

336.71

Vorobyova Elena Ivanovna,
Doctor of Economics, Professor,
Professor of the Department of Public Finance and Banking,
V.I. Vernadsky Crimean Federal University,
Simferopol.

()

DEPOSIT POLICY RUSSIAN NATIONAL COMMERCIAL BANK (PJSC) IN THE REPUBLIC OF CRIMEA

— (), 2014
()

()

3–4

10–15 %

Financial and economic activity of banks suggests the presence of a sufficient amount of funds. These resources can be obtained primarily by banks through the implementation of effective Deposit policy. Deposit policy of the Bank is a set of measures aimed at long-term attraction and storage of funds of the population and organizations of the non-financial sector of the economy. Research questions the Deposit policy was conducted on a single-system regional Bank PJSC RNCB Bank, which in 2014 became the leading Bank in the Crimea. During the research of Deposit policy of PJSC RNCB Bank a set of scientific methods was used, in particular, the method of analysis and synthesis, concretization and comparison, the method of deduction. The study used specific economic and statistical methods, which made it possible to assess the trends and identify certain patterns in the implementation of Deposit policy at the level of a separate regional Bank.

The conducted researches allowed to establish that the Deposit policy of PJSC RNCB Bank is focused on considerable attraction of monetary resources of both the population, and the organizations of non-financial sector. In recent years, the volume of attracted funds at the expense of the population and legal entities to the Bank has steadily increased. This allows you to take an active part in crediting of economy of the Republic of Crimea and Sevastopol. The bulk of the Deposit resources are provided by deposits (deposits) of individuals. Therefore, PJSC RNCB Bank in its Deposit policy is focused on more active attraction of funds of individuals for a long period. Deposit practice of the Bank showed that 3–4 Deposit programs are the most popular among the population. As a result of this analysis, the Bank is gradually optimizing the number of Deposit products for the population.

It is proposed to take into account the special policy of public funds placement in the process of implementation of the Deposit policy of PJSC RNCB Bank. To do this, it is necessary to form a target audience, which is more prone to saving. Due to this the target audience for the Bank to raise additional 10–15 % additional cash resources.

Keywords: deposits, deposits, Deposit policy, monetary resources.

().

(,)

: [1], [2], [3], [4], [5], [6], [7], [8], [9], [11], [12], [13], [16], [17], [18]

().

().

« (),
» [10].

- 1)
- 2)
- 3)
- 4)
- 5)

- 1)
- 2)
- 3)
- 4)
- 5)
- 6)

« « »,

« 2016
« » 13,9 , 23,7
2,8 — 1
» [15].

) (. 1).

(-

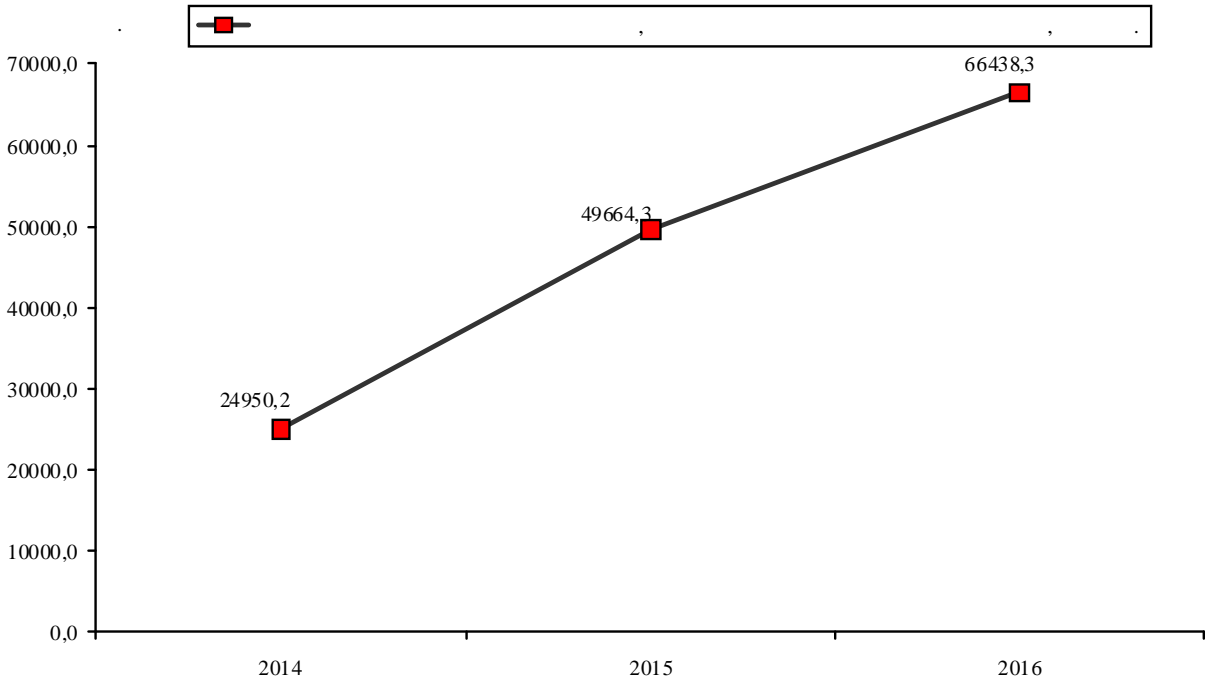
1.

() 2014-2016 . *

	2014		2015		2016	
	.	%	.	%	.	%
	7794,1	31,2	19293,0	38,8	22628,0	34,1
-	6905,2	27,7	17955,3	36,2	19623,5	29,5
-	488,9	2,0	1337,7	2,7	3004,5	4,5
-	400,0	1,6	0,0	0,0	0,0	0,0
	17156,1	68,8	30371,3	61,2	43810,3	65,9
-	6570,7	26,3	14246,1	28,7	20064,2	30,2
-	10585,4	42,4	14955,7	30,1	21733,9	32,7
-	0,0	0,0	1169,5	2,4	2012,2	3,0
	24950,2	100	49664,3	100	66438,3	100

* [15]

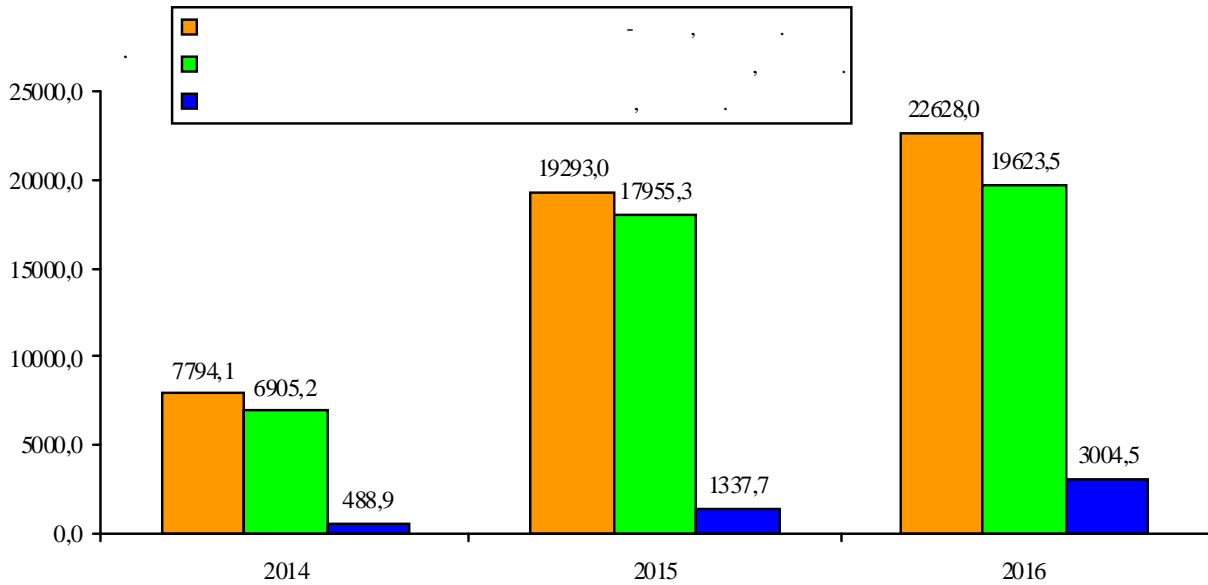
2014 24950,2 2015 49664,3 2016 66438,3
 2015 33,8 %, 2014 166,3 %.
 2016 99,1 %.



. 1.

) (. 1)

.2.



.2.

.1)

7

[14]. 2014

17156,1

68,8 %

2/3

6570,7

38,3 %

2014

10585,4

61,7 %

2014

2015

13215,2

77,0 %

2014

30371,3

2015

61,2 %

2015

14246,1

46,9 %

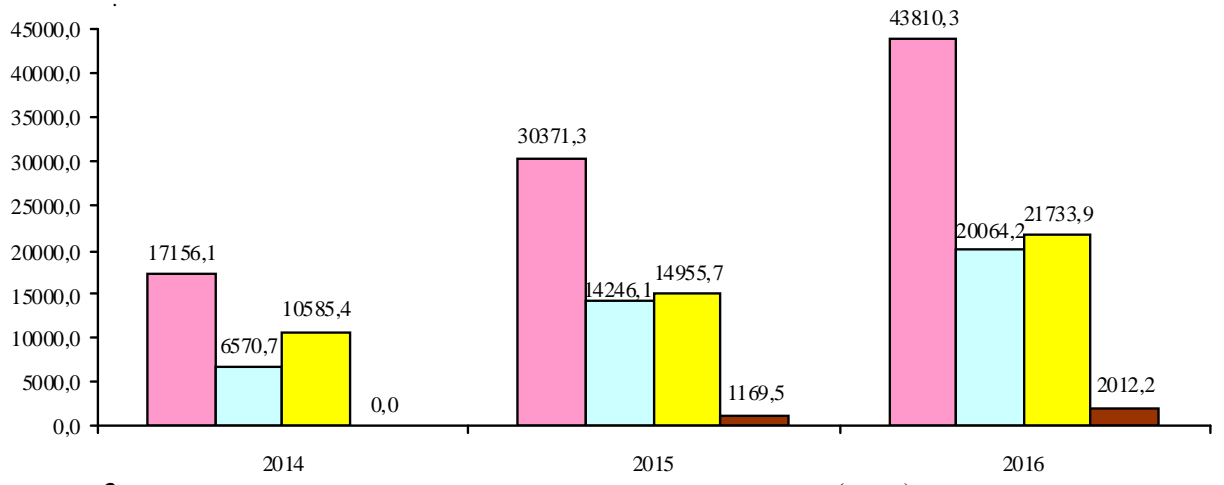
104

2014	14955,7	49,2 %	2015	1169,5	3,9 %
2015	13439,0	44,2 %	2016	20064,2	58,1 %
2016	6778,2	40,8 %	2017	21733,9	65,9 %
2017	17156,1	45,3 %	2018	43810,3	65,9 %
2018	10585,4	49,6 %	2019	1169,5	4,6 %
2019	0,0	0,0 %	2020	1169,5	4,6 %
2020	30371,3	45,8 %	2021	1169,5	4,6 %
2021	14246,1	49,6 %	2022	1169,5	4,6 %
2022	14955,7	49,6 %	2023	1169,5	4,6 %
2023	1169,5	4,6 %	2024	1169,5	4,6 %
2024	1169,5	4,6 %	2025	1169,5	4,6 %
2025	1169,5	4,6 %	2026	1169,5	4,6 %
2026	1169,5	4,6 %	2027	1169,5	4,6 %
2027	1169,5	4,6 %	2028	1169,5	4,6 %
2028	1169,5	4,6 %	2029	1169,5	4,6 %
2029	1169,5	4,6 %	2030	1169,5	4,6 %
2030	1169,5	4,6 %	2031	1169,5	4,6 %
2031	1169,5	4,6 %	2032	1169,5	4,6 %
2032	1169,5	4,6 %	2033	1169,5	4,6 %
2033	1169,5	4,6 %	2034	1169,5	4,6 %
2034	1169,5	4,6 %	2035	1169,5	4,6 %
2035	1169,5	4,6 %	2036	1169,5	4,6 %
2036	1169,5	4,6 %	2037	1169,5	4,6 %
2037	1169,5	4,6 %	2038	1169,5	4,6 %
2038	1169,5	4,6 %	2039	1169,5	4,6 %
2039	1169,5	4,6 %	2040	1169,5	4,6 %

65,9 % (), 32,7 % (), 30,2 % ().

2014-2016

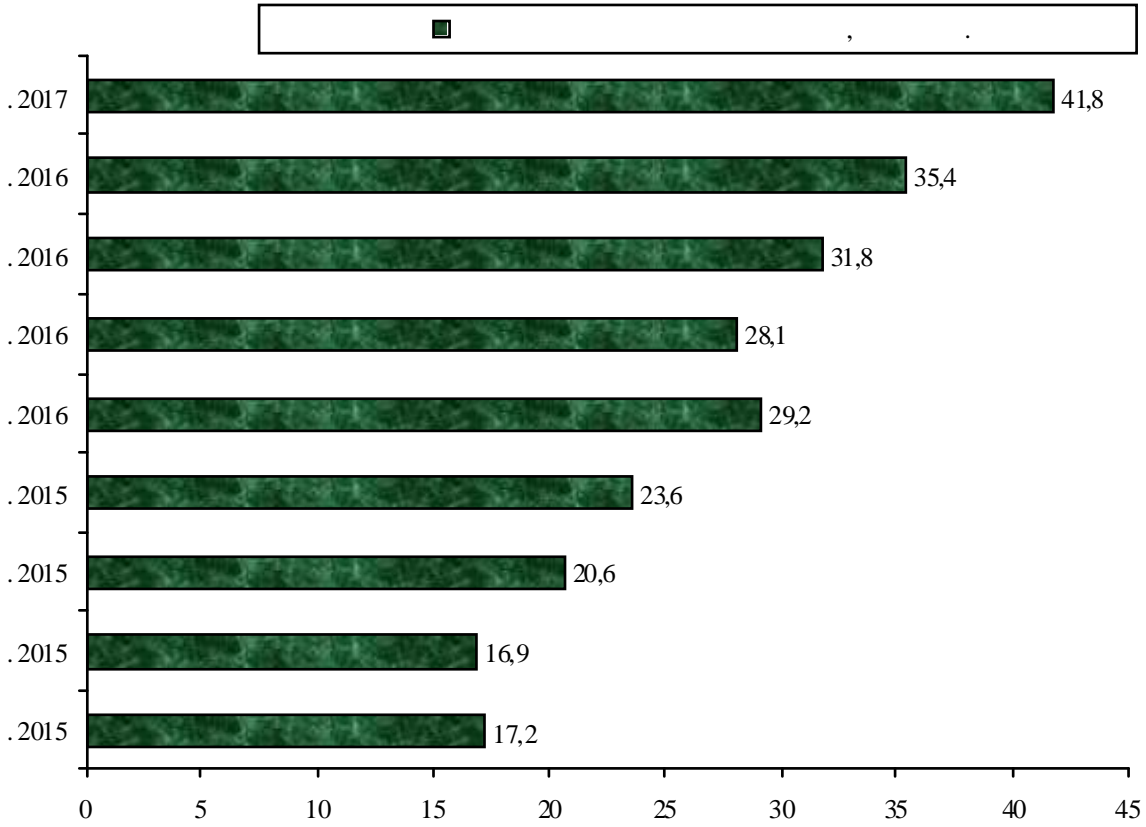
(.3).



.3. () (.1)

2015-

2016 . (. 4).



. 4.

() (

[15])

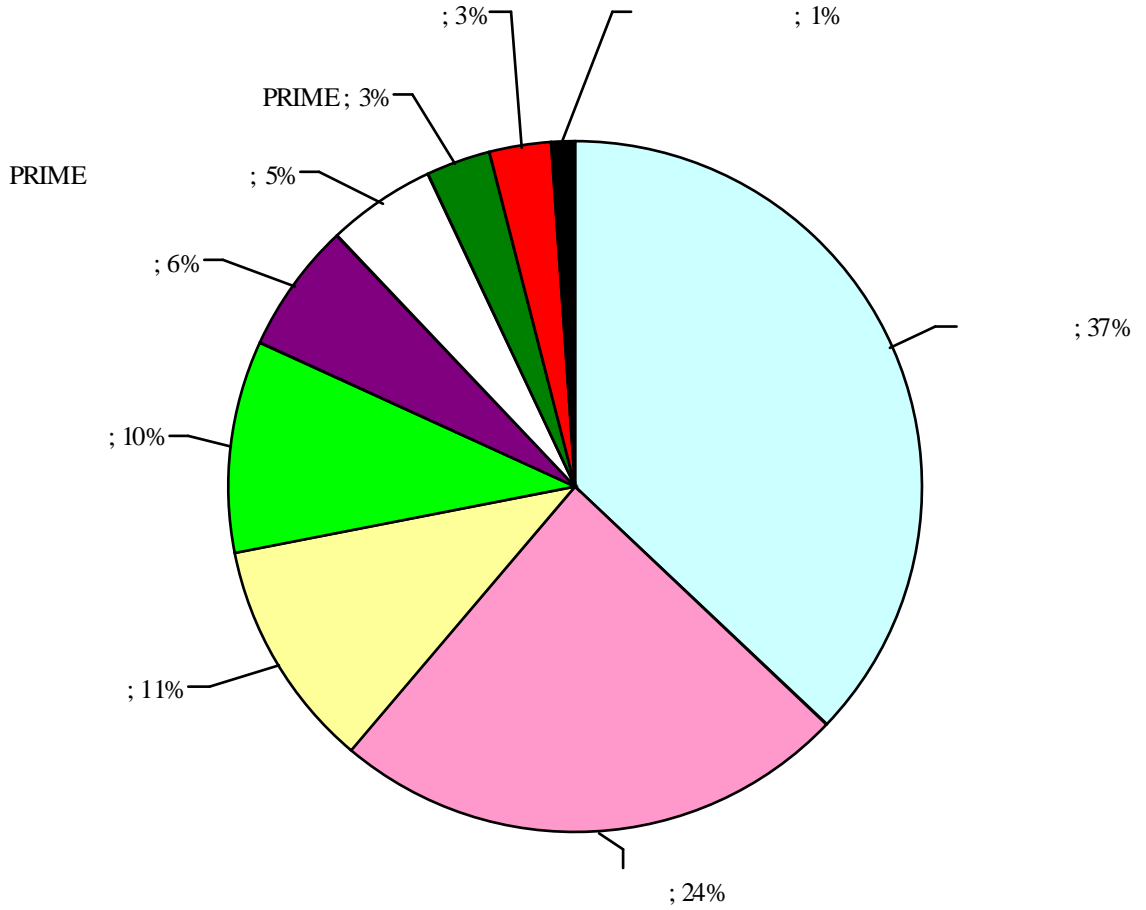
2015-2016

2015, 2016

2015 2016
2015

9

2015 (.5).



. 5.
[15])

() 2015 (

2015

9

».

:«

»,«

»,«

»,«

82 %

5

18 %

: «PRIME», «
7 %

», «

»,

3

2016

2015
(.6).

2016

»
27 %.

46 %.

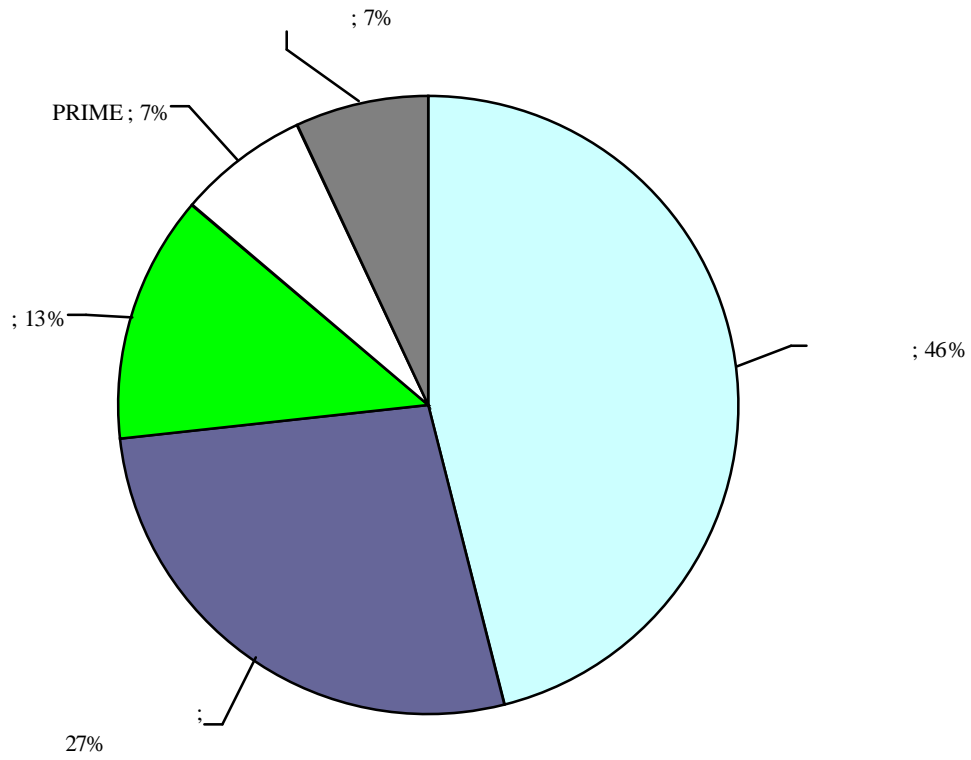
, «

13 %.

14 %.

86 %.

«PRIME» — 7 %.



. 6.
[15])

() 2016 (

2014-2016

(. 2).

2.

()

	2014		2015		2016	
	.	%	.	%	.	%
	24950,2	81,7	49664,3	68,7	66438,3	73,5
	30553,0	100	72264,3	100	90419,8	100

* [15]

2014-2016

2014

81,7 %

2015

2014

2015
68,7 %.

2016
73,5 %.

7 %

14 %

2

2-3

10-15 %

1. 2008-2012 // — 2014.
 2. — 24-39.
 3. // — 2014. — 4-1 (13). — 144-147. / //
 4. — 2016. — 2. — 13-16.
 5. // — 2016. — 7-4. — 597-602.
 // — 2015. — 6. — 28-34.

6. — 2016. — 3 (23). — 34–38.
7. — 2017. — 2-1 (79-1). — 484–488.
8. — 2016. — 4 (5). — 332–336.
9. — 2013. — 2. — 16–21.
10. — 2016. — 288.
11. — 2017. — 23. — 32 (752). — 1894–1910.
12. — 2016. — 4-2 (69-2). — 1142–1146.
13. — 2016. — 3 (59). — 206–213.
14. : 177- 23.12.2003 []. — : www.baze.garant.ru/12133717/ (: 12.12.2017).
15. []. — : www.rncb.ru (: 12.12.2017).
16. — 2017. — 7 (84). — 1070–1072.
17. — 2016. — 5 (5). — 445–449.
18. , 2012. — 330.

СПИСОК ЛИТЕРАТУРЫ

1. Abdyukova E.I. Depozitnaya i kreditnaya politiki regional'nykh bankov v nestabil'-nykh usloviyakh ekonomicheskoy sredy 2008–2012 gg. / E.I. Abdyukova // Vestnik rossiyskogo ekonomicheskogo universiteta im. G.V. Plekhanova. — 2014. — 2. — S. 24–39.
2. Abrokova L.S. Rol' depozitnoy politiki v sisteme upravleniya passivnymi opera-tsiyami kommercheskogo banka / L.S. Abrokova // Ekonomika i sotsium. — 2014. — 4-1 (13). — S. 144–147.
3. Ageyeva I.Ye. Issledovaniye passivnykh operatsiy kommercheskikh bankov Rossii / I.Ye. Ageyeva // Ustoychivoye razvitiye nauki i obrazovaniya. — 2016. — 2. — S. 13–16.
4. Alekseyeva N.V. Rol' i znachenije depozitnykh operatsiy v ekonomike regiona na prime-re Primorskogo kraya / N.V. Alekseyeva // Mezhdunarodnyy zhurnal prikladnykh i fundamen-tal'nykh issledovaniy. — 2016. — 7-4. — S. 597–602.
5. Artem'yeva S.S. Depozitnyye operatsii bankov, ikh rol' v formirovaniy resursov / S.S. Artem'yeva, A.A. Krylova // Kontentus. — 2015. — 6. — S. 28–34.
6. Afanas'yeva M.A. Osobennosti depozitnoy politiki kommercheskikh bankov v sovremennykh usloviyakh / M.A. Afanas'yeva, YU.M. Il'inykh // Problemy ucheta i finansov. — 2016. — 3 (23). — S. 34–38.
7. Bepalova O.V. Depozitnaya politika kommercheskogo banka na novom etape razvitiya bankovskoy sistemy RF / O.V. Bepalova, A.S. Faradzhova, I.A. Shibanov // Ekonomika i predprinimatel'stvo. — 2017. — 2-1 (79-1). — S. 484–488.
8. Bondar A.P. Upravleniye depozitnymi resursami kreditnykh organizatsiy / A.P. Bondar, O.P. Matsnevich // Byulleten' nauki i praktiki. — 2016. — 4 (5). — S. 332–336.
9. Valentseva N.I. Depozitnaya politika kommercheskikh bankov / N.I. Valentseva // Ban-kovskoye delo. — 2013. — 2. — S. 16–21.
10. Galanov V.A. Osnovy bankovskogo dela : uchebnik / V.A. Galanov. — 2-ye izd. — M. : FORUM, 2016. — 288 s.
11. Ilyunina D.A. Sushchnost' i rol' depozitnykh resursov kommercheskogo banka / D.A. Ilyunina, O.V. Lunyakov // Finansy i kredit. — 2017. — T. 23. — 32 (752). — S. 1894–1910.
12. Kostikova V.I. Teoreticheskiye osnovy depozitnoy politiki kommercheskikh bankov / V.I. Kostikova // Ekonomika i predprinimatel'stvo. — 2016. — 4-2 (69-2). — S. 1142–1146.
13. Molchanova L.A. Depozitnaya politika kommercheskogo banka i instrumenty yeye realizatsii / L.A. Molchanova, A.N. Shanina, N.V. Koval' // Vestnik Belgorodskogo universiteta kooperatsii, ekonomiki i prava. — 2016. — 3 (59). — S. 206–213.
14. O strakhovanii vkladov fizicheskikh lits v bankakh Rossiyskoy Federatsii: Federal'-nyy zakon 177-FZ ot 23.12.2003 s izmeneniyami i dopolneniyami [Elektronnyy resurs]. — Rezhim dostupa: www.baze.garant.ru/12133717/ (data obrashcheniya: 12.12.2017).
15. Ofitsial'nyy sayt PAO RNKB bank [Elektronnyy resurs]. — Rezhim dostupa: www.rncb.ru (data obrashcheniya: 12.12.2017).
16. Terbalyan A.A. Problemy formirovaniya depozitnoy politiki v sovremennykh usloviyakh i napravleniye yeye optimizatsii / A.A. Terbalyan, A.G. Glukhova // Ekonomika i predpri-nimatel'stvo. — 2017. — 7 (84). — S. 1070–1072.
17. Teterina V.S. Teoreticheskiye aspekty formirovaniya depozitnoy politiki banka / V.S. Teterina // Vestnik nauki i tvorchestva. — 2016. — 5 (5). — S. 445–449.
18. Tolpygina L.M. Analiz deyatel'nosti kommercheskogo banka na osnove publichnoy ot-chetnosti / L.M. Tolpygina. — Irkutsk: Baykal'skiy gosudarstvennyy universitet ekono-miki i prava, 2012. — 330 s.

19 2017

23 2018