

## PROBLEMS AND DIRECTIONS OF THE DEVELOPMENT OF THE BANKING SYSTEM OF UKRAINE UNDER THE CONDITIONS OF MARITAL STATE

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**Abstract.** *The article is devoted to topical issues of analysis of the stability of the banking system of Ukraine in the conditions of martial law. In the course of the research, the dynamics of the indicators of assets, liabilities, liquidity, profitability, risks in the banking system and in the group of state banks were evaluated. The measures of the National Bank of Ukraine aimed at maintaining the financial stability of the banking system, minimizing external threats and ensuring the efficient operation of banks using financial technologies have been determined.*

**Key words:** *banking system, bank assets, capital, liquidity, profitability, banking risks, fraud, financial technologies.*

The article is devoted to topical issues of analysis of the stability of the banking system of Ukraine in the conditions of martial law. Analyzing the activity of the banking system, it should be noted that it quite successfully resisted the challenges of the war thanks to a significant reserve of strength, the timely reaction of the NBU and years of joint work on the reform of the banking sector.

In the process of research, statistical and

comparative analysis was used, an assessment of the dynamics of indicators of assets, capital, liabilities, risks, liquidity and profitability in the banking system and in the group of state banks was carried out. At the same time, it was found that the main indicators of the development of the banking system decreased from the beginning of the full-scale invasion until June 2022, however, in the future we observe fairly stable trends of sustainable development. The banking

system remains profitable, while we observe a significant increase in the profitability of assets and capital, which indicates their effective use. At the same time, the LCR and NSFR indicators confirm the liquidity surplus, which has grown significantly in recent years.

The measures of the National Bank of Ukraine with the aim of maintaining the financial stability of the banking system, minimizing external threats and ensuring effective operations are analyzed. Ways to develop financial technologies and digitalize the banking sector have been determined, including the implementation of the BankID bank identifier by the NBU, the introduction of a new generation of the NBU Electronic Payment System, increasing the

convenience of cashless payments in the country using a QR code and the implementation of Open Banking.

In the near future, an important role in the development of the banking system will be played by issues of ensuring the financial stability of the banking system in the following areas: development of capital markets; ensuring the stable functioning of state banks; implementation of EU legislation into domestic practice in terms of regulation of banking activities, recovery and withdrawal of financial institutions from the market, introduction of compensation mechanisms for investments in securities; implementation of fintech technologies and financial inclusion.

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