

СЕКЦІЯ «СУЧАСНІ ТРЕНДИ МЕНЕДЖМЕНТУ ТА МАРКЕТИНГУ В УМОВАХ ГЛОБАЛЬНИХ ВИКЛИКІВ»

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The Current State of Security-Oriented Management of Commercial Banks in Ukraine

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Abstract: *The necessity of forming an integrated monitoring system for the security-oriented management of commercial banks in Ukraine is substantiated. Based on official data, structural transformations of the banking sector in 2016–2026 are analysed, in particular changes in the structure of assets and liabilities, the transition to a corporate deposit-based funding model, the increase in foreign currency exposure, and profitability dynamics.*

Keywords: *security-oriented management, management of commercial banks, commercial banks, financial management, risk management.*

The core problem lies in the fact that existing approaches to assessing banking performance are primarily focused either on financial results or on individual risk indicators [1-2], whereas economic turbulence requires systematic, integrated monitoring that combines financial, risk-related, regulatory, and institutional indicators within a unified managerial model.

A significant research gap remains in adapting existing concepts to the national banking system while considering the influence of specific external and internal factors, including strengthened macroprudential requirements [3-4], the concentration of the state segment within the banking system, changes in the funding structure, increased foreign currency exposure, heightened fiscal burden, as well as digital transformation and the implementation of open banking.

In this context, the need to systematize and methodologically improve approaches to the development of a monitoring system for security-oriented management of commercial banks in Ukraine becomes increasingly relevant, one that would ensure a comprehensive assessment of financial resilience, the level of systemic risks, the efficiency of capital utilization, and liquidity management under conditions of economic turbulence.

The implementation of such an approach would enhance the quality of managerial decision-making, strengthen the financial security of banks, and ensure the long-term resilience of the Ukrainian banking sector [5].

In the absence of such a system, the timely identification of accumulating systemic imbalances becomes more difficult, the quality of strategic managerial

decision-making declines, and banks' vulnerability to shocks increases [6-7].

The implementation of comprehensive monitoring of security-oriented management constitutes a necessary prerequisite for the transition of the Ukrainian banking sector from a model of adaptive response to shocks to a proactive model of resilience management that meets contemporary requirements of financial security and long-term economic development.

As of 01 January 2026, 60 banking institutions are registered in Ukraine. The number of banking groups has decreased to 15. In June 2025, 16 banks were designated as systemically important; accordingly, capital buffers were established for them.

Table 1. Systemically important banks and their capital buffers, June 2025

Bank	Systemic Importance Buffer, %	Bank	Systemic Importance Buffer, %
JSC "A-Bank"	1.0	JSC "PUMB"	1.5
JSC "Idea Bank"	1.5	JSC "Raiffeisen Bank"	1.5
JSC "Credit Agricole Bank"	1.0	JSC "Sense Bank"	1.0
JSC "Kredobank"	1.0	JSC "Taskombank"	1.5
JSC "OTP Bank"	1.0	JSCB "Ukrgasbank"	1.5
JSC "Oschadbank"	1.5	JSC "Ukreximbank"	1.5
Joint-Stock Bank "Pivdennyi"	1.0	JSC "Ukrsibbank"	1.0
JSC CB "PrivatBank"	2.0	JSC "Universal Bank"	1.5

Source: National Bank of Ukraine [8]

The dynamics of the structure of total assets of Ukrainian commercial banks for 2016-2026 are presented in Fig. 1.

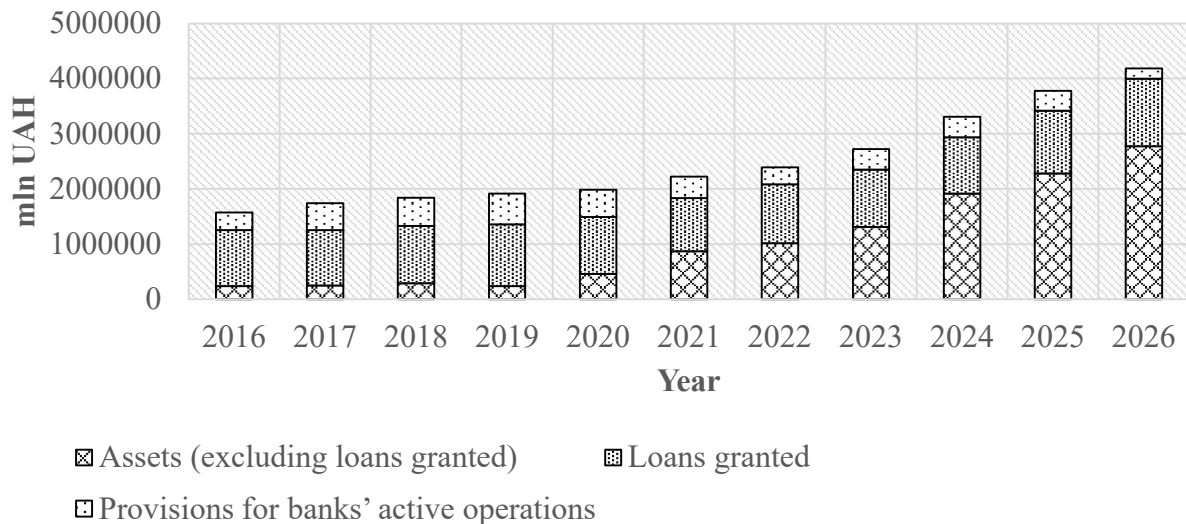


Figure 1. Dynamics of the structure of total assets of commercial banks of Ukraine

Source: compiled based on data from [8]

Total liabilities rose from UAH 1,150.7 billion in 2016 to UAH 3,537.2 billion at the beginning of 2026, while their share in total liabilities accounted for 91.7% in 2016 and 88.4% in 2026. Thus, the liability structure remains predominantly liability-based,

whereas the relative share of capital is declining. In 2026, foreign currency liabilities exceeded their 2016 level by almost 60%, indicating increased currency risk and greater dependence on exchange rate fluctuations. In addition, in our view, a transition to a corporate-deposit model has occurred: whereas in 2016 funds of individuals exceeded those of businesses, in 2026 funds of business entities significantly surpass household deposits, indicating a stronger orientation of the system toward the corporate segment.

During 2016-2026, the Ukrainian banking system shifted from a phase of recapitalisation to a phase of large-scale deposit expansion, and the resource base became more dependent on funds of business entities; capital stabilised but did not grow proportionally to the balance sheet. At present, the banking sector operates under a model of high liquidity with the predominance of deposit-based funding.

The analysis of the quantitative indicators of the ROE/ROA ratio made it possible to assess the financial leverage effect. It was established that throughout the entire period under study, the indicator consistently remained within the range of 7.8-9.5, indicating a relatively stable level of leverage. ROE demonstrates significantly higher volatility compared to ROA due to the financial leverage effect. In 2024-2026, ROA stabilised above 3%, which constitutes a high level for the banking system. Thus, the dynamics of aggregated profitability indicators of commercial banks of Ukraine in 2016–2026 indicate the completion of the post-crisis phase and the transition to a relatively stable operational model. The main trends of this period included: elimination of systemic losses; formation of a sustainable ROA level above 3% in 2024–2026; stable financial leverage; and high adaptability of the banking system to macroeconomic shocks. In our view, this suggests that the Ukrainian banking sector has moved from a survival model to a model of operation characterised by relatively stable profitability, thereby creating preconditions for long-term financing of economic development.

It has been established that the economic turbulence of the wartime period generates new risk parameters for the Ukrainian banking sector and increases the requirements for security-oriented management as an instrument for ensuring financial stability, maintaining the confidence of depositors and investors, and preserving banks' ability to perform their intermediary function. Under these conditions, the priority shifts from solely achieving financial results to ensuring the banking system's capacity to maintain operational resilience, capital adequacy, and liquidity in an environment of systemic shocks.

It has been demonstrated that the regulatory architecture of resilience is being strengthened through macroprudential instruments, in particular via the designation of systemically important banks and the establishment of capital buffers and enhanced requirements for credit risk concentration, as well as through the adaptation of banking operating rules during the wartime period and specific provisions regarding the application of resilience and credit risk assessment standards. This indicates a transition to a regime of heightened supervisory sensitivity, which has a direct managerial impact on banking institutions.

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Анотація: обґрунтовано необхідність формування інтегрованої системи моніторингу безпекоорієнтованого управління комерційними банками України. На основі офіційних даних проаналізовано структурні трансформації банківського сектору у 2016–2026 рр., зокрема зміни у структурі активів і пасивів, перехід до корпоративно-депозитної моделі фондування, зростання валютної експозиції та динаміку прибутковості.

Ключові слова: безпекоорієнтований менеджмент, управління комерційними банками, комерційні банки, фінансовий менеджмент, ризик-менеджмент.

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