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THE REGULATION OF LOMBARD BUSINESS IN RUSSIA

This article discusses the regulation of lombard business in Russia by the Bank of Russia. The analysis of the financial mega-regulator measures in order to improve stability of pawnshops on the financial market is given.

Keywords: pawnshops, regulation, licensing of pawnshops, restriction of activities

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FINANCIAL STABILITY OF THE BANKING SYSTEM OF RUSSIA ON THE BASIS OF MACROPRUDENTIAL REGULATION

The main purpose of the article is to describe the role of macroprudential regulation in the structure of the Russian banking system stability factors. The main idea of the research is that measures of macro-prudential policy and anti-crisis regulation must integrate with macroeconomic tools and micro-prudential policy. The author provides the recommendation at enhancing of the methodology of regulation, credit risks, capital adequacy, counter-cyclical capital buffer and stress testing of Russian banking sector.

Keywords: banking system, macro-prudential regulation, Basel III, credit risks, counter-cyclical capital buffer, stress testing.

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DEVELOPMENT OF NOT PROFILE SERVICES IN BUSINESS MODELS OF PAWNSHOPS

In the article necessity of regulation of activity of business models of those pawnshops which along with traditional services, execute a number of not profile services is proved and create «financial supermarkets»

Keywords: a pawnshop, a loan, financial services, not profile services.

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PERSPECTIVE METHODS OF RUSSIAN SME BANK SUPPORT

The article considers perspective methods of bank credit support of small and medium enterprises. The article presents statistic figures in dynamics of SME development in Russia (volume of loans, credit portfolio, the level of overdue loans). The statistics presents the degree of impact of current macroeconomic processes in small and medium-sized enterprises. The proposed directions of development of the banking credit support are based on the interaction between banking institutions and venture development fund of SME projects.

The author formulated the term of “an integrated banking group” (IBaG) and “venture capital fund for small and medium-sized enterprises”

in relation to the development of the activities of business start-ups, with the participation of banks.

Keywords: small and medium enterprises (SME), bank credit support, credit institutions, venture fund, integrated banking group (IBaG).

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MORTGAGE MARKET: POTENTIAL RISKS, POLICY OF BANK OF RUSSIA

The article is devoted to the modern state of the Russian mortgage market. Current trends and potential risks are identified, the measures of the government support and policy of the Bank of Russia on regulation and maintenance of the stability of this market are analyzed.

Keywords: mortgage, mortgage market, the Bank of Russia.

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ENSURING THE SUSTAINABILITY OF MICROFINANCE INSTITUTIONS IN ORDER TO LIMIT THE RISKS OF THEIR ACTIVITY

This article highlights the main risks of microfinance institutions and the ways to minimize them in order to ensure the sustainability of the microfinance market.

Keywords: microfinance institutions, sustainability of microfinance institutions, risks, supervision, control.

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CREDIT AND ALTERNATIVE SOURCES OF PROVIDING RESOURCES TO SMES

The article describes practical aspects of crediting of subjects of small and averages business, studies various sources and ways of providing resources. The author believes that the development of methods of providing resources to small and medium enterprises should go towards to creation of an integrated mechanism to support entrepreneurship.

Keywords: state support SMEs, lending to SMEs, credit, credits alternative forms.

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THE SPECIFIC FETCHERS OF GLOBAL SYSTEMICALLY IMPORTANT BANK'S ACTIVITY IN RUSSIA

The article deals with the strategies of Global Systemically Important banks (GSIB) in Russian economy, disclosing the reasons of interrupting doing business some GSIB, and factors of investment attractive Russian banking system for foreign financial institutions.

Keywords: Global Systemically Important banks (GSIB), Council of financial stability (CFS), restructurization of business, network of branches