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## THE FORMING SUBSYSTEMS CHARACTERISTICS OF THE DEBT SECURITY SYSTEM OF THE DOMESTIC BANKING SECTOR

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**Annotation.** *The article emphasizes the importance of forming an effective system of securing the debt security of the banking sector of the Ukrainian economy. The current lack of comprehensive positive developments in this area is emphasized. The possibility of analyzing only certain components of debt security of the domestic banking sector is noted. The detailed description of the modern scientific support of the formation of the system of securitization of the security of the banking sector, the current legal and regulatory framework regulating debt relations and security issues in the banking sector, and law enforcement practice, as well as the state of their organizational, methodological, information and analytical support, accounting accounting and reporting, rating in this area. Defined problem issues in all subsystems of the debt security system of the banking sector of the Ukrainian economy.*

**Keywords:** *debt security, banking sector, debt security of the banking sector, debt security system, subsystem of the debt security system.*

In order to increase the level of debt security of the banking sector of the Ukrainian economy, it is necessary to form an effective system of its provision. However, today in Ukraine there is no integral system of debt settlement, securing of debt security of the banking sector. Therefore, only certain components of securitization security can be analyzed, which, from the point of view of safety science, are scientific, regulatory, organizational, methodological, informational and analytical components, which are themselves more in the stage of formation.

Today, beyond the attention of researchers remains the definition of the essence of the system of securing the security of the banking sector, identification of its subsystems, clarification of their relationship and interdependence and assessment of the current state.

Therefore, it is necessary to determine the subsystem of the system of securing the security of the banking sector of Ukraine, to assess their actual state, as well as to identify the issues in this area.

There is a lot of poorly understood and debatable issues in the scientific support of the BBBS, and it has not been logical to conclude the fundamental principles of the formation of the BCBS system.

Current domestic legislation does not contain a clear unambiguous interpretation of the aggregate

debt obligations of the BS, the definition of a bank guarantee, defaults KB. Among the legal gaps is the lack of proper regulation: the rights of creditors; institution of bailiffship; a mechanism for determining a variable interest rate; instruments for out-of-court settlement, alienation of property of debtors, settlement of overdue debts.

The applied intrabank methods for assessing borrowers' creditworthiness and assessing credit risks do not adequately meet the requirements of complexity, validity and correctness, and incorrectly worked out approaches to quantitative and qualitative assessment of credit risk, legal and tax risks of borrowers. Problems of organizational maintenance of debt relations of the banking sector are: lending to related parties; improper distribution of the bank guarantee; aggressive credit policy of KB; dual influence on the BBBS of the new reservation procedure; low efficiency of writing off debtors; the existence of tax barriers in the work of KB with problem loans; development of the unusual banking specificity of the activity on management of the received assets as a result of collection of debts, creation of corresponding structural units for this in KB; the absence in the domestic control system of the system of management of its aggregate debt, which would contribute to reducing the risks of periodic uncontrolled increase in domestic and

external borrowing, would entail responsibility for the inefficient management of all their varieties; the absence of a secondary market in Ukraine.

The absence of a single methodology for accounting for all types of debt obligations and

databases makes it impossible to form a sustainable economic development strategy of a well-grounded debt strategy.

And, consequently, we need radical positive changes in this area.

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