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PROBLEMS OF THE UKRAINIAN BANKING SYSTEM COMPETITIVE CAPACITY

The article deals with the essence of the banking system as an integral link national economic mechanism, briefly described the process of its becoming and formation in Ukraine. Determined the necessity of the existence strong banking system and financial markets. Considered the main task of the banking system.

Keywords: bank, banking system, financial position, financial market, liquidity, bankruptcy instability.

Problem statement. Banking systems of different countries are their circulatory system in fact, because ensuring the movement of funds and serve the needs of the real and financial sectors of the economy. Many foreign companies and businessmen are interested in working in Ukraine, and the information about the banking system of Ukraine may be interesting for them.

Banking system of Ukraine is built on the principle of two-tiered. At the first level – the central bank – National Bank of Ukraine (NBU), which controls the banking system of Ukraine and all commercial banks are work on the basis of individual licenses with the permission and under the control of NBU. The main function of NBU is ensuring stability of the national currency, hryvnia (UAH). In addition, NBU has a task of maintaining stability in the banking system and price stability within the limits of their power, control and management of foreign exchange reserves of Ukraine, regulation of the work of payment systems in Ukraine, other forms of banking regulation and supervision.

Analysis of recent research and publications. Analyzing recent publications dedicated to the topic we should mention the research works by O. Bandurko, S. Butkevych, V.Zelenetsky, V. Krotiuk, V. Nekrasov, S. Simov'yana, V. Tymoshenko etc. However, the issues of highlighting the current conditions of the national banking system development have not yet found a good clarification of the issue.

Presentation of the main material. The second level of the banking system is represented by banks, which are directly involved in credit, deposit, settlement and cash services for legal entities and individuals. Currently in Ukraine there are 120 commercial banks, 40 of them – with foreign capital. Balance sheet footing of Ukrainian banks are estimated at 120 billion US dollars at the moment. However, about half of the deposits made in foreign currency, which is further evidence banking system is in the overexposure of the stability of the national currency. Commercial banks are grouping to four groups of banks by criteria NBU:

1. With the state share in the authorized capital (7 banks), which of 3 banks with 100% charter capital of the state (PJSC “Oschadbank”, PJSC “Ukreximbank”, PJSC “UGB”).
2. Banks with the participation of foreign banking groups (19 banks).
3. Banking group with assets of more than 0.5% of the banking system assets (13 banks).
4. Banking group with assets of less than 0.5% of the banking system assets (78 banks).

A significant number of small banks (2/3 of the total number) are indicate to a high proportion of oligopolization banking market and the complexity of competition in the Ukrainian banking market.

However, in terms of settlement and cash services Ukrainian banks have enough qualified and meet modern standards for speed and reliability of bank transfers, security, banking, etc. Almost all commercial banks have joined the system “Society of Worldwide Interbank Financial Telecommunications” (SWIFT), which allows active foreign economic activity Ukrainian enterprises. Also, most of the banks are members of payment systems Western Union, MoneyGram, etc., which enables to provide services to individuals with instant money transfer any or anywhere in the world where is the same bank-member.

Banking Regulation and Supervision in Ukraine is quite rigid and consistent with all modern requirements and trends. For example, at the present time almost all the banks are transparent in terms of the structure of shareholders of financial institutions, and to date, 98.7% of banks’ assets are in bank transparency, which are known, who is the owner. In fact, it is 100%, because the remaining 1.3% is the minority shareholders who own smaller share than is necessary for the disclosure and may not be disclosed. This is a fairly high rate compared with international practice.

Finding. Analyzed the activity of the National Bank of Ukraine for 2018 Discovered revealed a number of borrowers solvency deterioration associated with complex political and economic situation. Described misconduct actions NBU leadership that led to the destabilization of the banking system in Ukraine. Detected a significant risks of the banking system is too slow steps of Ukraine’s accession to the European Union.

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