

THE CONCEPT OF REGIONAL BANK SYSTEM AND ECONOMIC NATURE OF ITS EMERGENT CHARACTERISTIC

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Keywords: a system, an element, a bank system, the Central Bank, a commercial bank, a non-credit entity, specialized credit and financial institutes, an emergent characteristic, a regional bank system, a regional reproduction process.

In the article given the analysis of works of domestic and foreign authors is devoted to financial and economic systems. For the further deeper analysis the most suitable definitions of the basic concepts (a bank system, a regional reproduction process, an emergent characteristic) have been chosen. Author's definition of the concept "a regional bank system" is made.

A system is a set of elements that form a unity. The communications and interactions among these elements, between them and the environment form an integrity inherent, qualitative definiteness and purposefulness in the given system,

An element is an indivisible part of the system characterized by the concrete properties that define its unequivocally in the given system.

A communication is a set of the property dependences of one system element from the properties of the other system elements that can perform either unilateral or bilateral interrelations.

An interaction is a process of mutual influence of elements, system and environment against each other.

An environment is everything that is not included into a system

A bank system represents uniform and complete set of the credit organizations included in the economic system of the country, each of which carries out a special function, spends the list of monetary operations. Therefore, all the volume of requirements of a society in the bank products is satisfied to the full and with the greatest possible degree of efficiency.

There are, in fact, 2 variants of the structural plan of the bank system.

The first variant is a two-level organization of the bank system. On the top level of which is the Central Bank and on the bottom level are commercial banks and the other credit organizations having an unequivocal arrangement concerning the Central Bank.

The second variant is a two-level organization of bank system, on the first level of which is the Central Bank and on the second level are commercial banks and their branches, non-cred-

it entities, the auxiliary entities, specialized credit and financial institutes.

An emergent characteristic means that there are essentially new properties at the association of elements in the system that, in fact, any element separately does not possess.

In Russia all banks are divided into regional and interregional ones.

A regional bank system is a co-operating set of subjects of bank activity that consist of credit organizations which have stood apart in the territory of a region, carrying out special functions, and economic subjects providing effective functioning on the basis of interaction of the regional markets.

In Russia commercial organizations and their branches carry out the functions of the monetary and credit mechanism formation of a regional financial system, its centralized subsystem.

Entering in regional bank system the credit organizations and their branches participate in formation and development of the market of bank credits and its underlying causes - the regional market of banking capitals. The system communications between the elements of the regional bank system caused by the regional markets form the economic environment necessary for functioning of the reproduction process in a region.

A regional reproduction process assumes the unity of the intraregional and interregional material, financial and credit communications providing consecutive process of manufacture, distribution, exchange and consumption.

A regional bank system is an open system; whereas its elements are the credit organizations and their branches located in the region of the Russian Federation.

* Dmitry A. Mokryi, postgraduate of Samara State University of Economics. E-mail: mokryida@mail.ru.

The integrity of the regional bank system is caused by the emergent characteristic and corresponds to necessary interdependent participation of the regional bank system elements in the formation of a regional financial system and its realization in the reproduction process. The purpose of this integrity is dual, that is from one point is to reach the maximum of effective elements performance and to maintain the greatest possible contribution of all system in social and economic development of a region from the other.

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