

Муниципальное бюджетное образовательное учреждение
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МЫ РЕШАЕМ ЗАДАЧИ
СО ЗВЕЗДОЧКОЙ

НАУЧНЫЙ ПРОЕКТ

Особенности функционирования российских банков в современных социально-экономических условиях *(согласно актуальным статистическим данным Банка России)*

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SCIENCE PROJECT

Features of Russian banks in modern socio-economic conditions

(according to the current statistics of the Bank of Russia)

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Relevance of the research topic

The banking system is one of the most important elements of a modern market economy. Commercial banks are the basis of the banking system, because banks affect the financial, investment, production and economic sectors. The most important aspect of the activity of a commercial bank is the impact on the stability of the banking system as a whole. This is the subject of state regulation, control and supervision of the activities of banks around the world.



Bank is a type of business activity

Commercial banks are credit institutions that lend to industrial and commercial enterprises at the expense of the funds that banks receive in the form of deposits.



Types of banks and their transactions



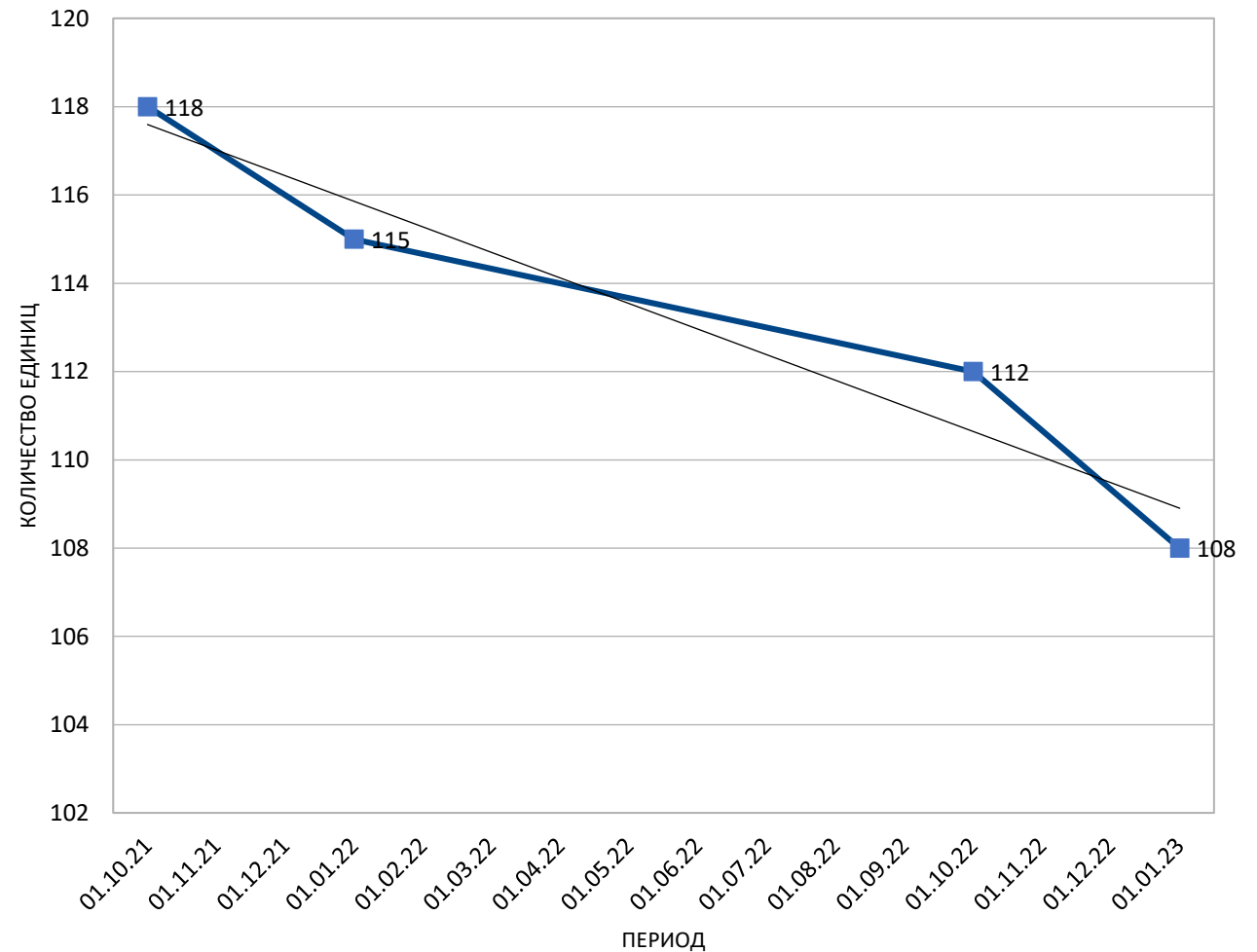
- According to the form of ownership, banks are divided into private, joint-stock, cooperative and state. Typical for a universal bank is the practice when a universal bank serves legal entities and individuals. On the contrary, a specialized bank serves individuals only. The Universal Bank performs various banking transactions.
- Investment banks are engaged in financing and long-term lending to industry, trade and transport.
- The Bank is an intermediary in payments. Acting as intermediaries in payments, banks undertake the execution of these operations for their customers. The mobilization of monetary income, savings and their transformation into capital is a special function of banks. The resources of commercial banks are a combination of own and borrowed funds.

The number of credit institutions with the participation of foreign capital in Russia at the present stage

Let's consider the statistical data of the Bank of Russia concerning the activities of credit institutions with the participation of foreign capital for the period 01.10.2021-01.01.2023.

The calculations carried out indicate that during the noted period the number of credit institutions with the participation of foreign capital in Russia has a pronounced tendency to decrease.

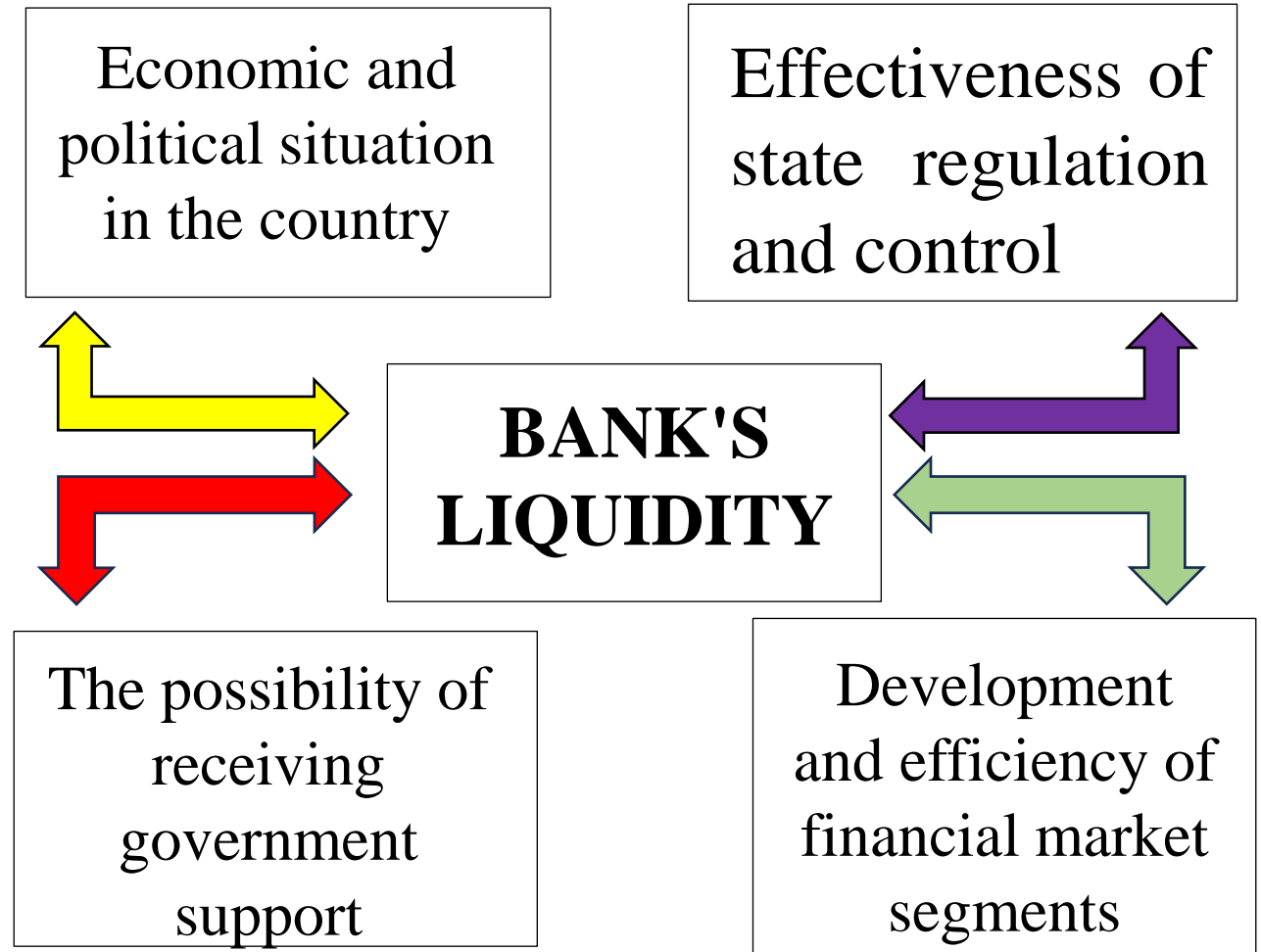
What factors influence the situation with the number of credit institutions with the participation of foreign capital in Russia?



Macroeconomic factors affecting banking activity

Let's take a closer look at the macroeconomic factors affecting banking activity.

Thus, there are some macroeconomic factors affecting banking activity.



Conclusions



- The activities of banking institutions are diverse. In modern society, banks are engaged in various types of operations.
- The efficiency of the functioning of the economy as a whole and economic growth in the country depend on the successful operation of the banking system.
- At the present stage of development, macroeconomic factors determine the overall stability of the banking system. Macroeconomic factors have a strong impact on the financial stability of commercial banks.

Thank you for your attention

