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ANALYSIS OF BANKS' CREDIT AND DEPOSIT PORTFOLIOS IN THE CONTEXT OF ENSURING BANKING SYSTEM STABILITY

Summary

The banking system of Ukraine has faced significant shocks between 2014 and 2024, affecting its stability, lending activity, and depositor confidence. A high share of non-performing loans (NPLs), deposit outflows during crisis periods, insufficient long-term lending, and the impact of war on the financial system necessitate a study of mechanisms for managing credit and deposit portfolios. The resilience of the banking system is a critical factor in economic development. However, instability in the form of macroeconomic crises, regulatory changes, and military conflicts has led to declining loan volumes and deposit withdrawals. This situation demands the development of effective mechanisms for managing bank assets and liabilities.

The study aims to analyze the dynamics and structure of Ukrainian banks' credit and deposit portfolios from 2014 to 2024, identify key issues, and propose solutions based on international experience. The research is based on an analysis of statistical data from the National Bank of Ukraine, international financial organizations, and academic publications. The following methods were used: Tabular method – to visually present the composition of the credit and deposit portfolios of Ukrainian banks. Graphical method – to interpret the dynamics of Ukrainian banks' credit and deposit portfolios. Trend analysis – to assess changes in key research categories with a forecast up to 2027. Vertical (structural) analysis – to evaluate the share of non-performing loans (NPLs) in the credit portfolio structure. Approximation method – to forecast and assess the accuracy of credit and deposit portfolio analysis. Comparative analysis – to compare the absolute volume of deposit and credit operations of Ukrainian banks with those of banks in selected countries worldwide.

The study identifies key trends in changes to Ukrainian banks' credit and deposit portfolios between 2014 and 2024. The main challenges include a high level of non-performing loans (NPLs), low long-term deposit inflows, and the influence of external economic factors. It was found that state-owned banks hold the largest share of assets but face significant levels of problem loans. The study proposes measures to stabilize the banking sector, including enhanced regulation, incentives for long-term lending, and the introduction of innovations in financial management.

The findings can be used by banking institutions, financial regulators, and government authorities to improve bank asset and liability management policies, enhance deposit insurance mechanisms, and stimulate lending to the real sector of the economy. The impact of digital technologies and financial innovations on banking system

stability in the context of sustainable finance policy implementation. The effectiveness of regulatory changes in the banking sector and their influence on credit and deposit portfolios. Determining the optimal banking capital structure to minimize risks.

Keywords: analysis, bank, banking system, credit portfolio, deposit portfolio, financial stability, non-performing loans, macroeconomic risks, state regulation.

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