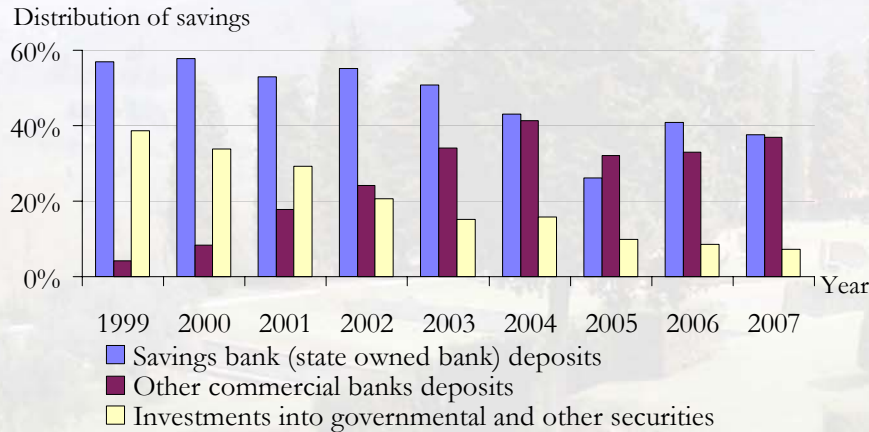


# DEPOSIT INSURANCE AS A FACTOR OF RUSSIAN BANKING SYSTEM LIQUIDITY

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**Pic. I. Russian households savings structure**

## Factors of households savings and investment solution influence

- Income and the amount of savings
- Level of confidence in financial intermediaries
- Level of education, qualification and knowledge
- Temporary, financial, purposeful, psychological sensitivity
- Social-demographic features

## Preferable forms of savings (2008)

- Bank controlled by state (36%)
- Real estate (24%)
- Cash rubles (16%)

## 19% of savers distrust Russian banking system

## Reasons of savings withdrawal

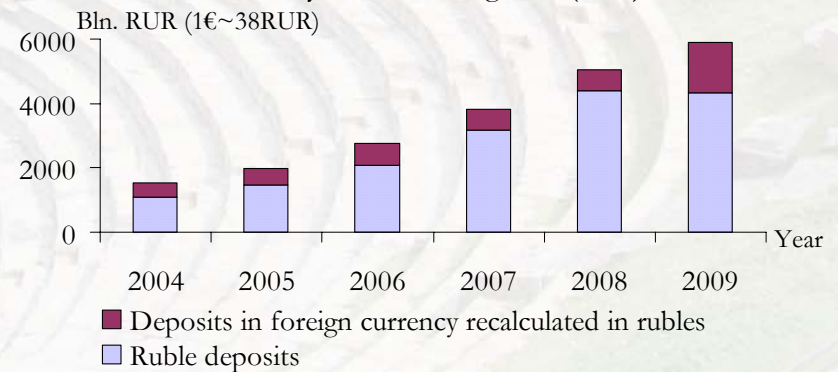
- Shortage of means to live (38%)
- Conversion of savings into available currency (19%)
- Investment of money into durable goods (19%)

Changes in structure 1999-2007: - commercial banks: 60 ► 93%   
 - securities: 40 ► 7%

32 thousand persons/Russian bank **while** 1.5 thousand persons/US bank



**Pic. II. The dynamics of monthly average deposit interest rate**



**Pic. III. The dynamics of deposits in 2004-2009**