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CROSS-BORDER INVESTMENT PROJECTS: FINANCING MECHANISMS

The authors consider one of the most relevant and in-demand problems of economic development of countries based on the application of mechanisms that ensure financing of cross-border investment projects. Attracting foreign investments is one of the most sensitive sectors of market relations in the external environment. At the same time, the interaction of market participants generates in the conditions of external shocks, the lack of well-balanced actions, relevant state support, and irrational behavior of partners, which impede the implementation of cross-border projects that contribute to the solution of strategic economic problems. The article takes into account the results, obtained by the applied research of the Financial University under the Government of the Russian Federation and presents a conceptual approach to the formation of complex mechanisms of multilateral cross-border investment projects.

Keywords: cross-border projects, investments, financial mechanisms, interstate support, participants of the economic relations.

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BANK RISKS AS INDICATORS OF INVOLVEMENT IN THE ML/FT

The article is devoted to identifying indicators of bank involvement in the processes of legalization of criminal proceeds and terrorism financing based on risk analysis of Russian banks. The types of bank risks were analyzed and, based on statistical material and calculations, the types that arise in connection with money laundering were identified.

Keywords: risk relationship, credit risk, operational risk, liquidity risk, license withdrawal.

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POLICY CHANGES OF CREDIT INSTITUTIONS CONCERNING SMALL AND MEDIUM-SIZED BUSINESSES IN THE CONTEXT OF THE CROWDFUNDING DEVELOPMENT

This article considers the results of a systematic analysis of existing legal norms and legal relations of objects and subjects, participants of crowdfunding, and modern conditions of legal regulation. The genesis of typical crowdfunding models and their practical implementations in various countries of the world, as well as technological platforms in the digital economy, is considered. The main trends of alternative strategies of credit institutions to the participants of crowdfunding, small and medium-sized businesses, and possible directions of proactive policy of credit institutions in the post-market economy are identified.

Keywords: crowdfunding, crowdfunding, crowdlending, crowd technologies, small and medium-sized businesses, credit organizations, investment platforms.

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ISLAMIC SAVINGS PRODUCTS AS A PROSPECTIVE TOOL TO ATTRACT POPULATION FUNDS

Modern forms of savings of the population and the possibility of transforming these savings into investments are considered in the article. The features of development of alternative to traditional bank deposits instruments based on Islamic principles of financing are presented, and the practice of their use in Russia is assessed.

Keywords: savings, investments, stock market, Islamic deposits.

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TYPOLGY OF CLIMATE RISKS AND THEIR IMPACT ON THE ACTIVITIES OF A COMMERCIAL BANK

Commercial banks in the course of their activities face new types of risks, including climate risks. The peculiarity of this group of risks lies in their direct and indirect impact on the activities of a commercial bank. In this regard, the article focuses on the features, classification and potential threats of these risks to the bank's activities, the need to reserve capital for this type of risk.

Keywords: commercial bank, banking risks, climate risks.
