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IMPACT OF BASEL III LIQUIDITY REQUIREMENTS ON BANKS PROVIDING PAYMENT SERVICES

This paper explores the impact of the Basel III requirements on the liquidity management capabilities of banks providing payment services.

Keywords: liquidity coverage ratio, real time gross settlement systems, Basel III requirements, liquidity risks.

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THE CONCEPT OF FINANCIAL FRAGILITY OF HYMAN P. MINSKY APPLIED TO THE ANALYSIS OF THE ECONOMIC CRISIS IN RUSSIA

The article is devoted to reveal and explain the main causes of today's economic downturn through a hypothesis of American scientist H. F. Minsky, financial instability hypothesis. Factors identified and described, and also found methods, which are used to prevent the crisis. After analyzing the current situation in Russia, taking into account factors inherent in the financial instability hypothesis, in conclusion, the current financial and economic crisis – a consequence of the operation and evolution of the monetary institutions of late industrial economy.

Keywords: financial instability, financial fragility, economic crisis, world market, financial services, uncertainty, «new economy».

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OUTSOURCING OF BANKING IT-PROCESSES AND ITS SIGNIFICANCE UNDER THE CONDITIONS OF CRISIS

This article discusses the benefits of outsourcing of information technology, the problems of cost savings in the introduction of new technologies, as well as the factors influencing the selection of an outsourcing model.

Keywords: outsourcing, information technology, infrastructure, minimizing costs, outsourcing model.

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SYSTEMIC RISKS IN THE MORTGAGE MARKET

Falling incomes of borrowers due to the difficult economic and geopolitical situation, the decline in housing prices, the growth of overdue debt, liquidity problems under the conditions of the Western sanctions – are essential risky factors for the Russian banking system. The following issue analyzes the possible risks of the mortgage market, and the most significant innovations to limit the risks of mortgage lending are considered in this article.

Keywords: mortgage, mortgage risks, the development of the mortgage market, systemic risks.

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QUANTITATIVE EASING IN THE USA: THE PREMISE, LESSONS, CONSEQUENCES

The article represents the study of the QE policy in the USA in 2008–2014, the premise, and the effect that it has on the world economy.

Keywords: quantitative easing, the financial crisis, Federal Reserve.