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PROBLEMS AND PROSPECTS OF REORGANIZATION AS A WAY TO RECOVERY OF THE BANKING SYSTEM OF UKRAINE

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Summary. In the article the essence of the change process and structure of the bank, the practical processes of merger, consolidation, division, separation, transformation of the banking sector are examined. Problems and prospects of restructuring processes in banks Ukraine are discovering.

Key words: *banking, economic growth, reforming, reorganization and restructuring.*

The global financial crisis has caused a new “wave” of the process of reorganization and restructuring in the banking sector. Moreover, such a forced activation of these processes is aimed not only to achieve the above mentioned goals, but rather to rescue banks that were in financial trouble. The impact of the crisis on Ukraine’s banking sector will inevitably be accompanied by a display of the country’s global trends of concentration of banking capital. So study on both economic and social efficiency of the process of reorganization and restructuring of banks acquire significant relevance. In this regard, the study of the reorganization and restructuring of particular importance, which leads to proof feasibility studies.

The objective conditions necessity the reorganization of the banks are:

formation and development of market relations, Ukraine’s banking system and ensure its financial stability;

change of ownership (from the state – to mixed – for private or collective);

banks need to fulfill the requirements of applicable laws and regulations of the National Bank of Ukraine;

ensure the solvency, liquidity of commercial banks.

The key characteristics of the crisis period in the

market of reorganization in Ukraine is a sharp fall in the value of banks that are purchased, changing the main groups of buyers and buying motives as difficult situation in the global and domestic markets, banking and the mass withdrawal of deposits destabilized the domestic banking system, which forced Ukrainian banks review their strategic plans to curtail development programs, optimize its operations and reduce costs.

Analyzing the prospects of restructuring processes in banks Ukraine, we must admit that the implementation of existing capacity in our economy will grow Ukraine’s banking system perfectly and provide a new level of dynamic development.

In particular, increased competition will lead to lower profitability of individual banks and lead to the development of the market under perfect competition, which will be beneficial both bankers and clients. Increased regulatory requirements provide transparent regulatory environment of business and ensure the survival of those to be competitive.

Diversification of credit risks and joint management of “bad” assets, as a result of reorganization protect banks from bankruptcy, and optimization of the organizational and management structures will effectively manage the institution in terms of sustainable development and in crisis to prevent bank failure, loss of market position or earnings of the Bank.

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