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ASSESSMENT OF THE CONDITION OF THE BANKING SYSTEM OF RUSSIA

The banking system of the country is a basis of stable and effective development of all economy and the social sphere. In this regard evaluating a condition of a banking system are important for the general understanding of a financial and economic situation and establishment of regularities of functioning and development of the banking sector in the conditions of modern national economy.

In article traditional scientific methods and receptions of a research were used that has allowed to show the existing tendencies and to reveal the formed new regularities of development of bank activity.

In the course of the research factors which influence functioning of a banking system have been opened, the characteristic is given them. For assessment of a condition of a banking system indicators which more characterize a condition of a banking system have been selected. By the analysis of these indicators assessment of a condition of a banking system of the country has been executed. It is established that the banking system of Russia even in the conditions of economic downturn continued to develop and become stronger. It is confirmed by reduction of number of weak financially unstable banks, growth of money supply in the address, increase in parameters of monetization of economy, concentration and centralization of banking capital and deposits of

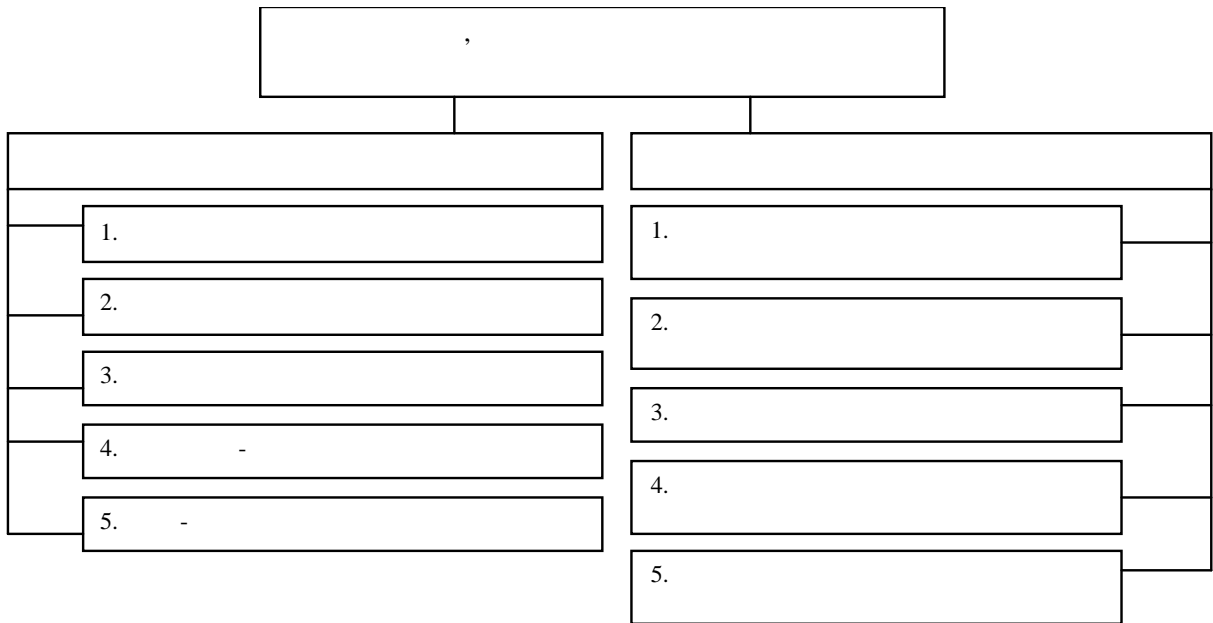
natural persons, growth of volumes of the attracted resources at the expense of deposits of individuals and the organizations of the non-financial sector, noticeable increase in volumes of crediting of economy.

At the same time, the banking system of the country hasn't realized the internal potential yet that finds reflection in discrepancy her financial opportunities and the need of real economy for crediting. Credit rates for the managing subjects are for the present rather high that doesn't give the chance actively to develop the new directions of economy, to realize the import substitution program.

Keywords: banks, banking system, money, bank resources, credit resources.

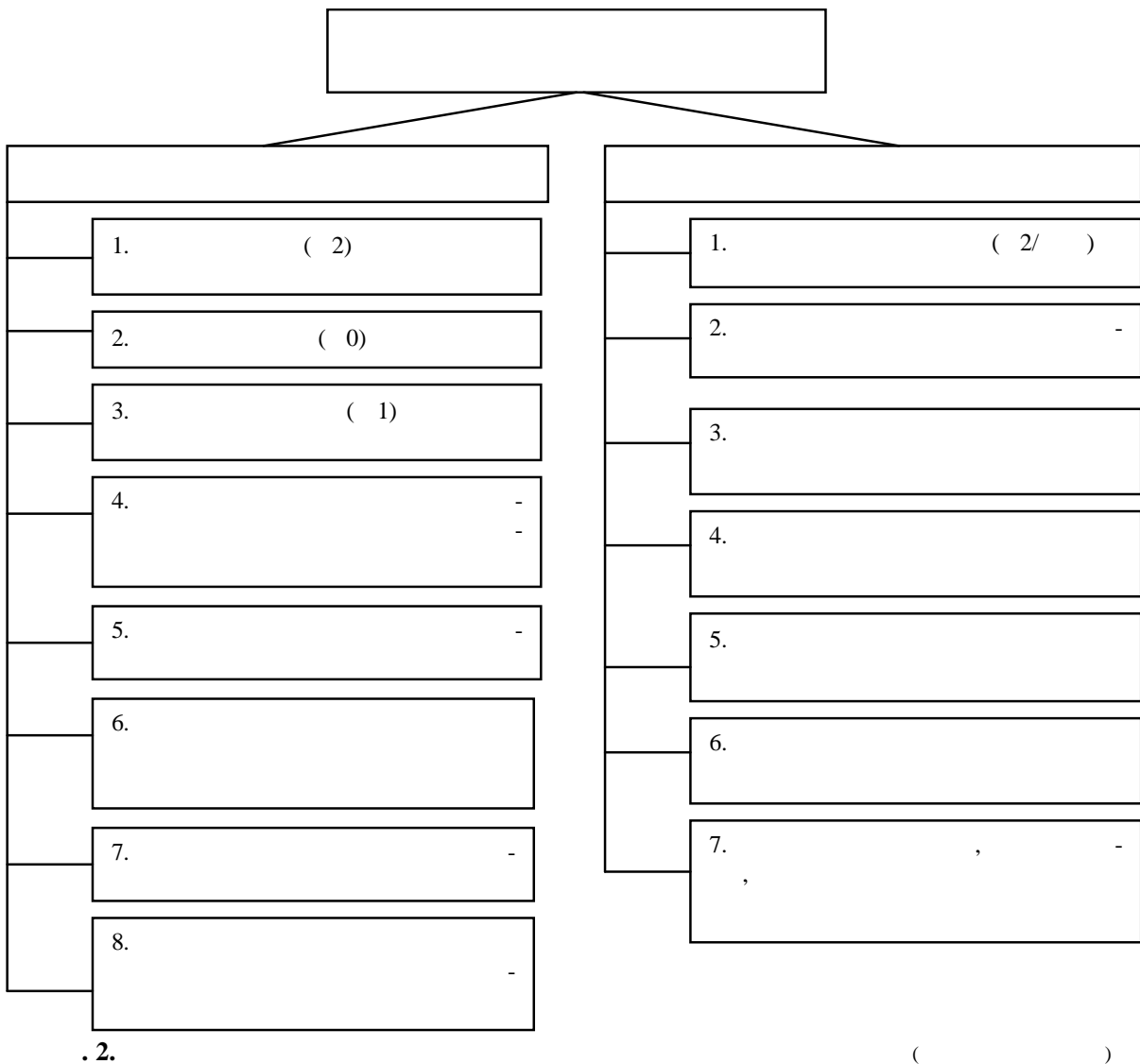
[1], [2], [3, 4, 5, 22], [6], [7], [8], [9], [10], [11], [12], [13], [14], [15], [16], [17], [18], [19], [20], [21], [22], [23]

(.1).



.1.)

(



1. ()*

	2014	2015	2016	2017
	79199,4	83387,2	85917,8	92081,9
%	100,0	105,3	103,0	107,2
2011	64071,8	62445,4	62333,9	—
%	100,0	97,5	99,8	—
2016	—	—	85917,8	87247,6
%	—	—	100	101,5

* [16]

2. *

	2014	2015	2016	2017	2017 . 2014 . %
(2), .	31615,8	35179,7	38418,0	42442,1	34,24
(0), .	7171,5	7239,1	7714,8	8446,0	17,77
(1), .	24444,3	27940,6	30703,2	33996,1	39,08

* [17]

3.

*

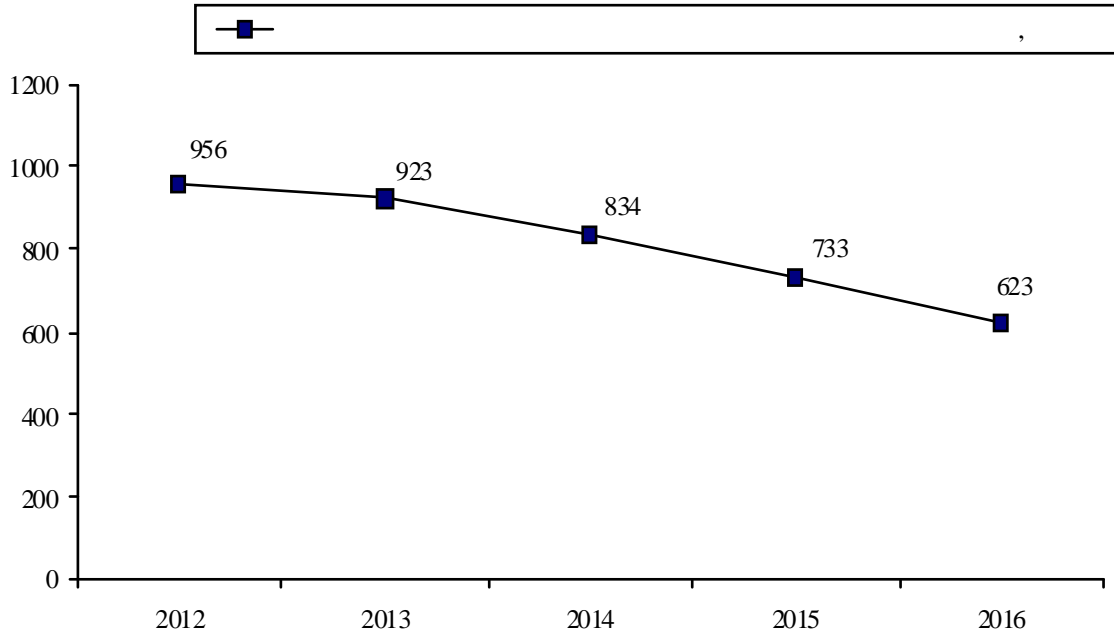
	2014	2015	2016	2017	2017 2014 . %
(2), .	31615,8	35179,7	38418,0	42442,1	34,24
.	79199,4	83387,2	85917,8	92081,9	16,27
(2/)	0,399	0,422	0,447	0,461	15,54

* [16, 17]

2016
623

110

(. 3).



. 3.
[17])

2012
333

34,8 %
1/3.

2016
312 (

98,7 %
2017 .

) (. 4).

337

2012
2014

100

13

2016

1
460

609,
55,2 %
293,

63,7 %

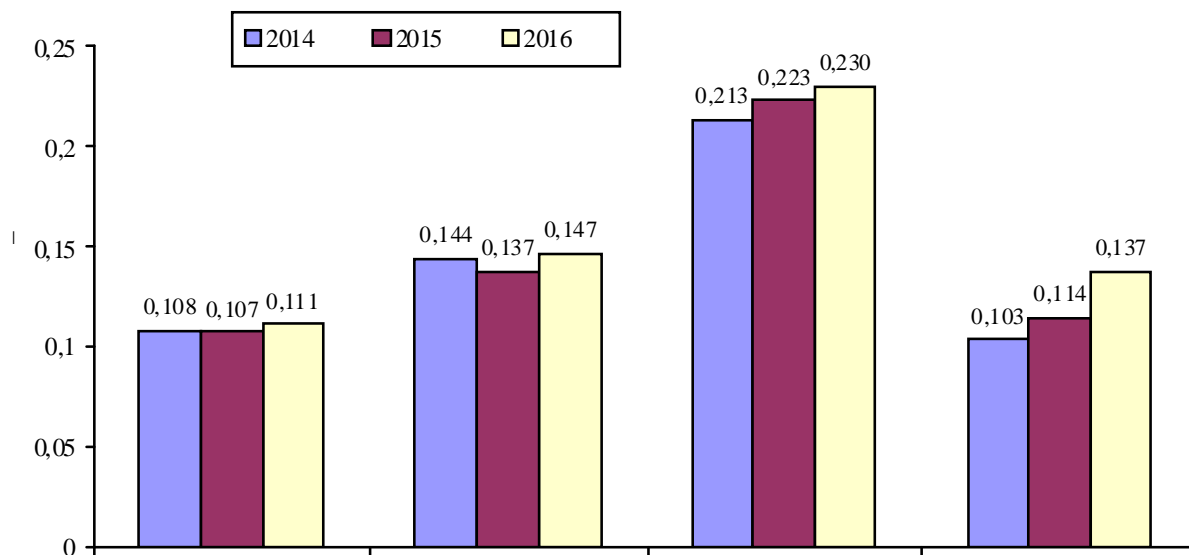
47 %

4. ()*

	2012	2013	2014	2015	2016
	0	2	4	20	18
0 300	301	237	56	50	46
300 1	308	316	404	326	247
1 10	274	285	284	251	229
10 25	42	48	44	40	40
25 50	14	16	21	23	22
50 100	8	9	8	10	8
100 250	5	6	6	7	6
250	3	3	6	6	7
	956	923	834	733	623

* [17]

13 2016
 8, 0,8 % 2016
 13, 2,1 % 2014
 12, 1,4 % 2012
 « (—), » [17].
 .4.



.4. ([17])

(.5).

5.

*

	2012	2013	2014	2015	2016
	0,213	0,227	0,213	0,223	0,230
, %	45,7	46,7	45,0	46,0	46,6
, %	58,3	60,5	59,9	62,0	63,2

* [17]

63 %

6.

()
()*

	2013	2014	2015	2016
	16957,5	18552,7	23219,1	24200,3
%	100	109,4	136,9	142,7
%	100	109,4	125,2	104,2

* [17]

42,7 %.

2015 25,2 % 2014

()

(.7).
2013

17,4 %.

()

()

82 %.

2014

2014

26,1 %, 2015 — 29,4 %.

64

7.

()

()*

	2013	2014	2015	2016
	16957,5	18552,7	23219,1	24200,3
•	14000,6	13706,6	16398,2	18476,7
, %	82,6	73,9	70,6	76,3
•	2956,9	4846,1	6820,9	5723,6
, %	17,4	26,1	29,4	23,7

* [17]

2013— 2014
1 : 32–33 . 65–70 1 : 75–85

2016 ()

2016
2014 , , 2016 , 2013

2015 , 1097,1 ()

(.8).

8.

()*

	2013	2014	2015	2016
	10838,3	17007,9	19018,2	16385,2
%	100	156,9	175,5	151,2
%	100	156,9	111,8	86,2

* [17]

2013 2015
2016

2013 2015
75,5 %.

2633,0 , 13,8 % 2015

2015 , 2016
65

2016 ,

(.9).

9.

(.)*

	2013	2014	2015	2016
	10838,3	17007,9	19018,2	16385,2
•	6371,5	8471,8	8522,2	8529,4
, %	58,8	49,8	44,8	52,1
•	4466,8	8536,1	10496,0	7855,7
, %	41,2	50,2	55,2	47,9

* [17]

2013 33,9 %, 2157,9 6371,5 2016 — 8529,4

2016 25,2 %, 2640,3 6029,2 2013 2015 135,0 % 7855,7

2015

2014–2015

58,8 %, 2013 — 41,2 %. 2014 44,8 %, 49,8 % 50,2 %. 2015 55,2 %. 2016 52,1 %, — 47,9 %.

(.10).

2013–2015 2016

10.

*

	2013	2014	2015	2016
	16957,5	18552,7	23219,1	24200,2
	10838,0	17007,9	19018,2	16385,2
	27795,5	35560,6	42237,3	40585,4

* [17]

(. 11).

11.

(.) *

	2013	2014	2015	2016
	29836,7	34888,5	35176,5	37800,2
	8931,2	14181,0	19086,5	15015,8
	38767,9	49069,5	54263,0	52816,0

* [17]

7963,5 2013–2016
26,7 %
2013 2015
2,1 10155,3 2016

(. 12).

12.

(.) *

	2013	2014	2015	2016
	27795,5	35560,6	42237,3	40585,4
	38767,9	49069,5	54263,0	52816,0
(+/-)	-10972,4	-13508,9	-12025,7	-12230,6

* [17]

2013 10972,4 2014 — 13508,9
2015 — 12025,7 2016 — 12230,6

(.13).

13.

(.)*

	2013	2014	2015	2016
	73133,9	79199,4	83387,2	85917,8
-	27795,5	35560,6	42237,3	40585,4
-	38767,9	49069,5	54263,0	52816,0
-	2,63	2,23	1,97	2,12
-	1,89	1,61	1,54	1,63

* [17]

2013 2015

2014-2015

2016

2017

2016

28 30 %

6 3 %

2016

2 %: 32,6 30,4 %.

(

6,9 %
13,5 9,9

13

2012 2016
12, 1,4 %

8, 0,8 %

2014
13, 2,1 %

1. 2015. — 9. — .12–15.
2. 6. — .10–12.
3. — 4. : « », 2008. — 200 .
4. // : , , .—2016. — 2 (35). — .92–96.
5. // XIV
6. — : , 2016. — .52–55.
7. // . —2017. — .2. — .26–35.
8. // : . —2012. — 43. — .39–43.
9. // . —2015. — 9-6. — .57–59.
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22. // I
23. , . . . , 2016. — .127–129.
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