a6d2-062b3a96e515_en?filename=european-semester-thematic-factsheet-banking-sector-financial-stability_en.pdf.

12. Telyshevska, L. I., & Korenska, A. M. (2015). Otsiniuvannia finansovoi stiiikosti bankiv yak elementu upravlinnia [Assessment of the financial stability of banks as an element of management]. *Hlobalni ta natsionalni problemy ekonomiky = Global and national economic problems*, 8, 986–990. URL: <http://www.global-national.in.ua/archive/8-2015/207.pdf> [in Ukrainian].

13. Powell, R. J., & Vo, D. H. (2020). A Comprehensive Stability Indicator for Banks. *Risks*, 8(1), 13. URL: <https://doi.org/10.3390/risks8010013>.

14. Pohorelenko, N. (2018). Justification of the list of indicators financial stability of the banking system. *Economics of Development*, 17(3), 1–16. DOI: [http://dx.doi.org/10.21511/ed.17\(3\).2018.01](http://dx.doi.org/10.21511/ed.17(3).2018.01).

15. Tkachenko, O. O. (2014). Analiz svitovoho dosvidu system otsiniuvannia finansovoi stiiikosti

7. Financial Soundness Indicators (FSIs). URL: https://data360.worldbank.org/en/dataset/IMF_FSI.

8. Financial soundness indicators compilation guide. Washington: International Monetary Fund, 2019. 218 p. URL: <https://www.imf.org/-/media/files/data/2019/2019-fsi-guide.pdf>.

9. Caton W. F. Uniform Financial Institutions Rating System. *Federal Register*. 1997. Vol. 62, No. 3. P. 752–757. URL: <https://www.govinfo.gov/content/pkg/FR-1997-01-06/pdf/97-155.pdf>.

10. Supervisory Stress Test Methodology. *Board of governors of the federal reserve system*. June 2025. URL: <https://www.federalreserve.gov/publication/s/files/2025-june-supervisory-stress-test-methodology.pdf>.

11. Banking sector and financial stability. European semester thematic factsheet. *European Commission*. 2017. URL: https://commission.europa.eu/document/download/16aec668-c86b-47c6-a6d2-062b3a96e515_en?filename=european-semester-thematic-factsheet-banking-sector-financial-stability_en.pdf.

12. Телишевська Л. І., Коренська А. М. Оцінювання фінансової стійкості банків як елементу управління. *Глобальні та національні проблеми економіки*. 2015. Вип. 8. С. 986–990. URL: <http://www.global-national.in.ua/archive/8-2015/207.pdf>.

13. Powell R. J., Vo D. H. A Comprehensive Stability Indicator for Banks. *Risks*. 2020. No. 8 (1). Art. 13. URL: <https://doi.org/10.3390/risks8010013>.

14. Pohorelenko N. Justification of the list of indicators financial stability of the banking system. *Economics of Development*. 2018. No. 17 (3). P. 1–16. DOI: [http://dx.doi.org/10.21511/ed.17\(3\).2018.01](http://dx.doi.org/10.21511/ed.17(3).2018.01).

15. Ткаченко О. О. Аналіз світового досвіду систем оцінювання фінансової

- bankiv [Analysis of world experience in assessing the financial stability of banks]. *Naukovyi visnyk ChDIEU* = *Scientific Bulletin of ChDIEU*, 3 (23), 104–108. URL: <https://journals.uran.ua/nvgeci/article/view/38033> [in Ukrainian].
16. Rats, O. (2023). Doslidzhennia efektyvnosti funktsionuvannia bankivskykh ustanov Ukrainy v umovakh voiennoho stanu [Research on the effectiveness of the functioning of banking institutions in Ukraine under martial law]. *Ekonomika ta suspilstvo* = *Economy and Society*, (47). URL: <https://doi.org/10.32782/2524-0072/2023-47-67> [in Ukrainian].
17. Polozhennia pro zdiisnennia otsinky stiiikosti bankiv i bankivskoi systemy Ukrainy [Regulations on assessing the stability of banks and the banking system of Ukraine: approved by Resolution of the Board of the National Bank of Ukraine dated December 22, 2017 No. 141]. URL: <https://zakon.rada.gov.ua/laws/show/v0141500-17> [in Ukrainian].
18. Pro osoblyvosti zdiisnennia otsinky stiiikosti bankiv i bankivskoi systemy Ukrainy u 2026 rotsi [On the peculiarities of assessing the stability of banks and the banking system of Ukraine in 2026: Resolution of the Board of the National Bank of Ukraine dated 19.12.2025 No. 148]. URL: https://bank.gov.ua/ua/legislation/Resolution_19122025_148 [in Ukrainian].
19. Trusova, N. V., Melnyk, L. V., Shilo, Z. S., & Prystemskyi, O. S. (2021). Credit-Investment Activity of Banks of the Ukraine: Financial Globalization, Risks, Stabilization. *Universal Journal of Accounting and Finance*, 9(3), 450–468. DOI: <https://doi.org/10.13189/ujaf.2021.090320>.
- стійкості банків. *Науковий вісник ЧДІЕУ*. 2014. № 3 (23). С. 104–108. URL: <https://journals.uran.ua/nvgeci/article/view/38033>.
16. Рац О. Дослідження ефективності функціонування банківських установ України в умовах воєнного стану. *Економіка та суспільство*. 2023. Вип. 47. URL: <https://doi.org/10.32782/2524-0072/2023-47-67>.
17. Положення про здійснення оцінки стійкості банків і банківської системи України: затверджене Постановою Правління Національного банку України від 22.12.2017 р. № 141. URL: <https://zakon.rada.gov.ua/laws/show/v0141500-17>.
18. Про особливості здійснення оцінки стійкості банків і банківської системи України у 2026 році: Постанова Правління Національного банку України від 19.12.2025 №148. URL: https://bank.gov.ua/ua/legislation/Resolution_19122025_148.
19. Trusova N. V., Melnyk L. V., Shilo Z. S., Prystemskyi O. S. Credit-Investment Activity of Banks of the Ukraine: Financial Globalization, Risks, Stabilization. *Universal Journal of Accounting and Finance*. 2021. No. 9(3). P. 450–468. DOI: <https://doi.org/10.13189/ujaf.2021.090320>.