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DESCRIPTION OF SUBSYSTEMS OF LIQUIDITY MANAGEMENT SYSTEM IN PROVIDING OF FINANCIAL SECURITY OF DOMESTIC COMMERCIAL BANKS

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Abstract. *The article identifies the significance and relationship of the state of liquidity management of commercial bank (CB) in providing its financial security (FS). The subsystems of scientific support, as well as normative-legal, organizational, methodical, managerial, information-analytical, personnel and technological supports of the liquidity management system are critically analyzed in CB. There are positive / negative impact of these subsystems on the financial security of commercial bank (FSCB) in general and its components such as: debt, currency, deposit, investment, credit, tax, resource security, security in the field of international settlements and payments, as well as security of income and expenses and CB liquidity.*

Keywords: *commercial bank, liquidity, liquidity management, subsystems of liquidity management system, financial security of commercial bank, components of financial security of a commercial bank.*

The article identifies the significance and relationship of the state of liquidity management of commercial bank (CB) in providing its financial security (FS). It is noted that the FSCB is largely determined by the state of its liquidity in all its manifestations, and therefore, the development of a perfect management system is one of the most important markers of the functioning of banking institutions.

The perfection of the liquidity management system of the CB is determined by the state of its subsystems (scientific support, regulatory, organizational, methodological, managerial, information-analytical, personnel, technological supports), which depending on the status quo in this area can increase / decrease the FSCB.

To form an effective liquidity management system in providing the FSCB should take a comprehensive approach to the formation of these subsystems, because only in this case it is possible to take effective measures to increase the FSCB.

The degree of coverage of the issues of formation of the liquidity management system of the CB, identification of problems, shortcomings, unresolved issues in this area is determined. In the modern economic literature there is no unambiguous interpretation of the impact of the liquidity management system of the CB in general and its individual subsystems on the FSCB, and therefore this issue requires further in-depth research.

The purpose of the article is to determine the state of formation of the liquidity management system of the CB and its individual subsystems to provide the FSCB.

The subsystems of scientific support, as well as normative-legal, organizational, methodical, managerial, information-analytical, personnel and technological supports of the liquidity management system are critically analyzed in CB. There are positive / negative impact of these subsystems on the financial security of commercial bank (FSCB) in general and its components such as: debt, currency, deposit, investment, credit, tax, resource security, security in the field of international settlements and payments, as well as security of income and expenses and CB liquidity.

It was revealed that the subsystems of liquidity management in providing FSCB, despite the existing positive features, have inherent and numerous shortcomings.

There is ambiguity in the interpretation of the essence of liquidity of the CB and its varieties, levels, factors that determine it; evaluation indicators; methods of its management and construction of its integral system; its place and role in providing FSCB; insufficiently studied the nature of the

risks that accompany the formation, distribution and use of liquidity of the CB, there is insufficient attention to their modeling.

The current normative-legal system does not properly regulate all aspects of liquidity risk management; it lacks: stability and unambiguity of interpretation of norms; separation of liquidity of the CB for domestic and international markets, the formation of liquid international assets of Ukrainian banking institutions, covering their external debt.

As the existing methods alone can not give a fully reasoned assessment of the liquidity of the CB and its impact on resource-generating, deposit, credit, currency, debt, investment, tax security, security of income and expenses, security in international settlements and payments, security of liquidity of the CB in particular and FSCB in general, a comprehensive approach / synthesis of different methodological approaches to such assessment should be applied.

Therefore, these subsystems need further improvement. The latter should be carried out comprehensively, with the participation and coordination of the efforts of all subjects of liquidity management to increase the level of FSCB.

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