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ASSESSING THE FUNCTIONING INDICATORS OF THE UKRAINIAN BANKING SYSTEM AND PROSPECTS FOR ITS DEVELOPMENT

The article is devoted to analysing and assessing the dynamics of the banking system functioning in Ukraine in 2020-2022, identifying existing problems and outlining prospects for its development. Setting this goal necessitated solving the following tasks: conducting a fundamental analysis regarding the general state of the banking system; assessing the capitalization of the banking sector and the level of financial resources; and substantiating the prospects for the development of the banking system in Ukraine. The research methodology is based on a set of methods of scientific cognition: structural and statistical analysis – to assess the overall development of the banking system; comparison – to compare the indicators of the Ukrainian bank system development with the relevant indicators of the EU; scientific abstraction and systematic approach – in the process of substantiating the prospects for the development of the bank system in Ukraine.

The study found that the assets of the banking sector are insufficient and its resources are limited, according to the indicators of the functioning of the Ukrainian banking system. The study identifies the main problems of the Ukrainian banking system, including high credit risk, poor quality loan portfolios and their impairment, insufficient competition among banking institutions, insufficient efficiency in deposit portfolio formation, significant number of non-performing loans, etc. Based on the analysis and taking into account the identified problems, perspective directions for the functioning of the Ukrainian banking system were identified, such as relaxation of regulatory requirements of the National Bank of Ukraine; improvement of the quality of management; promotion of further growth of public confidence in domestic banks; improvement of depositors' protection mechanisms; stimulation of affordable lending; increase of banks' capitalization; introduction and development of the latest technologies for making bank payments; development of cyber security, etc.

Keywords: *bank, banking system, banking sector, capitalization level, bank capital, attracted bank resources, banking regulation.*

Problem statement. An important prerequisite for the functioning and development of national economies is the efficient operation of the banking system led by central banks. In Ukraine, central and commercial banks are tasked with ensuring price stability. However, the current economic, political and social conditions create additional pressure and require the implementation of monetary policy that will at the same time ensure stability under martial law and the future post-war reconstruction and restoration of the state's economy, transport and critical infrastructure, housing, and business capacities, as well as the expansion of foreign trade in both exports and imports.

Analysis of publications. A significant number of works by Ukrainian researchers have been devoted to the study the problems of development and functioning of the Ukrainian banking system, such as A.M. Herasymovych, O.V. Dziublyuk, I.I. Dyakonova, P.G. Ilchuk, O.O. Kots, A.O. Kud, A.M. Moroz, R.I. Tyrkalo, M.I. Savluk, N.M. Chyzh.

Unresolved parts of the problem. Despite the considerable interest shown by scientists in the study of this issue, certain aspects have not been clarified. This necessitates the development of new approaches to ensuring the efficient functioning of the Ukrainian banking system, taking into account both the current situation and the prospects for its development. The banking system has undergone significant changes since the implementation the martial law, which requires additional research on the functioning of the banking sector during this period.

The purpose of the article. The purpose of the study is to conduct a detailed analysis and assessment of the dynamics of the functioning indicators in the Ukrainian banking system, to identify existing problems, and to outline development prospects. In accordance with the set goal, the article solves the following tasks: analysis the general state of the banking system development; assessment the capitalisation level of the banking sector and the attraction level of financial resources; substantiation of the prospects for the development of the banking system in Ukraine.

Research methodology. The research methodology is based on a set of methods of scientific cognition: structural and statistical analysis – to assess the overall development of the banking system; comparison – to compare the indicators of the Ukrainian bank system development with the relevant indicators of the EU; scientific abstraction and systematic approach – in the process of substantiating the prospects for the development of the bank system in Ukraine.

Research results. In 2020-2021, the Ukrainian banking system operated under the COVID-19 pandemic and quarantine restrictions, and from 2022, the banking sector has to function in a war zone, which has a significant impact on its performance.

An important indicator of the performance of the banking system and the overall level of development is the profitability/loss ratio of banks. The increase in return on assets and equity in 2021 is explained by an almost twofold increase in net profit (Table 1). The increase in net profit and profitability can be explained by the main indicators of income and expense dynamics, namely an increase in interest and commission income, other operating income and other income, and a decrease in interest expenses and production to reserves.

Table 1

Income and expenses of commercial banks in Ukraine

Indicators	*2020*		*2021*		*2022*	
	million UAH	*%*	*million UAH*	*%*	*million UAH*	*%*
Income, including	250 171	100	273 863	100	357 617	100
Interest income	147 743	59,1	168 746	61,6	217 085	60,7
Commission income	70 640	28,2	93 162	34	85 578	23,9
Result from revaluation and transactions of buying and selling	21 507	8,6	-77	-0,03	43 470	12,2
Other operation income	6 813	2,7	7 488	2,7	8 217	2,3
Other income	2 705	1,1	3 175	1,2	2 413	0,7
Recovery of written-off assets	763	0,3	1 370	0,5	853	0,2
Expenses, including	210 445	100	196 488	100	334 828	100
Interest expenses	62 895	29,9	51 097	26	65 358	19,5
Commission income	24 132	11,5	35 186	17,9	35 442	10,6
Other operation expenses	16 405	7,8	18 244	9,3	17 939	5,4
General administrative expenses	69 437	33	78 293	39,8	82 359	24,6
Other expenses	2 728	1,3	3 855	2	5 951	1,8
Deduction to reserves	31 037	14,7	3 448	1,8	120 163	35,9
Income tax	3 811	1,8	6 364	3,2	7 617	2,3
Net profit	39 727	x	77 376	x	22 788	x

Source: created by authors on the basis of data from NBU [1]

It is worth noting that during the analysed period, interest income accounted for a significant share in the structure of income, with an increase in 2020-2022: by UAH 21,003 million or 14.21% in 2021; by UAH 48,339 million or 28.64% in 2022. Interest income was determined by the amount of loans granted to business entities and individuals and the level of interest rates in the banking services market.

The share of interest income in the structure of banking institutions' income was 59% in 2020, 62% in 2021, and 61% in 2022, while interest expenses in 2020-2021 will decrease by UAH 11798 million or 19%, and in 2022 will increase by UAH 14261 million or 28%.

The share of interest expenses in the structure of total expenses of banking institutions is 30% in 2020, 26% in 2021 and 19.5% in 2022, which means that the share of such expenses is decreasing while other expenses are increasing.

In addition to interest expenses, the main expenses of commercial banks are general administrative expenses (33% in 2020, decreasing to 25% in 2022), provisioning (14.7% in 2020, increasing to 35.9% in 2022) and commission expenses (17.9% in 2021, decreasing to 10.6% in 2022).

Another indicator of the overall development of the banking system is the size of assets. According to the NBU, the assets of commercial banks will be as follows: UAH 1822841 million in 2020, UAH 2053232 million in 2021, and UAH 2353939 million in 2022. Despite

the COVID-19 pandemic and military operations, the growth rate was determined to be 12.64% in 2021 and 14.64% in 2022, which indicates a positive trend.

The ratio of commercial banks' assets to GDP is a crucial indicator of the level of banking services and the banking sector's involvement in the country's economy. In Ukraine, this ratio was 43.46% in 2020, 37.61% in 2021, and 45.35% in 2022. These figures suggest that the banking sector's resources are limited, and its assets are insufficient to meet the country's economic needs. For example, in the European Union, the assets of commercial banks amounted to 618.5% of GDP [2,3], that is, they exceeded GDP six times.

Table 2

Assets of commercial banks in Ukraine

Indicators	*2020*		*2021*		*2022*	
	million UAH	*%*	*million UAH*	*%*	*million UAH*	*%*
Assets	1 822 841	100,0	2 053 232	100,0	2 353 939	100,0
Assets in foreign currency	585 493	32,1	583 133	28,4	731 544	31,1
Cash and cash equivalents	73 174	4,0	75 375	3,7	74 760	3,2
Funds on account in the National Bank of Ukraine	37 615	2,1	34 973	1,7	82 485	3,5
Correspondent accounts opened in other banks	176 041	9,7	172 868	8,4	315 085	13,4
Fixed-term deposits with other banks and loans to other banks	50 376	2,8	60 096	2,9	51 010	2,2
Fixed-term deposits in other banks and loans to other banks in foreign currency	47 458	2,6	57 373	2,8	49 764	2,1
Fixed-term deposits with other banks and loans to other banks in national currency	2 919	0,2	2 723	0,1	1 246	0,1
Loans to customers	960 597	52,7	1 065 347	51,9	1 036 213	44,0
Loans to governmental authorities	11 641	0,6	26 973	1,3	24 809	1,1
Loans to business entities	749 335	41,1	795 513	38,7	801 413	34,0
Loans to individuals	199 561	10,9	242 633	11,8	209 943	8,9
Investments in stocks and shares and long-term investments	791 373	43,4	829 887	40,4	1 022 646	43,4
of them: GOVERNMENT BONDS	588 307	32,3	605 244	29,5	532 692	22,6

Source: created by authors on the basis of data from NBU [1]

Table 2 shows that banks' assets are mainly composed of loans to enterprises (41.1% of total assets in 2020, 38.7% in 2021, 34.0% in 2022), investments in securities and long-term investments (mainly domestic government bonds) (43.4% in 2020, 40.4% in 2021 and 8. 9% in 2022), and loans to individuals (40.4% in 2021 and 8.9% in 2022), loans to

individuals (10.9% in 2020, 11.8% in 2021, 8.9% in 2022), correspondent accounts opened with other banks (9.7% in 2020, 8.4% in 2021, 13.4% in 2022).

The Ukrainian banking system is characterised by a high dependence on foreign currency. Foreign currency assets amount to 32.1% in 2020, 28.4% in 2021 and 31.1% in 2022.

To maintain competitive advantage and financial stability, efficient resource generation is a top priority for bank management. Insufficient and sub-optimal resource structures can lead to a loss of liquidity and even the liquidation of the bank.

Banks categorize their resources into three groups: owned, raised, and borrowed. The bank's equity represents its own resources, while borrowed and raised resources are grouped into liabilities in the Balance Sheet.

Table 3

Resources of Ukrainian banking institutions

Indicators	*2020*		*2021*		*2022*	
	million UAH	*%*	*million UAH*	*%*	*million UAH*	*%*
Funds received from the NBU	61 854	3,83	95 602	5,32	38146	1,79
Banks' funds	30 490	1,89	36 096	2,01	21219	0,99
Customer funds	1 377 386	85,37	1 539 596	85,64	1931259	90,42
including funds of business entities and non-bank financial institutions	681 195	42,22	799 845	44,49	942713	44,14
including funds on demand	515 414	31,95	644 321	35,84	781280	36,58
including funds of private individuals	681 892	42,26	726 898	40,43	933240	43,69
including funds on demand	337 539	20,92	412 872	22,97	606585	28,40
Financial liabilities at fair value through profit or loss	490	0,03	206	0,01	1041	0,05
Debt bonds issued by the bank	509	0,03	633	0,04	21	0,00
Other funds raised	68 645	4,25	53 588	2,98	49983	2,34
Current income tax liabilities	862	0,05	2 134	0,12	4644	0,22
Deferred tax liabilities	1 000	0,06	812	0,05	604	0,03
Reserves for liabilities	16 734	1,04	7 492	0,42	10750	0,50
Other financial liabilities	29 663	1,84	36 192	2,01	52023	2,44
Other liabilities	15 848	0,98	16 971	0,94	15790	0,74
Subordinated debt	9 900	0,61	8 397	0,47	10387	0,49
Total liabilities	1 613 381	100,00	1 797 718	100,00	2135867	100,00

Source: created by authors on the basis of data from NBU [1]

In 2020, the equity to liabilities ratio was 1 to 7.7, while in 2021 it was 1 to 7.0, and in 2022 it was 1 to 9.8. Table 3 data indicates that liabilities increased in 2021 by UAH

184,337 million or 11.43%. The implementation of martial law in Ukraine led to an increase in banks' liabilities by UAH 338,148 million or 18.80%.

The increase in banks' resources in 2022 was primarily due to a 17.2% increase in customer accounts balances and a 17.4% increase in subordinated debt as of July 2022 compared to February 2022. The reason for these changes was the growth in household demand for deposit products of state-owned commercial banks (JSC CB PrivatBank, JSC Oschadbank, and JSB Ukrgasbank). In addition, JSC Ukrsibbank, JSC Raiffeisen Bank, JSC Universal Bank, and JSC OTP Bank observed an increase in customer accounts. Meanwhile, JSC Ukreximbank, JSC Alfa-Bank, JSC Credit Agricole Bank, JSC Sky Bank, JSCB Lviv, JSC Unex Bank, and JSC AP Bank have seen a rise in subordinated debt following an increase in the NBU's discount rate. Since March 13, 2022, the NBU has reintroduced a requirement for citizens to provide supporting documents when exporting cash currency valuables worth more than EUR 10,000. This has led to an increase in public interest in keeping their resources temporarily available in non-cash form on card accounts. During the first half-year of the war, banks raised their provisions for liabilities and other financial obligations by 22.6% and 18.4%, respectively. In the second quarter of 2022, we observed a decline in the respective figure: in April 2022, 9 banks received refinancing loans from the NBU totalling UAH 2.9 billion, in May - 10 banks totalling UAH 8.5 billion, and in June, only JSB Ukrgasbank received a refinancing loan of UAH 3 billion. In July 2022, only two banking institutions, namely JSB Ukrgasbank and JSC First Investment Bank, received a refinancing loan totalling UAH 5.4 billion.

Other banking institutions reduced interbank loans and correspondent account balances during the period under review. Banking institutions also carried out almost no issuance activities. During the analysed period, debt securities were issued by JSC CB PrivatBank, JSC Alfa Bank, JSC Kredobank, JSC Tascombank, JSC Bank Avangard, and JSC Ukrbudinvestbank.

In 2020, 85.37% of the resources attracted by banks were from customer accounts, which increased to 85.64% in 2021 and 90.42% in 2022. This means that commercial banks heavily rely on funds from both individuals and legal entities, with 90% dependence. Any fluctuations in deposits in the deposit market could negatively impact the capitalisation of the Ukrainian banking system. The distribution of funds between individuals and legal entities is as follows: individuals accounted for 50% in 2020, 47.6% in 2021, and 49.7% in 2022, while legal entities accounted for 50% in 2020, 52.4% in 2021, and 50.3% in 2022.

One drawback of the fundraising system is the prevalence of demand deposits, which are deposits made without a fixed-term agreement. In 2020, demand deposits made up 76% of deposits among businesses, increasing to 81% in 2021 and 83% in 2022. For individuals, demand deposits made up a smaller portion of their deposits, with 49.5% in 2020, 57% in 2021, and 65% in 2022.

The unbalanced structure of the banking system's resources is determined by the dominance of state-owned banks (Figure 1). In 2020, the following banks accounted for more than half of the banking system's total resources (PrivatBank JSC - UAH 334,116 million, Oschadbank JSC - UAH 213,787 million, Ukreximbank JSC - UAH 18,2511 million, and Ukrgasbank JSB - UAH 134,231 million). However, in 2021, the share of these banks

decreased to 47.1% due to a slight decrease in borrowed resources of JSC Ukreximbank by UAH 2,872 million and JSB Ukrgasbank by UAH 2,590 million. In 2022, banks of foreign banking groups were the second largest contributors to the banking system's resources, with a stable share of 29-30%, while banks with Ukrainian private capital accounted for 17-22.5%.

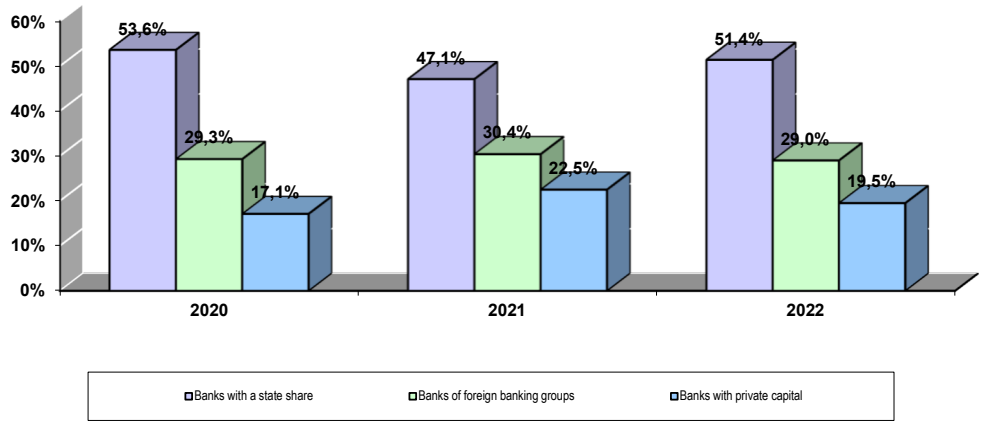


Fig. 1. **The resource structure of commercial banks in Ukraine categorized by bank groups**
Source: created by authors on the basis of data from NBU [1]

An analysis of the changes in equity shows that there was a 6.4% decrease in equity over the period under review. This was mainly caused by a 15.6% decrease in the total amount of banks' equity compared to December 2021. This situation is due to the decrease in equity of banks of foreign banking groups and the withdrawal of JSC Megabank from the market at the end of the second quarter of 2022.

In addition, throughout the analysed period, the banks' statements of financial position contained an uncovered deficit, which accounted for a significant portion of the banks' capital. During the period of martial law, the indicator of other additional capital experienced a significant decline. In particular, it fell by half in the first six months of the war, which is a negative factor. Other components of banking institutions' capital tended to increase in February-July 2022. It was a decrease in the amount of additional capital and an increase in the uncovered loss of banking institutions that led to an overall decrease in their capital by 2.7% compared to February 2022.

One of the main tasks of financial management in banks is the creation of resources. After reviewing the statistical data of the National Bank of Ukraine, it was found that during the period of martial law, there were structural changes in the provision of resources by commercial banks in Ukraine. These changes focused on increasing liabilities, particularly in customer accounts, mainly in state-owned banks, and subordinated debt.

One of the main tasks for the efficient functioning of the banking system, which will ensure its stability and reliability, is to increase banks' capitalisation level. The capitalisation of the banking sector depends on the sum of the following types of capital: share capital, share premium, unregistered share capital, other additional capital, reserves and other bank funds, revaluation reserves, retained earnings or uncovered losses.

In turn, in Ukraine, the primary indicator characterising the level of capitalisation of a bank and the banking system as a whole is regulatory capital, which is the sum of the share capital (actually paid registered equity capital, additional contributions of shareholders to the share capital, financial assistance from shareholders, profit allocated to increase the share capital), reserves and funds created or accumulated at the expense of retained earnings, share premium, reserve funds, general reserve for uncertainty, other funds) and additional capital (the result of the revaluation of property, plant and equipment, current profit reduced by the amount of unrecovered accrued income, subordinated debt, and retained earnings of previous years).

There are various indicators of the banking sector's capitalisation level, but the main one is the ratio of total banking capital to GDP. Its normative value is about 6% [4, c. 197]. The capital ratio of commercial banks in Ukraine to GDP was less than the critical value and was determined by a downward trend in the capitalisation of the Ukrainian banking system (2020 - 4.99%, 2021 - 4.68%, 2022 - 4.20%). This conclusion should be considered a negative indicator of the development of Ukraine's banking system.

Another indicator of the banking sector's capitalisation level is the ratio of total banking capital to assets, which is the share of assets financed by equity and guaranteed by equity. The capital ratio of commercial banks in Ukraine to assets was 11.49% in 2020, 12.44% in 2021, and 9.26% in 2022, indicating a downward trend in the banking system's capitalisation relative to the GDP and bank assets.

Based on the indicators relative to GDP and bank assets, the absolute size and unsatisfactory dynamics of the relative capitalization level indicators can be determined, meaning that the country's economy and banking sector developed faster than the commercial banks' capital in 2020-2022.

Table 4 shows the factors within Ukrainian commercial banks that caused changes in their capitalisation. In 2020, equity capital was the main driver of capitalisation, exceeding the total by 2.3 times. Annual reports indicate that equity capital amounted to UAH 479337 million, with UAH 314628 million from state-owned banks, UAH 134776 million from foreign-owned banks, and UAH 29933 million from privately-owned banks. In 2021, equity capital increased by 0.4% or UAH 2087 million, suggesting that the banks did not invest much in corporate securities. However, the equity capital decreased in 2022 due to some banks withdrawing from the banking sector and thus reducing their equity capital.

Share premium is the excess of the proceeds from the initial issue or sale of own shares (other corporate rights) over the nominal value or the excess of the nominal value of shares over their redemption value. Unlike banks' authorised capital, share premium is not a mandatory source of equity capital and may or may not be created depending on the market price and quotation of the bank's shares. The share of capital reserves is not significant in the capital structure of banks and amounts to 6.8% in 2020, 5.8% in 2021 and 6.7% in 2022. The absolute amount of share premiums was about UAH 14 billion.

The unregistered capital of a bank is the part of the shareholders' funds that is not included in the shareholders' equity. This capital is temporary and its share is minimal: 0.3% in 2020, 0.01% in 2021, 0.04% in 2022.

Table 4

Capital of Ukrainian commercial banks by type

Indicators	*2020*		*2021*		*2022*	
	million UAH	*%*	*million UAH*	*%*	*million UAH*	*%*
Share capital	479337	228,8	481424	188,4	406185	186,3
Issuing differences	14208	6,8	14821	5,8	14545	6,7
Unregistered share capital	595	0,3	111	0,0	835	0,4
Other additional capital	-46	0,0	442	0,2	-3	0,0
Reserve and other bank funds	25426	12,1	33349	13,1	42602	19,5
Revaluation reserves	19061	9,1	15038	5,9	127	0,1
Retained earnings (uncovered loss)	-329122	-157,1	-289670	-113,4	-246220	-112,9
Total equity	209460	100,0	255514	100,0	218072	100,0

Source: created by authors on the basis of data from NBU [1]

In 2020, the equity item „Retained earnings (uncovered loss)" in the banking system of Ukraine was represented by a loss of UAH 329122 million, or 157% of total equity. In 2021, due to the net profit, the loss is reduced to UAH 289670 million, or 113.4% of total equity, and in 2022, the loss is reduced to UAH 246220 million, or 112.9% of total equity. The accumulated losses in the banking system have led to net loss and will be corrected only after a long period of profitability.

The data in Figure 2 show that the abnormal growth of the state's share in the banking system started in 2015 and was the result of the withdrawal from the market of institutions with mostly private capital of Ukrainian origin. The main reason for the forced rehabilitation of the banking system was its unprofitability, which led to a decline in capitalisation, subsequent insolvency and the withdrawal of many institutions from the market.

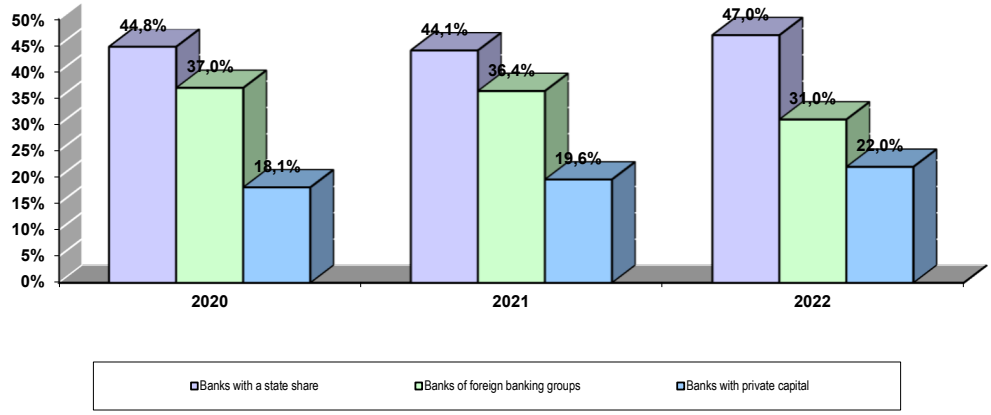


Fig. 2. **Capital structure of the commercial banks of Ukraine according to groups of banks**
Source: created by authors on the basis of data from NBU [1]

The unprofitability and high risk of bankruptcy of the country's key systemically important bank (PrivatBank) at the end of 2016 necessitated its recapitalisation by the state

for a total amount of about UAH 155 billion. Overall, the banks' equity with state participation accounted for 44.8% of total banking capital in 2020, 44.1% in 2021, and 47% in 2022, increasing to half of total capital. Accordingly, the share of banks owned by foreign banking groups decreased to 31% of equity in 2022, down from 37% in 2020 and 36.1% in 2021. Thus, Ukraine's banking sector was one-third dependent on foreign bank capital, mainly from large banking groups. Finally, the share of banks with private capital of Ukrainian origin increased from 18.1% in 2020 to 19.6% in 2021 and 22% in 2022. The excessive presence of the state in the banking sector obviously requires a gradual reduction through partial privatisation of state-owned banks, which implies a reduction of the state's share in the banking market to 25% in 2025.

One of the most promising areas of the Ukrainian banking system is to increase the capitalisation of banks. Classical methods are used for this purpose:

1) Reinvestment of profits
2) Raising subordinated debt
3) Access to primary and secondary securities markets;
4) Mergers and acquisitions;
5) Attracting foreign capital, etc.
6) Gradual denationalisation of the banking system through the sale of shares in state-owned banks (both to residents and non-residents) in order to reduce the overall share of the state in the banking system;
7) Restoring in the medium term the planned targets and schedule of capital growth of the banking system, which is a prerequisite for its further successful development, growth and modernisation [5, p.332].

To improve the consolidation process, the following steps should be taken

- Include small banks in the consolidation process, i.e. banks with insignificant capitalisation and low capital adequacy;
- Simplify the bank licensing system;
- Optimise management and organisational structures, which will allow for more efficient management of the banking institution and strengthen the bank's position in the market, increase the bank's capitalisation and improve the level of capital adequacy;
- The interest of public authorities in the development and regulation of bank consolidation processes [6, p. 57].

So, for commercial banks, the ways to increase capitalisation are to increase the profitability of banks and reinvest profits; raise subordinated debt; enter the primary and secondary securities markets to attract domestic and foreign capital; mergers and acquisitions; and meet the targets and timetable for increasing the capitalisation of banks set by the National Bank of Ukraine.

The improvements of the banking system in Ukraine are linked to the need to perform an important task - the country's defence capability and ensuring financial stability under martial law. A number of measures have been implemented since the introduction of martial law, but further improvement of monetary policy includes the reduction of restrictions and limits, lowering the NBU discount rate, refinancing commercial banks to ensure their liquidity, etc.

Conclusions. The study found that at the beginning of 2023, the main problems of the banking sector in Ukraine were: an unprecedented crisis caused by the Russian war; expected significant losses of the Ukrainian banking sector; high credit risk and significant deductions to reserves; poor quality of loan portfolios and their devaluation; insufficient competition among banking institution due to the large share of state-owned banks in the banking products market; formation of the deposit portfolio at the expense of short-term deposits and deposits to request; a significant amount of non-performing loans.

Promising directions for the functioning of Ukraine's bank system are the need for a more detailed assessment of the financial condition of borrowers by banking institutions; broad justification for the use of loan repayment holidays for clients; balanced debt restructuring; relaxation of regulatory requirements by the NBU in case of non-compliance with liquidity or capital ratios by banks; improvement of corporate government quality; promotion further growth of public confidence in domestic banks; stimulation of the implementation and development of various advanced technologies for banking payments and settlements; development of cybersecurity and increase of bank's capitalisation.

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ОЦІНЮВАННЯ ПОКАЗНИКІВ ФУНКЦІОНУВАННЯ БАНКІВСЬКОЇ СИСТЕМИ УКРАЇНИ ТА ПЕРСПЕКТИВИ ЇЇ РОЗВИТКУ

Стаття присвячена аналізу та оцінці динаміки показників функціонування банківської системи в Україні за період 2020-2022 рр., виокремленню існуючих проблем та окресленню перспектив її розвитку. Поставлена мета зумовила необхідність вирішення наступних завдань: проведення ґрунтовного аналізу загального стану функціонування банківської системи; оцінювання рівня капіталізації банківського сектору та рівня залучення фінансових ресурсів; обґрунтування перспектив розвитку банківської системи в Україні. В основу методології дослідження покладено сукупність методів наукового пізнання: структурного і статистичного аналізу – для оцінки загального розвитку банківської системи; порівняння – при порівнянні показників розвитку банківської системи України з відповідними показниками ЄС; наукового абстрагування та системного підходу – в процесі обґрунтування перспектив розвитку банківської системи в Україні.

В ході дослідження встановлено, що показники функціонування банківської системи України вказують на недостатність обсягів активів банківського сектору та обмеженість його ресурсів. За результатами дослідження виокремлено основні проблеми функціонування банківської системи в Україні, серед яких – наявність високого кредитного ризику; низька якість кредитних портфелів та їх знецінення; незначна конкуренція серед банківських установ; недостатня ефективність формування депозитного портфеля; наявність значної кількості непрацюючих кредитів тощо. На основі проведеного аналізу та з врахуванням виявлених проблем виокремлено перспективні напрямки функціонування банківської системи України, серед яких – послаблення регулятивних вимог НБУ; вдосконалення якості управління; сприяння подальшому зростанню довіри населення до вітчизняних банків; вдосконалення механізмів захисту вкладників; стимулювання доступного кредитування; збільшення капіталізації банків; впровадження та розвиток новітніх технологій для здійснення банківських платежів; розвиток кібербезпеки тощо.

***Ключові слова**: банк, банківська система, банківський сектор, рівень капіталізації, банківський капітал, залучені банківські ресурси, банківське регулювання.*