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Сумма дисконтированных денежных составляет 36,4 млн. руб., ее положительное значение свидетельствует об окупаемости инвестиций в техническую модернизацию отрасли.

Расчеты показали, что в этом случае дисконтированный срок окупаемости вложений составит 4,6 года. При этом внутренняя норма доходности по данному сценарию 40,7%.

Полученные данные говорят о эффективности реализации проекта и доказывают влияние состояния материально-технической базы организации на эффективность ее производственной деятельности.

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РИНОК МІЖБАНКІВСЬКОГО КРЕДИТУВАННЯ ТА ЙОГО РОЛЬ У ЗАБЕЗПЕЧЕНІ РОЗВИТКУ БАНКІВСЬКОЇ СИСТЕМИ

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РЫНОК МЕЖБАНКОВСКОГО КРЕДИТОВАНИЯ И ЕГО РОЛЬ В ОБЕСПЕЧЕНИИ РАЗВИТИЯ БАНКОВСКОЙ СИСТЕМЫ

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THE INTERBANK CREDIT MARKET AND ROLE IN PROVIDING THE DEVELOPMENT OF THE BANKING SYSTEM

Анотація.

У статті розглянуто питання міжбанківського кредитування. Проаналізовано сучасний стан ринку міжбанківського кредитування. Досліджено суть та роль міжбанківського кредитування для покращення роботи банківської системи. Виявлено переваги міжбанківського кредитування для роботи банків. Досліджено роль ринку міжбанківського кредитування в забезпеченні розвитку банківської системи. Зазначені основні проблеми та обґрунтовано ключові шляхи удосконалення роботи банків з міжбанківського кредитування. Сьогодні в Україні міжбанківський кредит набуває першорядної актуальності через загострення проблеми ліквідності банків, яка спричинена макроекономічними факторами – суцільним спадом вітчизняного виробництва, платіжною кризою тощо. Як частина кредитного ринку, міжбанківське кредитування відіграє роль, з однієї сторони, кредитного забезпечення банків, а з іншої, інструменту регулювання міжбанківських відносин. Міжбанківський кредитний ринок є важливим сегментом фінансового ринку і відіграє значну роль в підтримці ліквідності вітчизняної банківської системи. Активними учасниками міжбанківського кредитного ринку виступають Національний банк України та комерційні банки. На розвиток міжбанківського кредитування суттєво вплинули грошово-кредитна політика, яку проводив Національний банк України, та застосовувані ним методи кредитування.

Одною з головних умов успішної реалізації економічних реформ в країні є формування відповідної банківської системи, яка є складним та багатофункціональним механізмом, і стосується фінансових інтересів країни, окремих підприємств і організацій, всього населення тощо. Міжбанківське кредитування на

сьогоднішній день залишається важливим сегментом фінансового ринку, відіграючи серйозну роль в підтримці ліквідного рівня української банківської системи, яка наразі у стадії становлення.

Анотація.

В статті рассмотрены вопросы межбанковского кредитования. Проанализировано современное состояние рынка межбанковского кредитования. Исследована суть и роль межбанковского кредитования для улучшения работы банковской системы. Выявлены преимущества межбанковского кредитования для работы банков. Исследована роль рынка межбанковского кредитования в обеспечении развития банковской системы. Указанные основные проблемы и обоснованно ключевые пути совершенствования работы банков с межбанковского кредитования. Сегодня в Украине межбанковский кредит приобретает первостепенную актуальность из-за обострения проблемы ликвидности банков, вызванной макроэкономическими факторами - сплошным спадом отечественного производства, платежным кризисом и тому подобное. Как часть кредитного рынка, межбанковское кредитование играет роль, с одной стороны, кредитного обеспечения банков, а с другой, инструмента регулирования межбанковских отношений. Межбанковский кредитный рынок является важным сегментом финансового рынка и играет значительную роль в поддержании ликвидности отечественной банковской системы. Активными участниками межбанковского кредитного рынка выступают Национальный банк Украины и коммерческие банки. На развитие межбанковского кредитования существенно повлияли денежно-кредитная политика, которую проводил Национальный банк Украины, и применяемые им методы кредитования. Одной из главных условий успешной реализации экономических реформ в стране является формирование соответствующей банковской системы, которая является сложным и многофункциональным механизмом, и касается финансовых интересов страны, отдельных предприятий и организаций, всего населения и тому подобное. Межбанковское кредитование на сегодняшний день остается важным сегментом финансового рынка, играя значительную роль в поддержании ликвидного уровня украинской банковской системы, которая сейчас в стадии становления.

Abstract.

The article deals with issues of interbank lending. The current state of the interbank lending market is analyzed. The nature and role of interbank lending to improve the banking system are investigated. Benefits of interbank lending for banks are revealed. The role of the interbank lending market in ensuring the development of the banking system is studied. The main problems are stated and the key ways of improving the work of banks on interbank lending are substantiated. Today in Ukraine, interbank credit is of paramount importance because of the aggravation of the problem of bank liquidity, which is caused by macroeconomic factors - a continuous decline in domestic production and payment. As part of the credit market, interbank lending plays a role, on the one hand, the credit security of banks and, on the other, an instrument for regulating interbank relations. The interbank credit market is an important segment of the financial market and plays a significant role in maintaining the liquidity of the domestic banking system. The National Bank of Ukraine and commercial banks are active participants in the interbank credit market. The development of interbank lending was significantly influenced by the monetary policy pursued by the National Bank of Ukraine and the lending methods used by it.

One of the main conditions for successful implementation of economic reforms in the country is the formation of an appropriate banking system, which is a complex and multifunctional mechanism, and concerns the financial interests of the country, individual enterprises and organizations, the general population, etc. Interbank lending to date remains an important segment of the financial market, playing a serious role in maintaining the liquidity level of the Ukrainian banking system, which is currently in its nascent stages.

Ключові слова: банки, банківська система, міжбанківський ринок, міжбанківський кредит, облікова ставка, рефінансування.

Ключевые слова: банки, банковская система, межбанковский рынок, межбанковский кредит, учетная ставка, рефинансирование.

Keywords: banks, banking system, interbank market, interbank loan, discount rate, refinancing.

Formulation of the problem. In the current conditions of transformation of the Ukrainian economy, the study of the state of the banking system and interbank relations is of particular importance. This is due to a significant increase in requirements for the banking system, its credit, investment potential, sustainability and liquidity.

In the current conditions of economic growth of the country, when the attraction of time deposits is complicated by the shortage of own working capital of enterprises and a considerable inflation rate, and the level of distrust of banking institutions is observed by the population, there is a need for attracting funds from other sources - and one of such sources for banks are

interbank loans or interbank loans. Interbank credit has a special place in the bank's cash flow management system and has a significant impact on the development of the banking system as a whole. Interbank loan flows affect the interests of many industries and interact with the securities market and the foreign exchange market. Of all financial instruments available today, interbank loans are the most responsive to changing financial market conditions, as banks often view the interbank credit market as an operational source for active operations in other segments of the financial market. Therefore, determining the place of interbank loans in the bank's cash flow management system is a pressing issue today [4].

Analysis of recent research and publications.

The work of such scientists and specialists as S. Arbuzov, F. Butynets, O. Vasyurenko, O. Dziublyuk, A. Yepifanov, A. Moroz, R. Tirkalo, R. are devoted to the study of the role of interbank lending, the function and structure of the interbank lending market. Mikhailuk, M. Savluk and Ishi.

The formulation of the goals of the article is to investigate the role of the interbank lending market in ensuring the development of the banking system.

Outline of the main research material. Bank lending is inseparable from transactions in the interbank lending market. Obtaining loans from other banks makes it possible to replenish bank credit resources. In case of excess resources, the bank places them in the interbank market, in case of lack of resources the bank buys them in the market. The interbank credit market is an important component of the credit market, that is, interbank credit is a very important concept in the credit system. But there is no single interpretation to define this concept.

Scientists FF Butynets, AM Gerasimovich [2] say that interbank credit is an operative method of raising funds, but an expensive source of bank resources. Economist SG Arbuzov [1] states that interbank loans are loans granted on the interbank market by one bank to another. Credit relations between banks are determined on a contractual basis through the conclusion of credit agreements, which stipulate the terms of placement of temporarily free funds, rights and obligations of the parties to the proper processing of cases on interbank credit.

Vasyurenko OV [3] defines that an interbank loan is an operation that enables banks with insufficient resources to meet the reserve requirements of the NBU and meet the needs of their customers in loans.

The great explanatory dictionary of economic and legal terms defines interbank credit as the monetary resources of financial and credit institutions, which place in each other in the form of short-term deposits [8].

Therefore, an interbank loan is an economic relationship that arises between banks to mobilize temporarily free funds to meet their customers' credit needs and provide liquidity.

The interbank market is the part of the borrowing capital market where the temporarily free cash resources of credit institutions are attracted and placed by banks in the form of interbank deposits or loans.

The subjects of interbank lending operations are banks that can act as borrowers and lenders in the interbank market.

The object of interbank lending operations is cash transferred by one bank to another in the form of loans on terms and conditions specified in the contract.

Today, the domestic interbank lending market is one of the key segments of the financial market. And interbank credit has a special place in the credit system and has a significant impact on the development of the banking system as a whole. Interbank loan flows affect the interests of many industries and interact with the securities market and the foreign exchange market. Of all the existing financial instruments, interbank loans are

the most responsive to changing financial market conditions, as banks often view the interbank credit market as an operational source of resources for active operations in other segments of the financial market. One of the characteristics of interbank loans is their effectiveness, that is, the ability to influence the efficiency of the banking system. However, little attention has been paid to these issues in the financial literature. In view of this, further improvement of the mechanism of interbank lending and outlining of the main factors that determine the effectiveness of interbank loans becomes especially relevant [7].

It can be argued that interbank credit has a number of advantages over other sources of replenishment of the banks' resource base and support for the efficient operation of banks. These benefits are:

- the speed of obtaining the necessary resources, as well as the ability to obtain the necessary resources at any time from banks with currently available funds;
- the possibility of attracting funds both for the long term and for the short term - unlike other sources of replenishment, they can be attracted and for a rather short period - from 1 day to 1 month (a parallel can be drawn with customer deposits - they cannot be attracted to such a short period of time as it is unprofitable for customers - the profit for such a period of time will be very small);
- lower cost compared to other resources at the moment of stability of the financial system, when interbank credit is not in demand;
- less risk for creditor banks, as banks are more reliable borrowers than businesses and households;
- since, according to the NBU regulatory framework, the amounts of interbank loans are not subject to the obligatory reserve, this source of resources provides additional opportunities for expansion of the lending activity of the bank [4].

The peculiarity of the interbank lending market is that both the demand and the supply side are banks. The interbank credit composition is divided into mutual loans between commercial banks and loans to commercial banks by the National Bank of Ukraine [10]. As a result, the interbank credit market, as a mechanism for the movement of funds, plays an important role in the formation of circulating money and its specific structure.

Interbank credit is given to banks by each other when some of them have available resources that need to be deployed quickly and efficiently, while others have a temporary lack of resources needed to fulfill their obligations in a timely manner.

In other words, the main function of interbank lending is to support liquidity. An additional function that medium- and long-term interbank loans can fulfill is to ensure a return on investment.

The advantages of interbank lending operations are, first and foremost, the relative ease of execution and speed of implementation [6].

An important feature of the interbank credit market is that loans here are issued only in non-cash form.

The market for interbank lending is characterized by the presence of:

- market participants - borrowers and creditors;

- financial instruments;
- the so-called sites on which the market price, that is, the interest rate, is formed as a result of matching demand and supply of loans;
- regulatory bodies that influence the market in order to ensure conditions for free competition for all participants [5].

The presence of a large number of participants in the interbank market and potential counterparties requires the creation of technology to analyze their financial and economic condition and the formation of simple mechanisms for determining credit limits and counterparties.

Different financial instruments are used in interbank lending operations. These instruments today classified as commercial bank instruments (overdrafts on correspondent accounts opened with other banks; interbank loans; interbank deposits; deposit certificates).

The development of interbank lending is possible provided that the banking risks are reduced while conducting interbank lending operations. In this connection, the necessity of applying the mechanism of unconditional debiting of funds from the correspondent account of the borrower bank in case of default on repayment of interbank loans, introduction of entering into forward and futures contracts at interest rate will be substantiated, which will allow to reduce the risks of significant fluctuations interest rates on the interbank lending market.

Among the instruments in the market for interbank loans, the National Bank of Ukraine instruments play a

major role. Thus, the extent to which the NBU participates in the prevention of crises in the banking system depends largely on the existing system of refinancing of commercial banks, namely on the solution of such technical issue as the provision of short-term loans, which are necessary for completing interbank settlements and payments. In this regard, it is suggested that the National Bank will introduce intraday loans. The use of such loans will ensure the smooth functioning of the payment system and maintain the liquidity of commercial banks. The absence of a source of short-term borrowings in a weak interbank loan market encourages commercial banks to maintain sufficient balances on correspondent accounts with the National Bank for reinsurance against crisis situations [7].

In 2018, the banking system maintained its structural liquidity surplus, mainly as a result of our foreign currency buying operations. Under such conditions, the main operations of the monetary policy were the operations of placing the National Bank's deposit certificates for a fortnight. Given the return of the Ministry of Finance to the domestic market of short-term government debt and the emergence of alternative indicators of the value of 3-month hryvnia resources, the National Bank in February 2018 suspended the placement of deposit certificates for this period. Despite the structural liquidity surplus of the banking system, its narrowing into separate periods and the segmentation of the interbank credit market, the demand for refinancing loans from individual banks increased. However, the volume of these operations was negligible. Some indicators of liquidity of the banking system are given in Table 1.

Table 1

Selected indicators of liquidity of the banking system, mln

Date	Code accounts	Refinancing	Including:			Certificates of deposit	Including	
			Loans O / N	tender loans			O / N deposit certificates	Tenders
				Total	of these: no insolvent and liquidated banks			
01.01.2017	40503	67894	0	1555	1555	68042	20655	47387
01.01.2018	37488	61673	0	7374	7125	67020	37319	29701
01.01.2019	35648	54802	1	4200	4200	61944	30126	31818

Source: [9]

On January 11, 2019, the National Bank of Ukraine launched a new operational design of its monetary policy to respond flexibly to changes in the liquidity of the country's banking system. The main operations of the new design were tenders for placement of certificates of deposit for a period of 14 days and refinancing for the same period. The cost of such transactions is determined at the level of the National Bank of Ukraine discount rate.

Thus, the regulator has become an active player in the interbank lending market. At the same time, the attraction of resources to the NBU for banks is more attractive today than in the interbank market - 17.5% versus 18% -19% in the market for a period of 14 days.

Most often, it is a repo operation (a loan secured by securities of the Ministry of Finance of Ukraine), which is not a classic refinancing loan. That is, banks

place funds in T-bills (government) and, if necessary, can raise resources with the NBU (states) as collateral for these securities.

This type of transaction is in demand in the market, but not all participants have learned to use it. For example, in March 2019, loans from the National Bank were used by: Prominvestbank, Privatbank, Megabank, Ukrsibbank, Gradbank, Ukrgasbank, OTP Bank, Investment and Savings Bank. These transactions are standard practice for banks and are not evidence of liquidity problems with the bank, but merely demonstrate flexibility in approaches and adaptation to modern instruments in the market.

Conclusions. As a result of the study of the impact of interbank lending on the development of the banking system, it can be argued that in order to intensify the work of the banking system in the interbank lending

market it is necessary to take measures to optimize the existing organization of the interbank lending market. Therefore, the following measures can be identified to enhance the development of the interbank credit market:

- the regulatory framework needs to be further elaborated;
- simplify the refinancing procedure and reduce the security requirements;
- strictly adhere to the current legislation and apply the appropriate sanctions for the slightest violation;
- in the conditions of crisis, to issue refinancing loans under the strict control, stable and solvent banks;
- refinancing operations by central banks only with financially sound credit institutions;
- the use of standardized collateral for central bank lending;
- use in the control of risks of the same instruments, but in different combinations.

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