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DEPOSIT INSURANCE AGENCY: ITS ROLE IN THE BANKING SYSTEM AND PROSPECTS OF DEVELOPMENT

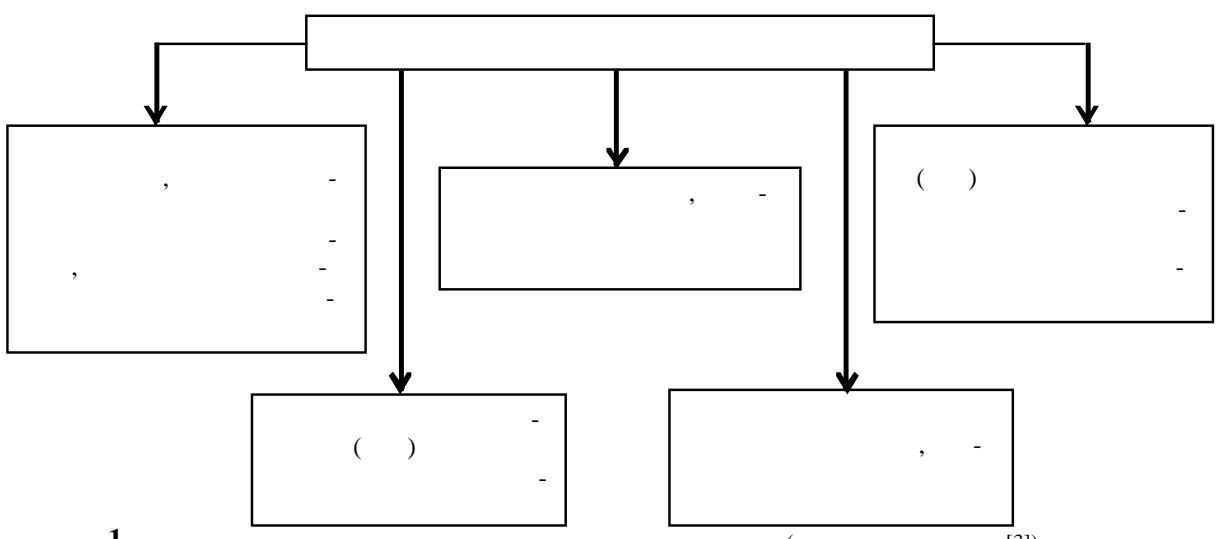
In a modern economy money savings of the citizens are essential to increase the resource base of the banking sector, the expansion of investment opportunities. One of the problems the Russian economy is currently an acute shortage of investment in all its industries. The most accessible form of transformation of savings into investments is the transfer of money to commercial banks. Because of unfavorable situations not insured by any Bank, there is a risk that the investor will not be able to return the money back. In most developed countries there is a system of protection of deposits, which in the case of an adverse situation guarantees that the investor will get their funds back. The article focuses on the essence of the Agency for Deposit insurance and examines certain aspects of its activities. The dynamics of the main financial parameters of the Deposit insurance system. Defined the role it performs in the banking system and prospects of its development.

Keywords: insurance, deposit, insurance Agency deposits, the deposit insurance system.

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- , ;
- ;
- » [2].

[3].

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([3]).

2013–2016 ., 1. 2013–2016 .,

• 94%; 177, 77%;

2013 49,

1.

2013–2016 .*

	01.01.2013	01.01.2014	01.01.2015	01.01.2016
()	891 (793)	873 (762)	860 (698)	842 (616)
,	13 999 731	16 590 994	18 303 212	22 889 884
(),	9 401 174	10 874 457	12 700 000	14 909 018
, %	67,2	65,5	69,4	65,1
,	700	700	1 400	1 400 ¹
/ , %	0,10	0,10	0,10	0,10
/ , % ²	-/-	-/-	-/-	0,02/0,15
-	205 767	168 127	83 599	37 454

¹ « 1 2015 . 10 .

² 1 2015 .

» [4].

*

• 22 889 884 ., 8 890 153 ., 2013 ., 2016 163%;

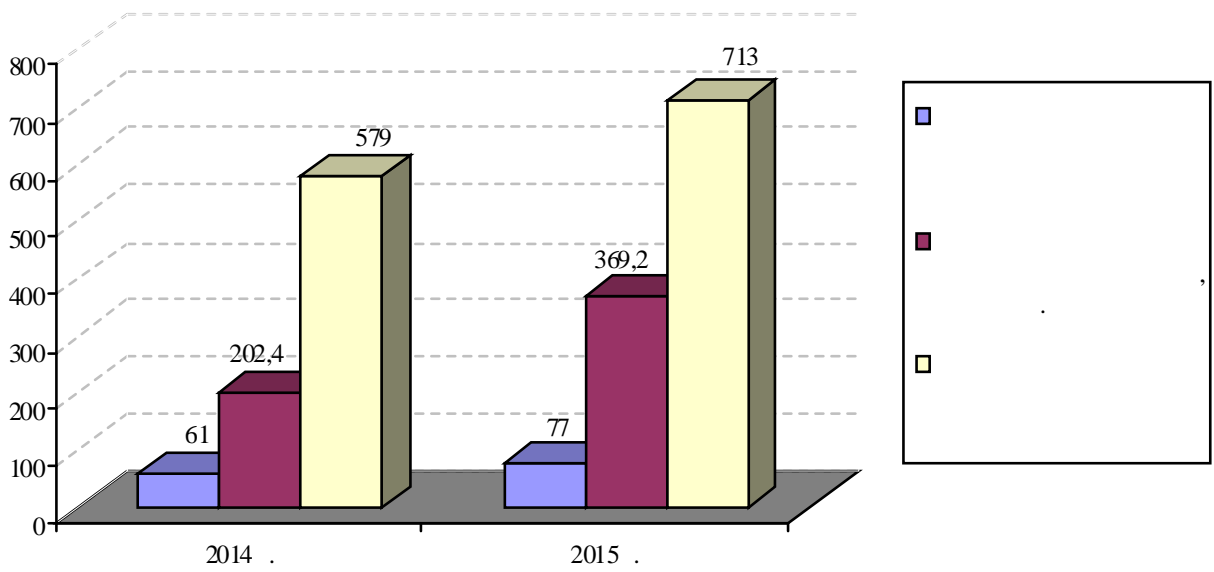
• 2013 5 507 844 ., 158% 2016 14 909 018 .;

• 65,1%, 2013 67,2%;

• 2016 1 400 . . 77 (2014 — 61), 82% (202,4 369,2 .), 23% (579 713 .). 31 2015 . — 295 . 5,29 . (. 2). 828

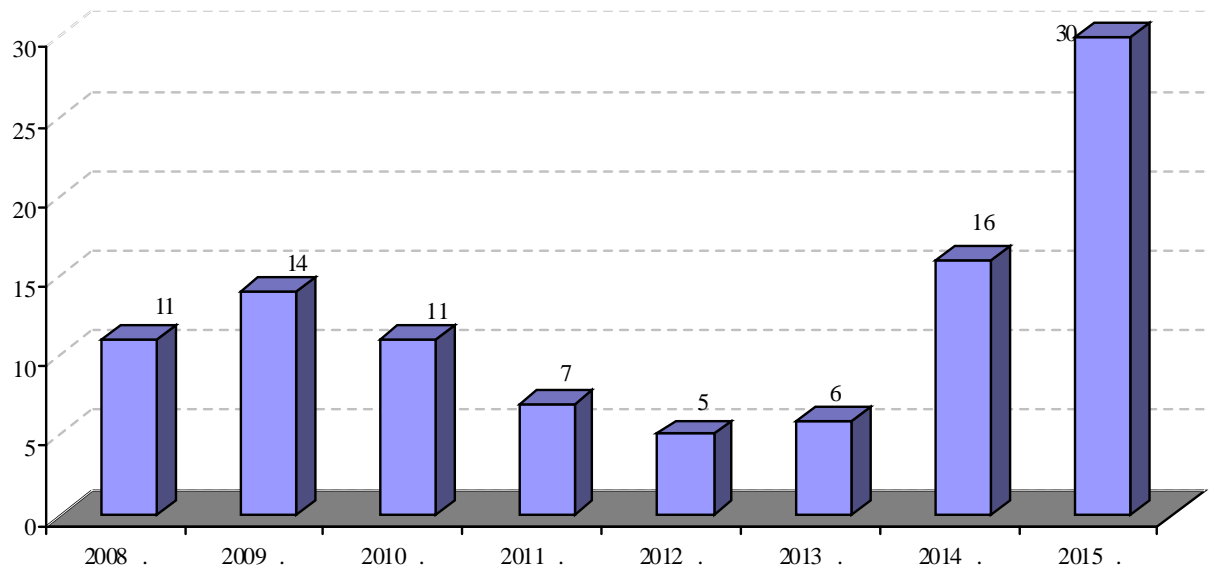
2,3 . 2015 23 . 45 ., 200 . .).

3 (11,6 . — 2013 , 3,7 . — 2014 , 5,8 . — 2015 .). (9,2% — 2013 , 1,9% — 2014 , 1,3% — 2015 .),



. 2. [4]). , 2014–2015 . (

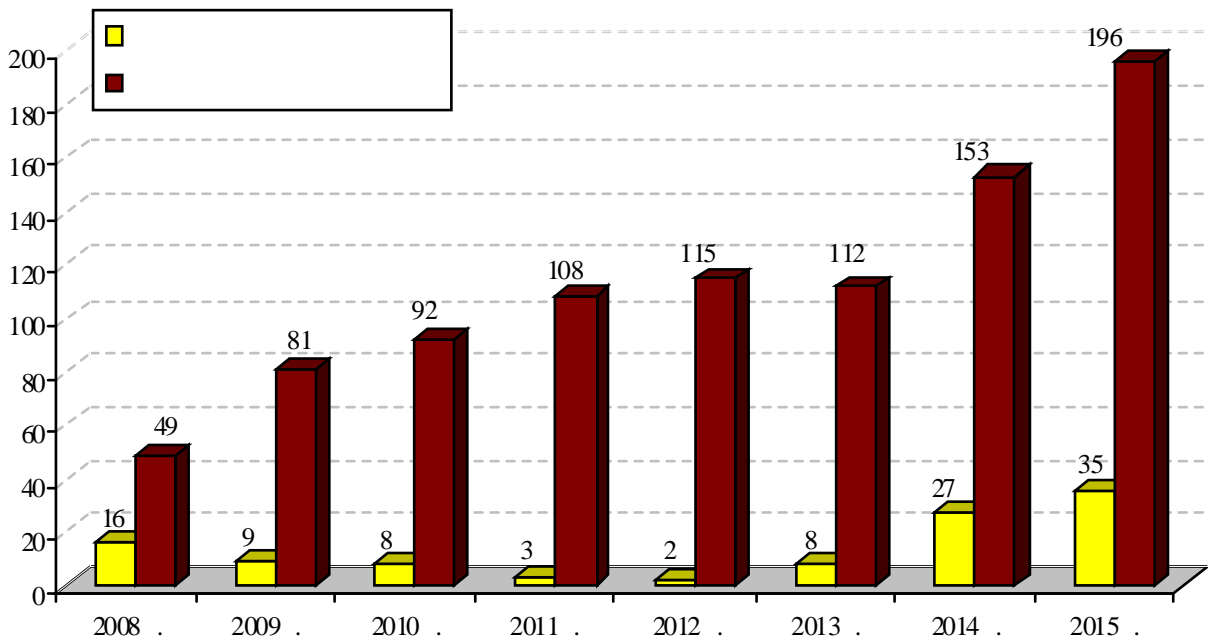
1. , 31 2015 . :
30 (. 3), ,



. 3. , ([4]).

2. 270,47 , 259,33 . (1 537,55 , 1
, 7,75) —
3. , 1,3 231
196 , — 35,
. 4.

65



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[4].

4.

88

«

93

801

1,5

» [4].

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» [5].

