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"The journal is included in the list of necessary scientific literature on speciality "Finance and Credit"

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by Eurasian business council

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"Finformservice NIKA":  
Certificate PI №77-1026 issued by the  
Ministry of the Russian Federation for press,  
broadcasting and mass communications from  
4.11.1999.  
Published since January 1995

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#### **QUALITATIVE EVALUATION OF BANKS' PERFORMANCE**

The article presents a combination of quantitative and qualitative approaches to the evaluation of a commercial bank. According to the author, this combination most accurately describes the importance of the bank in mobilizing and redistributing resources and creates a basis for increasing client confidence in the assessment of the stability of credit institutions.

**Keywords:** activities of the Bank, the process of Bank activity, the financial result of the Bank's activities, quality activities, banking system.

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#### **FEATURES OF THE IMPACT OF THE UNITED STATES MONETARY POLICY ON ECONOMIC DEVELOPMENT**

In modern world, with instability, many countries are trying to mobilize their monetary policy in order to have a more effective impact on the economy. The United States apply the instruments of monetary regulation, thus changing the key economic indicators not only of its country, but also affecting the world monetary policy and economy. This article discusses the impact of modern monetary policy of the United States on the development of the economy.

**Keywords:** the monetary policy of the United States, instruments of monetary control, the Federal reserve, to stimulate the economy, the base interest rate, operations in the open market, compulsory reserve requirements, the level of unemployment, the indicator of monetization, the inflation rate.

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#### **EVALUATION OF BANK ASSETS AND FINANCIAL RISK**

Management: Methodological Approach

The article discusses new methods of assessing the value of bank assets and reveals the features of the classical models of forecasting financial risks, which affect the cost of banking products and services. For the first time it is concluded, that it is impossible to predict and quantify the value of financial

instruments, which in its turn, does not contribute to the effective hedging of risks. The probability of determining the price range and the complexity of the models usage for practice prediction is noted. An integrated approach to financial risk management is proposed, taking into consideration the quantitative and qualitative indicators of the market price dynamics that is important for banks as main market participants.

**Keywords:** banking, valuation of assets, economic and mathematical methods of assessment, financial risk management, hedging.

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#### **OPTIMIZATION OF THE METHOD OF CALCULATING CREDIT RISK IN SECURITISATION TRANSACTIONS**

The article analyzes securitization transactions over the past few years. The analysis showed that the volume and number of such transactions steadily decreased due to the use of a high risk-weight ratio of junior tranches of bonds before the entry into force of the CBR Regulation on the amount of preferential loss provision for such transactions. With the introduction of the above Regulation, the market situation has changed significantly. Participants of the transaction need to calculate the total amount of credit risk for securitization transactions. The author hypothesized the impact of the specific weight of each risk position in the total volume of risk positions on the total amount of total credit risk. Confirmation of the hypothesis was reflected in the proposed formula for calculating the total credit risk. The article contains an example of calculating such risk taking into account the specific weight of the risk position, which demonstrated a decrease in the amount of credit risk and a reduction in the Bank's expenses.

**Keywords:** credit risk, mortgage, securitization, classical securitization, PPP securitization, underlying assets, mortgage bonds, reserves, tranches, volumes, risk positions.

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#### **SMART CONTRACTS: CONCEPT, WORK PRINCIPLES, OPPORTUNITIES OF APPLICATION IN BANKING**

In this article the author review the history of smart contracts appearance, mechanism of it creating, their principles of work and also perspective directions of smart contract introduction in banking.

**Keywords:** blockchain, banking, digital ledger, distributed register, blockchain technology, banks, decentralized applications, Oracle-application, smart-deposit, Ethereum, banking, digital bank guarantees, smart contracts. smart-contract coding.

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