
336 : 336.763 : 336.767

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THE ATTRACTION OF POPULATION'S SAVINGS IN SECURITIES

27–28 %

50 %

Savings of the population is the most important investment resource. Today, savings of the population are concentrated in the banking sector of the country. Bank deposits are a relatively convenient way of making savings of the population, but inefficient, as it does not contribute to the growth of income on invested funds. Savings of the population in banks are not effective for the country's economy due to the fact that bank deposits are not well transformed into investment resources. Banks, accumulating funds of the population, are in no hurry to invest them in the real sector of the country's economy. Therefore, the state is faced with the task of directing the savings of the population to the real sector of the economy not through the banking sector, but using the opportunities of the securities market. This can be achieved if you attract the savings of the population in securities.

In the process of research, a set of scientific methods was used, in particular, a method of analysis and synthesis, concretization and comparison, a deduction method. The study used specific economic and statistical methods that allowed to assess trends and identify certain patterns in the transformation of household savings into financial investments in the securities market.

The analysis showed that today almost 50 % of the population's monetary income or 27–28 % of the country's GDP is concentrated in the banking sector. At the same time, such huge financial resources do not affect the growth of investments in fixed assets of the real sector of the economy. The decision of the Ministry of Finance of the Russian Federation on the issue and placement of OFZ-n (federal loan bonds for the population) is justified, because OFZ-n is a modern risk-free financial instrument

(.1).

1.

*

	2013	2014	2015	2016	2017	2018
	16957,5	18552,7	23219,1	24200,3	25987,4	28460,2
, %	100	109,4	125,2	104,2	107,4	109,5
, %	100	109,4	136,9	142,7	153,3	167,8
	73133,9	79199,7	83101,1	86010,2	92089,3	103626,6
	44650,4	47920,6	53525,9	54117,7	55368,2	57520,9
()	10065,7	10379,6	10496,3	11282,5	12262,2	13207,7
% :						
•	23,2	23,4	27,9	28,1	28,2	27,5
•	38,0	38,7	43,4	44,7	46,9	49,5
•	168,5	178,7	221,2	214,5	211,9	215,5

*

[22]

2013 2018 .
 2015 25,2 %
 2016
 2017 2018
 2016
 2018
 67,8 %.
 2013
 2013 2018
 38,0 % 49,5 %.
 2017 2013 28,2 %.
 23,2 %, 2018 27,5 %.

),
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)
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 2.
 *

	1 1 3 3	3
		1) ; 2)
-	(, 3, 6, 12) -	6
-	,	-
	100 ,	30000
	,	15 .
-	0 %, () + 5 . ; 35 %, () + 5 .	-
-		13 %
()	,	1) 12 ; 2) 12
-	1,4 .	
	,	-
,		50 . 1,5 %; 50 300 . — 1 %, 300 . — 0,5 %.

* [21, 23]

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