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MEGAREGULATOR AS A FINANCIAL SYSTEM RISKS MANAGEMENT TOOL

The article reveals the transition from financial management model to the integrated system of financial regulation based on a single body. The article reveals the complexity of the financial market structure is determined by the activities of financial intermediaries, which reduce the differences between the risks of the securities market, banking and insurance, which complicates and reduces the efficiency of sporadic financial regulation. It is proved that the concentration of supervisory functions in The Central Bank of the Russian Federation promotes the formation of a fundamentally new environment for the development of a financial system.

Keywords: megaregulator, financial-credit system risks, the Bank of Russia, financial product, banking supervision.

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MONETARY POLICY AS IMPORTANT FACTOR OF BANK INTEREST RATE POLICY

The effective interest rate policy of a commercial bank largely determines its financial stability. At the same time, the monetary policy of the Central Banks strongly influences the interest rate policy. The article examines the Bank of Russia monetary policy instruments, analyzes their impact on the level of market interest rates and bank credit activity. We argue that the key rate of the Bank of Russia is the main indicator that affects the banking sector. We propose to use it as a macroeconomic indicator of the financial stability stress testing of commercial banks.

Keywords: key rate, bank interest rate policy, monetary policy, inflation targeting.

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THE INFLUENCE OF INFORMATION TECHNOLOGIES ON THE QUALITY OF MODERN FINANCIAL MARKET

The article explores the possible changes in the financial system, stemming from the introduction of blockchain technologies, in the first hand – cryptocurrencies. The authors consider the very term currency in relation to these instruments contentious. It is more appropriate to consider cryptocurrencies as financial instruments. The authors share the reservations of the Bank of Russia about the risks associated with the cryptocurrencies. The general conclusion of the article: we witness how technological innovations can radically change such fundamental institutions as national currency, money, securities.

Keywords: money, financial market, currency, blockchain, cryptocurrency, bitcoin, ICO, financial institutions, securities, financial instruments, regulation of the financial market.

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BLOCKCHAIN-TECHNOLOGY: THE PRINCIPLE OF OPERATION AND PROSPECTS OF USE IN THE FINANCIAL SECTOR

The article discusses the advantages and principle of the work of the block, as well as the possibilities of application of blocking technology in public, corporate, personal finances. Priority directions of development of blocking technologies in the banking sector and public finances have been systematized, and experience in implementing blockage in the conduct of banking operations has been studied. The main directions of state support in the sphere of creating infrastructure for the use of block-technology are reflected.

Keywords: digital economy, digital technologies, blocking, bitcoin, banking technology, digital index Ivanova.

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IT-SYSTEMS IN BANKING CONTROLLING

The article explores modern approaches used to test banking risks. The Russian experience and requirements of the Basel Committee on Banking Supervision in the field of effective audit of banking risks are considered. The au introduced a new type of banks into scientific circulation - innovative technobanks. Proposals for improving the current instrument for testing banking risks and conclusions on the importance of controlling in the field of banking risk management are presented.

Keywords: controlling, banking risks, IT-risks, new technologies, innovative technobanks, banking competition.
