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CONCEPTUALIZATION OF MESOPRUDENTIAL BANKING SUPERVISION AND REGULATION FROM THE STANDPOINT OF FORMING AN EFFECTIVE BUSINESS ARCHITECTURE OF THE BANKING SECTOR

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Abstract. *The content of the concept of "business architecture of the banking sector" has been developed from the standpoint of financial-economic, instrumental and structural-cluster approaches. A set of principles for the transformation of the business architecture of the banking sector has been formed within the framework of the new concept of subordinating the goals of the banking business to the economic growth of the state. A conceptual model of banking supervision has been developed by integrating the SREP methodology and analyzing the impact of the business architecture of the banking sector on economic growth using a meso approach.*

Key words: *business architecture of the banking sector; the bank's business model; banking regulation and supervision; macro-, meso- and microprudential policies; principles; the SREP methodology.*

The main target priority of state regulation and supervision of banking activities is to promote the stability of the banking system, price stability, and protect the interests of depositors and creditors. In order to achieve this goal, the methodology of regulation and supervision must necessarily take into account the peculiarities of the transformation of the business architecture of the banking sector and prevent the emergence and accumulation of probable threats to its smooth functioning. In this context, it is important to decide on a model of state regulation and supervision of banking activities, which would allow forming the proper potential of the banking sector to continuously ensure the target level of financial stability, while taking into account the peculiarities of its business architecture.

The article is devoted to the substantiation of the methodological features of the regulation and supervision of the activities of banks in order to form such a business architecture of the banking sector, which would contribute to the stimulation of the economic growth of the country.

The economic meaning of the concept of "business architecture of the banking sector" has been developed from the standpoint of financial-economic, instrumental and structural-cluster approaches. The issue of building an effective system of mutual influence of the functioning of the banking sector on the dynamics of the country's economic development was considered, and a set of principles for the transformation of the business architecture of the banking sec-

tor was formed, on which a new concept of subordinating the goals of the banking business to the economic growth of the state should be built. Such principles include: equivalence of relations, systematic improvement of the competitive environment, social responsibility, sustainable communication, institutional interrelationship between the financial and real sectors of the economy, inclusiveness. It has been proven that the model of banking regulation and supervision should combine both macro and meso approaches, since this allows to increase the effectiveness of detection and prevention of violations in the provision of financial services by the banking sector, associated with threats arising from the collective behavior of banks when choosing their own business -models and strategies of development, which later manifests itself in the formation of the business architecture of the banking sector and the potential of the national economy for economic growth. A conceptual model of banking supervision has been developed by integrating the SREP methodology and analyzing the impact of the business architecture of the banking sector on economic growth.

Therefore, taking into account the existing impact of changes in the business architecture of the banking sector on economic growth, banking supervision in modern conditions should also be focused on preventing the occurrence of risks of worsening the processes of economic development in the country due to the formation of a business architecture of the banking sector that is unfavorable for the growth of the economy. At the

same time, the main measure of supervisory response on the part of the National Bank should be the application of adjustments (supervisory allowance) to the capital adequacy and liquidity ratios for certain groups of banks by type of business model, designed to influence the attractiveness of using certain business models in the activities of banks in different periods of time. That is, this tool, in our opinion, will allow the National Bank to stimulate the spread of those business models that contribute to economic growth to a greater extent, and restrain those that slow it down.

Thus, the effective implementation of state financial policy requires regulation by the National Bank not only of the activities of individual banks, but also the identification of the influence of their choice of their own business model of

development on the formation of the business architecture of the banking sector in general, as well as the expansion of the banking supervision system in terms of analysis and assessment of the state of formation of the business architecture of the banking sector for economic growth in the country. The effective implementation of this task will be facilitated by our proposals for the development of banking supervision based on the integration of the SREP methodology and analysis of the impact of the business architecture of the banking sector on economic growth. These results can be used as a basis in the process of forming the optimal business architecture of the country's banking sector at the correct time horizons, taking into account the change in the vector of economic policy at the state level.

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