INNOVATIVE APPROACHES TO ASSESSING
THE STRATEGIC DEVELOPMENT OF BANKING INSTITUTION

**Introduction.** The current development of the Ukrainian economy, as well as the current state of the banking system of Ukraine, is characterized by a significant change in the performance of banks, especially in the conditions of political and economic instability and restraining policy of the central bank. Under such conditions, banks need a land, introducing modern innovative technologies, to maximally effectively address tasks that are aimed at ensuring their both current and future activities. In this regard, research into the organization of the development of banks becomes of particular importance, which determines the relevance of the chosen topic and the feasibility of conducting research for the development of a specific issue.

**Recent research and publications analysis.** The work of many Ukrainian scholars is devoted to the research of banks' lending activity and its efficiency assessment. Valuation of the portfolio of problem loans in the context of ensuring the stability of the banking system is devoted to the work Veretyuk S. M., Vilinsky V. V., Korneev V., Tishchenko O., Feuer R and other scholars.
Paper objective is an assessment of the strategic development of the investigated bank on the basis of its competitive advantages.

Paper main body. An effective corporate strategy can be represented as an integrated system in which all elements are mutually agreed. Then the system will generally create value, it will not be threatened by internal disputes. The corporate strategy triangle takes into account the following logic. The five elements of it - vision, purpose, tasks, resources, businesses and organization - form the basis of corporate strategy. The strategy and competitive advantages are based on the level of development of an economic object. Determining this level is a complex issue. Often, this is done by arranging (ranking) objects for the value of the indicator that is chosen for comparison. The level of bank development is the economic category used to characterize its relative position in a market environment.

In order to determine this situation, a complex of various quantitative and qualitative indicators that characterize various aspects of the activities of banks is required. The formation of such a complex of indicators requires special theoretical and practical research. Based on the official data of the National Bank of Ukraine and the data of the commercial banks surveyed, it is possible to systematically characterize the level of development of banks through a balanced system of indicators, which was done in the work. For comparative analysis of the level of development, for example, JSC CB "Privatbank" was taken from its closest competitors in terms of assets according to the NBU classification: "Oschadbank", "Raiffeisenbank Aval" and "Ukreximbank".

Conclusion of the research. It was determined that JSC Privatbank is paying the greatest attention in the process of developing and implementing a strategic plan to increase the efficiency of organizational processes (the Perspectives "Processes"), in the first place optimization of the branch network, in which the potential of improvement in comparison with the banks-competitors is 90%. Also, clients should be intensified (the "Clients" perspective) in order to increase the market share of lending and attracting clients (49% potential for development).