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BANKING LENDING IN SYSTEM OF ECONOMIC SECURITY OF UKRAINE

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Abstract. *The article explores the role of bank lending, the relationship between banks and the real economy, the problems of balance and coherence of promising macroeconomic goals in the economic development of Ukraine. Bank lending is viewed as a key element of economic growth, and has a direct impact on ensuring the sovereignty of the state, the realization of its national interests in the context of globalization processes.*

Keywords: *lending, financial security, economic security, risks, indicators of bank security, financial stability of a bank*

Lending is a key factor in determining the level of financial security as a part of economic security of Ukraine. The study of the dynamics and trends of lending makes it possible to determine both the causes and consequences of the redistribution of financial resources between sectors of the economy, their impact on socio-economic development, and, accordingly, the economic security of the state.

The processes taking place in the banking and real sectors of the economy have a close relationship and impact on economic development. Therefore, do-

mestic and foreign economists emphasize the need to find reasons for the destabilization of economic processes in the field of financial and credit relations. Insufficient financial resources, both at the level of business entities and the country as a whole, tend to cause deep systemic crises in the national economy.

On the basis of scientific and empirical studies of the role of banks, and transformation of the relationship between banks and the real economy, perspective directions of development have been found, that will promote balance and coherence of perspective macroeconomic

goals, including ones in the context of economic security of Ukraine. According to the authors, the development of bank lending should become a significant element of a strong economic environment, which will affect the independence of the state and the realization of its national interests in the context of globalization processes.

Expectations of business entities do not always match the capabilities of an emerging banking system. The gap in needs and opportunities creates some tension in the relationship between the real and banking sectors of the economy and destabilizes the relationships in the enterprise-bank system. In this regard, the most important contribution to the

effective interaction of the banking system and institutions of domestic entrepreneurship should be a comprehensive study of the real economy, the causes of its crisis, as well as an analysis of the functioning of the banking system in the mechanism of ensuring the reproduction process continuity, the ability to use credit resources of commercial banks as a powerful source of business finance. The following measures can also be effective: transition from raw material export to innovative high-tech economy model, identification of priority sectors of the economy, increasing the level of use of credit facilities of international financial institutions.

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