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## **INTERNATIONAL BANK BUSINESS DEVELOPMENT UNDER THE GLOBAL ECONOMY**

The article is dedicated to the main trends in international banking business in the global economy. Having generalized scientific results, the author determines that the focus of international banking has become a multinational banking, development and strengthening of transnational banks in international financial markets.

The article contains analysis of the major multinational banks in the world. The author has concluded that multinational banks play an important role in the mechanism of the market economy. The banks' capital flow is the most profitable industries and regions, contributing to the economic, social and technological progress of society. The banks become direct participants in the production, co-owners of commercial and industrial corporations.

The author has substantiated that active integration of banks in the international financial system, puts on the agenda the question of financial stability.

The main requirement to a banking capital is its use for compensation of financial

losses. "Basel III" provides an exceptional structure of own capital with not enough liquid assets which can't be used for covering losses.

At the present stage of development of the financial market a great attention is paid to the question of development and realization of the macroprudential policy providing stability of development in banking sector. In this regard special attention deserves identification of tools of macroprudential policy, in particular, defined by "Basel III" – as creation of the buffer and countercyclical capitals.

Realization of macroprudential policy provides the solution of the following tasks: definition of institutional bases of macroprudential regulation, measurement of systemic risk, in terms of globalization of the financial market it is necessary to coordinate macroprudential regulation that can be promoted by universal tools and the international agreements on uniform use of such tools.