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INSTRUMENTS OF ADDRESS IMPACT ON FINANCIAL STABILITY, CREDIT ACTIVITY AND LIQUIDITY OF THE BANKING SECTOR

Domestic practice of refinancing is not focused on the entire banking system, it is based on a selective approach, depending on the category of the reliability of the credit institution (in the refinancing operations have a right to participate above all banks with the 1st or 2nd classification group, in some cases, 3rd), which must comply with the mandatory reserve requirements, have no overdue financial obligations to the Bank of Russia, including the Bank of Russia loans and interest on them. As the last global economic crisis shown, the main support of the Bank of Russia took place at the largest banks, accumulating more than half of total banking assets, while small and mediumsized banks were in a rather difficult situation. Bank of Russia have been introduced as nontraditional instruments of longterm refinancing. We must believe that this practice will allow the Central Bank to achieve the goals of monetary policy by means of the distribution of funding between the credit institutions with a sufficient degree of reliability and to restore the balance in the market, to stabilize credit institutions liquidity.

Keywords: *unconventional instruments, longterm refinancing, financial stability, credit activity, the liquidity of the banking sector, applications system of intent of the central bank system.*

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CHRONICLE OF KEY EVENTS OF THE CRISIS OF 2008-2010: HOW TO RESCUE THE GLOBAL SYSTEMICALLY IMPORTANT BANKS (GSSB)

During the global financial crisis, refinancing has saved not only American but also the global financial system from total collapse. The article examines examples of successful stabilization GSSB in different countries. Historically, Central banks provide refinancing for liquidity support through the "discount window" or through other financial institutions (brokers). The main problem in this period was that resources were limited compared to the needs of banks, and borrowing in the capital markets was accompanied by a sharp increase in the prices of resources, reduction of terms of granting of loans and tightening of requirements for borrowers.

Keywords: *refinancing, the "discount window" program of anticrisis financing, the Federal reserve system, program Troubled Asset Relief Program (TARP).*

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THE DEVELOPMENT OF TOOLS IN THE SYSTEM OF FINANCIAL SECURITY OF COMMERCIAL BANKS ENSURING

In the article the questions of ensuring the financial security of a commercial bank subject to detailed development of indicators at financial security levels, and strength of the threats such as minor, significant and destructive. The change of the indicators limits, the calculation of the total and the aggregated index of threats are proposed.

Keywords: *financial security of a bank, financial security, indicators, monitoring of threats, threats force, security index.*

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PROFESSIONAL STANDARDS OF BANKING ACTIVITIES: THE USE IN THE STRATEGIC MANAGEMENT

The reasonability of application of professional standards in the commercial bank is shown. By expertise the estimation of the proportion of the content of the three professional standards in content, scope and required level of professional qualification, among which the priority of risk management process has been set. For example, the standard "Specialist Risk Management" the approach for adapting standards to the practice of the bank's activities is proposed.

Keywords: *banks, professional standards, risks management, financial stability, strategic risks.*

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PROBLEMS OF ADAPTATION OF THE BASIC PROFESSIONAL EDUCATIONAL PROGRAMS ON FINANCIAL PROFESSIONS TO PROFESSIONAL STANDARDS

The problems of adaptation of the basic professional educational programs to professional standards requirements are researched; the results of comparison of the basic professional educational program «Finance and Credit» (on economics) in the Plekhanov Russian University of Economics and professional standards in finance sphere; the conclusions are made and recommendations are developed.

Keywords: *professional standard, basic professional educational program, competence, labour function*