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WELFARE AND SAVING BEHAVIOR OF SUBJECTS OF THE RUSSIAN ECONOMY

Welfare of the population, overcoming poverty and significant economic inequality are considered today as the most important tasks of the global, regional and national order. According to the authors, a study of the relationship and interdependence of the level and quality of life, other aspects of welfare and content, forms and types of saving behavior of economic entities can make a special contribution to their decision. It was this range of issues that was the subject of research in this article.

The purpose of the article is to identify and characterize the relationship and interdependence of welfare and saving behavior and substantiation of the need to optimize the saving behavior of subjects of the Russian economy.

The methodological basis of the study is made by the methods of system analysis and stochastic modeling.

Keywords: *welfare, inequality, savings behavior, national savings system, optimization of savings behavior of economic entities, threshold of savings poverty*

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INCENTIVES FOR THE DEVELOPMENT OF THE EDB AS A REGIONAL FINANCIAL INSTITUTION

Multilateral development banks play an important role in the implementation of infrastructure projects, many years of positive experience have led to the emergence of various types of development institutions. The Eurasian Development Bank has an important function of financing projects in the territory of the countries of the customs union and beyond. That is why the article is devoted to the search for incentives for the development of the EDB in modern conditions. The article analyzes the size and structure of the bank's equity as the main tool for financing projects, and also suggests ways to develop the EDB.

Keywords: *EDB, investments, development bank, bank, economy.*

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STATE SUPPORT FOR EDUCATIONAL LOANS IN THE STRUCTURE OF SOCIAL INNOVATION: RUSSIAN EXPERIENCE

The article considers the social importance of the educational loans of models and tools available. Practical and theoretical significance of the research consists in the analysis of the tools, features of granting student loans, the advantages and disadvantages of using student loans to categories of borrowers and for banks engaged in providing the services. Novelty: substantiated financial inclusion education loans, the structure, conditions and instruments of its availability.

Keywords: *financial inclusion, educational loan, state support of educational loans, basic educational loan, related educational loan.*

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CONDITIONS FOR HARMONIZING RISK REGULATION IN BANKS OF EAEU MEMBER COUNTRIES

The article provides an analysis of the general legislative regulation of banking in the Eurasian Economic Union member states, including the concepts of “bank” and “credit organization” used in these countries. The approaches of the EAEU member countries to the regulation of bank risk management systems are thoroughly examined, and a general assessment of their compliance with internationally recognized standards is provided. Based on the results of the study, the author’s conclusion is that, in general, the main provisions of the principle are implemented in most participating countries with different degrees of detail. Apart from that, the greatest significance at present is the harmonization of the general legislative framework for the subsequent approximation of the regulatory regulation of banking practice of the EAEU member countries.

Keywords: *The Eurasian Economic Union (EAEU), economic integration, integration of banking markets, common banking market, risk management system, risk management.*

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NEOBANKS AS PARTICIPANTS IN THE RUSSIAN BANKING SECTOR

In this article the author considers the issue of the functioning of neobanks in the Russian banking services market. The research presents a description of the basic business models used by Russian banks-challengers, assesses the degree of importance of the neobanks business for the Russian banking sector, and also outlines the prospects for their development in the Russian market.

Keywords: *Neobanks, digital banks, challengers, digital transformation, banking sector, banking system, neobanks’ business models, banking market, digitalization, banking.*