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Для наукових працівників, викладачів, аспірантів, студентів, практиків

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Представлені матеріали є результатами досліджень науковців та практиків з проблем фінансово-кредитного регулювання розвитку економіки та соціальної сфери. До збірника ввійшли тези доповідей, що розкривають проблеми сучасної фінансової науки та практики: розробки методів реалізації фінансової політики держави; фінансово-аналітичного забезпечення, податкового регулювання і страхового захисту суб'єктів підприємницької діяльності; напрямів реформування фінансів соціальної сфери та системи соціального забезпечення; оцінки впливу глобалізації економіки на розвиток фінансів; сучасних проблем обліку, аудиту та оподаткування; розвитку новітніх інформаційних технології у фінансах.

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### DEPOSIT POLICY OF A COMMERCIAL BANK

The deposit policy of a commercial bank is the strategy and tactics of the bank to attract funds from depositors and other creditors and determine the most effective combination of their sources. The main purpose of the deposit policy of a commercial bank is to determine the priority areas of development and improvement of banking activities in the process of attracting and accumulating resources, development of deposit operations and increase their efficiency.

Today, in the context of financial and economic crisis and hostilities on the territory of Ukraine, the importance of deposit resources, which commercial banks must attract by conducting deposit operations, is growing. The struggle to attract funds from individuals and legal entities between commercial banks is constantly intensifying. That is why the management of any commercial bank feels the need for a well-thought-out deposit policy, which today is the basis for ensuring effective operation of the banks. Thus, the relevance of the study of the deposit policy of a commercial bank is beyond doubt.

A large number of both foreign and national scholars have studied the content of deposit policy in the context of development of the banking system.

The national scientists R. Kotsovska, V. Rychakivska, H. Tabachuk,

J. Grudzevych, M. Vozniuk defined the deposit policy of a bank as "strategy and tactics of the bank to attract funds from depositors and other creditors to determine the most effective combination of their sources" [5].

I.O. Lavrushin's definition narrows down to the concept of liquidity regulation and along with this the author includes the sphere of borrowing in the process of implementing the deposit policy, which reduces the number of the above-mentioned components of resource policy [2].

H.S. Panova considers the deposit policy of a bank in the narrow sense as an integral part of the credit policy of the bank as a whole and believes that "deposit policy is a banking policy to attract funds and effectively manage deposits" [6].

Studies of such economists as N. Parasii, O. Verhulenko, D. Oliynyk, V. Antonyuk, O. Vasyurenko, O. Dmitrieva and others are devoted to the problems of forming an effective deposit policy of commercial banks.

The tools of deposit policy of commercial banks, determination of reliability and economic security were developed and improved by L. Batrakova, V. Kochetkov, V. Pavlyuk, S. Hughes, A. Maidan and others.

Therefore, summarizing the diverse views of the national scientists, we agree with O. Bartosh, who defines the deposit policy as the "strategy and tactics of a commercial bank to attract depositors and other creditors, which at a certain level of profitability and risk provides sufficient resources for institution, as well as maintaining its competitive advantages in the financial market. The role of deposit policy is manifested in ensuring the stability and stability of the bank, its profitability, liquidity and reliability, as well as the adequacy of its activities to customer needs" [4].

The deposit policy of a commercial bank is based on the study of the achieved level of development of the bank's deposit relations with customers and is aimed at their improvement and development.

The development of the deposit policy by the bank is to determine priority areas of development and improvement of banking activities in the process of attracting and accumulating resources, development of deposit operations and increase their efficiency.

"It is important for a commercial bank to develop a deposit policy primarily because it allows regulating, managing and, rationally organizing the relationship between the bank and its customers on the return of funds. In the process of developing the deposit policy of the bank, the level of development society, the economy as a whole, and its individual industries, as well as the political situation in the country should be taken into account" [1].

It should be noted that there is no single deposit policy for all banks. If a bank does not have its own deposit policy or has a deposit policy of low quality, or has not been able to bring its main provisions to the attention of specific performers, thus questioning the possibility of its implementation, the overall risk of its activities increases significantly. The bank's deposit policy is an integral part of the banking strategy, which is implemented through the bank's financial management mechanism and which provides for certain tasks, namely: assistance in the process of conducting deposit operations to make a profit or create conditions for future profits; subjects of

deposit operations and a combination of different forms of deposits, creating conditions in the future to maintain the stability of deposits, attracting necessary resources for the long term, minimizing free funds on deposit accounts, flexible interest rate policy, constant search for ways to reduce interest costs on borrowed resources development of banking services and improving the quality and culture of customer service.

When performing deposit policy tasks, banks must take into account many factors, namely: external macroeconomic, that is the state of the market in which the bank operates, risks, inflation, competition, demand for banking services, etc., and internal microeconomic, that is profitability, liquidity, clientele expansion, new types of operations, etc. [3].

Activation of commercial banks in the deposit market is possible through the use of new deposit instruments, increasing the attractiveness of deposits through rational combination of price and non-price methods, simplifying the mode of operation of deposit accounts.

To solve the problems, one can use the following areas:

1. Development of deposit policy that is attractive to customers and profitable for the bank that are simple and understandable to the consumer deposit products that do not require significant costs from the bank, taking into account the interests of a segment of consumers targeted by the banking institution, the latest banking technologies customers.

2. Building trust in a potential client, that is impeccable business reputation, financial stability and reliability of the bank, the most convenient forms of deposit services.

3. The use of pricing methods to attract resources, that is an adequate interest rate policy aimed at attracting and sustainable retention of funds in the deposit accounts.

4. The use of non-price methods of attracting resources, that is improving the quality of customer service, expanding the range of deposit services, comprehensive services, additional types of deposit services, expanding the branch network.

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