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### **MARKET RISK STRESS TESTING IN BANKS**

A stress testing in the current macroeconomic instability is becoming especially important in the conditions of a significant level of market risks accepted by the Russian banking sector. This article summarizes the development of the theory and practice of stress testing in banks, proposes a methodology for conducting a stress test of credit institutions' exposure to market risk. The authors conduct a stress test of the securities portfolio of systemically important financial institutions. They proposed market risk assessment and stress testing for the securities portfolio of credit institutions. The stress-test shows the importance of bank market risk management tools to reduce the exposure to stress.

**Keywords:** banking sector, market risks, stress test, position at risk, risk indicator, risk exposure.

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### **DIRECTIONS OF DEVELOPMENT OF INVESTMENT LOAN IN RUSSIAN COMMERCIAL BANKS AND ISLAMIC BANKING PRODUCTS**

Ensuring sustainable economic growth of the Russian economy is impossible without expanding the investment activity of all its entities, especially given the level of its technological development and the specifics of financing investment processes. The article gives an assessment of the investment credit activity of commercial banks, suggests directions of its activation with the aim of implementing an investment-oriented model for the development of the Russian economy: improving the activities of the Bank of Russia to stimulate investment lending, providing hybrid investment banking products, developing investment banks in the form of Islamic banks or their divisions.

**Keywords:** investments, stock market, bank lending, Islamic banking products

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### **GROWTH DRIVERS OF THE QUALITY OF BANKING PRODUCTS AND SERVICES**

The article discusses the quality of banking services, including quality of product, quality of service and quality of processes. The article presents a classification of the components of banking services quality, which include accessibility, speed, security, comfort, and efficiency of processes. A description of each component is provided, and how each of them influences financial results of the bank is discussed. A definition of banking services quality, which is based on this classification,

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is proposed. The author analyzes bank activities aimed at improving the quality of banking services and identifies main directions of quality growth, including creation of an efficient key principle-based quality management system, unified language, using a modern information processing system, personalization of banking services, employees' focus on service quality, adding procedures to improve the quality of banking services to the responsibilities of each unit, an development and implementation of standards of quality both at the macro level and at the bank level.

**Keywords:** *banking services, quality of service, quality of processes, quality of product, quality management system, quality assessment, quality standards, quality tools, unified quality language, speech analytics, personalization of banking services, growth drivers.*

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#### **ABOUT ROLE OF MNC DEVELOPING COUNTRIES IN THE POST-PANDEMIC WORLD**

The article discusses current trends in the export of capital by MN corporations from developing countries. The purpose of the article is to identify the main factors that impact the accelerated growth of FDI outflow from developing countries, to show the long-term trends. The results of the study allow us to conclude that the cut in economic life as a result of a pandemic will not slow down the expansion of TNCs from developing countries, and the digitalization trend will only strengthen it.

**Keywords:** *MNCs, developing countries, digitalization, pandemic, China, direct foreign investment.*

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#### **BANK OF THE PARTNERSHIP OF P. M. RYABUSHINSKY: MOSCOW BANK OF THE FAMILY DYNASTY.**

The article uses the example of the Bank of Ryabushinsky's (Moscow) to consider the main parameters of the origin of banking and the regularities of the development of the traditional trading business into a financial one. As a result of his research, the author comes to the conclusion that the banking processes in the Bank of Ryabushinsky's met the General characteristics of the "great rise", corresponded to the General state policy, but did not develop a Union with international financial institutions.

**Keywords:** *Bank, centralization, Finance, management, founder, share, body, contract, Ryabushinsky.*