

# The bank and the banking system



# Bank

This is a financial institution that produces various kinds of products and services with money and securities and provides financial services to the government, enterprises, and other banks.







# The functions of banks:

1. The gathering, accumulation of temporarily free funds
2. Regulation of cash turnover
3. Mediation function



# Additional functions

- financing of the economy;
- insurance operations, purchase and sale of securities;
- in some cases, brokerage;
- investment operations;
- purchase commitments sureties;





# The banking system of the Russian Federation:

- The Bank of Russia
- Bank for Foreign Trade of the Russian Federation
- Savings Bank of the Russian Federation
- ❖ Commercial banks of various kinds, as other credit institutions licensed to perform banking operations.





BANK

# "Disadvantages" of the Russian banking system

- Currently, the main problem is the prevalence of state ownership of banks.
- In banking banned municipal property.
- A very low share of farm property and small shareholders contributions.
- Excessively high investments in the authorized capital of banks by large entities.
- The Bank of Russia is federal property.





Thank you for  
attention

