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#### **MAIN TRENDS OF THE RUSSIAN BANKING SECTOR REGULATION AND A DIGITALIZATION OF THE ECONOMY**

The banking sector, which is still the backbone of the country's financial sector, is exposed to significant risks in an unstable Russian economy, political pressure on the country, and in the face of unresolved problems associated with timely identification of troubled banks and an inefficient rehabilitation mechanism. Russia's implementation of the banking sector regulatory model in accordance with the Basel Capital Accords 'Basel 3' have not resulted in an unequivocal increase in the sustainability of the Russian banking sector. In this context, further development of proportional regulation of the banking sector simultaneously with the stimulation of the development of business activity of banks is the key one. This process should run parallel to the development of regulatory technologies and the improvement of risk management systems in credit institutions. The most important task is to improve the system of information technology and information security risk management.

**Keywords:** banking sector, financial stability, regulation, risks, digitalization of the economy.

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#### **SOCIALLY ORIENTED BANKING ACTIVITY: DEFINITIONS, FEATURES AND PRACTICE OF APPLICATION.**

The author gives a definition of socially oriented banking activity, investigates the main features of the object and shows the connection between client centricity and social orientation of banks. The article demonstrates the necessity of banks' adaptation to changing public needs. The development of the socially oriented banking activity allows smoothing out the shortcomings of the clientcentric approach, and therefore the author makes recommendations for the dissemination of the banks' social orientation in the Russian Federation.

**Keywords:** socially oriented banking activity, client centricity, ethical principles, transparency, nonfinancial reporting.

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#### **THE DEVELOPMENT OF TRANSACTIONAL BUSINESS THE RUSSIAN COMMERCIAL BANKS**

This article reveals the essence of transactional business, and offers the main directions of its development. The author's approach to assessing the effectiveness of the Bank's Commission operations, as well as a promising model of the transaction business of the Russian Bank, which allows you to track all stages of the life cycle of the transaction business of the Bank.

**Keywords:** transactional business, efficiency of transactional business, efficiency of Commission operations of Bank, models of transactional business, production function of transactional business.

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#### **TYOLOGY OF THE FAMILY OFFICE AS A SERVICE CHANNEL FOR WEALTHY CLIENTS**

Increase in the number of very rich families (HighNet-Worth Families) is happening all over the world at the same time as the complexity of financial markets in captivity of its dynamism and instruments. Therefore, the platform that provides a comprehensive service for such customers throughout the life cycle of the business owner and the existence of his family becomes especially popular. The article analyzes the features of this form of wealth management and common features with private banking. A significant place is given to the current position in the market of private banking services in Switzerland

**Keywords:** wealth management, trust management, family office, wealthy clients, world practice, Private Banking.

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#### **DIRECTIONS OF MODERNIZATION OF CREDITING SYSTEMS OF AGRICULTURAL ORGANIZATIONS IN VIETNAM AND IN RUSSIA**

Agricultural production continues to be a risky sector of the economy. In this connection, credit organizations operating in this segment face considerable difficulties due to the peculiarities of their agricultural activities. Despite this, bank lending has become an integral part of the financing of agricultural production, forming a significant share of the liabilities of enterprises of the agroindustrial complex. This article analyzes the existing credit system of agricultural organizations in Vietnam, its advantages and disadvantages. Based on the analysis, recommendations have been developed aimed at modernizing the credit mechanisms for agricultural production in Vietnam and Russia.

**Keywords:** credit, credit system, banks, agricultural organizations, agriculture, agricultural bank, credit support, preferential loans, Vietnam, Russia.

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