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BANKING SYSTEM

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ANALYSIS OF BANKING IN CASHLESS BANKING SYSTEM FORMATION IN THE NEW TERRITORIES

In this article dedicated to the issues of the banking sector in the establishment of the Republic of Crimea investigated the issue price of the cash settlement service banks. Survey research method was made by banking institutions listed on this site. The result has been the data on the cost of banking product for settlement and cash services, which can be used to analyse the overall financial situation and monitoring of the banking sector in the Republic.

It is concluded that the banks may have to raise interest rates on CMS due to its monopoly position, as well as the need to regulate the incoming cash flows.

Keywords: *banking, cash management services, financial stability, raised funds.*

CAPITAL MARKET

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AN ANATOMY OF PRICE FORMATION ON OIL AS THE FINANCIAL ASSET

Key factors influencing the world oil prices are identified. Crude oil pricing mechanism correlated to USD exchange rate dynamics has been analyzed. Developments of oil price are forecasting with regard to their effect on financial future of Russian economy.

Keywords: *dollar cycles, financial deregulation, financial future, oil price, pricing mechanism, USD exchange rate.*

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ABOUT THE METHODOLOGY OF ENSURING STRATEGIC STABILITY OF THE JOINT-STOCK BANK

Methodological approach was offered to the formation of the Bank is development strategy . Achieving financial stability is ensured through a balanced satisfaction with the economic interest of influential groups of the Bank.

Keywords: *bank, mission, the concept of strategic development, economic equilibrium, financial stability.*

BANKING: SERVICES

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THE RUSSIAN BANKS OPERATIONS WITH THE PRECIOUS METALS AND PRECIOUS STONES: JURIDICAL ASPECTS

The article reveals features and benefits of legal means implementing in banking operations and banking transactions with precious metals and precious stones, holding on the territory of the Russian Federation. Discusses necessary conditions, in which banks can perform operations and transactions with precious metals and precious stones using legal means, such as impersonal metal accounts and safekeeping metal accounts. Describes features of opening and maintaining such accounts to individuals and legal entities. The article also reveals special legal nature of the contract of impersonal metal account. Attention is focused on the real problems that are existing in sphere of Russian credit organizations activity. Made necessary conclusions, offered constructive solutions.

***Keywords:** metal account, precious metals, credit organizations.*

BANK MANAGEMENT

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COMPLIANCE CONTROL IS A NEW PART OF THE INTERNAL CONTROL SYSTEM IN THE BANK

The compliance control in each bank is formed in full recommendation of the Bank of Russia proposals on the internal control system management banking risks. For detection and estimation of the tasks and problems of the internal control system, as well as for developing of the proposals on its perfection, each bank created its own compliance control department.

***Keywords:** bank risk, internal control system, conflict of interest, compliance control, commercial bank.*

FINANCIAL MANAGEMENT

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DEVELOPING A REGIONAL ECONOMIC LEVEL

WITH POTENTIAL TAX CHANGES

The authors define the scientific substantiation of ways improve

the tax potential of the region in order to improve the standard of living in conditions of transformation.

According to Rosstat Ukrstat and evaluated in terms of 2012 of the Republic of Crimea with other regions of Russia. The basic features of the formation of the tax potential of the region in the case of the Republic of Crimea in the conditions of market transformation.

***Keywords:** tax potential of the region, financial capacity, production capacity and infrastructure capabilities, budget system, innovative activity, investment attractiveness.*