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Article

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Verslas: Teorija ir praktika / Business: Theory and Practice

Provided in Cooperation with:

Vilnius Gediminas Technical University

Suggested Citation: Mihus, Iryna; Koval, Yana; Laptev, Serhiy; Bala, Olha; Kopytko, Marta (2020) : Monitoring the state anti-crisis management of economic security of the Ukraine banking institutions, Verslas: Teorija ir praktika / Business: Theory and Practice, ISSN 1822-4202, Vilnius Gediminas Technical University, Vilnius, Vol. 21, Iss. 2, pp. 804-812, <https://doi.org/10.3846/btp.2020.12985>

This Version is available at:

<https://hdl.handle.net/10419/248074>

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MONITORING THE STATE ANTI-CRISIS MANAGEMENT OF ECONOMIC SECURITY OF THE UKRAINE BANKING INSTITUTIONS

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Received 17 June 2020; accepted 18 August 2020

Abstract. The study and synthesis of research showed that the most often anti-crisis management is considered, firstly, as a complex of preventive measures that is comprehensive and aimed at preventing and eliminating unfavorable phenomenon for business using existing resources and survival potential, and secondly, as implementation of special procedures for the withdrawal of economic agents from the crisis, in particular such as sanitation, restructuring, bankruptcy, liquidation. The main element of system control at the macro level is the state regulation of the economy, one of the most important tasks of which is the elimination of failures of functioning of the market mechanism at the micro level, that is, the creation of conditions for overcoming the crisis phenomenon in the activities of business entities. This task is solved by developing and implementing measures of state anti-crisis regulation. The main purpose of the article is to carry out diagnostics and monitoring in the system of state crisis management of economic security of banking institutions of Ukraine. In addition, the purpose of the article is also to study and systematize the technology of state anti-crisis regulation of banking institutions of Ukraine. The article highlights the criteria for assessing the system of anti-crisis management of financial stability of banking institutions at macro and micro levels. The diagnostics in the anti-crisis regulation of banking institutions of Ukraine is carried out. The main components of the monitoring in the system of state anti-crisis management in the banking institutions of Ukraine are noted. The levers of state anti-crisis regulation in the banking institutions of Ukraine are described. The measures and technologies of state anti-crisis management at the level of banking institutions of Ukraine are proposed. The results of the study can be used by banking institutions of Ukraine, the National Bank of Ukraine, financial institutions, etc.

Keywords: monitoring, mechanisms of public administration, economic security, anti-crisis management, banking institutions.

JEL Classification: G01, G21, G28, H12, H56.

Introduction

Anti-crisis management can be considered as a multi-functional and diversified system, which includes a large number of various elements that are in certain respects, connected and form a single entity. In general, anti-crisis management is aimed at optimizing financial performance of the banking sector, overcoming disproportions in the allocation of financial resources, assessing and taking into account operational risks of banks, and optimizing settlements with creditors and borrowers in the real sector of the economy (Sidak & Koval, 2018).

Anti-crisis management is the process of preventing or overcoming a crisis, which combines two components: prevention if a crisis has not occurred and overcoming it

in the post-crisis period. One of the main tasks of the state anti-crisis management is the use of effective measures that attract various components of the banking process. After all, successful anti-crisis management of banking institutions is possible only if the foresight and prevention of complex problems, as well as constant creative search. In times of crisis, special attention should be paid to the organization of resources. Public anti-crisis management can contain a variety of functions and interrelated operations to achieve the stabilization of the banking institution and stimulate their effective activities. In addition, one of the most important functions of the crisis management apparatus is the development of anti-crisis management plans (Chortareas et al., 2012).

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Taking this into account, today an important step is the formation and systematization the technology of state anti-crisis regulation of Ukraine banking institutions

1. Literature review

Public anti-crisis management can be considered a multi-functional and multidimensional system, which includes a large number of various elements that are in a relationship, interconnected and form a whole system.

According to the work of Korotkov et al. (2000), the state anti-crisis management is a management, in which the prediction of the danger of the crisis, the analysis of its symptoms, measures to reduce the negative consequences of the crisis and the use of its factors for the next sustainable development.

A similar definition is provided by Professor Vasylenko (2003), “the state anti-crisis management is a management, which foresees the danger of the crisis, analysis of its symptoms, measures to reduce the negative consequences of the crisis and the use of its factors for positive development”.

Lihonenko et al. (2005) under state anti-crisis management understands special, constantly organized management, aimed at the most prompt detection of signs of crisis and creation of appropriate prerequisites for its timely overcoming in order to prevent the emergence of bankruptcy situation.

Sytnyk (2000) interprets the state anti-crisis management as a management system aimed at solving the problems of intensive development due to the mobilization and intensification of all resources as opposed to extensive development.

Hriaznovoi (1999) define state anti-crisis management as a system of management that is complex, systematic and aimed at preventing or eliminating unfavorable business phenomena by utilizing the full potential of modern management, developing and implementing a special program, which is strategic and eliminates temporary difficulties, preserves and improves the market position of the enterprise under any circumstances, using mainly own resources. State anti-crisis management provides for an accelerated and effective response to significant changes of the external and internal environment on the basis of pre-developed anti-crisis measures.

Hradov et al. (1996) treats the state anti-crisis management as a set of consecutive general measures: analysis of the state of macro- and microenvironment, choice of an appropriate mission; study of the economic mechanism of emergencies and creation of a scanning system for external and internal environments for early detection of weak crisis signals; strategic controlling of activity, identification of possibility of occurrence of insolvency (bankruptcy); developing a crisis response system to deal with the crisis; constant accounting of activity risk and development of measures for its reduction.

Minaiev (1998) under the state anti-crisis management understand not only management focused on withdrawal from the state of crisis, but also management, which has to predict in advance and prevent insolvency in accordance with the strategic program of improving competitive advantages and financial health.

Sylkin et al. (2019) in their work researched and formed a methodological approach to the application of anti-crisis management using the methodology of functional modeling and graphical description of processes (IDEF0).

The study showed that most often the state anti-crisis management is considered, first of all, as a complex of preventive measures, which is comprehensive and aimed at preventing and eliminating adverse events for business with the use of available resources and potential for survival, potential for survival, as the implementation of special procedures for removing economic entities from the crisis, in particular, such as rehabilitation, restructuring, bankruptcy, liquidation.

2. Research model

To achieve this goal, a number of general and specific methods were used, namely: methods of induction and deduction – during the study of the concepts of “state regulation”, “anti-crisis management”, “state anti-crisis management”; observation and generalization – to establish the place of state regulation, anti-crisis management and economic security in the system of activity of banking institutions; streamlining – during the systematization of the criteria by which the financial state of the banking sector of Ukraine is assessed in terms of the emergence of crisis phenomena and the criteria by which the system of state anti-crisis management of the economic security of banking institutions at the macro and micro levels is evaluated; graphical methods – for presenting the results of analysis of the state of banking institutions of Ukraine; methods of system-structural analysis – to submit proposals for improvement of the mechanism of state regulation of crisis management of economic security of Ukrainian banking institutions and development of measures for improvement of anti-crisis management of economic security of banking institutions at the state level; a method of scientific generalization that made it possible to formulate conclusion.

A special role in our study was played by the systemic method, which made it possible to systematize the main criteria for assessing the crisis management of the financial stability of banking institutions. System analysis is a scientific method of cognition, which is a sequence of actions to establish structural links between variables or elements of the system under study. It relies on a complex of general scientific, experimental, natural, statistical, mathematical methods. By combining various methods, we can collectively explore the main elements of this issue.

3. Results and discussion

The purpose of state regulation is to ensure a reliable process of identification, assessment, control and monitoring of all risks of activities at all levels of the organization, including taking into account the mutual influence of different categories of risks, as well as to solve the problem of conflict between the need to generate income and minimize risks. The main requirement for this unit is complete independence (structural and financial) from the bank's divisions that directly take risks (front offices) and divisions that register the fact of taking risk and control its value (back offices).

The Committee of anti-crisis management is responsible for the implementation of management, which is, determining the state of the crisis in the bank, the implementation of management tools and ensuring the return of the institution to normal operation.

In this Committee it is necessary to create the following positions: Executive Director; legal adviser; Manager of corporate governance and financial planning of management and business; Manager of public relations; Manager of business planning and development (Bonin et al., 2005; Koval, 2018).

The internal audit service supervises the implementation of the internal control system and assesses its adequacy and effectiveness.

At the operational level, management is provided by the back and front offices. Qualification and professional skills of employees of these departments affect the volume and quality of attracted and placed funds, which ensures the stability of the bank and the normalization of its financial condition.

To ensure the stability of the banking system and the financial stability of banks, it is necessary to develop a clear concept of anti-crisis management of banks, the priority of which should be the reform of legal regulation. This is due to the fact that the basis for creating an effective system of anti-crisis management of financial stability of banks are the regulations used in making strategic and tactical decisions by the subjects of financial relations (Melnyk, 2011).

Legal norms of crisis management must be an inherent property of "the effect of prediction", because the quality of the norms and rules of regulation depends on the level (leading, lagging or destructive) influence on the development of the bank's activities. Thus, the financial crisis revealed shortcomings in the existing management systems, and the search for a way out of the situation in the global and domestic financial markets, identified the main directions of action associated with reducing the risks of banks and improving the norms and methods of anti-crisis management.

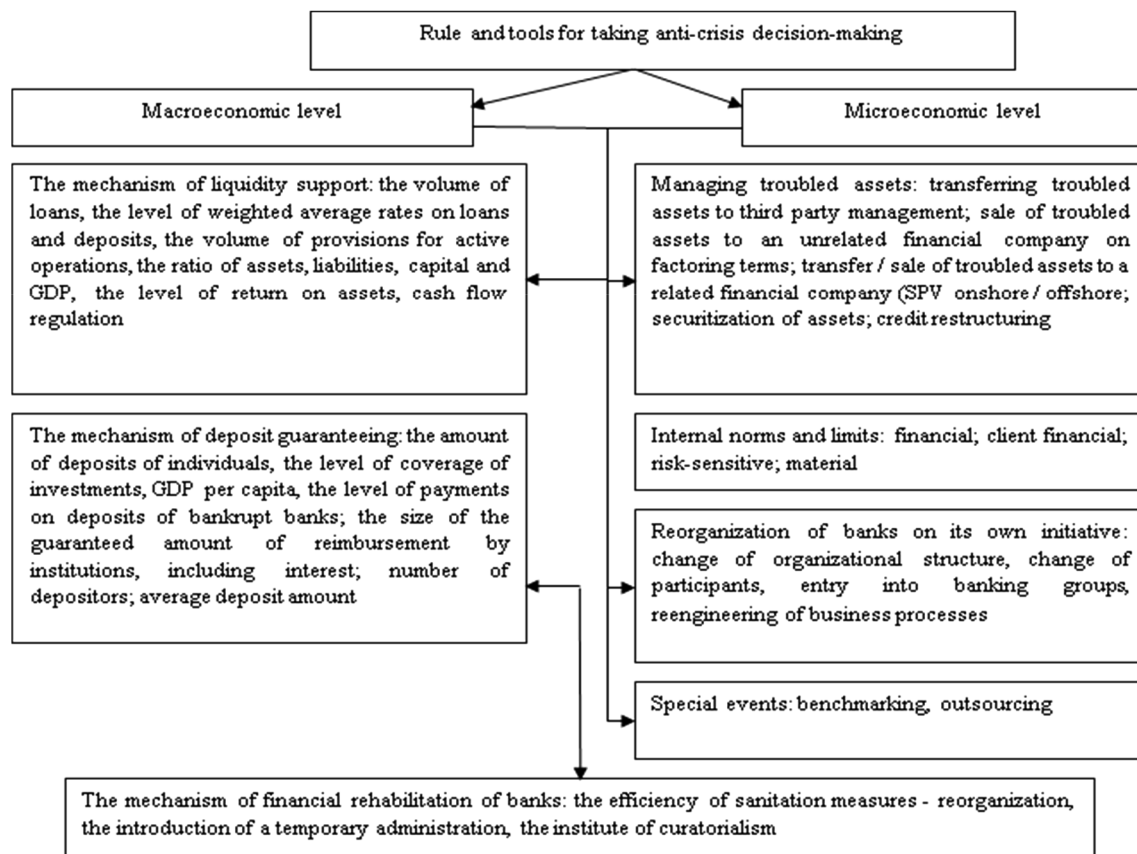


Figure 1. Criteria for assessing the system of crisis management of financial stability of banking institutions at the macro and micro levels (source: compiled by the author on the basis of Mihus, 2016)

It should be noted that anti-crisis measures are closely related to the choice of instruments to maintain financial stability and the establishment of relationships between regulators at various levels in decision-making.

Considering the question of functioning of anti-crisis management of financial stability of banks, it is necessary to allocate criteria by which further it is possible to estimate their efficiency (Figure 1).

Thus, it is possible to distinguish strategic, tactical and operational levels of organizational support of anti-crisis management, in which each entity is a management system and must perform well-regulated functions. Only under such conditions can the bank carry out effective anti-crisis management and get out of the crisis as painlessly as possible. Regarding information support, the bank carries out crisis management on the basis of internal and external information, the basis for which is the guidelines of the National Bank of Ukraine on the activities of the Bank.

In Ukraine, the loyal policy of banks is carried out by applying, firstly, indicative and, secondly, administrative methods of regulation. The management process, therefore, is the sum of all its functions, that is, the types of targeted activities in relation to the managed object.

First of all, the system of anti-crisis regulation should be based on the diagnosis of the situation in the banking sector. Diagnostics of the stability of the banking system is an analysis and assessment of the situation in the national banking system, as well as the identification of positive or negative factors that cause changes in the banking system in the future (Table 1).

The stability of the banking system in a general sense should be understood as the ability to resist obstacles to its functioning so that it can play the role of a financial intermediary in the economy.

In our opinion, the diagnostics of the stability of the banking system should be carried out during the monitoring of the stability of the banking system. In addition, the

current system of monitoring the financial stability of the banking system should be focused on its main dominants, namely the system of comprehensive analysis of financial stability of banks and the system of analysis and assessment of banking risks.

Monitoring is a mandatory element, including the risk management system, and should be carried out in order to ensure timely monitoring of levels and sizes of risks. In organizational terms, this system covers: the Bank's units conducting observations; the existing information and analytical base; methodological provisions of processing the collected information, methods of assessing currency risks, forecast, mechanism of operational decision-making regarding the optimal impact on the likely risks to minimize or avoid them, according to the chosen currency policy of the Bank, which will improve the financial results of the banking institution.

Theoretical analysis of scientific publications revealed that regularity in monitoring research is the basis of the system. Encyclopedic definitions of this concept are based on the interpretation of continuous monitoring (observation of a process or objects) and analysis.

The problem of application of monitoring in banking is the lack of methodological basis for the creation of effective monitoring systems.

Monitoring the stability and reliability of the banking sector is an analysis of the state of the national banking sector and an assessment of the impact of the global banking environment on it, as well as the identification of positive or negative factors that create changes in the banking sector in the future.

The main objectives of financial monitoring are: the collection and accumulation of information, reflecting the main indicators of economic development of the country in the context of the dynamic development of the banking system; the collection and accumulation of information that reflects the activities of the banking system; analysis and forecast of indicators of financial stability of the national banking system, the systemic risks of the banking system; assessment of the effectiveness of measures carried out in the framework of the state regulation of the banking system; the identification and assessment of the degree of influence of the main factors determining the stability of the banking system.

The system of complex analysis of financial stability of a modern Bank in Ukraine includes analysis of assets, liabilities, capital, income, expenses, profitability, liquidity and solvency, as well as assessment of internal and external factors that ensure financial stability of the Bank (Bradul et al., 2019).

In order to obtain objective results that improve the efficiency of the Bank's operation, it is advisable to identify the main stages of its implementation in the process of a comprehensive analysis of financial stability:

- Phase 1. Clarify the objects, purpose and objectives of the analysis, a plan of analytical work;
- Phase 2. Develop a system of different indicators, which are characterized by the object of analysis;

Table 1. Diagnostics in anti-crisis regulation of banking institutions of Ukraine (source: compiled by the author on the basis of Havlovska et al., 2010)

Diagnostics	Characteristic
Object	banking system and its elements.
Purposes	timely recognition and the nature of the crisis, overcoming its undesirable consequences, localization of the crisis, the use of research elements as a preventive rehabilitation measure. Restoration of solvency.
Sequence of diagnostic steps	determination of the stability of the banking system for the current time and for the foreseeable future; assessment of the effectiveness of the banking system in the economy; determination of the factors causing the destabilization of the banking system in the current time, medium and long term; development of methods of institutional norms as basic indicators.

- Phase 3. Collect and prepare for the analysis of the necessary information (checked its accuracy is given in a comparable form, etc.);
- Phase 4. The actual results are compared with the plan of the reporting period, the actual data of previous years (periods), the main indicators of competitor banks, etc.;
- Phase 5. The collected information is analyzed in detail by various methods of economic analysis of financial stability;
- Phase 6. Identify deviations actually obtained results from the planned or regulatory, as well as the causes of these deviations and the possibility of their elimination;
- Phase 7. Based on the results of the analysis, recommendations for improving the management of active-passive operations are proposed.

Rules of internal financial monitoring of the Bank and programs of financial monitoring are developed taking into account the principle of banking secrecy and should contain the procedure for handling and ensuring the confidentiality of information on financial transactions subject to financial monitoring (Mihus et al., 2019a, 2019b).

The issues of banking secrecy have been widely discussed in the scientific community for several years and still remain unresolved. From the point of view of financial monitoring, Bank secrecy means the need to ensure the confidentiality of information on the fact of transfer of information about the financial operation of the client to the authorized body, on the internal documents of the Bank on the implementation of financial monitoring, on the accounts and deposits of the bank's customers, on customers and their operations, as well as other information in accordance with the legislation.

At the same time, the formalization of the Bank's financial stability significantly depends on the development of the system of analysis and assessment of banking risks. In Ukraine, the modern system of analysis and risk assessment of banking activities provides for the use of the National Bank of Ukraine system of economic standards of banks, rating system SAMELS and "risk assessment System" (Mihus et al., 2019a, 2019b).

The system of economic standards is used to analyze the activities of banks and timely fulfillment of their obligations to depositors, as well as to prevent improper allocation of resources and loss of capital through the risks inherent in banking activities. "Instruction on the procedure for regulating the activities of banks in Ukraine" defines the economic standards that are mandatory for all banks in Ukraine, namely: capital standards, liquidity standards, credit risk standards, investment standards.

CAMELS rating system is to determine the General condition of the Bank on the basis of common criteria that cover the activities of the Bank in all directions. The basis of the CAMELS rating system is risk assessment and determination of rating estimates for the main components of the rating system (capital adequacy, asset quality,

management, revenues, liquidity and sensitivity to market risk) (Balanutza, 2012).

A comprehensive rating score on the CAMELS rating system is determined for each Bank according to the ratings for each of the components. The procedure for determining rating ratings on the CAMELS rating system determines the "Regulations on the procedure for determining rating ratings on the CAMELS rating system".

The purpose of using the presented risk assessment systems is to ensure quality supervision aimed at identifying significant existing or potential problems in individual banks and the banking system as a whole, as well as to ensure the processes of proper elimination of such problems, which makes them an effective tool for ensuring the economic security of domestic banking institutions preventive action. This approach should ensure that the bank's operations comply with the standards of reliable and safe banking activities and ensure their implementation in the interests of all stakeholders – the National Bank, the Bank's management, customers and shareholders.

Thus, for effective monitoring it is necessary to adhere to the following principles:

1. The principle of scientific substantiation and actualization of the methods used in the monitoring process, that is, continuous improvement of the methodological base of monitoring.
2. Monitoring of the stability of the banking system should be carried out both at the level of the banking system as a whole and at the regional level, taking into account the specifics of the regions of Ukraine.
3. Monitoring should be based on the principle of continuity, i.e. the collection of information should be carried out continuously, not periodically.
4. The principle of comparability of the initial data and the resulting monitoring indicators. This means that the raw data that make up the monitoring information base must be comparable over time.
5. The principle of availability of conclusions and results of monitoring testifies to the necessity of consideration and discussion of documented conclusions of monitoring by all interested users of information on the banking system. In turn, financial monitoring of the banking system is part of the Supervisory functions of the Central Bank. Its main purpose is to provide state regulatory bodies and the banking system with information reflecting the results of the banking sector and the impact of factors that determine the stability of the banking system (Maslak et al., 2014).

Given the above, the anti-crisis management system has properties that provide a special management mechanism: flexibility and adaptability, the ability to diversify and timely situational response, as well as the ability to effectively use the potential of the banking sector and informal management methods. First of all, the crisis management system should be based on timely monitoring of changes in the banking sector of the economy.

In General, state anti-crisis regulation, as a rule, should have a systemic nature, which will avoid bias and subjectivity. Therefore, the problem of measuring the stability of the banking sector becomes urgent, as the completeness, effectiveness and timeliness of government decisions on neutralizing the impact of negative factors on the stability of the banking sector depends on an adequate assessment of the existing level.

However, the implementation of measures of anti-crisis management of banking activities, unlike other types of business, should be implemented not only in a separate institution, but also at the level of the entire banking system. Today, the National Bank of Ukraine performs the function of ensuring the stability of the banking system and preventing the bankruptcy of banking institutions, which has a standard in terms of international practice, a set of mechanisms of influence on the management and owners of the Bank, which in accordance with the Law of Ukraine “on banks and banking” are responsible for the implementation of measures to prevent bankruptcy.

The state policy on the restructuring of the banking system should be aimed at the formation of a stable banking system in Ukraine. Therefore, depending on the type of banking crisis, it is necessary to choose the levers of state anti-crisis regulation in the banking sector (Table 2).

Financial levers are used to solve priority problems, and they are mainly in the financial support of banks, operational levers focus on the regulation and efficiency of the bank, and structural – aimed at solving problems at the level of the banking sector on the basis of the introduction of principles of competition and reliability.

However, experience in many countries shows that artificially prolonging the existence of unsustainability and poorly regulated banks exacerbate potential problems and losses in the future.

In our opinion, the levers do not fully include the directions of state anti-crisis regulation by the banking sector, taking into account only the regulation in the crisis, and partially covering the management of the processes of recovery from the crisis. To the list should be added levers that will be aimed at pre-crisis regulation, which is carried out for the timely identification and removal of problems to prevent the crisis, as well as regulating the processes of recovery from the crisis, which is carried out and to minimize the possibility of its recurrence in the future.

At the same time, the use of financial, operational and structural levers in the context of the crisis carries additional risks. In the presence of a crisis, it is usually difficult to determine illiquid and insolvent banks.

According to a study conducted by the International Monetary Fund, the optimal policy of the Central Bank should be to provide funds in the face of the deteriorating macroeconomic situation, assistance should be provided systematically to all banking institutions without exception, and methods of implementation of regular action should be used (Yang et al., 2019).

Table 2. Levers of state anti-crisis regulation in banking institutions of Ukraine (source: compiled by the author on the basis of Koval and Sidak, 2018)

Levers	Application period	Measures applied
Market		
Financial	The emergence of the crisis	1) Direct methods: provision of Central Bank loans; reduction of mandatory reserve rates; restructuring of the Bank's short-term loans; regulation of the discount rate; provision of government guarantees on Deposit deposits; use of bond instruments. 2) Indirect methods: restructuring of tax liabilities; revision of the system of taxation of banks; redemption of overdue liabilities of enterprises to banks; conversion of deposits of state-owned enterprises in the capital of the Bank.
Operational	Crisis at the banking institution level	Closure or reduction of non-profitable branches; refusal of parallel lines of business; strengthening of competitive advantages.
Structural	Financial sector crises	Liquidation, merger, reorganization of the Bank; management of “bad” assets.
Not the market		
Emergency measures		The suspension of the return of deposits in order to stop the “raids” of depositors may take the form of “freezing” of deposits and the introduction of Bank holidays.
Limitations of banking competition and range of activities		Regulation of interest rates and foreign exchange operations, direct lending to priority sectors, strengthening of the public banking sector.

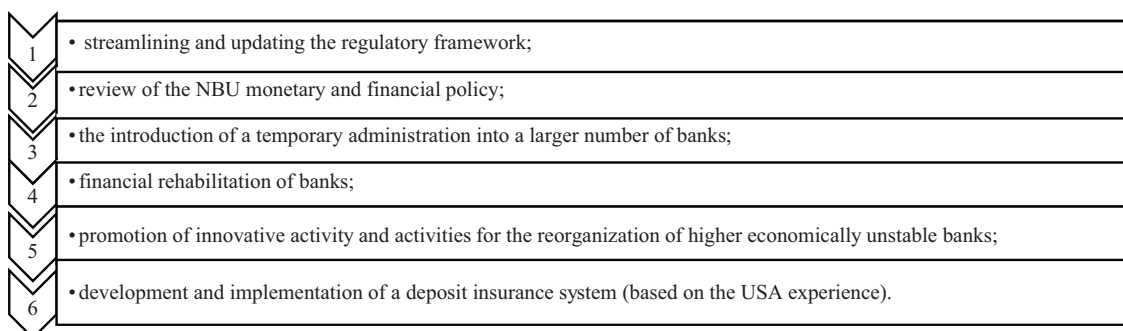


Figure 2. Measures of the state anti-crisis management at the level of banking institutions of Ukraine (source: compiled by the author on the basis of Simak, 2014)

The goals can be achieved with a flexible approach to the management process. Resources should be allocated according to anti-crisis priorities (Figure 2).

Ensuring stable development and state anti-crisis management of the country's banking system is largely due to the efficiency and purposefulness of the National Bank of Ukraine's monetary policy, as well as the consistency and feasibility of the use of certain instruments of monetary regulation.

In particular, it is known that the decrease in the minimum required reserves contributes to the liquidity of banks, the increase in the share of operating assets, which has a positive impact on the quality of assets and the level of profitability. In addition, the decrease in the mandatory reserve rates for term deposits has a positive impact on the increase in the share of stable bank liabilities and, accordingly, leads to an increase in the quality of the bank's liabilities. During the increase in mandatory reserve rates, the level of total bank liquidity decreases, the demand for Central Bank resources increases, this leads to an increase in bank expenses (Shiyan, 2011).

Also, the share of highly liquid assets stored in the National Bank of Ukraine is increasing; the share of working assets is decreasing, which leads to a decrease in bank profitability. The impact of the discount rate is that its increase limits the resource capacity of banks, reduces the volume of active operations of the bank and has a negative impact on profit. The decrease in the discount rate leads to an increase in the volume of active operations, an increase in the level of profitability.

In such circumstances, in addition, there is a need to maintain the ability of commercial banks to fulfill their liabilities, in particular, providing a sufficient amount of equity. Another equally important direction in ensuring the state anti-crisis management of the banking system is the improvement of state regulation and supervision of the banking system (Polova, 2015).

Thus, it is advisable to propose its own definition of the concept of anti-crisis management in the banking sector, which should be understood as a set of measures

that enable banking institutions to neutralize the destabilizing factors and return them to an appropriate state of equilibrium, subject to changes in the basic parameters of stability.

The purpose of anti-crisis management of banking activities at the macro level is to achieve financial stability of the banking system. At the macro level, management decisions are directed to solving problems (Syshchuk & Teteruk, 2018).

- a) Supporting the stability of the Ukrainian banking system;
- b) Ensuring the reliability of the Deposit guarantee system.

The mechanisms of state participation in the prevention of bankruptcy of banking institutions should depend on the level of the problem situation and the scenario of events: the crisis of one bank that does not pose a threat to the banking system; the crisis of a group of banks that threatens the stability of the system on a regional scale or in the country as a whole.

Measures implemented by the state authorities are insufficient to reduce the impact of the financial crisis the State anti-crisis management in the banking sector should be understood as a set of measures that enable the system to neutralize the destabilizing factors and return it to a state of equilibrium, subject to fluctuations in the functioning of the banking system within the basic parameters of its stability.

Therefore, the technology of state anti-crisis regulation of banking activities should be based mainly on legislative and regulatory activities and financial support of the banking sector in the event of a very negative impact on the activities of banks, which adversely affects the economy as a whole and violates the interests of depositors and creditors (Table 3).

Taking into account the materials presented by the authors, we can conclude that the main task of state anti-crisis regulation in the banking system is to prevent the emergence of crisis situations, should include such steps as the implementation of permanent monitoring and

Table 3. Technologies of state anti-crisis regulation of banking activities
(source: compiled by the author on the basis of Rebryk, 2014)

Technology	Characteristic
Regulation of financial processes, protection of strategic and economic interests of the state. Related to the stable functioning of the banking sector and its recovery	the creation of special funds; systemic Bank restructuring by performing state of the recapitalization and government support of shareholders of the Bank; nationalization of banks; the provision of financial incentives to banks involved in the processes of mergers and acquisitions; the granting of loans of the Ministry of Finance or the government to solvent banks.
Protection of interests of depositors and creditors of banking institutions	increase in the size of state guarantees for Bank deposits; guarantees of interbank loans, loans for small and medium-sized businesses; provision of government guarantees for banking institutions; revision of the tax system of banks; redemption of overdue liabilities of enterprises to banks.
Improvement of legislative regulation of banking activities	adoption of anti-crisis regulations, anti-crisis programs of the government; legislative changes to protect the rights of consumers of banking services; development and implementation of state programs for restructuring problem loans; adoption of new laws or improvement of existing, detailing the process of bankruptcy of banks.

assessment of the strengths and weaknesses of the country's banking system in order to increase financial stability and reduce the likelihood of its collapse, as well as in exceptional cases, early diagnosis of risks and the development of a system of measures, to prevent or effectively and quickly localize and eliminate negative consequences. Okura, in addition, anti-crisis regulation in banking institutions should be a continuous phenomenon throughout the entire period of their operation, as well as an effective regulatory process, where the subject is the state regulation bodies, and the object is banks and the banking system.

Conclusions

Thus, the main task of the state anti-crisis regulation in the banking system is to prevent the emergence of crisis situations. That means the implementation of continuous assessment and control over the strengths and weaknesses of the banking system of the country in order to improve financial stability and reduce the likelihood of its collapse, and in extreme cases-early diagnosis of risks and develop a system of measures to prevent or effective and rapid localization and elimination of negative consequences.

The study of banking crises and state anti-crisis regulation in recent years is becoming increasingly important. Most crises are of the same nature and background and involve significant destabilization of the whole or part of the banking sector. Therefore, the state anti-crisis regulation can be defined as a complex system of regulatory actions (legal and organizational-economic character) of state authorities aimed at preventing, overcoming the crisis and elimination of its negative consequences in the banking activities with the aim of ensuring the stable functioning of the banking system and the economy as a whole.

The main task of which is to ensure financial stability of banks, compliance with all requirements and fulfillment of all obligations by means of continuous monitoring, control, prejudice of existing and potential risks, overcoming crisis phenomena and minimizing their negative consequences.

The most important place in this process belongs to the levers of anti-crisis regulation that reflects the specifics of their technologies, which should be based on: regulation of financial processes, protection of strategic and economic interests of the state associated with the stable functioning of the banking sector and its recovery; protection of the interests of depositors and creditors of banking institutions.

Thus, anti-crisis regulation in banking institutions should be a daily, continuous, ongoing throughout the period of their functioning, an effective regulatory process, where the subject is the bodies of state regulation and the object is the banks and the banking system. A comprehensive approach to the problem of anti-crisis regulation of the banking system, high-quality interaction at all levels will provide a long-term effect.

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