

BACKGROUND OF ENSURING THE COMPETITIVENESS OF UKRAINIAN BANKS

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The article is devoted to current issues determining preconditions that ensure the competitiveness of banks in Ukraine.

It is determined that the current state of the banking business is accompanied by destabilizing the global financial crisis, the imbalances in the economy, restructuring the banking sector, changes in architectural construction of the financial market and political situation in the country.

The main goal of the article is to identify the factors affecting the competitiveness of domestic banks and preconditions to strengthen their competitive position.

The author proved that on the competitiveness of banks affects a significant number of factors that can be considered at macro and micro levels of functioning of banks.

The article proved that the active development of the financial market, which has recently observed in Ukraine, led to increased competition between banks and non-banking financial institutions. Banking competition has acquired international

scale, as domestic banks gradually carry out the international capital markets and foreign capital has a very active presence in the banking sector of Ukraine.

The author of the article suggests the main directions of ensuring the competitiveness of banks Ukraine.

They are competitive selection; competitions for consumer banking services; its development, adoption and systematization of competition law in the financial market; development of institutional financial structures, forms and methods of attracting and allocation of financial resources; information support to market participants, customers and supervisors; promotion of self-regulating market structures for support and improvement of forms of fair competition in the market; this is a competition control.

It is concluded that the activation of mergers and acquisitions will be accompanied by the growth of debt financing of operations and increased activity of investment banks.