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## **DEPOSIT POLICY OF BANKS DURING TRANSFORMATION PERIOD IN THE BANKING SYSTEM OF UKRAINE**

*Nowadays, banks are under adverse financial conditions and deposits are the most popular investment tool and a key component of the resource base of banks in Ukraine. The purpose of this article is to analyze a current state and prospects of development of bank policy in Ukraine, identify factors, which needed to be considered by banking institutions to optimize their activities in this area. The article considers a current state of bank deposit policy during the transformation process in the banking system of Ukraine.*

*A special place is given to the analysis of interest rates and the volume of deposits of individuals and legal entities in banking institutions. In this article was analyzed foreign experience of the bank deposit policy, conducted review of legislative and regulatory changes, detected different impact factors on deposit operations and was done a forecast of their consequences on banking activities, considered the state of functioning of the Individual Deposit Guarantee Fund in crisis situations. As a result, the author's analysis generally reflects the recent key trends of further development of the bank's deposit market of Ukraine.*

**Keywords:** deposits, deposit policy, interest rates, term deposit, Individual Deposit Guarantee Fund.

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[1].

2016  
 21 – 96 , , 38  
 56 %. 2014–2016 . 82  
 [2].



1-2 , , 1-3  
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 ( .2).  
 .2 ,  
 100 % ( , ),  
 200 . ,  
 01.01.2017  
 18,16 (-1,6 %) - 1,13 , 20,1  
 (+19,4 %) - 123,78 .  
 2017 . , 3,4 % -  
 429,699 , ( ) 0,4 %, 13,063 .  
 2017 . , 0,9 %, -  
 1,9 % [7].

2

## 01.01.2017, . \*

/			/		
1.		151 039 802	1		75 271 271
2.		69 147 979	2		59 314 131
3.		24 456 598	3		32 622 913
4.		17 054 869	4		29 906 075
5.		16 154 423	5		26 674 444
6.	-	15 491 390	6		24 925 224
7.		14 713 185	7		19 044 805
8.		13 558 053	8		18 472 333
9.		11 498 880	9		16 753 141
10.		11 416 645	10		13 661 716

2016-2017 .  
 :  
 - , 0 %  
 ( 0,01 %, )  
 ;



«

14 23.02.2017,

»[10].

25 ( )

( 300 000

(5 )).

1-2 %

16-18 %

11 %

10 % [11].

.3.

3

		(%)			(%)
		18,50			12,50
		18,03	-		12,50
		11,0			1,40
		1,35			1,05
		0,35			0,125

: *deposits.org.*

Multibanka

4,5 % , - 0,85 %.

2001 .

22.09.2012.

« » [12],

2014–2016 . 1,5  
01.01.2017

( ). 200 . \$7400 .  
€100  
54 % , -91 % [13].

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1.

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; . . . ( . . . ) . - : -

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