

contents



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MEGA-REGULATION

Varlamova S.B., Kan T.V.

BASEL IV: A NEW PARADIGM OF EFFECTIVE GOVERNANCE

IN THE BANKING SECTOR 2

BANKING SECTOR

Natocheeva N.N., Panova T.A.

THE RATING OF THE RUSSIAN BANKS COMPETITIVENESS 8

DIGITAL ECONOMY

Sumarokov E.V., Orlov Ph.P.

PECULIARITIES OF CRYPTOCURRENCY REGULATION

BY COUNTRY AND THE PROSPECTS FOR GLOBALIZATION

OF CONTROL MECHANISMS 16

FINANCIAL MANAGEMENT

Kalinkin E.V.

PROBLEM EXPERT VALUATION REPORT ON THE ASSESSMENT

OF PROPERTY FOR THE PURPOSE OF COLLATERAL

IN CREDIT INSTITUTIONS 28

ANNOTATION 31

BIBLIOGRAPHY

The content of the magazine "Banking services" for 2018 32

INFORMATION 35

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BASEL IV: A NEW PARADIGM OF EFFECTIVE GOVERNANCE IN THE BANKING SECTOR

An analysis of the evolution of the Basel Committee on Banking Supervision's recommendations shows their high efficiency in a period of a stable state of the economy. The ideological basis of their creation was the paradigm: "Ensuring the stability of banking activities by managing capital and liquidity and organizing prudential supervision." The development of the global financial and economic crisis and the collapse of a number of major banks showed the inconsistency of these recommendations during a period of high uncertainty in the economic situation, which led not only to the development of new recommendations based on the analysis and regulation of banking risks, the introduction of which allows banks to successfully resist default and bankruptcy, and to develop a new paradigm for ensuring effective banking in crisis conditions: "Risk, risk management, risk-oriented supervision".

Keywords: *Basel I, Basel II, Basel III, Basel IV, recommendations, capital, liquidity, prudential supervision, risks, risk-oriented supervision, banks, monetary regulation.*

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THE RATING OF THE RUSSIAN BANKS COMPETITIVENESS

The authors investigate the problems associated with the rating assessment of the competitiveness of Russian commercial banks performed by various rating agencies, including foreign ones. The evaluation showed ambiguity of the results. To a large extent, the results of the assessment depend not only on the selected criteria, but also on the methods of such assessment. The authors put forward the hypothesis that to improve the objectivity of such ratings is appropriate in the calculation of the profitability of assets to make, not the amount of net assets, and asset income. Confirmation of the hypothesis was reflected in the presented improved formula for calculating the return on assets.

Keyword: *competitiveness, rating, rating, banks, calculation methods, indicators, return on assets, net assets, financial rating, credit rating, credit rating, rating agencies.*

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PECULIARITIES OF CRYPTOCURRENCY REGULATION BY COUNTRY AND THE PROSPECTS FOR GLOBALIZATION OF CONTROL MECHANISMS

The article analyses the existing methods for the regulation of cryptocurrency, cryptocurrency exchanges, users of cryptocurrency wallets, participants of systems based on distributed databases. It examines approaches on the definition of cryptocurrency from the position of legislation and taxation. Legislation, standards and mechanisms of control for cryptocurrency or as it is sometimes called digital and virtual currency are carefully reviewed. Attention is paid to the importance of the unification and globalization of regulatory measures to influence the cryptocurrency environment in order to exercise the necessary oversight of this increasingly popular segment of the global financial system.

Keywords: *cryptocurrency, Bitcoin, Ethereum, means of payment, assets, distributed databases, regulation, control mechanisms, legislative base, taxation, national approaches, anti-money laundering, countering terrorism financing, transparency of participants, information technologies, data blocks, globalization of approaches, acceleration of financial processes.*

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PROBLEM EXPERT VALUATION REPORT ON THE ASSESSMENT OF PROPERTY FOR THE PURPOSE OF COLLATERAL IN CREDIT INSTITUTIONS

The article analyzes violations of the requirements of the legislation on evaluation activities in the evaluation reports for the purposes of collateral in credit institutions. Based on the requirements to the examination of the evaluation reports identified professional competences of specialists in the examination.

Keywords: *collateral Objects. Assessment of collateral. Credit institution. Examination of evaluation reports. Violations in evaluation reports. Professional competence of specialists in valuation activities.*
