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APPLICATION OF METHODS OF BANKING CASH FLOW MANAGEMENT QUALITY IN DETERMINATION OF A DYNAMIC VECTOR INDEX

Efficient management of banking cash flows should be grounded in scientifically substantiated approaches, which, on the one hand, enable to take into account the dynamics of changes of the main indices of a banking activity and, on the other hand, satisfy the optimality criteria determined by the universality of the model and the simplicity of research result interpretation. In the development of the banking cash flow management model, a special emphasis should be placed on issues of the specificity of bank's functioning and a chosen strategy, since they determine the intensity of generation of incomes from one or another activity as a result of a choice of a prior market sector. In the end, this determines a structure of assets, equity, and liabilities of a certain bank.

In the course of research we have determined that the main components of the banking cash flow management model are the following:

– prospect planning cash flows, taking into consideration the level of efficiency of the available resource usage;

– analytical support of a process of the determination of quality of cash flow management at a moment t ;

– regulative measures, according to changes of external and internal conditions of bank functioning, if they negatively influence the banking cash flow management quality.

At each determined stage, general instruments and specific methods of management in compliance with the requirements of a respective stage are used. Furthermore, it is worth mentioning that the first two stages are closely related to each other, since prospect planning cash flows occurs on the basis of indices, which are used for the calculation of a factual level of management quality in the sequel.

Traditionally, all the methods of the determination of banking cash flow management quality are divided into two groups: coefficient analysis methods and econometric methods.

Thus, the banking cash flow management quality assessment should meet requirements of the complexity and interpretation simplicity. With this purpose we offer to apply the dynamic vector index built on the basis of an ordinary scale, i.e. a ranked series of criteria, which are used in the calculation of input figures. The ranked series of indices enables to analyze the dynamics in their mutual correlation and influence.