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THE PRESENT PRIORITIES IN THE MANAGEMENT OF THE RESOURCE BASE OF COMMERCIAL BANKS

This article provides methods for qualitative assessment of the Russian commercial banks resource base. It also analyzes the accordance of Russian banks resource structure to international standards. The author suggests an approach to assess of the stable short-term deposits share suitable for investment in long-term assets due to the effect of transformation.

Keywords: *resources, the commercial banks deposit base, the stable banks resources.*

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THE REGULATION OF THE MICROFINANCE MARKET: FACTORS OF DEVELOPMENT

Domestic practice regulation of the microfinance sector today is in the process of qualitative changes. The main trends in the market microfinance becomes tightening of regulation by the Central Bank of Russia and the need for capital increase at low quality of MFIs portfolios. About 90 % of MFIs can't correspond the capital requirements of 70 million rubles for microfinance company status (IFC) and consequently will remain micro-credit companies (MCC). Market consolidation occurs because of microfinance organizations which haven't entered into SRO.

Keywords: *microfinancial organisations, microfinancial companies, microcredit companies, banking group and bank microfinancial companies, size limit for interest on loans, microloans, compliance risks, tools of funding.*

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THE LIQUIDITY EFFICIENCY OF THE LIQUIDITY SAVING MECHANISMS IN PAYMENT SYSTEM OF CENTRAL BANK

Some of the more recent RTGS system designs such as TARGET2 (for euro payments), Japan's BOJ-Net, CHAPS (England) – have incorporated sophisticated 'liquidity saving mechanisms'. These mechanisms have allowed participants in the payment system to save on liquidity needs without reintroducing interbank credit risk. This article discusses a number of practical liquidity saving measures, which can meet the good of greater liquidity efficiency for participants of the payment system without reintroducing credit risk.

Keywords: *Real-Time Gross Settlement (RTGS), intraday liquidity, liquidity saving mechanisms.*

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INTRODUCING INNOVATIVE INVESTMENT COMPONENT IN THE BANKS' LOAN PORTFOLIO FOR DEVELOPMENT OF RUSSIAN ECONOMY

The authors raise a very relevant question the importance of innovative development of the Russian economy with the help of bank investment lending. The authors propose a methodology for calculating the share of innovation-investment component of the loan portfolio of banks on the basis of assessment of the quality of their loan portfolios and an acceptable level of overdue loans. In conclusion, the article carried out an objective assessment of the impact of innovation on the loan portfolio growth rate of the investment potential of the financed companies.

Keywords: *innovation, investment lending, loan portfolio, bank, development of economy.*

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STRATEGIC RISK MANAGEMENT OF THE BANKING ACTIVITIES

The main strategic risks arising from commercial bank activities, their relationship with each other, graduation and approach to the maintenance of the bank's strategic stability were discussed. The author's definition of strategic and financial stability of the bank, the system stability of the banking sector were suggested.

Keywords: *banking sector. strategic risks. system stability.*

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ACTUALIZATION UNIVERSITY MASTER PROGRAMS TO MEET THE REQUIREMENTS OF PROFESSIONAL STANDARDS

The experience of the implementation of practice-master's program for the examination of the evaluation activities in the light of the implementation of the system of professional qualifications and professional standards in the Russian Federation. The emphasis is on the program according to the characteristics and competencies of graduates of professional standards and the requirements of the labor market.

Keywords: *Master's program evaluation activities, examination of evaluation reports, professional standard, graduate competence, labor function, enterprise-employers.*
