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INFLUENCE OF THE KEY RATE OF THE BANK OF RUSSIA ON THE DEPOSIT POLICY OF COMMERCIAL BANKS

The article discusses the role of the Bank of Russia key rate in the formation of the deposit policy of commercial banks. The analysis of the dynamics of the key rate was carried out and on the basis of the regression model constructed, a correlation relationship was found between the key rate and the interest rates of commercial banks.

Keywords: monetary policy, deposit policy, Bank of Russia, key rate, interest rates.

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ANALYSIS OF MODERN PRINCIPLES AND TOOLS OF BANKING REGULATION AND SUPERVISION

The article analyzes the Russian experience in applying the recommendations of the Basel Committee on Banking Supervision. At the same time, the author carries out a comparative analysis of the recommendations of the Basel Committee with the main provisions and recommendations of banking controlling. Analysis of the financial condition of Russian banks revealed that banks that use banking controlling achieve better performance indicators than banks that are guided only by the recommendations of the Basel Committee. The article discusses the Basel Accords and banking controlling as principles and tools of banking regulation and supervision.

Keywords: banking regulation, banking supervision, banking controlling, Basel agreed, risks.

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MUTUAL INVESTMENTS OF THE UK AND EU MEMBER STATES

Numerous studies by international experts, analysts indicate that the greatest concern in connection with PACSICOM experience of foreign investors. Their forecasts differ significantly depending on whether the UK will exit the EU: hard or soft. In the case of implementation of the "hard scenary" or exit without a deal with the EU, experts predict a decline in foreign investment by 25-30 %. In this article the authors attempt to prognosticate investment implications Brexit.

Keywords: Brexit, mutual investment, investment climate, investment policy.

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NEW IN USMCA AGREEMENT: INTELLECTUAL PROPERTY AND DIGITAL TRADE

The NAFTA agreement was concluded before the advent of the dial-up Internet, and does not contain any obligations regarding digital commerce and/or e-commerce. Recognizing that digital commerce is of tremendous value to the economies of the participating countries (USA, Mexico and Canada), it was decided to include those issues in the wording of the new USMCA trade agreement. The article analyzes the changes made by the new chapter of the USMCA agreement regarding intellectual property and digital trading.

Keywords: trade agreement, NAFTA, USMCA, World Bank, digital trade, e-commerce, intellectual property.
