
336.773

Kotelevskaya Yulia Viktorovna,

Ph.D. in Economics, associate professor,
Department of finance and credit,
Crimean Institute of Business,
Simferopol.

Blazhevich Oleg Georgievich,

Ph.D. in Economics,
Department of Business Finance and Insurance,
V.I. Vernadsky Crimean Federal University,
Simferopol.

APPLICATION FEATURES OF THE INTERNATIONAL STANDARDS IN THE FINANCIAL STRENGTH OF CREDIT INSTITUTIONS

(III),
III

The article studies the basic objectives and mechanisms of the Basel Accord (Basel III) which are to be adapted to the operation conditions of the Russian banking sector. The standards under Basel III liquidity shortage are analyzed. The characteristic features of the Basel standards integration in the Russian banking system are identified.

Keywords: Basel standards, liquidity coverage ratio, the net stable funding ratio, the financial strength of credit institutions.

.....

..... III.

.....

..... (II, II.5 III)

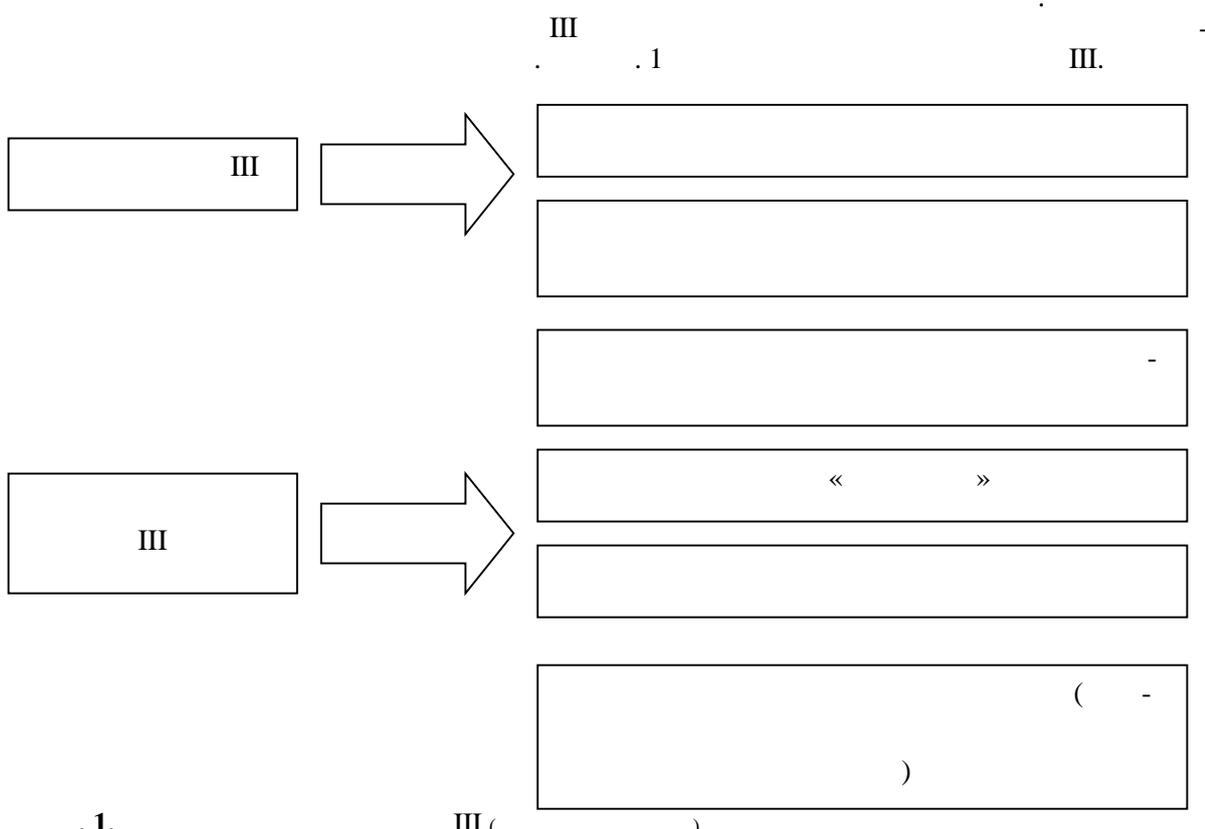
..... 10

..... [9].

..... III

..... « »,

.....



.1. III ()

..... II, ,

..... ()

2013-2014 . III, II,
 (LCR) (NSFR),
 .1 III
).

| 1. III * | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 |
|----------|------|------|------|------|------|------|------|
| | | | 60% | 70% | 80% | 90% | 100% |
| - | | | | | | - | |

*

510- ,
 « »,
) »
 », ,
 NSFR — 100%.
 01.01.2018 . [2].
 100%.
 III
 (RWA).
 II.
 III (3). III ,
 3 50%,
 100% [4].
 70%,
 10% 100% 1 2019 .
 510- 3 2015 «
 » [2].
 (LCR)
 ()

(,) () 30
LCR.
01.01.2016 .

22, 2015 «
».
[5].

« « », 1 2016 , ,
LCR , LCR,

1 2017 ,

.57 « ()»,
[1].

() 01.01.2016 . 60%

), 30 2015 «
».

() 25 ; ,
50%.

(,
)

90
1,75 . . (01.01.2016 . — 12,75%) .
LCR,

(26) , (

27) (,

, 26,) .

(1) [2]:

$$26(27) = \frac{+ + +}{+}, \quad (1)$$

— () ;
— () () ,
() ;

— (),
 ;
);
 — ()
).
 (2):
 = $\min (; 0,75 \times)$, (2)
 — ()
 — () III,
 ,
 , (.2).

2. III *

| | (%) | III | (%) |
|--------|-------------------------|--------|------|
| 1: | | | |
| (1.1) | 5 | (1) | 4,5 |
| (1.2) | 5,5 (2015 . — 6) | 1- | 6 |
| (1.0) | 10 | - | 8 |
| — | — | | 2,5 |
| — | — | | 2,5 |
| 2: « » | | | |
| (2) | 15 | — | — |
| (3) | 50 | (LCR) | 100 |
| (4) | 120 | (NSFR) | 100 |

* [10]

III « »,
 ,
 « » 2013 . 2017 . « » 01.01.2015 .
 III, 3 %.
 , 01.01.2018 . III
 ,

10

(III)

(II, II.5, III).

(III

2019 . 2018 .) . , III,

III

1. — 2014. — 4. — .451-453. « III» / //

2. III: []. — : www.kpmg.com/RU/ru/topics/Russian-Banking-Club/Documents/Basel%20III_rus.pdf (09.12.2015).

3. // . — 2011. — 7. — .130-134.

4. : 03.12.2012 139- (- 13.12.2012 26104); . 01.09.2015 (. , : 01.01.2016) []// : www.consultant.ru/document/ cons_doc_LAW_139494 (09.12.2015).

5. III []. — : http://cbr.ru (10.12.2015).

6. : 3 2015 510- (01.01.2016 .) [] / : www.cbr.ru/analytics/standart_acts/bank_supervision /151130/05.pdf (10.12.2015).

7. III / . . // . — 2014. — 8. — .578-581.

8. 30 2014 421- « (III): 01.12.2015 3872- (1 2016) []// : www.consultant.ru/law/hotdocs/45131.html (09.12.2015).

9. 22.07.2015 3737- (11.08.2015 38444) []// : www.consultant.ru/document/ cons_doc_LAW_184686 (09.12.2015).

10. (): 10.07.2002 86- (. 05.10.2015, . 28.11.2015)(. , . 01.01.2016) []/ : www.consultant.ru/document/cons_doc_LAW_37570 (09.12.2015).