

MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE
MYKOLAYIV NATIONAL AGRARIAN UNIVERSITY



Modern Economics

Electronic Scientific Professional Edition on Economics

Issued 6 times per year

Issue 5 (2017)

Mykolayiv
2017

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Electronic Scientific Professional Edition on Economics «Modern Economics» is included in the updated List of Professional Electronic Editions for Economic Branch of Sciences (Order of the Ministry of Education and Science of Ukraine No 1413 from 24.10.2017).

ISSN 2521-6392.

Recommended for the Internet and distributed by the Scientific Council of
Mykolayiv National Agrarian University (min. # 2, 24.10.2017).

Issued 6 times per year

No part of any article can be published without reference to the journal
The Editorial Board will not always share the viewpoints of the authors.

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JEL Classification: E50; E58; E59

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THE BANKING SYSTEM OF UKRAINE: REALITIES AND PROSPECTS

Introduction. The economic crisis, the depreciation of the national currency, the systemic banking crisis occurring in Ukraine is a source of further instability and slowdown of economic growth, rising unemployment, deepening poverty and worsening socio-political situation. Modern state of Ukrainian economy requires a robust and efficient banking system, which plays a key role in stabilizing the financial system upon which we can solve the pressing economic and social problems of development of society.

Purpose. The purpose of this article is to study the basic indicators of the banking system in Ukraine and systematization of the priority directions of its development.

Results. The article investigates the realities and defines the prospects of the banking system in Ukraine. The essence of the banking system as an organizational set of different types of banks in their interrelationship, which exists in one or another country in the corresponding period, is determined. It is noted that banks act as one of the oldest and largest financial intermediary assets. The dynamics of changes in the number of banks is analyzed and the main reasons for reducing their number are determined. The structure of ownership assets of the banking

system in Ukraine is determined. The amount of client loan portfolio was investigated and the reasons for its reduction were determined. The main indicators of the banking system performance for the period under study are presented. The SWOT analysis of the banking system development in Ukraine was considered, the strengths and weaknesses, opportunities and threats were identified. The main perspective measures for the normal functioning of the banking system in Ukraine are outlined. It was investigated that the formation of a resource base for the purpose of financial provision of the real sector economy's with sufficient sources of resources is the most important function of the banking system.

Conclusions. The banking system of Ukraine is on the path of reform, necessary measures are being taken for normal functioning, including: the strengthening of the banking system of Ukraine and increasing its resistance to crises; the strengthening of confidence in the banking system by depositors and investors; enhancing the activities of banks on attraction of means and their transformation into loans for the real sector of the economy; deepening the integration of the banking system in Ukraine in world financial space.

Keywords: *banking system, banking system assets, loan portfolio, client, SWOT-analysis, the results of the banking system in Ukraine.*

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