

Investment Management and Financial Innovations 2014 vol.11 N4, pages 157-163

---

## Tools for assessing and forecasting financial stability of the commercial bank under conditions of instability

Klaas J., Vagizova V.

*Kazan Federal University, 420008, Kremlevskaya 18, Kazan, Russia*

---

### Abstract

© Jana Klaas, Venera Vagizova, 2014. This article deals with the problem of an adequate assessment of credit organization financial stability. The authors developed the indicative model of assessment of the bank financial stability based on calculation of the integral indicator for solving this problem. Advantages of model are the high speed of analysis, accessibility for understanding, the possibility of use by a wide range of the interested users, and also comparison of credit organizations indicators. Using indicative model on a regular basis will allow not only to reveal problems of commercial banks, but also to take timely measures to eliminate them. We had approved this model for assessment of regional banks of the Republic of Tatarstan financial stability. Summarizing the results of analysis of financial stability of regional banks we can make up a conclusion about relative stability of the banking sector of the Republic of Tatarstan.

---

### Keywords

Assets, Capital adequacy, Coefficients, Credit institution, Financial stability, Indicative model, Indicators, Liabilities, Liquidity, Profitability, Ratios