

**BANK RATING AS INDICATOR OF SUCCESS IN FINANCIAL MARKET**

As of today, banking system of Ukraine is developing in quite complex conditions of social and economic instability, crisis and inflation processes, low level of effective demand and public distrust in bank institutions, which will keep curbing the growth rate of its main indicators in the near future. Such situation significantly enhances the role of bank rating, which shall be reviewed as key indicator of success in financial market, thus showing stability and reliability to potential customers of certain bank and ensuring the high degree of probability for predicted long-term outcome of its operations. So, main purpose of the study is analysis of current rating for the largest (by total assets) bank institutions of Ukraine, provided by international and national rating agencies, as well as the forming of own rating list (under V. Kromonov's method) for top 10 Ukrainian commercial banks (by total assets). Present article reviews the need and importance of rating for managing the bank activities and analyzes the dynamics of change in long-term credit rating of Ukraine from international rating agencies to outline the current issues and trends of national banking sector development. Thus, increase of sovereign national credit rating to "B", in 2019, shall be considered a positive trend – the banks can improve their financial performance and ratings via increasing the amount of foreign exchange reserve and using the income from operations in foreign exchange market, although long-term credit rating of Ukraine remains quite low and speculative. The above ratings of national and international rating agencies indicate that national banks continue the hard work in turbulent and harsh business environment. At such course of events, rating of multiple banks was suspended, revoked or not conducted at all, which adversely affected their image and business reputation. Rating based on method of V. Kromonov showed that most of leading Ukrainian banks (by total assets) have poor financial situation – due to imbalance of deposit base, accumulation of outstanding equity losses, excess of liabilities over the equity and insufficient liquidity of assets. At the same time, crisis events have slowed over the past two years, which let NBU "recover" the banking system of Ukraine and implement the target refinancing of "viable" bank institutions, which can stably operate and promptly cover all obligations.

**Key words:** rating; rating assessment; rating evaluation; bank institution; rating agency; V. Kromonov's method.

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