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BANKING SYSTEM

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**THE SOURCES OF ANALYTICAL DATA WITHIN THE
FRAMEWORK OF THE EU COUNTRIES' BANKING
SYSTEMS MONITORING: THE KEY PROBLEMS AND
THE PROSPECTS OF THEIR SOLVING**

This paper represents the results of research of the main sources of analytical data that could be used within the framework of the EU countries' banking systems. According to the results of the research the author represents the classification of the sources of analytical data that could be used within the framework of the EU countries' banking systems as well as the key problems facing the subjects of the monitoring in the current conditions. Author also represents the modern approach to solving of the problems revealed during the research that could be completed through the establishing of the United Information Center on the basis of the West-European Regulator.

***Keywords:** European Union, banks, sources, analytical data,
regulation, economy.*

CAPITAL MARKET

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DERIVATIVES MARKET IN RUSSIA

The article focuses on analyzing current derivatives market in Russia based on statistics of CBR and Moscow Exchange, comparing the Russian and world derivatives markets specifics, listing basic problems of the Russian derivatives market, forecasting its future developments. The author makes a conclusion that the Russian derivatives market has passed the initial development stage and there will be gradual transformations of its structure and operations in the near future.

***Keywords:** derivatives; futures; options; exchange; financial market.*

BANKING SECTOR

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market and currency, Moscow Financial-Industrial University
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**IDENTIFY PROMISING AREAS OF BANKING SERVICES
IN THE SUBJECTS**

The article considers the prospects for development of banking services on the territory of the Russian Federation.

***Keywords:** banking, deposit, car loans, mortgages.*

BANKING ANALYTICS

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**FORECASTING THE GROWTH OF THE NETWORK ATMS
IN RUSSIA**

In this paper analyzed the ATM market, based on the current situation on the market stagnation and decline in consumer demand, falling oil prices and a reduction in credit institutions. Orientation considered commercial structures to break new sales. Ability to change faster than the competition - the most important competitive advantage.

***Keywords:** banking, ATMs, weather, banks, processing centers, retail
structures.*

BANKING: SERVICES

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**PRICING OF ONLINE DEPOSITS BY COMMERCIAL
BANKS IN RUSSIA**

The use of online distribution channels becomes an important competitive advantage of retail commercial bank. The study analyzed the market for online deposits in Russia, as well as distribution of interest rates at the beginning of 2014. Using instrumental probit model we showed that banks with a low level of total current account balances and relatively low interest rates on retail funds offer a higher interest rate on deposits online.

***Keywords:** deposit pricing, retail bank, online deposit, online
distribution channels, instrumental probit model.*