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Editorial Office:

Fininformservice NIKA,
80 G Leningradskiy prospect, Moscow
phone: 8-916-646-09-30
<http://finvector.ru>
E-mail: nikainform@mail.ru

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Abramova M.A., *doctor of economics, professor, professor of the Department of Banking and Financial Markets, Chief Researcher of the Monetary Relations Research Center, FSBU of HE "Financial University under the Government of the Russian Federation"*

E-mail: MAbramova@fa.ru

Author ID: 491736

Lunyakov O.V., *doctor of economics, associate professor, professor of the Department of Banking and Financial Markets, Director of the Monetary Relations Research Center, FSBU of HE "Financial University under the Government of the Russian Federation"*

E-mail: OVLunyakov@fa.ru

Author ID: 759464

MODERN TRENDS IN THE MONETARY AND PAYMENT CIRCULATION DEVELOPMENT IN THE DIGITAL ECONOMY (conference materials)

The paper discusses the issues of current trends in money and payments circulation in the context of the development of the modern money theory. With the use of exoteric approach, it is juxtaposed the current changes in money and payments circulation with the postulates of monetary theory, taking into account the active and wide application of digital technologies. Various points of view on the development of forms and types of money, payment services, regulation of the monetary and payment sphere are generalized.

Keywords: *modern money theory, money circulation, payment circulation, money, forms and types of money, digital ruble.*

Natalia I. Valentseva, *Doctor of Economic Sciences, Professor of the Department of Financial Markets and Banks, Financial University under the Government of the Russian Federation*

E-mail: valencheva@yandex.ru

Author ID: 691581

CURRENT STATE AND DEVELOPMENT TRENDS OF BANK STABILITY

The article contains an analysis of the signs of bank stability and instability over the past three years. The author proposes to establish the practice of regular monitoring of transformation risk associated with a disproportion in resource allocation.

Keywords: *bank stability, development trends of bank stability, types of bank stability.*

Nataliya A. Amosova, *Doctor of Economic Science, Professor of Department of Banking and Financial Markets, Financial University under the Government of the Russian Federation*

E-mail: NAAmosova@fa.ru

Author ID: 386448

Igor V. Verzhbitskiy, *Postgraduate at the of Department of Banking and Financial Markets, Financial University under the Government of the Russian Federation*

E-mail: ivverzhbitskij2020@edu.fa.ru

Author ID: 1056115

SPECIFICS OF CREDIT RISK MANAGEMENT OF BANKING GROUPS WHEN PERFORMING FINANCIAL LEASE OPERATIONS

The boom in the financial lease (leasing) market requires research efforts in terms of analyzing the risks of domestic lessors. Credit risk is one of the most common and difficult to measure and evaluate. According to the authors, the application of the Basel approach in terms of managing this risk will reduce financial instability in the market. The purpose of the article is to summarize and structure the approaches and methods of measuring and managing credit risk in the financial lease market.

Keywords: *banking groups, lending, leasing, risks, financial lease market, financial lease, financial stability, IRB approach.*

Elena I. Meshkova, *Candidate of Economic Sciences, Associate Professor of Department of Banking and Financial Markets, Faculty of Finance, Financial University under the Government of the Russian Federation*

E-mail: eimeshkova@fa.ru

Author ID: 700325

Iman S. Abdurazakova, *Master's student, Department of Banking and Financial Markets, Leading specialist-expert of the Centralized Accounting Department of the Federal Treasury Department for the Chechen Republic, Faculty of Finance, Financial University under the Government of the Russian Federation*

E-mail: abdurazakova.iman@yandex.ru

STRESS TESTING IN MACROPRUDENTIAL ANTI-CRISIS BANKING REGULATION

Stability of the banking system and macroprudential regulation are necessary for healthy economic growth. In this article, we study the banking network and its vulnerability to stress from various banking assets. Current stress tests conducted by banking regulators around the world do not take into account the possibility of connecting banks and the possibility of spreading the vulnerability of one bank to the rest of the system. A theoretical review and synthesis of approaches to system stress testing revealed that the traditional approach to financial institution stress testing focuses on capital adequacy and solvency. Liquidity stress tests were applied in parallel and independently of solvency stress tests based on scenarios that may not correspond to those used in solvency stress tests. Based on the study of an international experience, the authors present a system of elements of complex macroeconomic stress testing.

Keywords: *banking system, stress testing, banking regulation, macroprudential policy, central banks.*

Dmitry V. Trofimov, *Candidate of Economic Sciences, associate Professor of the Department of Banking and financial markets, Financial University under the Government of the Russian Federation*

E-mail: DVTrofimov@fa.ru

Author ID: 718340

TRANSFORMATION OF THE STRUCTURE OF HOUSEHOLD BANK DEPOSITS

The analysis of changes in the volume and structure of Bank deposits, the factors contributing to changes in the structure and volume of deposits. It is concluded that there is a need to introduce a Plan of accounts for accounting in credit organizations of saving accounts, as well as the implementation of a project at the state level to harmonize the country's savings system.

Keywords: *savings system, distribution and redistribution of income of the population, inequality of the population, insufficient financial security, Bank deposits, social groups of savers.*
