

---

# ГРОШІ, ФІНАНСИ І КРЕДИТ

---

UDC 336.71

DOI: <https://doi.org/10.32782/2708-0366/2023.16.31>

**Povod Tetiana**

Candidate of Economic Sciences, Associate Professor,  
Associate Professor of Economics and Finance Department,  
Kherson State Agrarian and Economic University  
(Kherson / Kropyvnytskyi)

ORCID: <https://orcid.org/0000-0001-8191-5488>

**Повод Т.М.**

Херсонський державний аграрно-економічний університет  
(м. Херсон / м. Кропивницький)

## FEATURES OF THE FORMATION OF THE RESOURCE BASE OF BANKS: ESSENCE AND SIGNIFICANCE

### ОСОБЛИВОСТІ ФОРМУВАННЯ РЕСУРСНОЇ БАЗИ БАНКІВ: СУТНІСТЬ ТА ЗНАЧЕННЯ

---

*The article carries out a thorough study and analyzes the main theoretical approaches to determining the essence of the resource base of banks, examines in more detail such concepts as "bank resources", "bank financial resources", "bank resources" and summarizes the peculiarities of the studied definitions. It was concluded that the structure of the resource base of individual banks is individual and mainly depends on the degree of specialization of the bank, the state of its credit resources and other factors. The formation of the resource base according to the form of resources was studied and significant advantages regarding its formation with the help of the bank's participation in the financial and industrial group were determined. It was concluded that the resource base of the bank can be considered not only from the traditional point of view of the bank's capital concentration, but also from the general economic point of view, as the basis of all banking activity, because the amount of profit of the banking institution directly depends on the formation of the resource base.*

**Key words:** banks, banking institution, financial resources of the bank, banking resources, resource base of the bank, banking.

*У статті проведено ґрунтовне дослідження та проаналізовано основні теоретичні підходи до визначення сутності ресурсної бази банків, більш детальніше розглянуто такі поняття як «ресурси банку», «фінансові ресурси банку», «банківські ресурси» та узагальнено особливості досліджуваних дефініцій. На основі певних переваг та недоліків вивчено існуючі підходи та визначення сутності ресурсної бази банку. Проведений аналіз наукових підходів дозволив узагальнити ознаки, за якими можна класифікувати банківські ресурси. Встановлено значення фінансових ресурсів у діяльності банку. Приділено увагу доцільності розгляду ресурсної бази банку як у мікроекономічному, так і у макроекономічному напрямку. Зроблено висновок, що структура ресурсної бази окремих банків є індивідуальною і в основному залежить від ступеня спеціалізації банку, стану його кредитних ресурсів та інших чинників. Визначено, що до банківських можна віднести всі ресурси які використовуються банківською установою для кредитування, інвестування та проведення інших активних операцій. Охарактеризовано сукупні ресурси банківської системи як спеціалізоване економічне поняття, що дозволяє розглядати сукупність фінансових відносин, пов'язаних із створенням, розподілом і використанням коштів банківською системою на макроекономічному рівні. Узагальнено, визначення «ресурсна база банку» як сукупності*

---

*різних форм та видів ресурсів для забезпечення виконання стратегічної мети і оперативних цілей банку, тому що акумульовані банком кошти є фінансовою базою його діяльності. Досліджено формування ресурсної бази за формою ресурсів та визначено значні переваги щодо її формування за допомогою участі банку у фінансово-промисловій групі. Головною передумовою ефективного функціонування банків та їх фінансової стійкості є стабільність і достатність їх ресурсної бази. Зроблено висновки, що ресурсну базу банку можна розглядати не тільки з традиційної точки зору концентрації капіталу банку, але й з загальноекономічної точки зору, як основу всієї банківської діяльності, бо від формування ресурсної бази напряду залежить розмір прибутку банківської установи.*

**Ключові слова:** банки, банківська установа, фінансові ресурси банку, банківські ресурси, ресурсна база банку, банківська справа.

**Formulation of the problem.** A properly balanced and sufficient resource base of the bank is an important condition for their profitability and liquidity and the trust of financial market participants. Strengthening the resource base of banks contributes to increasing their capabilities in meeting the current and investment needs of all economic entities in additional financial resources. As the experience of the developed countries of the world shows, it is the banks that increase the national wealth of the country at the expense of their financial flows. Today, in the conditions of the financial crisis in Ukraine, the problem of formation and use of bank resources is significant and acute. Therefore, a deeper study of the theoretical foundations of the formation of the bank's resource base and, on this basis, the search for practical ways to solve existing problems became the reason for writing this article.

**Analysis of recent research and publications.** Questions related to the determination of the essence of the resource base of banks were reflected in the works of domestic scientists, namely: Alekseenko M.D., Andreykiv T.Ya., Borysenko I.I., Drogorub I.V., Koval S., Kovalenko M.O., Moroz A.M., Pavlyuk K.V., Rushchyshyn N.M., Savluk M.I., Senishch P.M., Shmorgai V.B. and others. These scientists consider different approaches to the essence and meaning of the resource base of banks. There are also different views on the sources of formation of bank resources and theoretical approaches to the definition of such concepts as "bank resources", "bank financial resources", "bank resources" regarding their generalization. Among the foreign scientists who focused on the issue of the formation of the resource base of banks, it is appropriate to highlight the scientific works of Edwin J. Dolan, Timothy Koch, Reed E., Kotter R., Gill E., Rose P. and others. Along with this, the problems of the formation and effective management of the resources of banking institutions require further research due to the fact that today requires dynamic changes in the environment of their activity.

**Formulation of the purpose of the article.** The purpose of the article is to substantiate the theoretical aspects characterizing the formation of the resource base of banks at both the micro and macro levels.

**Presentation of the main research material.** The world realities of economic development are characterized by high dynamism and integration of processes, deepening of inter-economic ties and active interaction with international partners. The leading role in such processes is played by the banking system as a financial intermediary and coordinator of financial resources. Banks mobilize and redistribute capital among various market participants, which allows them to successfully solve the problem of providing banking resources as the basis of their activity.

It is financial resources, and their gradual increase, that contributes to the ability of banks to meet the needs of enterprises and households in additional financial resources, both from the point of view of liquidity and from the point of view of investment. At the same time, the war in Ukraine and financial instability significantly exacerbated the problems associated with the formation and use of banking resources. The need to accelerate production growth and the limited stock market create an excessive demand for bank loans, which, in turn, implies a further increase in bank resources.

It should be noted that in modern economic literature there are different and often quite contradictory views on the understanding and interpretation of the essence of the concept of "banking resources" depending on the specific criteria that the authors apply to express the essence of this concept. Some authors do not make a clear distinction between the concepts of "bank resources", "bank capital" and "bank equity" and equate them. Some scientists equate the bank's financial resources with the bank's resources in general. At the same time, bank resources are defined as the basis of all bank activities. This is due to the fact that the processes of resource formation and lending are closely interconnected [1].

For example, Pavlyuk K.V., who defines financial resources as a material manifestation of distribution and redistribution relations, namely, that these are monetary accumulations and incomes created in the process of distribution and redistribution of the gross domestic product and concentrated in the appropriate funds to ensure the continuity of extended reproduction and satisfaction of other social needs [2]. In the presented definition, the main attention is focused on the form of manifestation, sources of formation and target purpose of financial resources, which are formed at the stage of distribution and redistribution of GDP.

Other domestic economists, in particular Bandurka O.M. and Korobov M.Ya., develop the ideas of Pavlyuk K.V. and supplement the above interpretation in the context of determining the levels of formation of financial resources. In other words, in their opinion, financial resources are centralized and decentralized money funds for a specific purpose [2]. The aforementioned researchers emphasize that the formation and use of financial resources takes place both at the macro and micro levels.

At the same time, Borysenko I.I., like most domestic authors, proposes to interpret the financial resources of a banking institution as a set of own, borrowed and borrowed funds that are at its disposal and are used to carry out banking activities for the purpose of obtaining profit [3; 10; 11].

Leading scientists Moroz A.M., Savluk M.I. believe that the bank's resources are a set of funds that are at its disposal and are used to perform active operations [3; 4]. A similar approach to determining the essence of bank resources is used by Alekseenko M.D. – bank resources are a set of monetary resources and tangible, intangible and financial assets expressed in monetary form, which are at the disposal of banks and can be used by them to carry out active operations and provide services [3; 5]. What is similar in these definitions is that they characterize bank resources as a set of funds used by banks to carry out active operations and provide services. It should be noted that according to Alekseenko M.D., bank resources are expressed in monetary form, while others interpret them only as a certain collection of funds.

As is known, financial resources, depending on the level of their formation and use, are divided into centralized, which are at the disposal of the state, separate administrative and territorial units, and decentralized, which are created and spent by individual economic entities [2].

Thus, the determining factor in the study of the term "banking resources" is their financial side – that is, first of all, financial resources, which at the same time can have a spatial, temporal or informational component of its disclosure. So, in particular, the time component of financial resources determines the possibility of their transformational changes, including into other types of bank resources: material, labor, technical, etc. Along with this, the spatial component can determine the features of attracting financial resources in accordance with individual regions of the functioning of banking institutions, and the information component can ensure the formation of the value of financial resources both attracted and borrowed by potential customers [3; 6; 12; 13]. We can come to the conclusion that the term "bank resources" should be considered from two sides: firstly, as a set of all possible bank resources, secondly, through the determination of the essence of the financial resources of a banking institution.

Considering the economic content of bank resources, it is important to note that their circulation is carried out on a credit basis and therefore is a kind of commodity. The value of using bank resources lies in their ability to function as capital and generate income in

the form of credit profit, which is a component of bank profit. From this point of view, the concept of "bank resources" can be considered in two aspects.

First, traditional banking resources are temporarily free funds of the economy and population accumulated by the bank under the conditions of securing property or debt obligations for further placement on the market for profit.

Secondly, in addition to traditional banking resources, this concept can also include the real capabilities of the bank not only to accumulate funds in debt obligations and property obligations, but also the ability to withdraw profits from conducting profitable banking operations (income active, commission and brokerage operations). Instead, the amount of profit should be sufficient for the payback of the borrowed and borrowed resources and the gradual growth of the bank's capital. It is the understanding of banking resources in a broad aspect that puts the problem of asset/liability management in the center [7; 13].

Thus, most scientists characterize the bank's resources as a collection of funds, that is, the terminological identity of the two definitions – "financial resources of the bank" and "bank resources" can be traced. In our opinion, the bank's financial resources are a set of funds (own, borrowed, borrowed) that are at the disposal of the bank, are a source of its industrial and social development, and are used by it to carry out profitable operations in order to achieve high financial results. It is logical that the bank's resources are not only financial, but also technical, labor, information, etc. However, we believe that it is advisable to consider them primarily from a financial point of view, since all possible types of such resources cannot be used without financial sources [3; 12].

So, it can be stated that bank resources are all the funds that the bank owns and that are used for lending, investing and conducting other active operations.

Some scientists consider the essence of bank resources through the prism of the concept of "bank capital". Based on the analysis of the theoretical essence, the concept of "capital" is defined as economic property relations between various subjects regarding the formation of assets, including cash in the bank and their use for the purpose of appropriating maximum profits. When elucidating the essence of bank capital, these authors distinguish the material content and the social form. The tangible structure of bank capital includes working capital (bank equipment, buildings) and various types of funds (own, borrowed and borrowed). The social form of bank capital is a set of economic property relations between various economic subjects regarding the attraction, use and appropriation of funds [3; 10; 11; 13].

The interpretation of the bank's financial resources is determined by the specifics of the banking institution, on the one hand, as a financial institution that freely redistributes financial resources, and on the other hand, as a business entity that uses financial resources.

Banking resources are all cash, monetary tangible and intangible assets owned by the bank and which can be used to carry out credit and investment operations and provide banking services [10-13].

Aggregate resources of the banking system is a specialized economic concept that expresses at the macroeconomic level a set of economic relations related to the creation, distribution and use of funds by the banking system. Taking into account the presence of multiplier effects in the creation of banking resources, as well as the activity of the central bank in issuing means of payment, it is quite difficult to determine the total resources of the country's banking system as a numerical sum of the resources of individual banks.

As Andreykiv T.Ya., Senishch P.M. and Sivulyak M.M. note, bank resources should be considered from the point of view of microeconomics, as well as from the macroeconomic aspect [7].

The macroeconomic aspect of the formation of bank resources: an important prerequisite for the growth of the monetary multiplier and money supply, acceleration of the remonetization of the economy and the development of market relations; an important source of investment in the real sector of the country's economy; achieving economic growth with effective use of invested funds; structural restructuring of the economy under the conditions of state support

of the banking system; a means of achieving social stability in society, increasing the well-being of citizens; a tool for increasing confidence in the economy, financial and banking system of Ukraine in the eyes of the world community; a source of liquidity support and ensuring the financial reliability of banking institutions; an opportunity to accumulate funds for the purpose of obtaining income or future use by investors and creditors of the bank under the conditions of reliability of their storage.

The microeconomic aspect of the formation of the resource base of banks is: a prerequisite for obtaining profit by the bank and satisfying the interests of its shareholders; a means of diversifying active operations, increasing the share of capital-intensive operations; growth of bank capitalization and compliance with the requirements of regulatory authorities; a tool for increasing trust in the bank, achieving image and other marketing goals; the source of financing the bank's activities at the initial stage of its creation and in the event of financial complications; establishment of business relations between commercial banks and their clients, access to new markets of banking services; creating a prerequisite for improving the organization of settlements in the economy, which allows the state to improve the state of monetary circulation, and economic entities to use forms of settlements that are beneficial for them [7; 8; 10–13].

The resources of an individual commercial bank are the funds that the bank disposes of and uses to ensure its activities on a commercial basis and in accordance with the requirements of regulatory bodies. The resources of the entire banking system are a special economic concept that expresses a set of economic relations regarding the creation, distribution and use of funds by the banking system at the macroeconomic level. The presence of a multiplier effect in the creation of resources of commercial banks, the activities of central banks in the issue of means of payment make it quite problematic to determine the total resources of the country's banking system by arithmetically summing up the resources of individual commercial banks.

To be more specific, bank resources in the microeconomic aspect can be characterized as funds accumulated by the bank through the issuance of equity securities or received for temporary use on the money market by economic entities on the basis of binding legal relationships, as well as funds of intrabank origin, i.e. the results of the bank's financial activities, which are used for further placement in accordance with the directions determined by the bank with the aim of obtaining profit, ensuring liquidity, strengthening the material and technical base of the bank, etc.

More specifically, bank resources in the microeconomic dimension are funds of intrabank origin, including those raised by banks through the issuance of equity securities or received for temporary use on the financial market from economic agents based on legal obligations, as well as income from the financial activities of banks, which are used for further development in accordance with the direction determined by the bank for the purpose of obtaining profit, improving the quality of banking services, improving the quality of banking services, improving the quality of the banking system [7–9].

In the macroeconomic aspect, banking resources are a set of resources of the entire banking system of the country, which are a source of satisfying the various needs of family farms, a source of investment for business entities and the banks themselves, financing the needs of the state (budget deficit), in general, an important lever for economic growth and structural restructuring of the economy. The market of banking resources, like any market in general, can be presented from an institutional and functional point of view. From an institutional point of view, it is a collection of sellers of monetary resources, buyers, intermediaries, and a controlling body represented by the National Bank of Ukraine. Naturally, a developed market should be characterized by both a variety of sellers, which are institutional and individual investors, commercial banks themselves that resell financial resources, and a variety of buyers and intermediaries. When regulating the activity of this market, priority should be given to the methods of economic regulation, not administrative. From a functional point of



view, the market of banking resources is a sphere of economic relations, where the processes of accumulation, distribution and placement of banking resources take place, setting their price as a result of comparing supply and demand. An equally difficult task is the theoretical understanding of the concept of the resource base of banks.

The bank's resource base is a collection of various forms and types of resources at the disposal of the bank and used by it to ensure the fulfillment of the strategic goal and operational goals and objectives of its activities. The traditional definition of the resource base of banks is its interpretation as a set of funds at the bank's disposal. This approach has a certain logical basis, because the funds accumulated by the bank are the financial basis for its activities.

However, the concept of "resource base" can also be interpreted as a set of resources used by the bank to increase the mobilization of funds. Therefore, consideration of the resource base is possible not only from the traditional point of view, as a set of funds in circulation of the bank (narrow understanding), but also from the general economic one, when the concept of "resource base" also includes organizational and economic resources (network of branches, bank staff, its material and technical base), which affect the development of the bank, are a source of supporting its competitive advantages and ensuring the receipt of additional funds (broad understanding) [7-9].

Theoretically, the concept of the bank's resource base is not difficult to understand. The bank's resource base is a collection of various forms and types of resources at its disposal and used to ensure the achievement of the bank's strategic and operational goals and objectives. The traditional definition of the bank's resource base is interpreted as the total amount of funds owned by the bank [7].

This approach has a certain logic, because the bank's accumulated resources constitute the financial basis of its activity. However, the concept of "resource base" can also be interpreted as a set of resources that banks use to increase their financial potential. The resource base is the resources that banks use to increase their financial potential. Thus, the resource base can be considered not only from the traditional (narrowly understood) point of view of the concentration of capital in the bank's turnover, but also from the general economic point of view, and the concept of "resource base" can also include organizational and financial resources (branch network, personnel bank, infrastructure) that affect the bank's growth and resources to maintain competitive advantage and provide additional financing (broad understanding).

The bank's resource base can be divided according to the form of the resources that make it up into: the bank's participation in the financial and industrial group gives it the following advantages in terms of the formation of the resource base [7; 8; 10-13]:

- the bank's disposal of funds from the budget or foreign financial organizations allocated for the financing of regional projects, as well as financial flows between the structural elements of the financial and industrial group itself, gives it access to a much larger volume of resources, in the absence of competition in this segment with other banks;
- the stability of the bank increases, because it has the ability to maintain liquidity at the expense of the funds of the group's enterprises, to quickly increase its own capital;
- the bank's provision of credit and settlement services for members of the financial and industrial group makes it possible to effectively manage the temporarily free funds of enterprises included in the group. The Bank has the opportunity to form a clearing system for servicing group enterprises and in this way optimize financial settlements between its participants and economic entities external to the group;
- the bank can provide depository services, service the issue and placement of shares of group companies, carry out other operations on the stock market, which also gives it access to temporarily free company assets;
- increase in income due to the provision of various additional services (consulting services for the creation of a group management system, adjustment of financial accounting,

accounting reporting, analysis of the validity and effectiveness of investment programs, selection of counterparties and additional investors).

**Conclusions.** The main prerequisite for the effective functioning of banks and their financial stability is the stability and adequacy of their resource base. Modern resource problems of banks are caused by many external and internal factors, which include the instability and inability of the banking system to adapt to adverse changes in the financial market. Solving these problems requires banks to optimize their resource policy, namely: increasing the amount of own capital; introduction of new types of banking products for both legal entities and individuals; implement effective methods of maneuvering its resource base, and for this, first of all, the bank must define a system of goals and directions of its activity, constantly monitor and compare resources through the selection of the best elements through their qualitative assessment. Thus, bank resources or resource base is very important, because it is the basis of all banking activities and the amount of profit of the banking institution depends on its formation.

### References:

1. Kovalenko M.O. (2015) Ekonomichna sutnist' ta pryznachennya resursiv banku [Economic essence and purpose of bank resources]. *Financial and credit activity: problems of theory and practice*, no. 1, pp. 52–57. Available at: [http://nbuv.gov.ua/UJRN/Fkd\\_2015\\_1\\_9](http://nbuv.gov.ua/UJRN/Fkd_2015_1_9)
2. Koval Svitlana (2011) Teoretychni aspekty finansovykh resursiv banku [Theoretical aspects of the bank's financial resources]. *Svit finansiv. Ekonomichni nauky*, no. 2, pp. 82–91. Available at: <http://dspace.wunu.edu.ua/bitstream/316497/18958/1/%D0%9A%D0%BE%D0%B2%D0%B0%D0%BB%D1%8C%20%D0%A1.pdf>
3. Drogorub I.V. (2014) Vzayemozv'yazok definitsiy "finansovi resursy banku", "resursy banku", "resursna baza banku" [Interrelationship of the definitions of "financial resources of the bank", "resources of the bank", "resource base of the bank"]. *Naukovi zapysky Natsional'noho universytetu «Ostroz'ka akademiya» Seriya «Ekonomika»*, no. 25, pp. 104–108. Available at: [http://nbuv.gov.ua/UJRN/Nznuoa\\_2014\\_25\\_19](http://nbuv.gov.ua/UJRN/Nznuoa_2014_25_19)
4. Moroz A.M., Savluk M.I., Pukhovkina M.F. (2010) Bankivs'ki operatsiyi [Banking operations]: pidruchnyk. Kyiv: KNEU, 384 p.
5. Alekseyenko M.D. (2002) Kapital banku: pytannya teorii i praktyky [Bank capital: issues of theory and practice]: monohrafiya. Kyiv: KNEU, 276 p.
6. Dobrovols'ka I.O. (2011) Uzahal'nennya sutnisnogo rozuminnya ta vyznachennya ponyattya "resursnyy potentsial banku" [Generalization of the essential understanding and definition of the concept of "resource potential of the bank"]. *Innovatsiyna ekonomika*, no. 6(25), pp. 274–278.
7. Andreykiv T.Ya., Senyshch P.M., Syvulyak M.M. (2016) Sut' ta znachennya finansovykh resursiv banku v zabezpechenni yoho stabil'nosti [The essence and significance of the bank's financial resources in ensuring its stability]. *Pidpryyemnytstvo i torhivlya*, no. 20, pp. 64–70. Available at: [http://journals-lute.lviv.ua/journal/20\\_2017/14.pdf](http://journals-lute.lviv.ua/journal/20_2017/14.pdf)
8. Rushchyshyn N.M. (2014) Finansovi resursy banku ta osoblyvosti yikh formuvannya v suchasnykh umovakh [Financial resources of the bank and peculiarities of their formation in modern conditions]. *Zbirnyk naukovykh prats' Derzhavnoho ekonomiko-tehnolohichnoho universytetu transportu. Seriya "Ekonomika i upravlinnya"*, no. 30, pp. 263–279. Available at: [http://nbuv.gov.ua/UJRN/Znpdetut\\_eiu\\_2014\\_30\\_29](http://nbuv.gov.ua/UJRN/Znpdetut_eiu_2014_30_29)
9. Larionova K.L., Kapinos H.I., Balaktionova D.O. (2020) Problemy formuvannya finansovykh resursiv bankivs'koyi systemy Ukrainy v umovakh finansovoyi nestabil'nosti [Problems of formation of financial resources of the banking system of Ukraine in conditions of financial instability]. *Visnyk Khmel'nyts'koho natsional'noho universytetu. Ekonomichni nauky*, no. 6, pp. 7–16. Available at: <http://elar.khmnu.edu.ua/jspui/handle/123456789/10211>
10. Tanklevs'ka N.S., Povod T.M. (2021) Povedinkova ekonomika: etymolohiya, sutnist', teoriya. [Behavioral economics: etymology, essence, theory]. *Naukovyy visnyk l'otnoyi akademiyi. Seriya: Ekonomika, menezhment ta parvo*, no. 3, 4, pp. 38–46. Available at: <http://dspace.ksau.kherson.ua/handle/123456789/6213>
11. Povod T.M., Advokatova N.O. (2020) Povedinkova ekonomika: sutnist' ta kontseptualizatsiya ponyattya [Behavioral economics: essence and conceptualization of the concept]. *Tavriys'ky nau-*

---

*kovyy visnyk. Seriya: Ekonomika*, no. 2, pp. 213–220. Available at: <http://dspace.ksau.kherson.ua/handle/123456789/3971>

12. Povod T.M. (2021) Finansova hramotnist' naselennya yak priorytetna umova uspishnoho rozvytku derzhavy [Financial literacy of the population as a priority condition for the successful development of the state]. *Tavriys'kyi naukovyy visnyk. Seriya: Ekonomika*, no. 9, pp. 84–90. Available at: <http://dspace.ksau.kherson.ua/handle/123456789/7646>

13. Zhosan H.V. (2021) Adaptivnyy menedzhment i stalyy rozvytok: vzayemozv'yazok ponyat' u konteksti upravlinnya diyal'nisty pidpryyemstva v umovakh nevyznachenosti [Adaptive management and sustainable development: the interrelationship of concepts in the context of managing the company's activities in conditions of uncertainty]. *Biznes Inform*, no. 3, pp. 179–187. DOI: <https://doi.org/10.32983/2222-4459-2021-3-179-187>

---