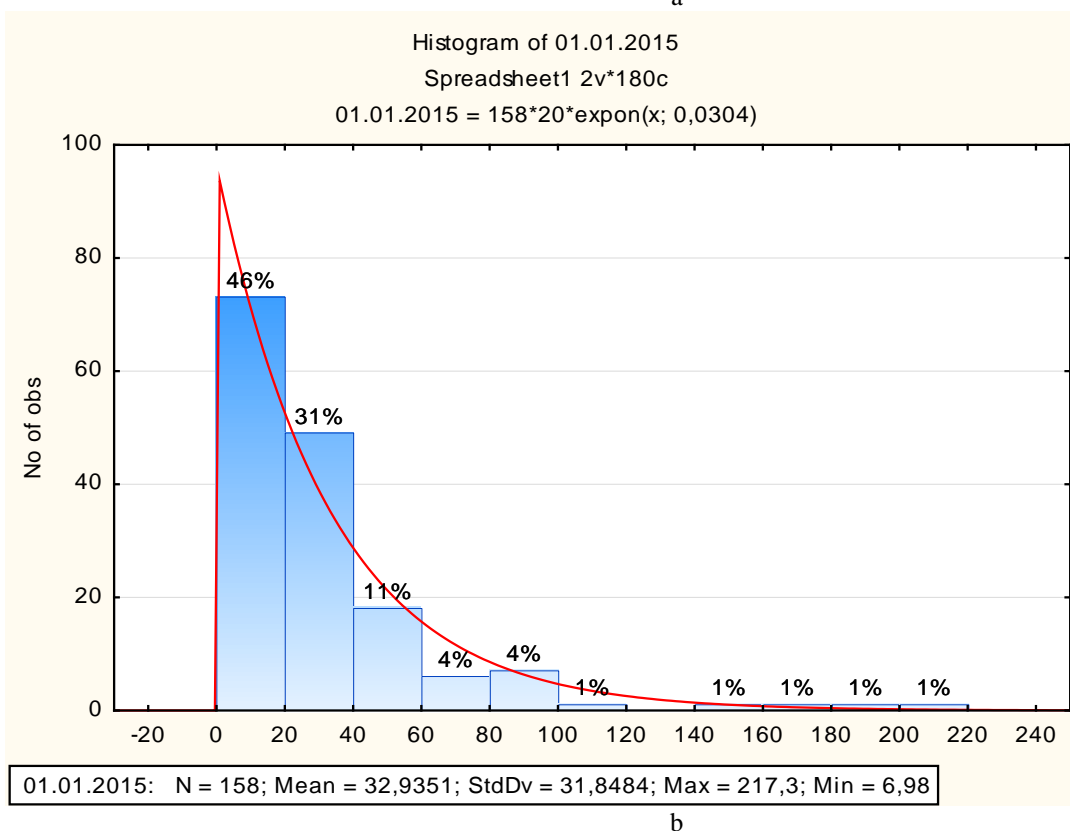
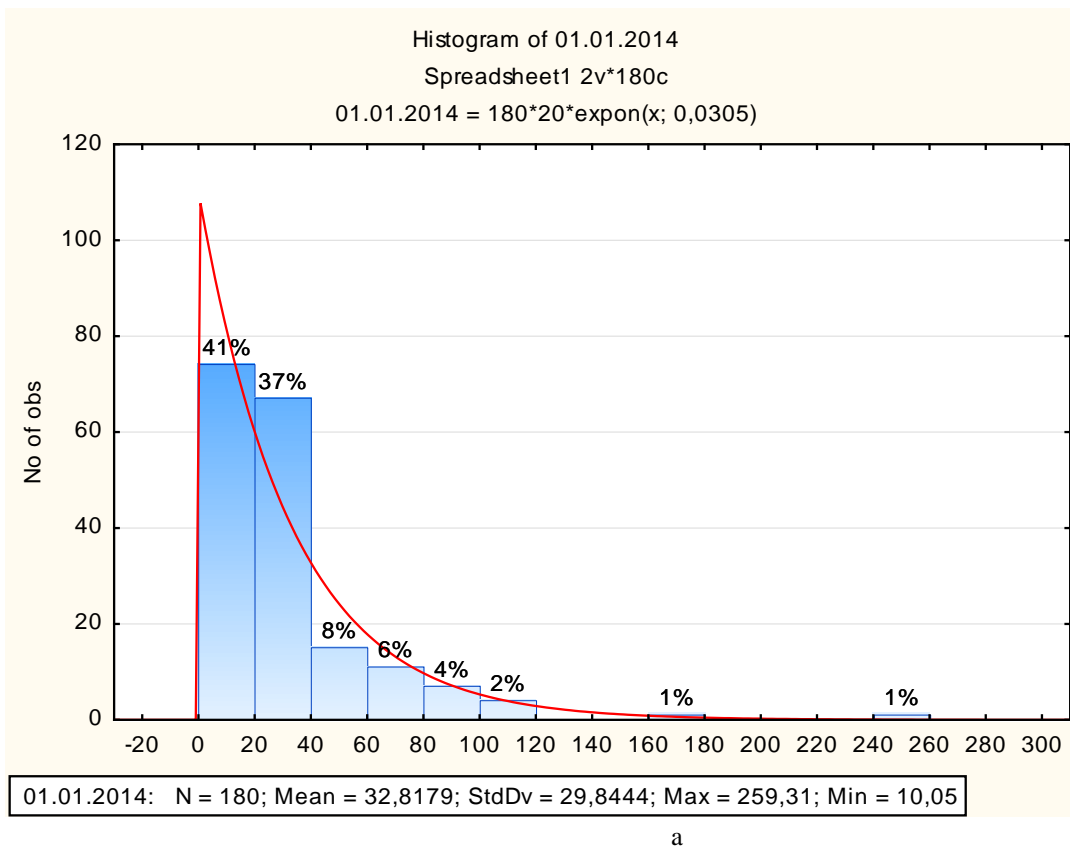


**Fig. 1.** Adapting international standards of bank capital formation

Analysis of Variance (Spreadsheet1)						
Variable	Between SS	df	Within SS	df	F	signif. p
Var1	10,44047	2	3,098699	133	224,0589	0,000000

**Fig. 2.** Program Statistica worksheet fragment (analysis of variance)



**Fig. 3.** Histograms of distribution of regulatory capital adequacy *H2* banking system Ukraine:  
a – beginning of 2014, b – end of 2014