

Котенко Олександр Олександрович  
Державний вищий навчальний заклад  
«Українська академія банківської справи  
Національного банку України» м. Суми

Kotenko Alexander  
Ukrainian academy of banking  
City: Sumy

### **The perspective development directions of Ukrainian commercial banks**

The consequences of world financial crisis had a huge influence on activity of Ukrainian commercial banks. The number of clients and quantity of deposits extremely decreased, as a result the rate of confidence to banking system came down too. Foreign investors started to move out their capitals and Ukrainian banks appeared the problem of negative paying capacity and possibility of bankruptcy.

That situation needed the right solutions. One of them was the temporary administrations of the National bank of Ukraine in the most problem banks. Those administrations practically replaced the control body in that banks and the main shareholder became the government (the ministry of finance). But the result of this step is very deplorable because the financial condition didn't make better even now.

The other side of this problem is next possible shareholders. The world practice shows that the private investor doesn't have an interest of buying the government bank and the national investors don't want to acquire the problem bank. So the perspectives of those banks are very misty.

The similar conditions were pursued the other Ukrainian banks, but their reality was more bright.

In that hard situation the administrations of Ukrainian banks must create and inculcate the new strategy of development. First of all those strategies should include the detailed valuation system based in main financial indexes, after that the management must create effective anti-crisis actions in all spheres of banking.

It is easy to understand, that such activity is very expansive, so the top-priority point is restoration the confidence to banking system. It means that the most necessary investors – the citizens of Ukraine must get new banking products. The new products will attract financial resources and deposits, so it will be base of the next banking development.

The other direction is creation of unspecific banking products for example services for VIP-clients, such as: reservation of hotel rooms, lease the private cars, 24-ours service of private financial consultant, the lawyer, personal secretary, security, the children nanny and others.

In addition, it is important to capture new markets and enlarge the aim audiences by suggestion advantage credits for young people and families. That system must be clear and don't include hide percents. The new system of deposits must include more high rates and conditions.

Also banks must stimulate the small, middle and large business to use card salary systems for attraction more financial recourses in temporary using.

The important direction also is advertising, which is the most effective engine of progress. New television, radio and mass media advertising must be oriented to persuasion of impotence and necessity of banks in a society.

In our opinion the perspective directions of banking development in period of world finance crisis should include:

- Effective system of corporate control in Ukrainian banks;
- Creation the attractive conditions for investment in our banking system;
- Supporting of payment and non-admission of bankruptcy;
- Attraction deposits;
- Effective and clear credit system;
- Creation new specific and unspecific banking services;
- New marketing programs;
- Stimulation of a business for using banking products;
- Development of new credit and deposit programs for new aim audiences;
- More effective television, radio and mass media advertising.

So the foregoing development directions should be realized in short terms. Even now, when the large number of countries gradually becomes more stable, the banking system of Ukraine is in collapse phase. It means that managers must create effective anti-crisis programs to increase the payment and the stability of commercial banks. The authority restoration will attract new foreign and national investments and it will be the most important step of liquidation the world finance crisis in our country.