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ON THE CONTENT OF CATEGORY "CONSUMER CREDIT"

Considered is a broad interpretation of the consumer loan with the reduction of classifications according to certain criteria. The differences between the mortgage loan and the consumer loan have been revealed, and a narrower, Western interpretation of consumer credit has been formulated. Considered even more narrow-minded views on the content of the category of consumer credit – POS-loans and non-targeted bank loans - and other restrictors of understanding. Wide boundaries of the author's understanding of consumer credit have been formed, including retail and mortgage lending in its structure. As a result, the author's definition of the category "consumer credit" is given.

Keywords: credit, signs of a loan, consumer credit, a mortgage loan, a retail loan.

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INFLUENCE OF CENTRAL BANK OPERATIONS ON INTERNATIONAL FINANCIAL MARKETS

The article is devoted to description of direct influence of central bank operations on international financial markets. A problem of pension funds' assets and liabilities is also considered. Dilution aspect of fundamental pricing basis for financial instruments, as well as genesis of flourish environment for replication of hidden imbalances in terms of inflation asset bubbles are decied.

Keywords: international financial markets, quantitative easing, central banks, pension funds, global imbalances, hidden risk, inflation.

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REGIONAL BANKS: TO BE OR NOT TO BE?

This article is an introductory word in a series of treatises about the regional bank's phenomenon. The goal is to identify possible ways of development in modern conditions. The author examined a complex of relationships between regional banks and various units of the economical system and analyzed its interests in cooperation with them. As a result, five typical

development concepts for regional credit organizations are formulated.

Keywords: regional bank, strategy and development, interests of economical units, competition.

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FACTORS AND INDICATIONS OF REPUTATION BANKING RISKS

The article considers the Bank to reputational risks and chances related to the activities in the field of banking management professional specialized organizations (rating agencies, financial analysts), whose evaluations, opinions and recommendations often desorientiert banking community. Reflected the influence on reputation of Bank risks information coming from Bank management, its accuracy, completeness, timeliness. Given the similarities and differences, hierarchy and interrelatedness of certain types of reputation from different sides, reflecting the success or shortcomings of the Bank's activities, the quality of its management and risk management. Reflects the areas and factors of Bank reputational risk, especially banking advertising: it scripts used media characters and terminology.

Keywords: reputation, Bank reputation risk, rating agencies, financial analysts, information sources, quality of information, professional reputation of the Bank, administrative Bank's reputation, social reputation of the Bank.

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graduate of the Department of Financial Markets and Banks, Financial University under the Government of Russian Federation

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MODERN TENDENCIES OF DEVELOPMENT OF BANK PRODUCT SALE SYSTEMS

Basic tendencies of the further development of bank product sale systems are two innovative concepts: marketplace and ecosystem. In the article it is shown what reasons are in the base of these concepts as well as their advantages. Specific practical examples of the concepts are given in the article.

Keywords: bank product, sale system, multichannel, omnichannel, marketplace, ecosystem, business ecosystem, organization, innovation, efficiency.
