The article, prepared on the basis of sources that are published and kept in Russian State Historical Archive, deals with the analysis of financial aspects of functioning of Poltava Joint Stock Land Bank at the turn of XIX and XX centuries that enabled to define legislative principles of its financial activity, conditions and total crediting of both land and local real estate owners. The fact of an absolute superiority of a land mortgage over a local real estate, the specific gravity of which in total volumes of granted credit resources was tiny, has been established. In the course of the analysis of financial results of Poltava Land Bank activity, which had its branches not only in Ukrainian region, but far beyond its borders (the Caucasus and Middle Asia), it has been found out that the land mortgage ensured lion’s share of its cash receipts.

It has been proved that the main condition of the financial stability of Poltava Land Bank was not only the effective leadership of this establishment, but the expansion of its branches far beyond the borders of the region and attempts to keep a part of money in reliable capital banks with foreign capital.