

contents



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BANKING SECTOR

Larionova I.V., Meshkova E.I.

SYNERGY OF PROFITABILITY AND RISKS OF BANKING SECTOR INSTITUTIONS

IN THE CONTEXT OF FINANCIAL STABILITY 2

BANKING ANALYTICS

Zeleneva E.S.

COMMUNICATION POLICY OF THE BANK OF RUSSIA IN CONDITIONS

OF POLITICAL INSTABILITY12

FINANCIAL MARKETS: OPINIONS AND FORECASTS

Rasteryaeva T.V.

GLOBALIZATION: NEW CHALLENGES AND RISKS IN FINANCIAL MARKETS 17

FINANCIAL TECHNOLOGIES

Plotnikova M.V.

DEVELOPMENT OF THE MARKETPLACE PROJECT IN THE CONTEXT

OF DIGITALIZATION OF FINANCIAL SERVICES IN RUSSIA..... 22

BANKING ACTIVITIES: SERVICES

Rudakova O.S., Shakhnazaryan Yu.A.

PROBLEMATIC ASPECTS OF SMALL BUSINESS BANKING..... 30

INTERNATIONAL

Varkentin A.Ye.

REVIEW OF SCIENTIFIC RESEARCH ON REGIONAL EXPORT

SPECIALIZATION (RUSSIA, EAEU)..... 36

ANNOTATION

39

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SYNERGY OF PROFITABILITY AND RISKS OF BANKING SECTOR INSTITUTIONS IN THE CONTEXT OF FINANCIAL STABILITY

The challenges of recent years are due to the pandemic, which is developing against the backdrop of a difficult geopolitical situation and economic rivalry, increasing volatility in basic macroeconomic indicators, financial market conditions and relatively favorable macroprudential statistics. They require a deeper understanding of the triggers of financial instability in the context of risks in highly concentrated markets. These and other problems are reflected in scientific articles, reviews of the expert community, and economic literature. At the same time, the increasing concentration of assets by individual financial market institutions, the strengthening of the positions of banking groups and the emerging trend in favor of choosing an ecosystem business model, makes us turn to the problems of the correlation between high profitability indicators of the activities of large market players and the level of risks they have taken, as well as the potential for their generation. in foreseeable future.

Keywords: banking profitability, risks, banking groups, ecosystem development model, risk management.

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COMMUNICATION POLICY OF THE BANK OF RUSSIA IN CONDITIONS OF POLITICAL INSTABILITY

The article discusses the use of communications by the Bank of Russia in the structure of modern monetary policy instruments implemented in conditions of political instability. Two main directions of the communication policy are analyzed: the interaction of the monetary regulator with the population and business, as well as interaction with the state economic policy authorities. The channel of the influence of communications of the Bank of Russia on the level of inflation is given.

Keywords: monetary policy, communications, central bank, inflation.

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GLOBALIZATION: NEW CHALLENGES AND RISKS IN FINANCIAL MARKETS

The problem of the emergence of new challenges and risks in the financial markets due to the development of globalization processes in modern conditions is quite relevant. The expansion of international relations between financial institutions and markets implies both the growth of integration processes, taking into account the sharp expansion of the "digital society" on a global scale, and the emergence of global threats and potential risks for the dynamics of the development of national economies and financial markets. The article substantiates the need to change the approaches and mechanisms for regulating segments of national financial markets in connection with the search for a new balance between globalization and the stability of the national economy, taking into account the emergence of new long-term trends in a rapidly changing world

Keywords: *globalization, sustainability of the national economy, financial markets, medium and long-term trends.*

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DEVELOPMENT OF THE MARKETPLACE PROJECT IN THE CONTEXT OF DIGITALIZATION OF FINANCIAL SERVICES IN RUSSIA

In the context of the digitalization of the economy, the integration of various financial market participants is increasing. The purpose of the article was to study the features of the development of the Marketplace project in the context of digitalization of financial services in Russia. The current state of the project was assessed. The possibilities opened up by the implementation of the Marketplace system and the factors hindering it are revealed. As a result, three possible approaches to the further development of the Marketplace project in Russia were proposed in terms of the number of financial platforms: the operation of one financial platform, the admission of an unlimited number of financial platforms, and the limitation of the number of financial platforms depending on certain indicators.

Keywords: *marketplace, financial platform, digitalization, banking services, financial services, financial technologies.*

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PROBLEMATIC ASPECTS OF SMALL BUSINESS BANKING

The article discusses the key problems and barriers to the development of modern banking products. Particular attention is paid to the segment of small business, as the interest of the banking sector in this type of clients has recently been growing. Possible ways of overcoming problems, improving relations with clients under the influence of financial technologies are considered.

Keywords: *banking products, small business, financial technologies.*

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REVIEW OF SCIENTIFIC RESEARCH ON REGIONAL EXPORT SPECIALIZATION (RUSSIA, EAEU)

The article provides an overview of scientific domestic and foreign studies of regional specialization issues, presents the characteristics of exports and its strategies for SME firms. Some areas of analysis of the prevailing trends and the structure of exports are shown. They can be used for forecasts and the formation of a database of objects and subjects of research. The author draws a conclusion about the relationship between the financial results of exporting firms with the systemic characteristics of exports, and also provides an example of the orientation of most of the exports of Russian firms to the Asian region, including the countries that are members of the EAEU.

Keywords: *researches, regional exports, firm-exporters, exports sophistication, regional exports specialization, Russian regional inequality.*
