

THE ANALYSIS OF DEVELOPING THE BANKING SYSTEM OF SAMARA REGION

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The article considers the main indices of the banking sector activities and the level of Samara Region banking system is defined on the basis of index of PFD regions attractiveness for banking activities.

Less than 10 Russian regions have a real banking system with a number of competing local banks and with a growing number of branches of the banks of federal or interregional level, with circulation of profits of citizens and enterprises and with substantial contribution of banks in the local economy.

Russian Department of Statistics estimated the level of development of the banking sector of the PFD regions and Samara Region in particular.

Banks and their branches of Povolzhskiy Federal District participate actively in the realization of priority national projects. The share of small and medium credit organizations in the total number of the regional credit organizations in PFD is 70%.

The banking sector of the district ranks second after the Central Federal District in the RF for the number of credit organizations and ranks third for the volume of assets of the credit organizations.

At present about 900 credit organizations and their branches work on the territory of the district (fig.1) which is 19.4% of the total number of such organizations working in Russia. The volume of assets in the credit organizations of the district was 1 trillion 864 billion rubles or 9.1% of the total volume of assets of the Russian banking system. The Republic of Tatarstan and Samara Region lead in the district as far as real assets are concerned.

The district is now leading in the pace of increase of such banking service as plastic cards - 98% (in Russia 32%) in 2007. The greatest number of plastic cards was issued in the Republic of Bashkortostan (3.5 million), the Republic of Tatarstan (3.2 million), Samara Re-

gion (2.5 million) and Nizhniy Novgorod Region (2.5 million)

The district ranks second after the Central Federal district for the share of money attracted from the population (about 700 billion rubles on the accounts or 13.4% from the total volume of deposits of the RF population. Among the regions of the district the largest volumes of money of the population are attracted by the credit organizations of the Samara Region, the Republic of Tatarstan, Nizhniy Novgorod Region and the Republic of Bashkortostan.

The share of credits in the operations with assets in Povolzhskiy District is 84% on average which is rather high index in Russia. In the district the leading positions are occupied by Chuvash and Udmurt Republics (about 90% of the assets).

The additional index of the banking sector development in the district is the volume of banking assets / 100 000 people which reflects the level of orientation of the local banks on the money means of the population. As for the scale of operations the most important are the banks of Samara Region, the Republic of Tatarstan and the banks of Nizhniy Novgorod Region and Perm Territory.

The Republic of Tatarstan, Samara Region and Nizhniy Novgorod Region have the most developed net of banking organizations.

There is a very active development of the banking net in the district. In the year 2007 3 000 banking services outlets were opened in the district. The level of availability of banking services in the district is higher than in the RF - there are 40 outlets for 100 000 persons (in Russia the corresponding index is 33 outlets for 100 000 persons). For this index the lead-

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ers are the Republic of Tatarstan and the Republic of Mari El.

To reveal the most perspective PFD regions an integral index was calculated. It is the index of comparative attractiveness of the banking activities which takes into account profits of the population and the number of the population, the volume of banking assets, the volume of credit investments, the level of inflation, the number of banks and their branches.

On the basis of this index the PFD regions can be divided into three groups.

The regional development of the banking system is not even. Only a small number of the main cities and regions really compete for resources and clients. At the same time potential demand for retail financial services in some comparatively large and rich regions has not yet been estimated.

Demonstrates that the highest level of banking system development is in Samara Region.

Now Samara Region is one of the ten subjects of the Russian Federation which has twenty or more independent credit organizations while in 56 regions this figure does not exceed 10 organizations.

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