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THE PRIORITIES OF REFORMING OF NATIONAL BANKING SYSTEM

The article is pursuing analyze principal disparities of development of modern financial market and to formulate practical recommendations for overcoming structural problems for long-term development of the banking sector. In research author used statistical analysis methods for determining the share of banking institutions in the financing of investment sources, made a comparative analysis of the dynamics involved and allocated resources terms.

The capacity of economy for renewal and increase of production potential straight depends on the dynamics of investments in the fixed assets. At the same time in the structure of sources of investing an enterprising sector in Ukraine part of the attracted resources is traditionally low. It has testified to the insufficient level of the use of potential of financial market. The most specific gravity during the last years in the general structure of financing of the fixed assets is occupied by the own money of enterprises and organizations which hesitate scope from 58 to 63% from a general volume, and part of credits of banks and other loans did not exceed 18%. It testifies about the closed character of economic recreation and absence of terms for implementation of function of transformation of financial resources the banking system in the investment charges of business. The norms of Civil Code of Ukraine are converted all contributions of population into demand deposits. It has deprived an economy utterly necessity for development of long-term investment resource. In fact delivery of long-term credits in the conditions when all deposits actually are demand deposits, accompanied high risks. The maintainance of these norms deprives the jars of possibility expressly to plan placing of the money. The exception of deposit regardless of his kind hinders the high-quality planning the jars of the activity and forces them to limit to the active

operations the mainly short-term crediting. It's stipulates low investment potential of financial market of Ukraine.

So, the basic imbalance of the national banking system associated with its limited resource base and inconsistency between the terms investment and borrowing has grounded. The importance of implementing the financial market functions to accumulation of financial resources and their further transformation in resource investment real economy has determined. It is set that the norms of the Civil Code of Ukraine are converted by all contributions of population to the demand deposits. It's deprived the economy of utterly necessary for development long-term investment resource. In developed countries of condition of exception of holdings regulated contracts between depositors and jars. Thus the premature exception of deposit is assumed only in the conditions of origin of extraordinary circumstances and at presence of the proper documents (medical certificate and others like that). Except for it, in many countries (in particular, the USA) depositors which take off a deposit before the appointed time pay fines the lower limit of which is set a legislation, and the overhead is determined a bank. Generalization of world practice argues that only on such terms the contract of bank deposit becomes the instrument of transformation of economies of physical persons in a source for investments enterprise a sector. In fact, planning the credit policy, bank institutions, in the first turn, are based on the structure of the passive voices after the terms of their bringing in, fixed in contracts.

The necessity of improving the legal framework to differentiate current and term deposits has proved. An important component of the national financial market reform should be to protect the rights of creditors, investors and users of banking services, which will increase public confidence in financial institutions.

The study made it possible to detect the direction of overcoming disparities between the short-term nature of the funds raised by the banking system and credit demand for long-term financial resources from investors. The author of this article has proposed to improve the civil law of Ukraine in order

to establish the urgency of deposit. The developed measures are instrumental in defense of rights of creditors and renewal of trust to bank institutions.

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