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**ANALYTICS OF CYBERSECURITY PROBLEMS OF BANKS' CRITICAL
INFORMATION INFRASTRUCTURE**

In the article modern problems of cyber security of informatization of the banking sphere are investigated. The system-analytical approach to the organization and implementation of organizational-mode, software-technical and cybernetic measures to ensure effective cyber protection of the modern object of informatization of the banking sphere is substantiated. The innovative-analytical system of a set of measures that determine the reliability of the use of mechanisms of preemptive and prompt response to cyber incidents in the activities of banks is proposed.

Cybersecurity risks will continue to grow, given that pandemic lockdowns have accelerated the digitalization of transactions, financial institutions and financial market infrastructure are particularly at risk, and the rise of the crypto universe further increases the likelihood of cybercrime in the broader financial sector, which includes traditional financial institutes. Expert analysis indicates that cyber attacks must account for a significant proportion of cyber incidents, among which phishing, supply chain attacks, and the distribution of malicious software for the purpose of extortion should be highlighted.

At the same time, it is important to note the fact that there are no special programs for the development of security infrastructure for banks financed from government sources, which makes the banking system more vulnerable, since most banks cannot afford such expenses due to the length of their payback and implicit commercial effect. The banking industry is quite often subject to external attacks, along with the increasing dominance of the insider factor. Thus, according to research results, most information incidents are associated with the actions of employees who do not always act intentionally; leaks often occur due to negligence and irresponsibility.

Keywords: banking activity, cyber incident, cyber security, system-analytical approach, complex of measures, innovation-analytical system.

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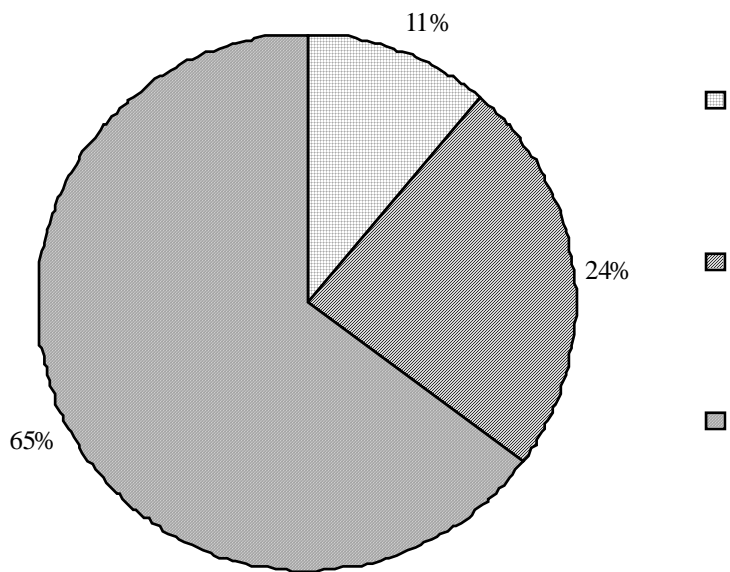
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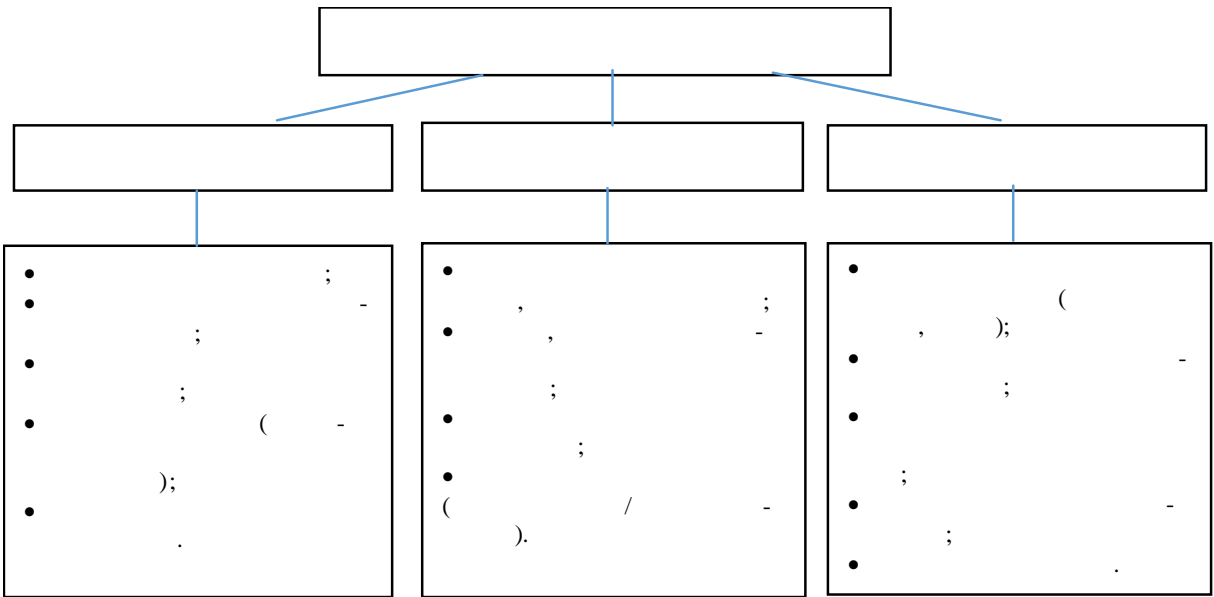


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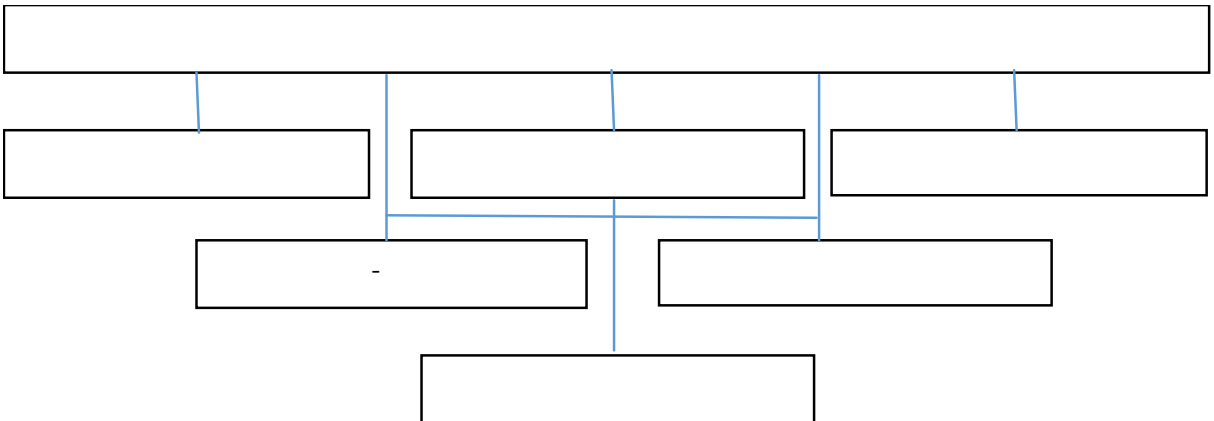
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