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ROLE OF INTERBANK LENDING FOR ENSURED BANKING SYSTEM DEVELOPMENT

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Summary. In the article are researched the economic substance, functions and role of the interbank lending market. Expediency analysis of the interbank lending market forecasts for the current economic situation.

Key words: *market interbank lending, interbank loans, banks, contractors, resource allocation.*

In Ukraine, today interbank credits get primary relevance due to aggravated problem of bank liquidity caused by macroeconomic factors – total decline in domestic production, payment crisis, etc.

After conducted studied, it is fair to say that interbank market is an important part of financial market, part of loan market, that is to say, money market, where temporarily redundant cash of lending institutions are involved and placed among banks basically as short-term interbank deposits for fixed short terms between one day and half year, etc.

It was found that the main function of interbank lending at a macro level is redeployment of resources between bank institutions, which leads to accelerated processes of credit multiplication, and thereby ensures stability of bank sector and the economy in general.

The IBL market is constantly affected by all available segments of money market, that's why it is very sensitive to all kinds of essential changes in financial area, and condition of its structure is a fair display and the result of their current condition. A n a l y s i s of the IBL market is very valuable for current forecasts. It underlies the forecasting of time pattern of all available indicators of money market. Critical situation in banking system begins first of all with the IBL area.

Hence, interbank lending remains an important segment of financial market, playing a critical part in the support of liquid level of Ukrainian banking system, which is currently at the developing stage.

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