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PROBLEMS OF THE EFFECTIVENESS OF MONITORING BANKING OPERATIONS IN THE FIGHT AGAINST FINANCIAL FRAUD

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Banking financial monitoring, based on risk factors, should function to predict and prevent dangerous effects of both the individual bank and the banking sector of the country, provide analytical information to the central bank and allow control of each bank's internal risk management policy. The latter is the key to reducing the volume of legalization of shadow income and the acquisition of illicit profits and the conduct of illegal banking transactions.

One of the main problems of globalization of the financial markets is the development of the process of legalization («laundering») of proceeds from crime. Organized criminal groups, taking advantage of the weakness of national financial system regulation mechanisms, carry out operations to transfer and move assets across national borders to conceal sources of origin of funds, their owners and control mechanisms. In such circumstances, financial institutions can be significantly harmed by the actions of their clients with dubious assets as they are a source of reputational and legal risk.

Taking into account the latest trends in the offenses of the specified category, they can be classified according to the following criteria:

- «classic» banking offenses involving computer technology and personal information provided by the victim. In this category of offense at any of the stages of its commission the victim is involved. For example, the offender, when posing as a bank employee, fraudulently learns the necessary information for the crime. This category may include other fraudulent activities involving the use of computer technology, etc .;

- «latest» offenses in the activities of banking institutions. These cyber-attacks are carried out without the involvement of the victim and are only possible due to the latest information technologies. For example, creating a state-of-the-art viral program to illegally collect the personal information of a client of a joint-stock commercial bank, to obtain in part or in full information containing bank secrecy, and the like.

Below there are some common schemes used by criminals in their illegal activities:

1) a structured scheme: they try to spread a large amount of money into a large number of small amounts;

2) mixing: criminal cash is mixed with the proceeds of legal businesses and placed on the accounts of companies;

3) trusts, money coming into trust accounts: lose attachment to specific people and can be used informally;

4) round-tripping: export of capital from the country with its subsequent return in the form of foreign direct investment;

5) false lending: illegal funds are placed in an anonymous account or on an account opened with a fake person at the bank, after which the credit institution opens a legal credit line to their owner on favorable terms.

Extremely important to ensure prompt detection of transactions subject to financial monitoring and the effectiveness of the system of combating the criminalization of criminal proceeds in general is the establishment of modern mechanisms of exchange of information between the entities of primary financial monitoring and the State Financial Monitoring Service of Ukraine (SFMSU).

To identify transactions that are subject to financial monitoring in a timely manner, employees of banking institutions should pay attention to suspicious customers, who will be able to identify the following available signs:

- the client tries to evade identification or provides inaccurate or unverifiable information;

- does not fill in all required and necessary details, repeatedly changes them;

- agrees to the worst conditions of service;

- insists on conducting a banking transaction in an unusual way;

- the origin of the collateral is unknown;

- the behaviour or appearance of the client is suspicious or conflicting;

- inconsistency of the client's age in the position;

- availability of requests from the authorities;
- making payments to banking institutions registered in offshore zones.

Achieving effective implementation of the internal financial monitoring system depends on strict adherence to the rules and procedures of internal financial monitoring. The information obtained at this level of the system of preventing the legalization (laundering) of proceeds from crime is the starting point for successful implementation of mandatory financial monitoring by the SFMSU. And internal financial monitoring is an instrument to ensure a perfect business reputation and enhance competitiveness with the opportunity to participate in foreign economic activities. Given that Ukraine's financial monitoring system has a relatively short history of application compared to other countries that have successfully combated the phenomenon of money laundering, and in order to maximize the approximation of the financial monitoring system to the best practices of these countries, it needs a number of improvements.

The change in the oversight system concerns the implementation of the concept of prudential supervision for crime prevention in the area of financial monitoring, which fully complies with the new FATF International Standards on Recommendations in the field of combating the criminalization of criminal proceeds. According to FATF estimates, the volume of «laundered» criminal proceeds is between 2 and 5% of world GDP and is steadily increasing, amounting to almost \$ 2 billion. USA [1].

The following suggestions can be made for further development of Ukraine's financial monitoring system:

- developing a system for evaluating the effectiveness of financial monitoring, both generally at the macro level and within individual segments of the banking system [2];
- increasing the effectiveness of interaction between the State Financial Monitoring Service of Ukraine and the institutions of primary monitoring, first of all banking and law enforcement agencies;
- improvement and adaptation of Ukrainian legislation to the ever-changing world standards.

An important factor in improving the effectiveness of financial monitoring is the further implementation of EU Directive 2015/849, which extends the range of measures to be taken by EU Member States to prevent the use of the financial system for money laundering and terrorist financing. Also a necessary measure in the legislative activity will be the introduction of international experience in this field with adaptation to the conditions of our country and international cooperation.

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БЮДЖЕТНИЙ ДЕФІЦИТ УКРАЇНИ: ВІТЧИЗНЯНА ПРАКТИКА ТА ЄВРОПЕЙСЬКИЙ ДОСВІД

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Бюджет є вирішальною і провідною ланкою фінансової системи, важливим економічним важелем держави, основним інструментом державної фінансової політики, який суттєво впливає на соціально-економічний стан країни. Оскільки бюджет є системою всеохоплюючих перерозподільних відносин, його формування і стан мають особливе значення для держави, кожної юридичної і фізичної особи та суспільства в цілому.

Дефіцит Державного бюджету України – це проблема, яка стоїть перед вітчизняною економікою, адже функціонування багатьох сфер економіки України залежить від об'єму державного бюджету, а також його структури. Проблеми формування бюджетного дефіциту та визначення його розміру і пошук джерел погашення є одними з ключових при розробці стратегії розвитку держави на декілька наступних періодів. Дефіцит державного бюджету, залучення й використання позик для його покриття призвели до формування державного боргу в Україні.

Бюджетний дефіцит перманентно притаманний державним фінансам більшості країн світу, як розвиненим, так і з ринками, що розвиваються, тому необхідно розробляти та дотримуватися певних фіскальних правил щодо напрямів використання бюджетних коштів, отриманих за рахунок фінансування дефіциту бюджету задля його оптимізації [3, с. 123]. У цьому полягає актуальність теми дослідження.

Основною метою дослідження є комплексне теоретичне і практичне вивчення економічної природи і сутності дефіциту бюджету та його удосконалене управління.

У Бюджетному кодексі України, а саме у ст. 2 п. 21 зазначено, що дефіцит бюджету – це перевищення видатків бюджету над його дохо-