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DEPOSIT POLICY OF CREDIT ORGANIZATIONS: REGIONAL ASPECT

The essential approaches to the content of the deposit policy of credit institutions and the analysis of common features and differences in the definitions made it possible to understand the deposit policy as a system of measures for the formation and management of the deposit resources of a credit institution, as well as the definition and formation of the optimal structure of its deposit base to achieve the established goals of a banking institution.

The features of the formation of the deposit policy by credit institutions registered in the Republic of Crimea are revealed. The main source of resources in the formation of the liabilities of the banking network of the Crimean region are customer funds, among which deposits of the population prevail. Three credit institutions registered in the Republic of Crimea (Bank ChRDB JSC, GENBANK JSC and RNKB Bank (PJSC)) operate on the peninsula without fierce competition from large Russian credit institutions, which also affects their deposit policy. The undoubted leader of the Crimean deposit market is RNKB Bank (PJSC), which makes it possible for individuals to open deposits, mainly in national currency, although for certain types of deposits and in foreign currencies, using conditions and interest accrual schemes convenient for depositors, which are established differentially, depending on the type of deposit currency, term of the deposit agreement, terms of accrual and payment of interest.

It is concluded that the formation and implementation of the deposit policy needs to solve a number of subjective and objective problems inherent in the Crimean credit institutions: the absence of fierce competition from large banks leads to a certain relaxation of the banking management; the imposed financial sanctions of Western countries restrict the possibilities of the Crimean credit organizations to work in the financial markets; direct and indirect leverage of the state and regional authorities, interested parties in the activities of the bank; general state of economic and social development of the region. The bank's deposit policy at the present stage should include: the bank's activity strategy in the field of attracting deposit resources, which should be based on a thorough study of the market, namely the external environment, the deposit market, the place and role of banks in this market, as well as predict the development of the bank's activities when subject to the preservation of the influence of existing factors; formation of the bank's tactics for the development and promotion of new banking products for clients.

Keywords: credit institution, bank deposit policy, deposit, deposit, principles of deposit policy.

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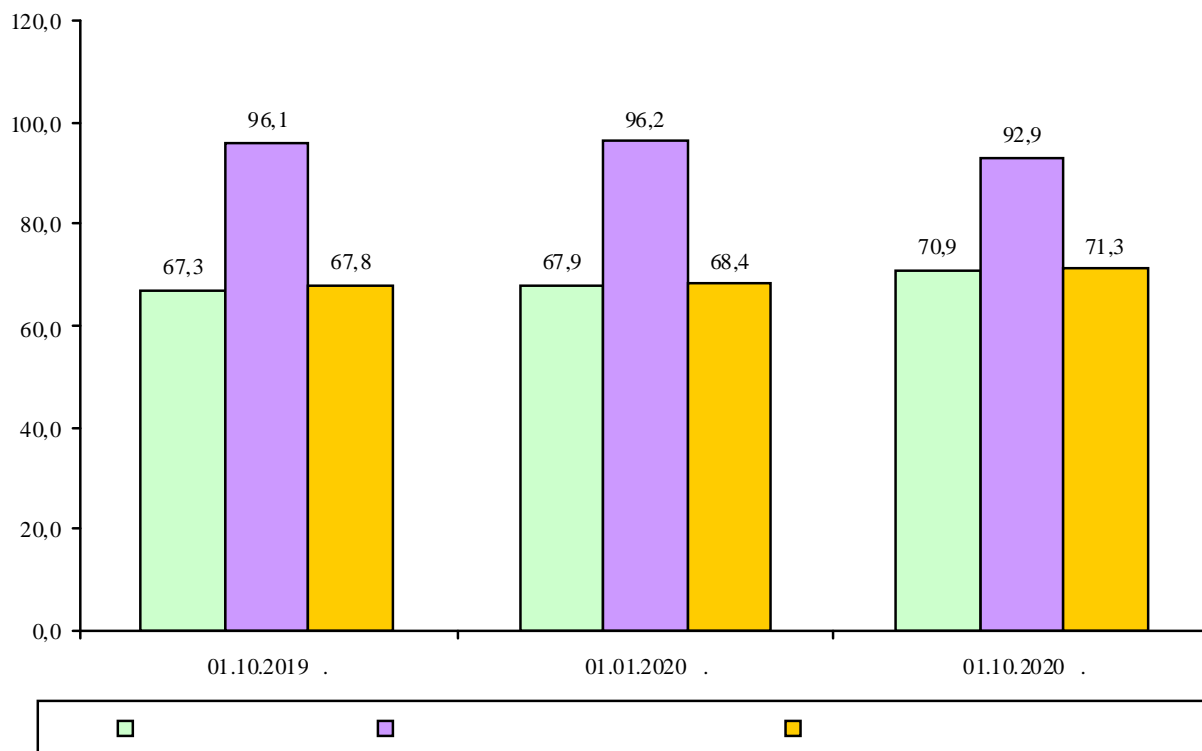
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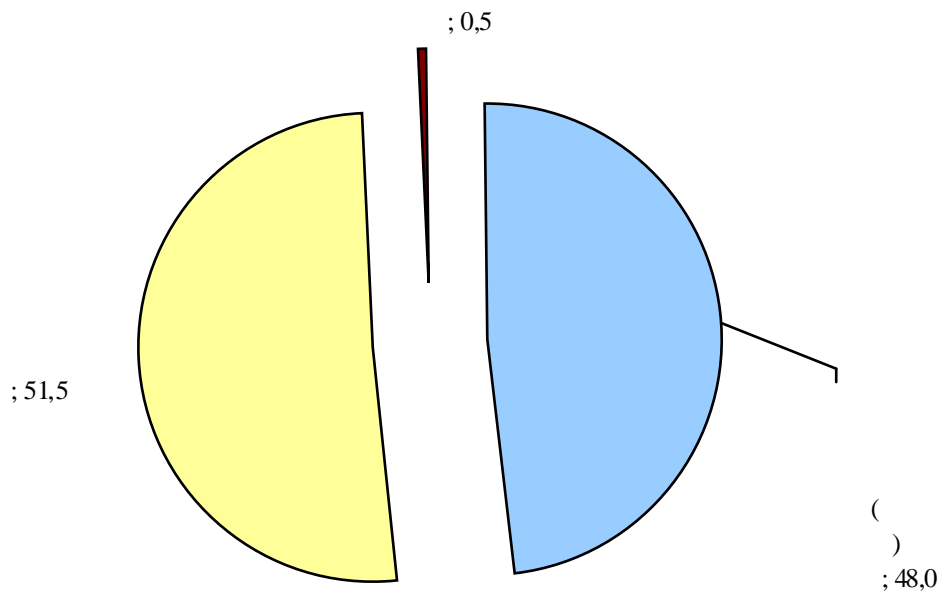
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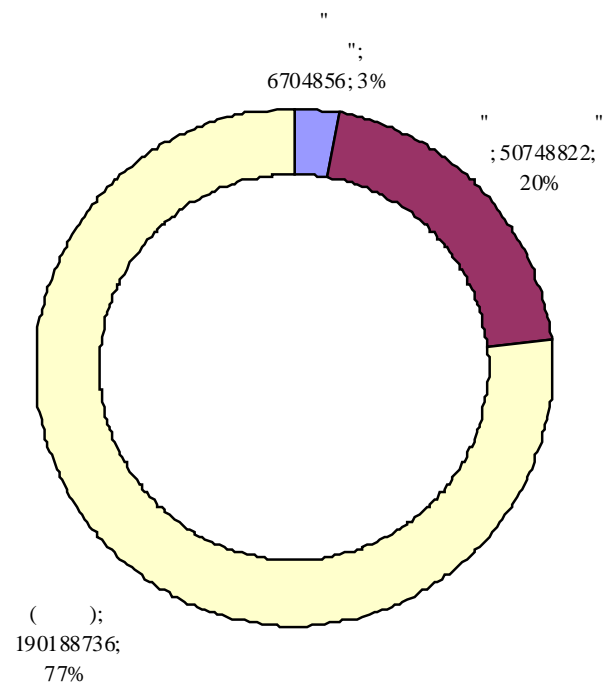
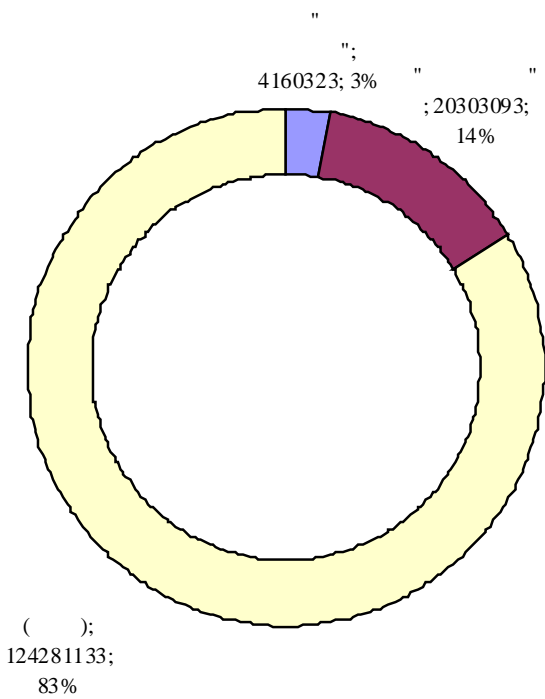
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