– замовлення gift-карток для таких мереж як: «Ашан», «Yakaboo.ua», «FitCurves», «Megogo», «Prostor» та інші;
– замовлення квітів;
– замовлення таксі;
– співпраця зі сервісом «Blablacar»;
– оплата послуг в Ігровому центрі, серед яких є наступні великі компанії: «Steam» та «WARGAMING».

Проведений компаративний аналіз свідчить про наявність спільних послуг, що притаманні банкам України. Серед цих послуг слід виділити два банки, які пропонують більш широкі можливості для своїх клієнтів, а саме: ПАТ «ВТБ БАНК» та «ПАТ КБ ПРИВАТБАНК». Інноваційна діяльність цих банків у сфері додаткових послуг позитивно впливає на їх конкурентоспроможність шляхом залучення нових клієнтів, надання більш зручних та швидких послуг порівняно з іншими банківськими установами.

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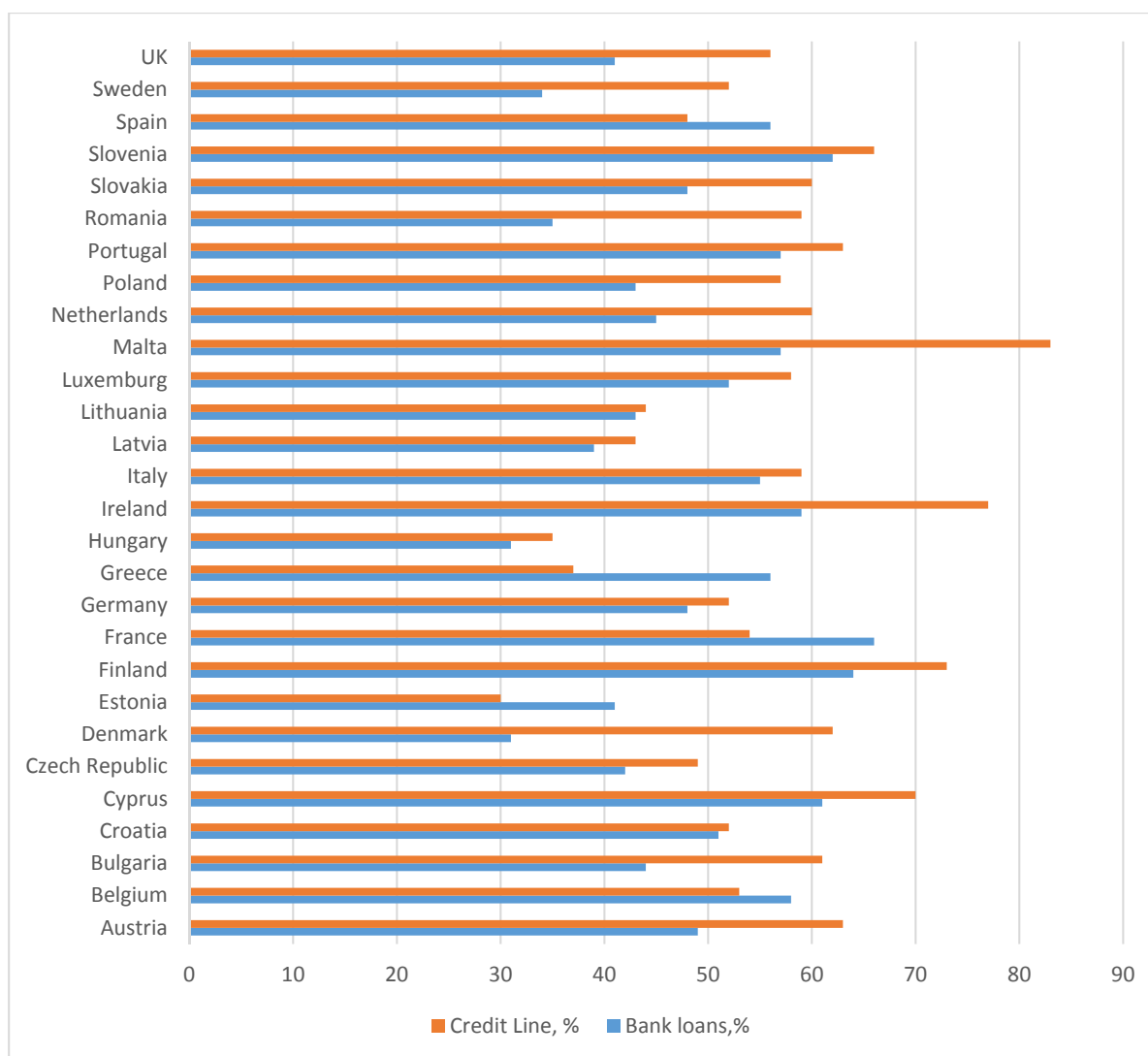
УДК 336

Polishchuk Yevheniia
PhD, associate professor of investment chair
Kyiv National Economic University named after Vadym Hetman

Svyrydenko Oleksandr,
PhD student of Scientific and Research
Institution of Informatization and Modelling of Economy

BANKING LOANS AND CREDIT LINES IN EUROPEAN UNION

Banking resources play very important role in the SME's development. They represent the most huge and powerful financial support for the enterprise from outside sources. The scope of these thesis is to analyze the activity of SMEs in some European countries due to the bank loaning. As we can see from the pic. 1. bank loans and credit lines take the biggest shares in structure of SME's financing in EU-28.

Pic.1. Using bank loans and credit lines by SMEs in EU-28 in 2016*

*The graph was built on the base of [1].

Having such high indicators, last time banks meet some changes, caused by developing another alternative resources. For example, in Belgium, out of those SMEs who applied, 5% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 7% of companies who successfully applied received less than they applied for (EU average: 10%) and 1% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 14% of SMEs in Belgium did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Bulgaria, out of those SMEs who applied, 5% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 15% of companies who successfully applied received less than they applied for (EU average: 10%) and 2% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 22% of SMEs in Bulgaria did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%). n Croatia, out of those SMEs who applied, 8% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 14% of companies who successfully applied received less than they applied for (EU average: 10%) and 4% reported that they declined the loan offer from the

bank because they found the cost unacceptable (EU average: 2%). It means that in total 26% of SMEs in Croatia did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Czech Republic, out of those SMEs who applied, 2% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 6% of companies who successfully applied received less than they applied for (EU average: 10%) and 1% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 10% of SMEs in Czech Republic did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Denmark, out of those SMEs who applied, 16% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 6% of companies who successfully applied received less than they applied for (EU average: 10%) and 4% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 25% of SMEs in Denmark did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Finland, out of those SMEs who applied, 4% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 7% of companies who successfully applied received less than they applied for (EU average: 10%) and 0% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 10% of SMEs in Finland did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Greece, out of those SMEs who applied, 20% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 17% of companies who successfully applied received less than they applied for (EU average: 10%) and 9% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 46% of SMEs in Greece did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

In Hungary, out of those SMEs who applied, 5% of bank loan applications were rejected (compared to 7% at EU level). In addition to the problem of loan applications being rejected, 8% of companies who successfully applied received less than they applied for (EU average: 10%) and 2% reported that they declined the loan offer from the bank because they found the cost unacceptable (EU average: 2%). It means that in total 15% of SMEs in Hungary did not manage to get the full bank loan financing they had planned for during 2016 (EU average: 18%).

Despite the high demand for bank loans, a number SME entities in the EU-28 do not use them because of too high interest rates (8% believe SMEs) lack of collateral assets (4%), lack of available credit (specific programs) (3 %), too much paperwork (4%) and no need for bank loans (74%). Thus the higher the probability of rejection in the provision of bank loan is characterized by SME subjects, particularly if the micro - 12%, small - 6%, average - 3%, for big business - only 1% of failures. So, the cost of bank loan is not crucial factor in making decision of SMEs to make deal with bank or not/ Some of SMEs do not apply for a loan because they objectively feel that they will be refused.

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