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**COEFFICIENT OF RISK BEHAVIOUR OF CONSUMERS DERIVED
FROM THE RATIO OF DEPOSITS/LOANS TO THEIR NET
DISPOSABLE INCOME IN CZ**

Abstract:

This paper deals with the calculation of the rate of risk behaviour of consumers. For the purposes of deriving the coefficient of risk behaviour of consumers (CRBC), the author uses the ratio of deposits and loans of households to their net disposable income. In the paper, it is assumed that a higher growth of the ratio of loans and deposits than the growth of net disposable income determines the decline of the risk aversion or increases risky behaviour. The aim is to identify the period in which consumers behave in a more or less risky manner and consequently to compare this period to the household consumption. The work analyses the period 1996 - 2013 in the Czech Republic. The results indicate that risk behaviour of consumers is also reflected in household consumption, explaining the decline of household consumption in years 2012 - 2013.

Keywords:

Risk Behavior of Consumers, Deposits, Loans, Income