

## **Abstract of the Article**

### **"Methodological Bases of Forming the Financial and Credit Policy of the Bank During the Period of the Crisis' Escape"**

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Ukraine's banking system requires radical restructuring. There was admitted a large discrepancy between the possibilities of financing national economy's expenses and the need in financing. This requires on the one hand to consider foreign-economic relations, on the other hand – to avoid excessive liberalization. There was considered the need of the government intervention into the economy's development in order to consolidate the social orientation of market relations. Attention was paid to the fact that two most burning issues require immediate solution in the social sphere: poverty and unemployment. It was substantiated that the orientation for the crisis' escape must rely heavily on financing the labour's remuneration through its direct increase and to avoid the increase of unemployment's rate.

There have been investigated the approaches that will allow to overcome the limitations of individual capital because credit is an important tool for escaping the crisis, as it provides the maintenance of goods and services' process of realization which is an important source in the conditions of circulating capital's limitation. It is possible with a new approach to the strategy of structural investment policy.

To ensure the financial and credit policy's stability is possible only through the stabilization of economic growth on the basis of increasing the competitive production and improving people's standard of living.

An improvement of the budget investments to expand the bank goal-oriented crediting and further development of the stock market were proposed.