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THE INTERNATIONAL PRACTICE OF CONSTRUCTING OF DEPOSIT INSURANCE SYSTEMS

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Summary. In the article the features of formation of deposit insurance in foreign countries, revealed signs of division classification of such systems and the main trends of development and modernization.

Key words: *insurance, bank deposit, the depositor, guarantee mechanisms, protection.*

Purpose. The purpose of the article is to study the characteristics of the formation of deposit insurance systems in foreign countries and the main criteria for their construction.

Methodology of research. In research author used methods of induction, deduction, synthesis and historical method.

Findings. Principles of construction of the Ukrainian deposit insurance system are suggesting, firstly, the use of international practice and, secondly, the need to promote the further development of effective mechanisms to deposit guarantee in the banking system. Also today the vector of the deposit insurance system development should be directed to address not only short-term problems, but also be of a preventive nature, including taking into account the best international experience.

The analysis of the international experience shows that problems of constructing of deposit insurance system can be solved in different ways. The deposit insurance system classification is generalized

by the following features: the method of legal regulation of systems, the nature of participation of banks, the level of public administration, the amount of guarantees, state involvement in providing insurance benefits, the approach to determining the amount of insurance compensation and the method of financing the deposit insurance fund.

Review of foreign deposit insurance systems has allowed to allocate characteristics and development trend of modern systems of deposit insurance in the individual countries. Particular attention was given to the review of approaches to the operation of deposit insurance systems based on the results of the banking crisis.

Originality. The research allowed to identifying and systematizing the classification features of deposit insurance systems, which in turn is the basis for the development of the ways of their further modernization.

Practical value. The results of the research are reasonable for using by Deposit Guarantee Fund.

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