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MODEL OF EFFICIENCY ASSESSMENT OF REGULATION IN THE BANKING SECTOR

In article the modern system of regulation of the banking sector is viewed, which, according to the author, needs structuring and an efficiency assessment in a context of the latest events connected with revocation of licenses of commercial banks, the high cost of credit resources for managing subjects, an insignificant contribution of the banking sector to ensuring rates of economic growth is considered. The author also offered a set of indicators of efficiency assessment of regulation of the banking sector taking into account the offered criteria, and its current assessment is given.

Keywords: Regulation of the banking sector, efficiency of regulation, criteria of efficiency, functional, operational, social and economic efficiency, indicators of efficiency assessment regulation in the banking sector.

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THE REFINANCING IMPROVEMENT - AS A FACTOR OF ENSURING STABILITY OF THE BANKING SECTOR

In the article are considered the questions of the development and the improvement of the system of refinancing of the commercial banks in Russia.

Keywords: The regulation, the system, the refinancing, the financial stability, the risks, the mechanism, the uniform pool, the providing.

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CUSTOMER-ORIENTED MODEL OF ACTIVITIES OF THE BANKS AND THE WAY OF ITS CONSTRUCTION

the Article is devoted to substantiation of necessity, features and ways of constructing a model of client-oriented Bank at different levels: client, marketing; technological; institutional; management; information system; software and hardware; personnel and property technical.

Keywords: product-oriented Bank, client-oriented Bank, the way of formation of a client-oriented Bank, levels of development, component items, the index of customer experience.

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OPTIMIZATION OF BUSINESS PROCESS OF ATTRACTION AND SUPPORT OF BANK'S CUSTOMERS SEGMENT OF MEDIUM AND LARGE BUSINESSES

Increased competition in the banking sector stimulates the banks to

develop new models of business processes organization. In the article the service model of the Bank work with the target client segment «average business», which allow a new systematize their efforts client divisions of the corporate block of the Bank to attract and support of clients as well as increase the efficiency of this work.

Keywords: Elements of the service model, development plan of the client's business, the participants of the sales process, client manager, prioritization, segmentation.

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EFFECTIVENESS OF REGULATORY IMPACT IN THE INSURANCE

Regulatory Impact Assessment, introduced in the national practice of the regulations development, has unified methodological basis. In preparing the draft need to provide justification. In order to the monitoring the accompanying documentation should reflect regulatory risks and indicative values. Considerable complexity will be industry-specific aspects in the implementation of a system of Regulatory Impact Assessment.

Keywords: the effectiveness of the insurance regulation, regulatory impact assessment, the regulation risks, indicative figures monitoring.

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IMPACT OF BASEL III ON THE METHOD FOR DETERMINING THE LONG-TERM RELIABILITY OF A COMMERCIAL BANK

After the global financial crisis of 2008, the banking systems of many countries have been hit hard, especially these phenomena have affected the European banking system. As a result of such events is lost confidence in banks. And plays a significant role here untruthful definition of reliability of the bank and that in the long run, even at the current time. Negative developments in the banking sector over the last years show that requires a fundamentally new approach to assessing the reliability of the bank, especially in the long term.

Keywords: Reliability of a commercial bank, an unstable economic environment, long-term reliability, Basel III, innovation, capital, stress testing.

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IMPROVING THE EFFECTIVENESS OF BANKING SECTOR REGULATION: THE PLACE OF CREDIT RISK EVALUATION'S METHODS

In this article the peculiarities of improving the assessment of credit risk in commercial banks as a method of ensuring the stability of banking sector's development is considered. The weaknesses of this approach are highlighted.

Keywords: credit cycle, credit risk, credit market, Basel.