
Investigate the policy interest rate effects on bank liquidity

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Banks, as the mainstay of the financial system, are always subject to different risks, one of the most important of which is liquidity risk, which is affected by factors such as interest rates on facilities, interest rates on deposits, and the composition of bank assets and liabilities. In this regard, the present study examines the effects of interest rate of bank facilities and the interest rate of bank deposits on the liquidity of banks accepted in Tehran Stock Exchange. For this purpose, the data of 14 banks and financial institution accepted in Tehran Stock Exchange for the period of 2012-2016 have been used. In order to analyze the data, panel data econometric model was used and all analyzes were done using Eviews9 software. Evidence and empirical research findings show that interest rates of bank facilities have a significant and negative effect on bank liquidity. It has also been observed that the interest rate of bank deposits has a positive and significant effect on bank liquidity.

Keywords : liquidity, interest rates on bank facilities, interest rates on bank deposits.

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