

MAIN TRENDS OF BANKING SERVICES MARKET: CREDIT AND DEPOSIT ACCENT

In context of structural reform strategy, state of banking industry is characterized by sufficiency, balance, optimal balance of financial resources and assets, maintaining a sufficient level of liquidity and solvency, ensuring profitability by minimizing risks, the ability to withstand unforeseen state of loss. Under these conditions, commercial banks are able to work effectively, achieve their goals, counteract various risks in the financial services process.

An integral part of structural change is the provision of a financially sound state of the banking system, its ability to function and develop in accordance with the general economic and socio-political situation of the state and the structural reforms undertaken by the state. Ensuring the stability of the banking system, which is characterized by an increase in the level of profitability of the banking sector of the economy, an increase in the volume of sales and assortment of banking products under conditions of structural change, is a necessary task of regulatory bodies. To determine the current state of the banking sector, consider and analyze the basic indicators of banking infrastructure and banking activities.

The article analyzes the current state of the banking system of Ukraine, defines the peculiarities of its functioning. It is determined that in recent years, in the conditions of structural reformation of the economy in the banking services market, there have been such tendencies as: rapid development of information, including banking, technologies that allow banks to expand the range of services and products they provide; restructuring of the financial and banking sectors, characterized by the emergence of new segments; increase of financial literacy of clients. The complex of measures aimed at maintaining the stable state of domestic financial and credit institutions, timely neutralization and preventing the development of destabilizing tendencies is considered: providing assistance to enterprises in the search for opportunities to obtain loans for the formation and modernization of fixed assets; giving the state its financial and tax policies more liberal in relation to low-profit and loss-making enterprises; expanding the scope of credit to provide businesses with fixed and current assets; creation of an actively functioning system of state support of investment activity.

Keywords: bank; profitability; lending; deposits; capital; banking system.

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