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TO STABILIZE THE BANK WORK IN CONDITIONS OF CRISIS

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Summary. The influence of financial-economic, political and other global and local crises in the banking system of Ukraine provision of financial resources. At the same time that banks have stable resource base is estimated to be a factor determining the quality of their (banks) work. Analyzed: macroeconomic indexes of Ukraine in view

of inflationary component and their relationship to the performance of the banking system; legislative measures aimed at stabilizing the banking system of Ukraine in a crisis. Developed and proposed directions stabilize functioning domestic banking system in the light of the impact of political and economic crisis of 2013-2014.

Key words: *Banking system, crisis in the banking, resource base of banks of stabilization of bank activity.*

The purpose of research is to generalize patterns endowments Ukrainian banking system under the influence of management and development of recommendations for stabilization of banks in this environment. The study shows that the propagation processes of globalization, increasing their impact on the provision of Ukrainian banks' financial resources. First of all, due to the impact of the crisis in Ukraine the processes of depreciation and decline in real GDP that is affected with resources and banking system.

The quality and stability of bank resources is dependent upon external factors (macro-level) and micro-level factors (exposed internal effect of individual banks). Yes, it is under the influence of external factors that significantly change the scope of bank liabilities (including their most stable part - deposits of the population) and the banks' own capital. The impact of the banking system of Ukraine directly dependent on the stability of banks' resources. External risks, which include financial, economic and political crises, hardly amenable to that forces banks to temporarily stop their activities or shutdowns of individual branches and offices. Today in Ukraine, under the influence of the current crisis, to prevent negative impact on the stability of the banking system adopted a number of legislative and regulatory measures, including: improved mechanism for obtaining financial support of the Deposit Guarantee,

increased minimum statutory capital of banks; NBU can now identify the most important (system) banks; Simplified procedure for emergency bank capitalization and sales of troubled banks to investors and others. Such measures should affect the increase of efficiency of banks and facilitate adequate risk coverage with a gradual increase of bank capital.

However, based on current trends in the banking environment that is constantly accompanied by crises and risks are high, there is a need to develop and implement preventive measures in place to mitigate the impact of these risks. These measures, according to the author, should be: constant monitoring by the National Bank of the crisis at the micro and macro levels, especially those that may affect Ukraine (identifying and predicting their frequency, strength, amplitude, etc.); development and use of necessary additional reserves at the level of the NBU and second-tier banks; advance notice NBU second-tier banks relative to the use of necessary precautions; through the transition of the banking system installed NBU different (tighter) level: economic standards, increased provisions, rules and standards of customer service, etc.; not quite clear and understandable. Improving the efficiency of banks with existing and potential clients to work towards implementation of specific (individual) deposit programs; use professional experience and capabilities of bank employees (includ-

ing employees IT- sectors) on the “searching” and encourage new and existing customers delay and more.

Crises that accompany modern banking activities are unavoidable and occur periodically. Global crisis significantly affected, primarily on macroeconomic stability, which illustrates the situation in Ukraine and, as a result, significantly weaken the banking

resource base, which adversely affect the financial performance of the banking system. Therefore, it is important, that the NBU and the Verkhovna Rada of Ukraine took legislative, regulatory and other measures aimed at stabilizing the banking system, as a whole and individual banks in particular.

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