

*Materials of the Conference***PECULIARITIES OF BANK'S WORK AS A SYSTEM**

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The diversification of bank operations can be subdivided into several principle groups subject to their content and means, which are enabled while their embodiment: 1) passive operations (accumulation of financial means); 2) active operations (accommodation of financial means); 3) mediatory operations; 4) consulting and other nonoperation services. Let's examine the composition and content of these operations.

Passive operations allow bank to attract provisionally free financial resources of creditors and other clients. In composition of passive operations we can extract following principle groups: workarounds of investments and deposits (till claiming, time-critical and others) from the jural and physical grantors, opening and leading of rated, current and other accounts of jural grantors; drawing up from commercial banks or from Bank of Russia (interbank credits); emission of noninvestment valuable paperwork (deposit certifications, bills etc).

Commercial bank has rather effective control of these operations because the initiative of accommodation means to the investments starts from the investors. While this as practice shows investors are interested not only in repaid by bank percentage of investment but also in reliability of saving of trustee to the bank means, so bank change of interest amount by investments in this case is not an effective way of action to the sum of investments and other analogous attracted resources.

Passive operations of other groups, on the contrary, occur on bank's initiative and are an effective way of fast attraction of coarse financial resources. But these operations are put into effect usually at the money-market, in connection to this resources that were drawn by this way are more expensive than deposits of equal term, thus they are used often as the last resort while the appearance of financial difficulties.

Bank emission of investment (that is long-term and/or giving the property ownership at the issuer's effect) valuable paperwork (stock and obligations of different types) is not one of the passive operations because drawn by this way resources bank has the right to contemplate and contemplates them as its own, though does not repay by them defined sums (percents, coupons, dividends etc) at the expense of profit.

Active operations mean the use sui juris drawn and own features for the perception of adequate gain. Basic ways of active operations are: credit arrangement of different types to the jural and physical grantors on the defined term, for the different goals and on

different conditions; investments to the valuable paperwork (obligations, stock etc), which were discharged by state or by other jural grantors, that are operations with valuable paperwork sui juris and on their own fat.

Auxiliary role is played by other types of active operations, for example investments into material assets (estate property etc), project financing (innovative, hazardous). The embodiment of passive and active operations in the aggregate allows bank to perform a function of credit institute. Disposable income of bank by these operations occurs because of difference interest rates (margin) of active and passive operations.

Mediatory (commission) operations give to bank an opportunity of getting income in the form of commission charge, pay for service etc without using own or attracted resources. The basal types of mediatory operations are:

1. rated and spot attendance of clients, that means leading of rated, current and other analogous accounts of clients and embodiment by their commission accounts with another clients;

2. mediatory (broker) operations with the valuable paperwork, foreign exchange etc by the commission and at the expense of clients;

3. confidential (trust) operations (control of clients' assets by the authority commission during defined period);

4. emissive and depositary service (participation in emission and prime accommodation of new issues of valuable paperwork of clients and in organization of their following circulation).

Carrying out of operations by the rated and spot attendance of clients allows bank to realize the function of institute of standard, to assist money circulation in the state.

The last group of operations in bank is consulting and other nonoperational services (is also called paid services) practically is not bank operations at all, because it does not include any operations with cash assets (reception, advance, remittance etc) in any of their forms. Such services are: information service (consultations by economical, financial, jural and other questions); compiling of methodical materials and project-estimate documentation by the clients order; farming of placement and equipment (safe etc). Income by these services in the form of pay for the services is the result of assignment material, labour (intellectual) and informational resources of bank to the clients' use.

While the realization of passive operations bank not only attracts from without some sum of fund, but also spend while this labour (craft of bank workers, who ingeniously accepts deposits, - in corpore, craft of other workers in - some proportion), material (amortization of placements, furniture, office equip-

ment, consumption of stationary etc) informational (информационные (census about clients, the condition of deposit or interbank market etc) and energy (lightning, heating, power supply of office equipment, computers etc) resources. Such situation occur while the analysis of other types of bank operations.

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