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### **DEVELOPMENT OF THE SYSTEM OF LENDING TO THE REAL SECTOR OF THE ECONOMY IN THE CURRENT CONDITIONS OF THE ACTIVITIES OF RUSSIAN BANKS.**

The article proposes directions for modernizing the lending system that contribute to the prompt provision of credit support for the development of priority sectors of the real sector of the economy, compliance with the limits of lending, optimal proportions in the ratio of own and borrowed funds in the formation of reserves and the implementation of costs, ensuring timely repayment of loans due to the close connection of the movement of the loaned value with the circulation of funds, as well as the choice of methods for lending to various objects based on criteria tested in Russian banking practice.

**Keywords:** credit, credit system, credit methods, credit limits

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### **A FUNCTIONAL APPROACH FOR DESCRIBING THE REASONS OF GLOBAL CRYPTO ADOPTION**

The article analyzes the reasons of global crypto adoption. As a main method of the research, it is proposed to use a functional approach. On the basis of the developed mental map, the characteristic features of economic transactions in the function of fiat money (medium of exchange, store of value, unit of account), as well as the fundamental conditions for replacing fiat money with cryptocurrencies, are analyzed. The analysis is supported by a study of the relationship between the number of owners of cryptocurrencies at the country level, on the one hand, and the level of inflation, average wages, on the other. The results of the study can serve as a basis for further assessments and conclusions regarding the effectiveness of monetary policy in the context of the circulation of cryptocurrencies, the formation of decentralized finance

**Keywords:** cryptocurrency, functions of money, central bank, decentralized finance, monetary policy, wages, inflation

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### **THE INSURANCE MARKET OF RUSSIA: RELATIONSHIP WITH THE BANKING SECTOR AND WAYS TO IMPROVE THE EFFICIENCY OF FUNCTIONING**

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The article examines the relationship between the insurance and banking sectors of the Russian financial market. Their stability is confirmed by an analysis of the structure of insurance sales channels and the dynamics of commission fees by types of intermediaries. A set of measures aimed at improving the efficiency of the domestic insurance market is proposed.

**Keywords:** *insurance market, banking sector, insurance company, banking group, insurance premium, bank sales channel, commission fee.*

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### **STIMULATING BANKING REGULATION: EFFICIENCY EVALUATION AND DEVELOPMENT PROSPECTS**

The article assesses the results of the introduction of areas of stimulating banking regulation, which is designed to play a significant role in promoting economic growth and structural transformation of the economy. Tendencies that limit the effectiveness of incentive regulation measures are identified, directions for their further development are substantiated, suggesting uniting the efforts of all financial market participants, including commercial banks, with their targeted state support.

**Keywords:** *stimulating banking regulation, SME lending, project finance, investment risks*

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### **DIGITAL TRANSFORMATION OF BANKING MANAGEMENT FOR NEW PRODUCT LINES DEVELOPMENT**

The article shows how in the face of unprecedented sanctions pressure the banking system confirms its stability and continues the vector of digital transformation. The authors believe that under these conditions special attention should be paid to improving the efficiency of the banking product line management system.

The conceptual model of the banking product line management system developed by the authors makes it possible to create a single management interface, and implement a mechanism for managing a rapidly adapting digital banking infrastructure using advanced analytics tools, artificial intelligence, scenario, and econometric modeling algorithms.

**Keywords:** *digital transformation, advanced analytics, banking ecosystems, open banking, Open API, multi-banking, organization of the digital management environment, big data management, artificial intelligence.*

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