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MONETARY-AND-CREDIT ACCOMODATION

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MODERN APPROACHES TO THE REGULATION OF INVESTMENT BANKING

This article is about new approaches to the regulation of banking activities, ensuring transparency of the market for banking services. The article examines the main trends of banking regulation in USA and Europe.

Keywords: : *investment banking activity, regulation of banking activities, financial market infrastructure.*

BANKING SYSTEM

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DYNAMICS EXTERNAL BANKING DEBT IN MODERN RUSSIA

In 2010-2013 in Russia external banking debt has resumed rapid growth. When The current trends be saved in the external banking debt in 2030 exceed \$1trillion. This article analyzes the threat the economy arising from the increasing debt and suggests mitigation measures.

Keywords: *national debt, external debt, external banking debt.*

BANKING SECTOR

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ORGANIZATIONAL AND FINANCIAL MECHANISMS OF STIMULATION OF AFFORDABLE HOUSING CONSTRUCTION IN RUSSIAN FEDERATION

The article provides a critical analysis of the "program of stimulating the lending of construction and purchase of housing", which is declared in Russia in 2009, as anti-crisis measure for activation of the process of crediting building industry; measures for improving the program are proposed.

Keywords: *housing construction, housing crediting, public-private partnership, stimulation, funding, securitization, project financing, cost of credit, financial mechanism, minimization of risks.*

BANKING ANALYTICS

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BASIC MODEL OF BUSINESS STRATEGY IN ENSURING FINANCIAL STABILITY, AS A COMMERCIAL BANK'S COMPETITIVENESS LEADING FACTOR

Intensification of the competition at the Russian banking products and services market, led in situation of lasting financial instability,

sets the task of firming the Russian commercial banks' financial stability as the vital strategic task. The most important factor in preserving the financial stability of a bank - is its own capital value, with the bank profit ratio, as it's most available source of increasing. To increase the profitability of a bank's activity, the bank management is offered to optimize business processes, basing on a model of forecasting the estimated cost of the banking business, with the use of economic added value indicator as a final result figure.

Keywords: *Bank's Competitiveness Ability, Bank's Business Strategy, Financial Stability Ensuring Strategy Model, Bank' Financial Behavior Model, Bank's Strategic Financial Position, Corporate Governance Models, Market Added Value, Economic Added Value.*

BANKING: SERVICES

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TRANSFORMATION OF THE US BANKING SYSTEM CAUSED BY WORLD ECONOMIC CRISIS

In the banking sector of the economy has established stable trend of increase in credit growth of agricultural enterprises collateralized obligations at present. The methods of assessment of pledge's subject in the form of future yield have no scientific basis. This article provides the feasibility of applying the method of transactions (sales) of the comparative approach to valuation of the pledge secured on future yield. To calculate the pledge discount the original technique based on the idea of the accrual method is offered.

Keywords: *pledge secured on future yield, discounting, pledge discount, accrual method.*

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FAMILY OFFICE AS THE NEXT STAGE OF PRIVATE BANKING

The article describes the main theoretical approaches to the concept of family office. The analyze of the key advantages of family office over private banking is presented. And the current state and prospects of development of family office's russian market and its participants are analyzed.

Keywords: *family office, private banking, segmentation of the VIP-clients, single-family office, multi-family office, Very HNWI, Ultra HNWI, open architecture.*