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**GREEN BONDS AS A SPECIAL INSTRUMENT IN DEVELOPING A GREEN FINANCE ROAD MAP  
(the position of the experts of Financial University)**

The authors have analysed the prospects for issuing green bonds (with the proceeds used exclusively for financing green projects) in the Russian market. They have studied the existing legislation, the most feasible groups of issuers and proposed the measures to stimulate the issuance of green bonds by Russian companies.

**Keywords:** environment, sustainable development, financial markets, issuers, investors, green bonds, green finance, stock exchange, ESG.

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**FINANCIAL STABILITY AND SOUNDNESS OF THE BANKING SECTOR: DEVELOPING APPROACHES TO DEFINING AND EVALUATING**

The purpose of the work is to analyze the development of approaches to determining and assessing the stability and stability of the banking sector based on the study and systematization of research results of Russian and foreign authors and regulatory practice. It has been established that financial stability is characterized by such qualitative characteristics as consistency, achievement of certain values of indicators of financial soundness (FSIs) at any time. A comparative analysis of existing and proposed FSIs has shown that more and more financial institutions are in need of macroprudential analysis, as well as that it is necessary to amend the calculation procedure for a number of FSIs in connection with the requirements of Basel III. When assessing financial stability using existing and new FSIs, the most attention is paid to depository institutions.

**Keywords:** banking risks, bank capital, banking crises, macroprudential policy, financial soundness indicators.

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**AGGREGATED APPROACH TO DETERMINING THE TOTAL AMOUNT OF CAPITAL REQUIRED BY A CREDIT INSTITUTION TO COVER SIGNIFICANT RISKS**

The risks of uncertainty in the economy and banking sector today necessitate the construction of a more detailed system of their management in conjunction with capital sufficient to cover unexpected losses. In the practice of risk and capital management, an important issue is to determine the amount of economic capital, which imposes higher standards for the assessment and management of risks than the regulatory one. In Russia, economic capital management is implemented in the context of internal capital adequacy assessment procedures. This innovation, related to the second component of Basel III, has been implemented by credit institutions since 2017. However, this procedure needs further elaboration. Having considered the methodological issues related to the formation of the risk and capital management system in banks, the author proposed to take into account the formation of buffers of the adequacy ratio for effective capital forecasting.

**Keywords:** ICAAP, banking supervision, banking capital, credit institutions, risk management, Basel III, economic capital.

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**MYSTERIES OF THE BANKING ADVERTISING PSYCHOLOGY OR THE BANKING BUFFET**

In the context of global digitalization, it is necessary to target and personalize advertising in the financial sector. Today socio-psychological and linguistic manipulation is becoming an interesting object of study. The authors formulated criteria for selecting language tools for the manipulative impact of advertising in the field of banking services, and showed how consumer preferences are formed based on interdisciplinary methods of influence. Areas of scientific research are illustrated by examples of banking advertising.

**Keywords:** instruments of socio-psychological impact, linguistic, pragmalinguistic, neurolinguistic, neuropsychic selection criteria, manipulation targets, bank advertising, non-price banking competition, types of bank deposits.

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**AGGREGATE RISK IN A QUALITY MANAGEMENT SYSTEM CREDIT ORGANIZATION**

The article presents the main approaches to determining the aggregate risk of a credit institution, proposes a model for the formation of risks in the quality management system of a credit institution with the allocation of formalized targets in the field of quality and using the qualimetric approach to form a single comprehensive indicator or aggregate result of the activities of a credit institution in the field of quality.

**Keywords:** QMS of a credit institution, risk management, aggregate risk of a credit institution.

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