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THEORETICAL ASPECTS OF DEPOSIT MARKET CONDITIONS CONCEPT INVESTIGATION

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Summary. This article presents a detailed review and analysis such the categories as "conditions" and "market conditions". On the basis of different approaches there have been removed for the author

determination the concept of deposit market conditions. Within this definition, the essence of demand, supply and equilibrium price in the market, its competitive environment and deposit risks.

Key words: *conjuncture, deposit market, deposit market condition, risk deposit, bank deposit policy.*

This article provides a detailed overview and analysis of the origin of the categories of "conditions", "market conditions" and "deposit market conditions". So, purpose of this article is to analyze the current definitions of "market conditions" and to draw basic approaches to disclosure of its nature and comprehensive explanation of the interaction between the major elements of deposit market conditions.

There are six main approaches for explanation of market conditions in the Ukrainian and foreign literature. Firstly, market conditions are as the dynamic state of the market that has oscillatory nature and depends on a number of external and internal factors. Secondly, market conditions are specifically defined set of economic, social, political and other conditions that affect the market. Thirdly, market conditions can be as a number of market internal and external factors. Fourthly, market conditions can be also by the process of the reconstitution. Next, the fifth definition of market conditions is the relationship between supply and demand, which are established on the market. And the last approach defines market conditions as general state of the economy, which was formed as a result of changes in various economic indicators.

On the base of these approaches the author defined market conditions himself as the system of internal and external factors (economic / non-econom-

ic) and market conditions of reproduction, which is reflected in the ratio between supply, demand, equilibrium price and a set of competitors that are active in this market. After that the author made a definition of deposit market conditions. Deposit market conditions are the system of internal and external factors and conditions of the market, which is reflected in the ratio between supply and demand on the currently available financial resources, the equilibrium price on them, which serves as the interest rate on deposits, in competition between institutions of this market and the possible appearance of different deposit risks. Whereas currently available financial resources – are an object of the deposit market, they lie on the base of identifying key indicators of deposit market conditions:

- the demand on currently available financial resources;
- the supply of currently available financial resources;
- the equilibrium price on currently available financial resources;
- the competition of the deposit market;
- the deposit risk.

Further development of this research the author sees in opportunistic analysis of each selected element separately and in interaction with each other.

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