## The bank and the





This is a financial institution produces various kinds of o with money and securities a

provide financial services to the

government, ente and other banks.







#### The functions of banks:

1. The gathering, accumulation of temporarily free funds



#### Additional functions

 $\bigcap$  financing of the economy;

insurance operations, purchase

sale of securities;

○ in some cases, brokerage;

investment operations;

purchase commitments sureties;

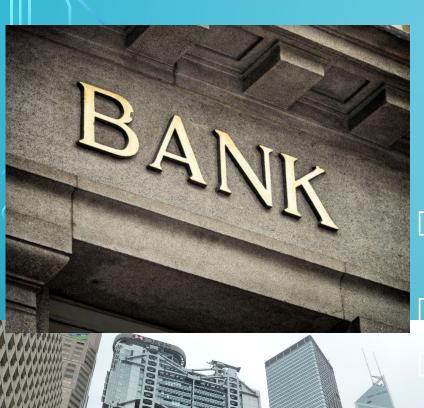




### The banking system of the Russian Federation:

- ☐ 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 banking operations.





### "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

