The article considers the state of the banking system of Ukraine at the present stage in a pandemic and quarantine regime. The dynamics of changes in the number of operating banks in Ukraine over the last ten years is analyzed, and their share with foreign capital is determined.

The analysis of indicators of return on assets and capital of the banking system of Ukraine as a whole is carried out. The TOP-10 banking institutions formed by indicators of stability, liquidity and stress resistance of banking institutions for the IV quarter of 2021 are presented. Changes in the NBU discount rate and the dynamics of gross domestic product were also analyzed. It was emphasized that the introduction of quarantine has accelerated the era of digitalization, as citizens of Ukraine have increasingly begun to actively and effectively use Internet technology to meet their own needs and address all issues through online technology.

The dynamics of the discount rate of the National Bank of Ukraine was also considered and studied. Having analyzed the current state of the banking sector in Ukraine, it can be noted that clearly the pandemic has a significant impact on the functioning of banking institutions, this can easily be followed by the dynamics and trend of the main indicators of their activities.

It is noted that out of seventy-four operating banks in Ukraine, only less than half digitalized their banking services online before the pandemic began. Under the influence of quarantine restrictions, such banking institutions as Credit Agricole, Alfabank Ukraine, Kredobank, Pravex Bank, Pivdenny Bank, UKRGASBANK and others have launched their internet banking services (or carried out a complete rebranding of applications).

However, there were not only negative consequences, it contributed to the introduction and development of new financial technologies and programs, the transition to digitalization, and even greater deepening in the era of digitalization.