

FEATURES OF DEVELOPMENT AND MODERN STATE OF THE BANKING SYSTEM OF UKRAINE IN THE CONTEXT OF PUBLIC MONETARY POLICY

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For the development of economy of every country, an important value has the presence and quality composition of sources of loan resources; undoubtedly, one of the basic sources of such resources is the banking system that is why the analysis of its state is important for the realization of possibility of enterprises to carry out the operating and investment activity. The state of the banking system to some extent testifies to the development of the economy, the presence in it of corresponding financial resources for providing the continued and extended recreation, that is why its research is relevant and allows defining the future reference-points of the development of the whole macroeconomic system.

A research of the banking system is based on the analysis of its quantitative and quality indexes, undoubtedly basic are quality indexes that certify its possibility to provide the loan necessities of the economy, however, the research of quantitative indexes gives an opportunity to form the idea about a credit market and tendency condition inherent to its that, in turn, as a consequence in the future, gives an opportunity to identify as advantages and threats so their corresponding neutralization or use. Important to the research of the banking system are changes of the last years and an increase

of the role of the state capital in a bank sector, especially after the nationalization of KB "PrivatBank".

The data indicated in the article testify that through the processes of nationalization in the bank sector, the state concentrated a considerable part "in its hands", six financial-credit establishments in general with more than half from all total as assets so obligations. None of the banking systems of the European Union countries, in accordance with the standards that we aim to build as our economic model, have such a considerable size of the state bank capital, it conflicts with logic and experience of liberalization of the economy and is a rather force measure that carries brief character that is the question: What does to do with these banks during stabilization the economy and the renewal of its, the outlines of which are already noticeable? In our opinion, there are few further steps of privatizing of a part of the state banks: The union of all national banks (except PAT "Ukreximbank" and PAT "Oshchadbank") in one bank and its privatizing must become the result of that; the sale of the nationalized bank by parts; formation on the basis of the nationalized two banks – bad (called as bad bank) for the concentration of "toxic" assets and reorganization for the increase of liquidity and more effective privatizing.