

зберігання інформації;
знищення інформації.

Отже, для ефективного запуску механізму роботи проектом інформаційним кодексом України пропонуємо узагальнену стратегію співпраці заінтересованих сторін, що складається із таких етапів:

Етап 1. Організування робочої групи над проектом інформаційного кодексу України.

Етап 2. Мотивування і стимулювання фахівців розробників інформаційного кодексу України

Етап 3 Контролювання та регулювання роботи над проектом інформаційного кодексу України

Отже, дослідження є актуальним і потребує ретельного опрацювання та прийняття державних управлінських рішень.

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BANKING SYSTEM IN TERMS OF COOPERATION WITH INTERNATIONAL FINANCIAL ORGANIZATIONS

Ukraine actively cooperates with international financial organizations (*hereinafter – IFOs*) in the banking services market and banking supervision in order to reform public finances. In this regard, exchange rate and monetary policy is an integral part of Ukraine's program documents with IFOs, in particular, the International Monetary Fund and the World Bank.

International agreements of Ukraine in the sphere of banking services market and banking supervision, above all, contain commitments to guarantee the independence of the National Bank of Ukraine. Thus, in the Memorandum on Economic and Financial Policies between Ukraine and the IMF of 02.03.2017, provisions are laid down to emphasize ensuring

institutional capacity and independence of the National Bank of Ukraine in order to achieve the goals of price and financial stability.

To fulfill this commitment, the Law of Ukraine «On Amending Certain Legislative Acts of Ukraine on Building the Institutional Capacity of the National Bank of Ukraine» № 541-VIII of June 18, 2015, was adopted, aimed at strengthening the autonomy of the National Bank of Ukraine and improving its management [1]. At the same time, one of the biggest achievements in Ukraine's cooperation with international financial organizations was the introduction of an inflation targeting regime, as well as, a «floating» mechanism for the formation of the hryvnia exchange rate.

In the context of the National Bank's reform, an important direction is the improvement of banking regulation and banking supervision. For example, the Memorandum on Economic and Financial Policies between Ukraine and the IMF of 02.03.2017 emphasizes the need to implement the «Principles of Effective Banking Supervision» (Basic Basel Principles) and to improve risk management in banking institutions. Moreover, agreements with the World Bank Group also highlight the importance of strengthening the supervision of the banking sector. To fulfill this commitment to international partners, measures to improve the system of regulation and supervision of the financial sector are envisaged in the Integrated Program for the Development of the Financial Sector of Ukraine until 2020 of 18.06.2015.

A positive innovation on the path of liberalization of currency regulation is the adoption of the Law of Ukraine «On Currency and Foreign Exchange Transactions» of June 21, 2018, № 2473-VIII. According to Y. Smolij, this Law will create comfortable, transparent and secure conditions for doing business in Ukraine and open the door to foreign investors. And Ukrainians will have the right to invest in securities in global markets and to place funds on the accounts of any bank in the world [2]. However, issues related to the complete launch of PayPal payment system in Ukraine are still unresolved.

The financial crisis of 2014–2015 has been particularly acute in the banking system of Ukraine, which was in deep decline. The vulnerability of the banking sector was aggravated by the influence of financially ineffective and unreliable banks with a low level of corporate governance and underdeveloped risk management mechanism, in particular, credit risk and liquidity risk. Undoubtedly, this situation required urgent measures, so the reform of the whole banking system became an important subject of further agreements with the international partners of Ukraine.

The Integrated Program for the Development of the Financial Sector of Ukraine until 2020 of 18.06.2015 provides for three stages of the banking system reform: financial sector cleaning; rebooting of the financial sector; as well as creating prerequisites for long-term sustainable development of the financial sector [3]. The restructuring of the banking system is aimed primarily at strengthening financial stability, liquidity and solvency of banks, as well as overcoming the crisis in it, taking into account changes in the national economy and the global financial market through the creation of new banks, reorganization of existing ones and liquidation [4, с. 40]. To implement this Program, measures were taken to withdraw insolvent banks from the banking market, to nationalize, capitalize, refinance and strengthen supervision, as discussed in the program documents with the IMF and the World Bank.

Despite these positive developments, the banking sector is only beginning to evolve and requires significant reform and implementation of international standards. This is confirmed by the fact that according to the level of reliability of banks, which is defined as one of the indicators of the Global Competitiveness Index, calculated by the methodology of the World Economic Forum, Ukraine ranks 135 out of 137 countries (for example, Finland-1, Czech Republic -12, Poland-50, Germany-53, Great Britain-59, Georgia-64, Hungary-74, Romania-79, Russia-121, Moldova-133, Greece-134) [5].

On this basis, we believe that a promising direction in the context of the development of the banking sector is to deepen cooperation with the

Basel Committee on Banking Supervision, that is an international platform for the development and dissemination of current developments in the banking sector. Ukraine is not currently a member of this Committee, but in 2017 the National Bank of Ukraine became a member of the Basel Advisory Group established under the Basel Committee on Banking Supervision, which provides an opportunity to participate in a wide-ranging professional dialogue, exchange of views and experience on issues implementation of the banking regulation and supervision policy [6]. In addition, it is important to continue cooperation with international financial organizations in this area as it positively affects the institutional and functional strength of the banking sector, restoring confidence in banks and overall financial stability.

Conclusion. Ukraine closely cooperates with IFOs in the area of banking system due to the importance of this sphere of public finances for the implementation of economic programs. Therefore, the banking systems reforms are mainly aimed at strengthening the independence of the National Bank of Ukraine and the banking market in general in order to increase its transparency and resilience to financial crises.

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