

pointing us toward our problems in country like social environment, trust of the people and/or wrong and rash decisions.

As I pointed in the introduction, there are several problems, which stop our country to develop and solve macroeconomic problems. First of all, it's corruption. In 2019 year Ukraine have 30 points of corruption perception index from 100. It's 126 place from all 180 countries. Comparing to our neighbors, we are ahead of Russia, which has 28 points from 100. Belarus has 48 points, Romania – 44 points and Poland – 58 points. Our country need to strengthen control over funding political parties, ensure the efficient operation of the registry and change the method of formation of judicial self-government bodies. [1]

The next equally important problem is social environment. Unfortunately, Ukrainians nowadays don't trust the government and negatively react to all new changes in system. Such mistrust to the system causes a lot of troubles. For example, many entrepreneurs don't trust the system, negatively react to many features and rules and at this point go into the shadow economy. As we know, all the shadow economy is bad for the government. Firstly, the country can't exactly compose statistics and can't predict the next steps for developing the system. Secondly, the big quantity of business in shadow economy shows low level of the economy on the global market and foreign countries starting to avoid exporting goods and services to Ukraine. Our government need to concentrate on a problem of trusting and regulate the opinion of people.

We can talk about problems and their possible solutions, but it's a long way for our country to solve all the problems and create powerful system like USA's or Great Britain's. Ukraine have many examples of good politics and economics, but no country has such long and hard story, that had a big influence on us nowadays. It's necessary to discuss the problems with the nation and I hope someday our government will be more stabilized, efficient and qualified to develop and improve the system of finance.

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**Yana Koval**

*PhD (Public administration), associate professor of department of financial and economic security management,  
"KROK" University, Kyiv, Ukraine*

## THE PLACE OF COMMERCIAL BANKS IN THE SYSTEM OF FINANCIAL INTERMEDIATION AND THEIR STATE ECONOMIC SECURITY

Banks play a key role in the implementation of financial intermediation. Banks are the main type of financial intermediaries that provide the largest list of financial transactions, while other intermediaries specialize in their particular types.

It should be noted that the peculiarities of the economic situation in Ukraine create high risk conditions for all banking operations without exception. Traditional banking operations are attracting funds for deposits, lending to legal and natural persons, state executive bodies, creating new payment facilities, conducting cash and settlement services to bank clients [1].

An effective, flexible policy for managing banks' assets and liabilities is an important factor in the stable operation of the bank's financial resources. In this particular role belongs to the information and analytical support of the bank. For the guaranteed attraction and use of funds, it is extremely important for banks to know the priorities of state support, the objective situation with the saturation and deficiency of the banking services market, its structure and capabilities of individual entities, and development forecasts.

Another important element of the banks' economic security strategy is ensuring their capital. For commercial banks, the conditions for effective and safe operations, such as securing loan repayments, increasing profitability, maintaining liquidity, reducing banking risks, and guaranteeing deposits, are particularly important.

The mechanism of state economic security is based on the systematic combination of certain instruments, methods, levers and information and analytical support, created on the basis of the principles of economic security, which objectively exist as economic laws, as well as produced by the entities of the bank's economic security management for achievement and protection of the financial interests of the latter. The process of ensuring the financial security of the bank requires the implementation of information and analytical work, the effectiveness of which is a prerequisite for the implementation of monitoring, assessment and analysis of factors affecting the level of economic security of the bank. The functioning of the information and analytical support system is obligatory for the proper and prompt assessment of the level of economic security of the bank, forecasting of possible internal and external threats, compliance with the financial resources adequacy for timely fulfillment of obligations

Therefore, ensuring the bank's economic security should be an important step in the strategic planning process of the bank's economic development, ensuring that the factors of the external and internal environment of the bank on its safe functioning are recorded, analyzed, controlled and audited.

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**Yanislav Afanasiev**

*"Finance, Banking and Insurance", 4<sup>th</sup> year student  
Kyiv National Economic University named after Vadym Hetman, Ukraine  
Scientific Supervisor - Ph.D., Assoc. Prof. N. Rudyk.*