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MONETARY-AND-CREDIT ACCOMODATION

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CROSS -SECTORAL MANAGEMENT OF BANKS RUSSIAN FINANCIAL MARKET

Abstract: This paper considers the need for a cross -sectoral regulation of the financial market the Bank of Russia to ensure the reliability and financial stability of its major participants.

Keywords: *regulation, prudential supervision , financial markets , capital, assets, risks.*

BANKING SYSTEM

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PHILOSOPHERS' STONE OF BANK SYSTEM

Article is devoted studying of the banking multiplier, its role in credit expansion of commercial banks. On the basis of consideration of the factors influencing activity of the mechanism of bank multiplier, the estimation of consequences of these processes for economy is resulted.

Keywords: *Banking multiplier, Credit, Reserve requirements, GDP, Business cycle, Economic growth, Financial crisis.*

BANKING ANALYTICS

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QUALITY: RECENT VIEWS, CRITERIA

(IN APPLICATION TO BANK CREDIT PRODUCT)

The article looks into the issue of quality definition in application to bank credit product. Author examines different interpreting paradigms of quality as one of the key notions of banking that still has not gained definition consent among scientists. Analysis of now existing approaches and their drawbacks allows for submitting new quality definition for bank credit product and also defining its components.

Keywords: *quality, trinity of quality essence, economical statistic quality paradigm, economical perceptive quality paradigm, informational quality paradigm, quality components, bank credit product.*

BANKING: SERVICES

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ANALYSIS OF INTERNATIONAL PRIVATE BANKING MARKET

The article considers and analyzes the international experience of development of private banking, presents information about the number of estimated wealthy individuals and the value of their financial assets. Preferences for investing financial assets in the regional context and preferences of customers on product line are considered. Also the current situation and prospects of development of the domestic market of private banking service for high net worth individuals are analyzed.

Keywords: *assets under management, bank's services for VIP-clients, private banking, investment strategies, product line, the price of the market entry, HNWI, Ultra HNWI, wealth-manager, the global wealth pyramid.*

FINANCIAL MANAGEMENT

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SHADOW PROCESSES IN BANKING ISSUES OF REDISTRIBUTION OF PROPERTY

The problems associated with the formation of the Institute of raiding in the banking sector. Disclosed its reasons for typical connection diagrams. Presented position of experts and specialists on this issue. Different variants of countering unfair bankers.

Keywords: *redistribution of property, raiding and its causes, bank raiding scheme, artificial arrears to fulfill credit obligations, anti-raider legislation.*