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KEY COMPONENTS AND CURRENT TRENDS OF THE DOMESTIC BANK DEPOSIT POLICY

The current understanding of the nature of bank deposit policy is a set of measures to create a range of deposit services, various forms and methods of raising funds to ensure stability and reliability of the resource base and high level of competitiveness in the financial market.

The content of the deposit policy appears in ensuring the financial stability and the bank sustainability, profitability, liquidity, reliability, adequacy of the processes of formation and realization of customer needs.

The main purpose and objectives of the bank deposit policy implemented through the executable function of the object and the subject of management. Two main functions of the object management deposit policy of the bank are reproductive and control. The key functions of the regulator deposit policy of the bank is planning, prediction, organization, analysis and assessment, control.

The analysis of the amount of deposits banks of Ukraine for 2013-2015 years (Table 1) leads to the following conclusions, namely that in 2015, total liabilities increased to 38.012 trillion. UAH in comparison with 2013 and 28.943 trillion. UAH compared to 2014 year. These changes are associated with a major decrease in the amount of individuals in 2015 to 44.666 trillion. UAH in comparison with 2013 and to 27.311 trillion. UAH in comparison with 2014 year.

Evaluation of the implementation the deposit policy of PJSC "Oshchadbank" as one of the key banking system of Ukraine has shown that the deposit base is stable and optimal, but the perspective is further increasing the share of term deposits that will provide increased liquidity and expand credit and investment opportunities in banking institutions.

In the present conditions of the banking system in the formation and implementation deposit policy, domestic banks have to react quickly to changing internal and external business environment and the

needs of existing and potential clients to provide sustainable growth of the deposit base, using traditional and innovative strategies and technologies of Banking. A key role in the competitive position of high bank deposit policy belongs qualitatively and quantitatively substantiated management strategies and tactics in this area which is the main dominant finances, customers, business processes, training and staff development.

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