

Support of efficiency of Ukrainian banks under financial instability

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The article is devoted to the basic provisions ensuring the performance of banks in terms of financial instability.

The article is to systematize approaches to ensure the efficient operation of banks in Ukraine.

Having generalized scientific results, the authors of research determined that performance of banks should be viewed through a set of objectives, actions aimed at effective job banking institutions through coordination and efficient use of resources and the choice of the most effective methods and ways to ensure full participation in the functions entrusted to banks.

The article contains analysis of the main factors causing a negative impact on the efficiency of domestic banks, which include: macroeconomic conditions of the real economy; revision of bank capital standards (Basel III), increasing requirements for banks, crisis in credit markets, limited profit distribution and mergers and acquisitions;

banks create more branches abroad and this leads to increased competition; loss of confidence of potential consumers of banking products to banks; institutional uncertainty of a banking sector.

The authors concluded that performance of banks can be achieved by systematization and improvement of the legal framework to protect the interests of depositors entities that are currently not protected in a case of bank bankruptcy; cancellation of payment of value added tax on sale of mortgage assets from banks' balance sheets; revision of tariffs for public diligent service; simplifying procedures of packet assignment of credits; creation of a register of unscrupulous borrowers; regulatory amnesty period for capital increase; determination of the capital requirements for each bank capitalization harmonization of individual schedules and meeting regulatory requirements; the greatest threat for modern domestic banks is problems with bank equity and problematic loan portfolio.