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## TO THE QUESTION ABOUT THE NATURE OF BANKING RESOURCES

The banking system plays a key role in ensuring the flow of funds, creating the basic prerequisites for social reproduction. The main link of this system are commercial banks, which have a leading place in the mechanism of organization and regulation of money turnover in the country and on the effectiveness of which the success in the economic and social development of society depends to a decisive extent.

The problems of resource provision for the activities of commercial banks, the interdependence between the volume, composition of resources and the achieved results of activities, ensuring the sufficiency of resource potential to meet the planned indicators are actualized by modern dynamic processes of economic recovery in the post-crisis period. The banking system should possess a set of resources sufficient for crediting investment and current needs of economic entities and ensuring the vital activity of the population, forming appropriate reserves, supporting its own liquidity. Strengthening the resource potential of commercial banks is a prerequisite for reviving investment activity and ensuring sustainable economic development.

Sufficient in volume and properly balanced resource base of banks is an important prerequisite for their profitability, support of sufficient liquidity and trust on the part of the clientele. Strengthening of the resource base contributes to increasing the ability of banks to meet the current and investment needs of business entities in meeting the current and investment needs of business entities and households in additional funds. Therefore, the comprehensive development of theoretical and practical issues that reveal the content of commercial bank resources, the mechanism of their formation and use is an important and urgent problem in modern banking.

*Keywords:* bank, banking resources, liabilities, resource base, banking system.



... « ... » [7, . 4]. « ... » [9, . 116].

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[2, . 192], [10, . 40], [5, . 642], [16, . 320], [9, . 116].

» [10, . 40], « ... » [9, . 116].

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« ... » [4, . 76].

( ... )

« ... »

[13, . 29].

« ... »

» [12, . 84].

67

«...» [15, . 529].

«...» ( «resource» )

( )

[3].

( )— «...»



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( «potential» —  
[15, . 1166] —

» [1, . 27–29].

. 28].

[8, . 27; 6, . 350].

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