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HARMONIZATION OF FINANCIAL RELATIONS AS A FACTOR OF BRICS DEVELOPMENT

The problems of harmonization of international financial relations is directly related to the expansion of economic cooperation of the world economic relations participants and the security of banking. The article reveals the main factors of BRICS credit institutions activity that contribute to the implementation of economic interests of their clients.

Keywords: international financial relations, banking, harmonization of regulation, economic development.

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INSTITUTIONAL SYSTEM OF BANKING REGULATION IN EU: KEY PROBLEMS AND PROSPECTS OF APPLICATION OF EXPERIENCE WITHIN EURASIAN ECONOMIC UNION

This article represents the results of research devoted to EU modern institutional system of banking regulation. The article demonstrates that the lack of EU judicial personality may arise as one of the core factors of weakening of EU's role on the global economic arena against uncertain prospects of global economic growth. The author provides rationalization for possible application of EU's experience in the sphere of banking regulation within the Eurasian Economic Union and suggests the approach to further improvement of the existing institutional system of banking regulation in EU on the basis of the united supranational institution.

Keywords: European Union, banks, crisis, regulation, institutional system, prospects, global economy, experience, EEC.

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TRANSNATIONALIZATION OF RUSSIAN BANKS: MAJOR TRENDS

This article we are talking about stages of transnationalization of Russian banks and contradictions of this process.

Keywords: financial globalization, transnationalization, rating of banks, TNB.

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MORTGAGE IN THE PERIOD OF CRISIS: STATUS AND DIRECTION OF DEVELOPMENT

The work is about issues and current condition of development of mortgage in the period of recession of Russian economics and decline of wealth of households. The article describes activities of leading Russian banks and mortgage markets. It also focuses on activity of citizens, labor market, and savings behavior of mortgage market members. The article covers special role of Savings Bank, as main provider of social policy of the government.

Keywords: Mortgage, mortgage market, retail loans market, mortgage portfolio, speed of decrease of mortgage deals, construction industry, total volume of mortgages, medium price of ruble loan, available rate of interest, program «Mother capital», mortgage for state employees, social mortgage in Savings bank, mortgage stocks, weakening of ruble, increase of system risks, foreign currency mortgages, subsidized interest rates, people savings, secondary market.

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FEATURES OF INVESTMENT ACTIVITY OF RUSSIAN INSURERS

On the basis of the analysis of investment activity of insurance companies and labor economists defined stages of development of the insurer's strategy. The investment policy is named as the main document, the composition of which is proposed in the article. It identified five investment strategies for insurance companies, as well as determines the most appropriate strategy for the Russian insurer.

Keywords: investment, investment strategy, stage of development, stages of forming.

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TRANS-PACIFIC TRADE PARTNERSHIP: CHALLENGES AND THREATS FOR THE RUSSIAN ECONOMY

The paper discusses the main challenges and threats for the economy of Russia from the TRANS-Pacific partnership. TTP can be called a serious step forward, the value of which goes far beyond the issues of regional economic cooperation, since this agreement imposes additional requirements in comparison with the obligations associated with WTO membership and also covers a wide range of regulatory issues that are now the competence of the WTO do not apply.

Keywords: The TRANS-Pacific partnership, cooperation, Asia-Pacific countries, Russian products, the investment climate.