Statistical assessment of regional asymmetry in bank lending in Ukraine

Andriy Nepran*

PhD in Economic Sciences, Associate Professor
Kharkiv National Automobile and Highway University
61002, 25 Yaroslav Mudryi Str., Kharkiv, Ukraine
https://orcid.org/0000-0002-8329-7123

Abstract. The recovery of economic growth in Ukraine is hampered by the increasing differentiation of bank lending, which creates a number of problems for the state: the emergence of depressed regions, increased social tension, etc. The increase in regional differences in the banking lending system gives rise to centripetal tendencies, which "overlap" with the tendencies of increasing territorial stratification and lead to the emergence of peculiar geographical points with a high concentration of banking resources. The aim of this article was to statistically assess the regional asymmetry of bank lending in Ukraine, as well as to develop the main directions for improving monetary policy in terms of redistributing credit resources in order to reduce the differentiation of bank lending. The study used statistical methods to assess the regional differentiation of bank lending. A statistical analysis of the differentiation of bank lending in Ukraine was conducted. It was found that the process of regional lending is characterised as asymmetric, although in recent years there has been a slowdown in the processes of differentiation of bank lending. Overall, across all regions, the variation in the volume of loans issued to non-financial corporations has steadily decreased from 38.6% in 2021 to 14.1% in 2024. At the same time, a slowdown in regional asymmetry in bank lending was observed for certain types of economic activity. Thus, the coefficient of variation in lending to manufacturing enterprises decreased from 66.1% in 2021 to 31.5% in 2024. A reduction in regional asymmetry in bank lending can be achieved by withdrawing and redistributing credit resources from other regions. According to calculations, the introduction of a 50% standard for lending to trade and real estate transactions in Kyiv could free up an additional UAH 78.0 billion, which is 10.1% of the total volume of loans provided to non-financial corporations in Ukraine. If the standard is reduced from 50% to 30%, the additional amount of credit resources that can be redirected to other regions will increase to UAH 127.8 billion, or 16.5% of the total volume of loans. The results of the study can be used in the development of monetary policy measures to reduce regional differentiation in bank lending to non-financial corporations

Keywords: credit; regional development asymmetry; non-financial corporations; banking system; credit potential of regions; economic equalisation

INTRODUCTION

A characteristic feature of Ukraine's economic development over the past decade has been the intensification of regional asymmetry, which was largely due to the nature of bank lending. The economic consequences of increasing regional asymmetry are becoming increasingly significant and are hindering economic recovery. Regional disparities in bank lending are characteristic of many developed countries around the world. Solving this problem is particularly relevant for Ukraine, where the resumption of bank lending is accompanied by increased regional disparities, which creates a number of complex problems for the state. The consequences of increased regional asymmetry in economic development include the emergence of depressed regions, the need to allocate financial resources for subsidies, and increased social tension in society.

Research into the dynamics of regional differentiation in bank lending reveals the factors that slow down economic recovery. An in-depth analysis of the asymmetry of bank lending across regions makes it possible to identify and develop key measures for the redistribution of

credit resources in order to increase the symmetry of regional development. Many Ukrainian researchers have published works devoted to the analysis of bank lending. Research by V. Korneev *et al.* (2024) has established that crises caused by force majeure circumstances require active state intervention to ensure economic stability. O. Dzyublyuk (2023) examined the main trends in the functioning of banks in the credit market. The author concluded that credit activity was sluggish and that bank investments were primarily focused on placing funds in accounts with the National Bank of Ukraine (NBU) and in government securities.

The work of M. Barna & N. Ruschyshyn (2020) analyses the dynamics of the banking system's development in the context of structural reform of Ukraine's national economy. N. Rushchyshyn *et al.* (2024) noted that when the banking system's loan portfolio declines, it increases primarily in state-owned banks. Based on an analysis of bank lending to agricultural enterprises by region, S. Andros (2024) identified the regions that received the largest amount of lending. The work of M. Krupka *et al.* (2024) examines the problems of activating lending to large enterprises and measures to activate it. I. Yaroshenko & I. Semigulina (2024) noted the role of bank lending in the recovery of Ukraine's economic development. Many foreign researchers have devoted their work to the problems of regional development and the impact of bank lending on it. In particular, the research of D. Gaur & D. Mohapatra (2021) is devoted to the relationship between economic growth and priority sectors of the national economy. The research of C. Altavilla *et al.* (2023) is devoted to improving the credit policy of banks in response to modern challenges. The financial instability of banks is highlighted in the work of M. Bellia & G. Cousin (2023), P. Bochmann *et al.* (2023), N. Charnay *et al.* (2024) and others.

However, despite the research conducted, the problem of assessing regional asymmetry in bank lending has not been widely addressed. Indicators of the share of regions in the structure of bank loans were mainly used to assess trends. Thus, such indicators do not give an idea of the direction and strength of regional differentiation in bank lending, the intensity and direction of this process. The aim of the study was to identify and quantitatively analyse spatial disparities in bank lending in Ukraine, as well as to determine strategic guidelines for optimising the regional distribution of credit resources.

MATERIALS AND METHODS

To assess regional differentiation in bank lending, statistical indicators were used, in particular, the coefficient of variation, the mean linear deviation, and structural indicators. It should be noted that the mathematical statistics indicators used to determine the differentiation of bank lending, which characterise the change (variation) in individual characteristics, provide different quantitative characteristics of its intensity. This, in turn, requires consideration in the economic interpretation of the results obtained with their help. The work used the coefficient of

variation as the main indicator, the value of which characterises the increase or decrease in the variation of regional indicators of bank lending to economic entities from the average for Ukraine. It was calculated using the formula:

$$V_{VAR}^t = \frac{1}{\bar{x}^t} \sqrt{\frac{\sum (x^t - \bar{x}^t)^2}{n}} \cdot 100\ \%, \tag{1}$$

where V^τ_{VAR} – coefficient of variation in year t; $\bar{x}^t$ – average growth rate of bank lending in Ukraine in year t; x^t – growth rate of bank lending in the region in year t; n – number of regions.

In addition to the coefficient of variation, the mean linear deviation, mean square deviation and variance of bank lending were calculated to assess the asymmetry of bank lending. The disadvantage of the mean linear deviation is that it does not take into account the signs of deviation. In this regard, preference was given to the coefficient of variation. Data from the National Bank of Ukraine website (n.d.) were used to calculate the indicators of variation in bank lending (coefficient of variation, mean linear deviation, variance, and mean square deviation). Based on this data for the last five years, the growth rate of bank loans by region and for Ukraine as a whole was determined. These data were used to calculate the variation indicators. By comparing the values of the coefficient of variation for individual periods, the strength of regional differentiation in bank lending in Ukraine was established. An increase in the coefficient of variation indicated a strengthening of regional differentiation in bank lending, while a decrease indicated a weakening. The following approach was used to study regional stratification trends. Asymmetric, or disharmonious, regional development over a given period is considered to be in which regions that had advantages in certain indicators at the beginning of the period subsequently increased them, while regions with relative lagging behind increased their lag; symmetrical (harmonious) – a type of regional development in which the gap in regional indicators is narrowing.

To assess regional differentiation in bank lending, the coefficient of variation was used as the main indicator, the value of which indicates an increase or decrease in regional differences from the average for Ukraine. It was calculated using the formula V. Horkavyi (2019):

$$V_\sigma = \frac{\sigma_x}{\bar{x}} \cdot 100\ \%, \tag{2}$$

where σ_x – standard deviation of regional bank lending indicators from the average level; $\bar{x}$ – average growth rates of credit investments across all regions of the country.

After establishing the level of regional differentiation in bank lending based on statistical methods, the problem arose of finding ways to eliminate or neutralise it. When calculating the volume of loans that could be redirected to regions with low levels of lending activity, indicators of the structure of loans by type of economic activity were used. These indicators should form the basis for setting lending standards (maximum values) for specific types of economic activity, i.e., these are the maximum indicators for bank

lending. Restrictions on lending to these types of economic activity should be set by the National Bank of Ukraine as the main regulator of the country's banking system. The amount of loans that can be redirected to regions with low credit activity was determined as the difference between the actual volume of lending and the volume of lending established on the basis of the standard. At the same time, calculations were made for different values of the standard. These standard indicators for lending to certain types of economic activity make it possible to assess the scale of the redistribution of bank loans to regions with low levels of lending activity.

RESULTS AND DISCUSSION

Economic recovery in Ukraine is impossible without providing businesses with affordable bank loans. To a large extent, the real sector of the economy is financed by bank loans, which are the most powerful segment of the capital market in terms of volume and accessibility. The total volume of loans provided to non-financial corporations increased from UAH 752.3 billion in 2021 to UAH 786.1 billion at the end of October 2024, or by 4.5% (National Bank of Ukraine, n.d.). At the same time, the recovery of bank lending is accompanied by increased regional differentiation. The intensification of regional differences in the bank loan market generates centrifugal tendencies, which exacerbates territorial stratification and leads to the emergence of several territories with a high concentration of banking resources. In recent years, a number of regions with a high concentration of bank credit have emerged in Ukraine in terms of lending to business entities. The extent of the intensification of regional differentiation in bank lending is shown in Table 1.

Table 1. Share of Ukrainian regions in loans granted to non-financial corporations as of the end of October 2024, %

Regions	Total	Including				
		agriculture, forestry and fisheries	manufacturing	construction	trade	real estate transactions
All regions of the country – total	100	100	100	100	100	100
Including in Kyiv and Kyiv region	65.5	32.9	44.8	71.0	75.9	87.4
Dnipropetrovsk region	4.2	5.9	8.1	2.9	3.7	0.5
Lviv region	5.4	6.5	8.5	6.2	4.4	4.0
Total in 3 regions	75.1	45.3	61.4	80.1	84.0	91.9
In other regions of Ukraine	24.9	54.7	38.6	19.9	16.0	8.1

Source: calculated by the author based on data National Bank of Ukraine (n.d.)

According to the data, three regions of Ukraine (Kyiv and Kyiv region, Dnipropetrovsk and Lviv regions) accounted for 75.1% of all bank loans granted to non-financial corporations. A particularly high concentration of bank loans was observed in construction (80.1%), real estate transactions (91.9%) and trade (84.0%). The remaining regions accounted for between 8.1% and 38.6% of the total volume of loans granted to business entities. Among the types of economic activity, only agriculture is characterised by a relatively lower level of concentration of bank lending. From the data in Table 1, it can be concluded that a small group of regions has a high level of concentration of bank lending. Kyiv stands out in this regard, where the concentration of banking capital is enormous. At the same time, the concentration of banking capital in a small group of centres is a consequence of the asymmetry of modern regional lending to entities in the real sector of the economy.

To study the intensity and strength of regional differentiation in bank lending to non-financial corporations, various mathematical statistics indicators can be used, such as range of variation, mean linear deviation, mean square deviation, and coefficient of variation. The use of these mathematical statistics indicators provides different quantitative characteristics of its intensity. This must be taken into account when interpreting the results obtained during data processing. The banking lending market in Ukraine is characterised by deep regional differentiation in terms of the volume of loans provided to non-financial corporations. The crisis of 2022-2023 led to a large-scale redistribution of bank lending operations between regions, resulting in increased differentiation in bank lending (Table 2).

Table 2. Dynamics of indicators characterising fluctuations (variation)
in loans issued to non-financial corporations in 2021-2024

Indicators	2021	2022	2023	2024
Variance	1,607.4	1,047.3	267.0	219.1
Standard deviation	40.1	32.4	16.3	14.8
Average growth rate	103.9	100.3	97.5	105.3
Coefficient of variation	38.6	32.3	16.8	14.1
Mean linear deviation	24.0	25.0	12.2	11.6

Source: calculated by the author

There is a clear trend towards regional asymmetry, although this trend has slowed down in recent years. The coefficient of variation in the growth of bank lending to non-financial corporations, calculated for all regions of the country, is quite high. Overall, the variation in the volume of loans issued to non-financial corporations has steadily decreased from 38.6% in 2021 to 14.1% in 2024. This indicates a slowdown in the processes of regional asymmetry in bank lending. For certain types of economic activity, the process of differentiation in bank lending showed significant differences (Table 3).

Table 3. Dynamics of indicators characterising fluctuations (variation) in loans by type of economic activity in 2021-2024

	2021	2022	2023	2024
Manufacturing industry				
Variance	3,353.6	785.0	781.4	1,727.8
Standard deviation	57.9	28.0	28.0	41.6
Average growth rate	87.7	85.9	87.1	131.8
Coefficient of variation	66.1	32.6	32.1	31.5
Mean linear deviation	24.0	21.5	22.1	34.3
Wholesale and retail trade; repair of motor vehicles and motorcycles				
Variance	1,965.4	1,758.9	711.0	546.2
Standard deviation	44.3	41.9	26.7	23.4
Average growth rate	112.6	96.1	102.3	107.6
Coefficient of variation	39.4	43.7	26.1	21.7
Mean linear deviation	24.0	22.5	22.1	17.6
Transport, warehousing, postal and courier activities				
Variance	32,002.5	2,275.5	4,530.2	4,184.3
Standard deviation	178.9	47.7	67.3	64.7
Average growth rate	89.9	78.6	103.7	105.8
Coefficient of variation	199.1	60.7	64.9	61.1
Mean linear deviation	24.0	35.4	49.6	41.0

Source: calculated by the author

An analysis of the data in Table 3 suggests that regional asymmetry in bank lending declined for certain types of economic activity. Thus, the coefficient of variation in lending to manufacturing enterprises decreased from 66.1% in 2021 to 31.5% in 2024. Significant differences in bank lending were observed in trade and transport enterprises. At the same time, there were no significant changes in reducing the variation in bank lending to these types of economic activity. While in 2021 the coefficient of variation in bank lending to transport companies was 199.1%, in 2024 it decreased to 61.1%. Thus, the process of restoring bank lending in Ukraine took place simultaneously with a slowdown in regional asymmetry. However, an analysis of the differentiation of bank lending by type of economic activity showed a strengthening of the trend of regional asymmetry.

The main problem causing interregional disparities in bank lending is the significant borrowing by non-financial corporations in Kyiv and several economically developed regions, accompanied by slow growth or decline in the provinces. The analysis makes it possible to identify the factor that slows down the country's economic recovery: the intensification of regional asymmetry in bank lending. In order to eliminate interregional imbalances, it is necessary to take a number of measures to improve state regulation of the country's banking system (Krylova, 2020). Stimulus measures will not be able to quickly remedy the situation, which will continue to deteriorate. The only possible solution should be the introduction of restrictions by the National Bank of Ukraine on lending in Kyiv to entities engaged in certain types of economic activity. This primarily concerns trade and real estate transactions. Restrictions on lending to these types of economic activity are related to a number of factors. First, these types of economic activity do not create a material form of product, and their activity is related to purchase and sale transactions. Secondly, lending to trade largely involves imported goods (household appliances, cars, etc.), which does not directly lead to economic growth. Thirdly, the concentration of bank lending for real estate transactions in Kyiv has exacerbated the trend towards rising real estate prices. Reducing bank lending for these types of economic activity will allow significant amounts of credit resources to be redirected to other regions (Table 4).

Table 4. Volumes of credit resources that can be redirected by introducing restrictions on lending to trade and real estate transactions (2024)

Indicators	Actual, 2024	Introduction of the standard, %		
		40	30	20
Total volume of loans	498,360.5	420,363.8	395,445.7	370,527.7
Including:				
wholesale and retail trade; repair of motor vehicles and motorcycles, million UAH	232,811.4	167,337.8	146,420.5	125,503.3

Table 4. Continued

Indicators	Actual, 2024	Introduction of the standard, %		
		40	**30**	**20**
real estate transactions, million UAH	44,529.5	32,006.4	28,005.6	24,004.8
Volume of resources released upon introduction of standards, million UAH	–	77,996.7	102,914.8	127,832.8
Also, as a percentage of the total volume of loans provided to non-financial corporations	–	10.1	13.3	16.5

Source: calculated by the author

According to calculations, introducing a 50% standard for lending to trade and real estate transactions in Kyiv could free up an additional UAH 78.0 billion, which is 10.1% of the total volume of loans provided to non-financial corporations in Ukraine. If the standard is reduced from 50% to 30%, the additional amount of credit resources that can be redirected to other regions will increase to UAH 127.8 billion, or 16.5% of the total volume of loans. This amount of additional credit investments will allow other regions to double lending and increase investment, which will reduce regional asymmetry in economic development.

To assess the directions of differentiation in bank lending, the concept of asymmetric (convergence) and symmetric (divergence) types of regional development is used (Nechyporenko *et al.*, 2021; Couaillier *et al.*, 2023). Asymmetric is a type of regional development in which regions with relative advantages increase them, while regions with relative lag, on the contrary, intensify them; harmonious (symmetric) is a type of regional development in which the gap in regional indicators is reduced. The study by T. Yevenko (2021) examines the mechanism of short-term bank lending. V. Kremen *et al.* (2020) conclude that loans with a maturity of up to one year predominate in the structure of bank lending, which does not sufficiently contribute to economic development. In order to stimulate bank lending, D. Hladkykh (2020) proposes introducing a new economic standard that would limit the share of bank assets invested in domestic government bonds to 10-15% of total assets. Studying the dynamics of bank lending, I. Okhrimenko & V. Biloshapka (2022) noted that in recent years, banks have been characterised by a slowdown in lending until "better times". This has a negative impact on the development of the real sector of the economy. A. Shchetinin *et al.* (2021) conclude that the reduction in the volume of bank lending to the national economy is a restraining factor in ensuring the country's sustainable economic development. In a study, A. Meshcheryakov *et al.* (2024) noted an increase in the profitability of bank capital, which rose to 31.61% in January 2024.

Thus, the results of the study indicate the existence of persistent regional asymmetry in bank lending in Ukraine, which persists despite the overall growth in credit investments in the non-financial sector. The highest concentration of loans is observed in Kyiv and several economically developed regions, while other territories remain insufficiently covered by bank financing. Despite a slight decrease in variation coefficients in recent years, regional disparities remain significant, especially in certain types of economic activity. This points to the need to introduce state regulation tools, in particular restrictions on lending to certain types of activities in regions with excessive concentration of banking capital, which will ensure a more even distribution of financial resources and contribute to the harmonious development of the regional economy.

CONCLUSIONS

In recent years, an asymmetrical type of bank lending has developed in Ukraine. The differentiation in lending to transport and trade enterprises has become particularly pronounced, as evidenced by high correlation coefficients. The main problem with the increasing differentiation of bank lending is the high concentration of banks' lending operations in trade and real estate transactions in several regions of the country. The main reason for the high level of concentration of bank lending in these segments is the relatively high profitability and speed of capital turnover. The negative consequences of such a high level of concentration of bank capital in these types of economic activity are a decline in investment activity and the renewal of the material and technical base of enterprises in the real sector of the economy in regions with low levels of lending activity. To overcome the negative trends of increasing regional asymmetry in bank lending, the National Bank of Ukraine may introduce measures to restrict lending to trade and real estate transactions in Kyiv. The results of the study show that the state's monetary policy needs to be adjusted. With the introduction of a 50% standard, the volume of credit resources that can be released and directed to other regions amounts to UAH 78.0 billion. If the standard is reduced to 30%, an additional UAH 127.8 billion could be redistributed. This would enable other regions to significantly increase lending to non-financial corporations, which would reduce regional asymmetry in Ukraine's economic development. In order to support regional lending, the state may introduce state guarantee instruments and preferential lending programmes for enterprises in agriculture, industry and construction. Further research should focus on the economic evaluation of the effectiveness of redistributing credit resources in favour of regions with low credit activity.

CONFLICT OF INTEREST

None.

REFERENCES

[1] Altavilla, C., Barbiero, F., Boucinha, M., & Burlon, L. (2023). The great lockdown: Pandemic response policies and bank lending conditions. *European Economic Review*, 156, article number 104478. doi: 10.1016/j.euroecorev.2023.104478.

[2] Andros, S.V. (2024). Bank lending as an effective way to solve the problem of economic development of agricultural enterprises. *Economic Journal Odessa Polytechnic University*, 1(27), 5-17. doi: 10.15276/EJ.01.2024.1.

[3] Barna, M., & Ruschyshyn, N. (2020). State and trends in the banking system development in the context of structural reform of the national economy of Ukraine. *Scientific Horizons*, 23(12), 84-98. doi: 10.48077/scihor.23(12).2020.84-98.

[4] Bellia, M., & Cousin, G. (2023). Drivers of bank profitability in the euro area. *Quarterly Report on the Euro Area*, 22(3), 7-23. doi: 10.2765/85502.

[5] Bochmann, P., Grodzicki, M., Kick, H., Klaus, B., & Pancaro, C. (2023). *Euro area bank fundamentals, valuations and cost of equity*. Retrieved from https://www.ecb.europa.eu/press/financial-stability-publications/fsr/focus/2023/html/ecb.fsrbox202311_05~519e436375.en.html.

[6] Charnay, N., Edwards, G., & Kroll, K. (2024). *Top European bank rating trends in 2024*. Retrieved from https://www.spglobal.com/_assets/documents/ratings/research/101592285.pdf.

[7] Couaillier, C., Dimou, M., & Parle, C. (2023). Banks' capital distributions and implications for monetary policy. *European Central Bank Economic Bulletin*, 6.

[8] Dzyublyuk, O. (2023). Problems of intensification of bank lending to the real sector of the economy in the conditions of martial law. *Bulletin of Economy*, 3, 8-25. doi: 10.35774/visnyk2023.03.008.

[9] Gaur, D., & Mohapatra, D.R. (2021). The nexus of economic growth, priority sector lending and non-performing assets: Case of Indian banking sector. *South Asian Journal of Business Studies*, 10(1), 70-90. doi: 1108/SAJBS-01-2020-0010.

[10] Hladkykh, D.M. (2020). *Priorities for the activation of bank lending in Ukraine*. Kyiv: National Institute for Strategic Studies.

[11] Horkavyi, V.K. (2019). *Statistics* (3rd ed.). Kyiv: Alerta.

[12] Korneev, V., Zabchuk, G., Ivashchuk, O., Vynnyk, T., & Rudan, V. (2024). Comparative analysis of bank lending to Ukrainian enterprises in wartime. *Financial and Credit Activity Problems of Theory and Practice*, 6(59), 11-23. doi: 10.55643/fcaptp.6.59.2024.4533.

[13] Kremen, V.M., Kremen, O.I., & Gulyaeva, L.P. (2020). The role of bank lending in the development of the economy of Ukraine. *Problems of Economy*, 3(45), 176-183. doi: 10.32983/2222-0712-2020-3-176-183.

[14] Krupka, M., Vankovych, D., & Kulchytskyi, M. (2024). Bank lending to priority sectors of the economy in the mechanism of implementing the financial policy of Ukraine. *Economy and Society*, 60. doi: 10.32782/2524-0072/2024-60-21.

[15] Krylova, O.V. (2020). Experience and features of the functioning of the banking system of the EU countries and Ukraine in the context of globalization. *Economy and State*, 4, 117-120. doi: 10.32702/2306-6806.2020.4.117.

[16] Meshcheryakov, A.A., Berezovyk, V.M., & Kireeva, K.O. (2024). Financial stability and the banking system of Ukraine: Challenges and opportunities for development. *Effective Economy*, 7. doi: 10.32702/2307-2105.2024.7.12.

[17] National Bank of Ukraine. (n.d.). *Statistics of the financial sector*. Retrieved from https://bank.gov.ua/ua/statistic/sector-financial#1ms.

[18] Nechyporenko, O., Nosenko, Yu., & Sinelnyk, L. (2021). Potential areas of financial incentives for the development of scientific and innovation clusters. *Ekonomika APK*, 28(10), 61-71. doi: 10.32317/2221-1055.202110061.

[19] Okhrimenko, I., & Biloshapka, V. (2022). The impact of bank lending on the economic development of Ukraine: Realities and prospects against the backdrop of war. *Scientific Innovations and Advanced Technologies*, 6(8), 405-423. doi: 10.52058/2786-5274-2022-6(8)-405-423.

[20] Rushchyshyn, N.M., Pelekh, O.R., Kozak, A.R., & Kryvoruchko, N.M. (2024). Current state of the banking system of Ukraine and prospects for its development. *Bulletin of the Lviv University of Trade and Economics. Economic Sciences*, 75, 27-37. doi: 10.32782/2522-1205-2024-75.

[21] Shchetinin, A.I., Ulianova, L.P., & Chaika, Yu.M. (2021). The banking system of Ukraine and ensuring its stability in the conditions of modern development. *Scientific View: Economics and Management*, 5(75), 75-82. doi: 10.32836/2521-666X/2021-75-10.

[22] Yaroshenko, I.V., & Semigulina, I.B. (2024). Factors influencing the socio-economic development of regions (territories) of Ukraine in conditions of threats and overcoming the consequences of military aggression. *Problems of Economy*, 3(61), 142-148. doi: 10.32983/2222-0712-2024-3-142-148.

[23] Yevenko T.I. (2021). Short-term bank lending mechanism. *East European Scientific Journal*, 3(67), 39-44.

Статистична оцінка регіональної асиметрії банківського кредитування в Україні

Андрій Непран

Кандидат економічних наук, доцент
Харківський національний автомобільно-дорожній університет
61002, вул. Ярослава Мудрого, 25, м. Харків, Україна
https://orcid.org/0000-0002-8329-7123

Анотація. Відновлення економічного зростання в Україні стримується посиленням диференціації банківського кредитування, що породжує ряд проблем для держави: виникнення депресивних регіонів, посилення соціальної напруги тощо. Збільшення регіональних відмінностей у системі банківського кредитування народжує доцентрові тенденції, які «накладаються» на тенденції посилення територіального розшарування і ведуть до виникнення своєрідних географічних пунктів із високою концентрацією банківських ресурсів. Метою даної статті була статистична оцінка регіональної асиметрії банківського кредитування в Україні, а також розробка основних напрямів удосконалення монетарної політики з точки зору перерозподілу кредитних ресурсів у напрямі зниження диференціації банківського кредитування. В дослідженні застосовані статистичні методи для оцінки регіональної диференціації банківського кредитування. Проведено статистичний аналіз диференціації банківського кредитування в Україні. Встановлено, що процес регіонального кредитування характеризується як асиметричний, хоча за останні роки спостерігається уповільнення процесів диференціації банківського кредитування. В цілому за усіма областями варіація обсягів кредитів, виданих нефінансовим корпораціям, послідовно знижувалася із 38,6 % у 2021 р. до 14,1 % у 2024 р. В той же час за окремими видами економічної діяльності спостерігалося уповільнення регіональної асиметрії банківського кредитування. Так, коефіцієнт варіації кредитування підприємств переробної промисловості знизився із 66,1 % у 2021 р. до 31,5 % у 2024 р. Зниження регіональної асиметрії банківського кредитування може бути досягнуто за рахунок вилучення та перерозподілу кредитних ресурсів із інших регіонів. Як свідчать розрахунки, при введенні нормативу в розмірі 50 % на кредитування торгівлі та операцій з нерухомим майном в м. Києві можна додатково вивільнити 78,0 млрд грн, що становить 10,1 % від загального обсягу кредитів, наданих нефінансовим корпораціям України. При зниженні нормативу з 50 до 30 % додатковий обсяг кредитних ресурсів, який може бути перенаправлено в інші регіони, зросте до 127,8 млрд грн, або 16,5 % від загального обсягу кредитів. Результати дослідження можуть бути використані при розробці заходів монетарної політики щодо зниження регіональної диференціації банківського кредитування нефінансових корпорацій

Ключові слова: кредит; асиметрія регіонального розвитку; нефінансові корпорації; банківська система; кредитний потенціал регіонів; економічне вирівнювання