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#### **IMPROVEMENT OF THE MECHANISM OF FORMATION OF FINANCIAL RESOURCES OF BANKS OF THE BRICS**

The article examines the nature and objectives of the mechanism of formation of financial resources of the bank. Identified the main factors affecting the decision-making process on the size and time of attracting financial resources: uncontrolled, partially controlled, internal systemic factors. On the basis of the study of the experience of the formation of the optimal amount of financial resources by banks, justified the need to develop a unified information and analytical mechanism for the formation of financial resources of BRICS banks based on the characteristics of their development. As a result of the analytical study, five groups of indicators representing the basis of the information and analytical mechanism for the formation of financial resources of banks in the BRICS countries were identified and systematized. Substantiated the need for the formation of an optimal mathematical model for the formation of assets and liabilities of the bank. Tested the information and analytical mechanism for the formation of financial resources on the basis of a mathematical model for the optimal formation of the resource base, as a result of which we have calculated an alternative structure of liabilities and assets for Industrial and Commercial Bank of China (PRC), which provides for an increase in the volume of financial resources.

**Keywords:** bank; financial resources; BRICS; the mechanism of formation of financial resources; information-analytical mechanism.

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#### **INTERRELATION OF FINANCIAL STABILITY AND THE MAIN GOALS OF MONETARY POLICY**

In the modern economy, when regulating monetary processes, it is topical to consider issues, related not only to the price and exchange rate stability, but also to the maintaining of financial stability. The existing variety of approaches to the issue of including financial stability into the monetary policy goals makes it necessary to analyze and assess the relationship between financial stability, price stability and economic growth. This article provides a review of the literature on this topic, analyzes the existing relationship between financial stability and the main goals of monetary policy on the example of Russia, and proposes a model for estimating the relationship.

**Keywords:** financial stability, price stability, economic growth, correlation between the goals of monetary policy.

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#### **BASEL PRINCIPLES OF BANK OUTSOURCING AND PECULIARITIES OF THEIR APPLIANCE IN THE RUSSIAN BANKING SECTOR**

Modern development of information technologies and their wide application by non-financial organizations have increased competition in the payment segment of the financial market, which required significant investments from banks in technical re-equipment. Outsourcing services can be alternative way to avoid these expenses. In this case, however, the risks of banks are increased and legal support for the relationships of participants in outsourcing activities is required. This article describes nine principles of Bank outsourcing recommended by the Basel Committee on banking supervision which form the basis for the development of regulatory measures. The author pointed out the peculiarities of using these principles in Russian conditions and suggested possible ways of overcoming the difficulties that arise.

**Keywords:** competition, outsourcers, bank outsourcing, principles of management of outsourcing.

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#### **PROBLEMS OF DEVELOPMENT OF THE RUSSIAN SYSTEM OF MORTGAGE LENDING AND WAYS OF THEIR SOLUTION**

Mortgage lending stimulates favorable social development, acting as one of the powerful factors in the formation of the middle class of society. In addition, mortgage lending can significantly accelerate the development of the country's economy as a whole, as the demand for mortgages grows, new buildings are growing, which revitalizes certain industries, increases production and gives opportunities for further modernization. In the article modern problems of development of the Russian system of hypothecary crediting are considered and ways of their decision are offered.

**Keywords:** mortgage lending system, mortgage loan, development problems, mortgage lending market, mortgage program.

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#### **MODELS OF MORTGAGE HOUSING CREDITING IN EUROPEAN COUNTRIES**

The article presents the results of a comparative analysis of mortgage lending models used in European countries. Based on the research conducted, proposals on the use of positive experience for the provision of mortgage loans in Russia are justified.

**Keywords:** mortgage housing crediting; one-level model; mortgage bank; the property; savings and savings institutions.

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