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IMPROVING DEPOSIT POLICY BANK ON THE BASIS OF ANALYSIS OF THE INFLUENCE OF DEPOSIT PORTFOLIO STRUCTURE ON FORMATION OF INVESTMENT RESOURCE

Introduction. The banking system as a part of the national economy contributes to the development of various branches of economy and trade, enabling the realization of economic interests of economic entities. One of the important tasks of the monetary system is the accumulation of financial resources necessary for the implementation of credit and investment projects and their further distribution. This task is performed by banking institutions by attracting funds from individuals and legal entities. The size of the bank's resource base and the scale of its operations depend on the operations of attraction of funds. The priority task of the banking institution is the predominance of attracting long-term investments over short-term ones. That is why the problem that exists in the disproportion of the maturity of borrowed funds, the prevalence of short-term deposits over long-term and the minimum amount of long-term resources in the bank's deposit portfolio is particularly relevant.

Purpose. The purpose of the work is to generalize the theoretical aspects of bank deposit activity and to determine the optimal structure of the deposit portfolio for carrying out of credit and investment activity.

Results. The article summarizes the essence of the concept of "deposit policy", identifies the peculiarities of its formation and analyzes the main external and internal factors that have an impact on the deposit policy of domestic banks. The analysis of the dynamics and structure of deposit operations of banks at the state level was carried out and the analysis of deposit policy of a bank of foreign bank groups - PJSC

"Ukrsotsbank" for 2010-2017 was provided. In this work, the factors of influence are investigated: external and internal, which determine the ways of formation of deposit policy by banks of Ukraine. The influence of the structure of the deposit portfolio of Ukrainian banks on the formation of the investment resource is analyzed. The main problems, which arise in the process of deposit-taking banks' activities, including lack of resource support for active operations to ensure the country's economic development and ways to improve deposit policy.

Conclusions. The basis for the formation of the deposit portfolio structure is the implementation of effective deposit policy, which is extremely important for banking institutions at the present stage of development, as it promotes the improvement of banking activity in the process of attracting funds as an investment resource. The savings of Ukraine's population have significant potential for further investment. That is why there is a need to build the infrastructure of the financial sector, improve legislation, and increase the overall financial literacy of the population, which should become a prerequisite for investment activity in Ukraine. In today's conditions of development of the national economy, the question of improving the financial mechanism of converting savings into investment resources is very important, as the investment potential, which is concentrated in the savings of the population, is significant for expanding the boundaries of investment activity in the country.

Keywords: *deposit, money resources, deposit, deposit policy, deposit portfolio, investment resource.*

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