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Adaptive potential of banks in the global economy

The article deals with the theoretical issues of the adaptive potential of banks and financial stability in the context of the transformation of the global financial system. The relevance of the topic is due to the lack of scientific consensus on determining the essence of the adaptive potential of banks and measures for its development, and is also dictated by the need to analyze complex issues of ensuring financial stability in modern conditions of technological transformation of financial markets. The topic is relevant, firstly, from the point of view of economic science, since the conceptual apparatus of the adaptive potential of banks (its definition and factors of influence) remain debatable. Secondly, its relevance is determined by the practice of applying new strategic solutions in the activities of banks seeking to solve the problem of being financially stable and liquid in the context of the transformation of the global financial system. The article presents debatable issues of the development of banks' activities in the process of digitalization; The prospects of banks on the basis of ensuring financial stability in the context of transformation of business models of banks are shown. The article is addressed to a wide range of readers and is aimed at bridging the knowledge gap between IT specialists and bank employees and their customers.

Keywords: *adaptive capacity of banks, financial stability, financial market, business model of banks*

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The study of the Laws of Credit: History and Modernity

The construction of effective economic systems and mechanisms is impossible without taking into account the requirements of objective laws and regularities of the relevant sphere of economic relations. In the context of large-scale transformations taking place today in the credit and banking sector, the question of knowledge of the laws of credit is becoming relevant again. The article provides a historical and economic analysis of the study of the laws of credit, from the XIX century to the present day. The construction of effective economic systems and mechanisms is impossible without taking into account the requirements of objective laws and regularities of the relevant sphere of economic relations. In the context of large-scale transformations taking place today in the credit and banking sector, the study of the laws of credit is becoming relevant again. The theoretical and methodological basis of this study was laid by such domestic scientists as N.H. Bunge, V.A. Kosinsky, Z.S. Katsenelenbaum, I.A. Trakhtenberg, O.I. Lavrushin, I.I. Konnik, S.B.

Steinschleiger, Yu.P. Avdiyants, N.I. Valentseva and others. The article provides a historical and economic analysis of the study of the laws of credit, from the XIX century to the present.

Keywords: *credit, credit theory, economic law, regularity.*

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The dilemma of ensuring financial stability and stimulating economic growth in the new model of economic development

The Russian economy and its banking sector have overcome the shock caused by unprecedented sanctions pressure without serious shocks, have maintained stability and are demonstrating economic growth by the end of 2023. At the same time, the history of sanctions restrictions has not yet been completed, and the country's economy is in the process of transformation. In the context of what has been said, the author finds two interrelated aspects, interesting and relevant. The first is to resolve the dilemma of ensuring financial stability in the banking sector and maximizing the involvement of the resource potential of banks in stimulating economic growth. The second one affects the field of regulation and consists in the possibility of harmonizing regulatory restrictions with a new model of economic development, which is focused on ensuring technological sovereignty, structural adaptation of the economy and social comfort.

Keywords: *banking sector, financial stability, new economic model, sanctions restrictions, structural adaptation, technological sovereignty, mega-regulator*

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Technological sovereignty as a competitiveness factor of the national economy

The article is devoted to the problem of achieving technological sovereignty, the factors determining it and the directions of its achievement in modern conditions, within the framework of the ongoing industrial policy. The importance of technological sovereignty for increasing the competitiveness of the national economy is substantiated.

Keywords: *technological sovereignty, industrial policy, critical technologies, innovation, financing of science, competitiveness of the national economy*
