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DIRECTIONS OF PROFITABILITY INCREASE OF BANKING ACTIVITY IN MODERN CONDITIONS



The article considers the essence of banking profits, the process of its formation and use. The paper carried out the analysis of the aggregate financial result of commercial banks operating in the Russian Federation for 2013-2015, and analyzed the dynamics of financial result in the most profitable banks and identified 10 leading banks in terms of net profit. In the context of work on the basis of data analysis and current state of the banking sector a number of measures was proposed aimed at improving profitability of banking activity in modern market conditions and optimizing the efficiency of operating banks in the Russian Federation in general.

Keywords: revenues, expenses, operating profit, net profit, banking, commercial banks, the formation and use of profit, capitalization, financial result, banking sector, efficiency, credit institution, acting operations, passive operations, owned capital, liabilities, equity, liquidity, solvency, financial stability, profitability, financial risk, credit portfolio.

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* [3, . 234-236]

[5].

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2015 733 100
2014 189 2013 (.2).

2.

2013-2015 .*

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	2013	2014	2015	2013	2014	2015	2013/2014	2014/2015
	922	833	733	993 584,5	589 141,3	191 965,4	-40,71	-67,42
	834	707	553	1 012 252,5	853 239,6	735 803,4	-15,71	-13,76
	88	126	180	-18 667,9	-264 098,3	-543 838,1	1314,72	105,92

* [8]

2014 2012 180
2015 — 300 « »

[7]. , 2015

88 . 2013 180
2013-2015

(.2). 2014 40,71%
2013 191 965,4, 589 141,3 . 2015 67,42%

. 2014

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.3 . 2013 . 2015
2013-2015

392 634 997 . . 2013 236 256 123 . . 2015 .

5 2014 2015 142,81%.

, 15 2013 3 2015 ,
2013-2015 263,03%.

2013-2015 , 5 4 .

92

2015 — 2014 2013 -126 306 063
 821 2014 7 11 176 558
 2015

3. (2015)* 10

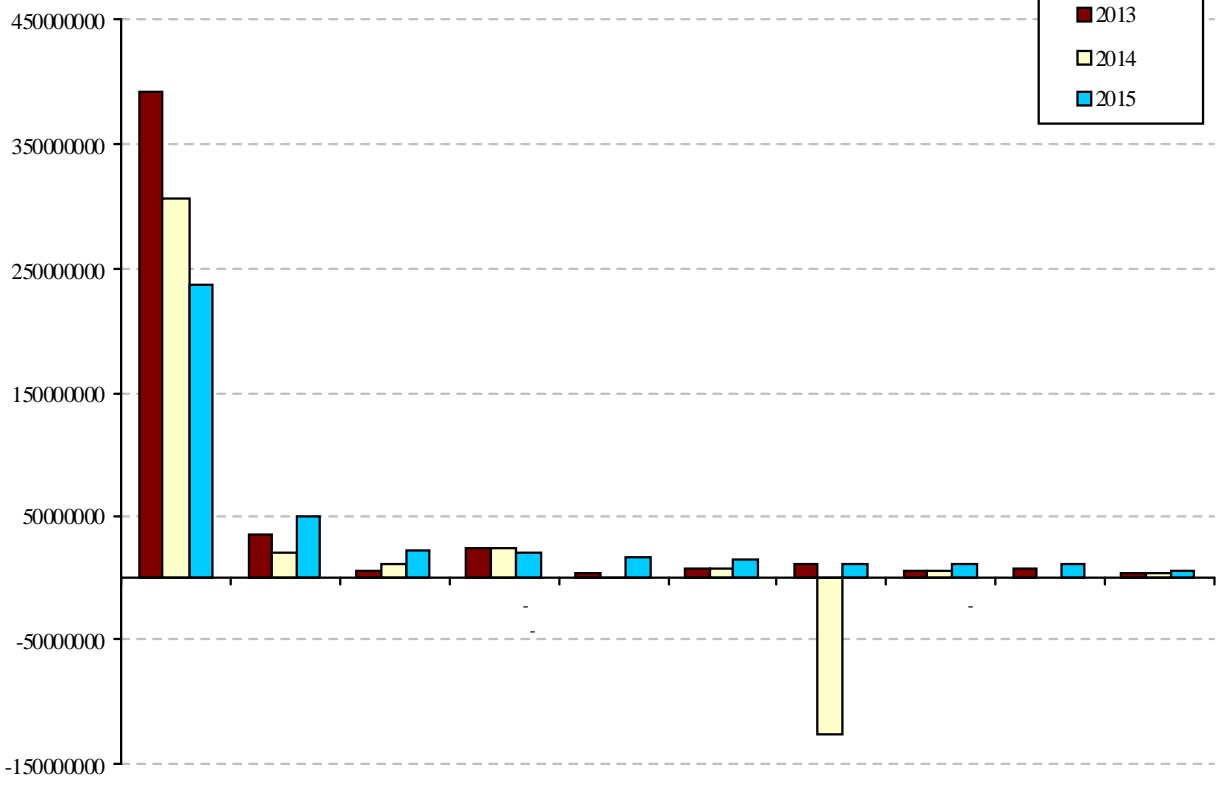
	(), . . .			, %		2013	2014	2015
	2013	2014	2015	2014 / 2013	2015 / 2014			
	392 634 997	305 703 229	236 256 123	-22,14	-22,72	1	1	1
	35 119 013	20 007 291	48 580 668	-43,03	142,81	2	5	2
	6 274 087	11 312 981	22 776 925	80,31	101,33	15	8	3
	24 957 848	24 788 043	20 139 055	-0,68	-18,75	5	4	4
	4 006 145	1 433 394	16 532 220	-64,22	1053,36	21	51	5
	8 415 442	7 415 622	14 636 601	-11,88	97,38	9	13	6
	10 797 684	-126 306 063	11 176 558	—	—	8	821	7
	5 276 010	6 784 023	11 112 759	28,58	63,81	17	14	8
	7 837 680	163 941	10 956 121	-97,91	6582,97	11	196	9
	3 896 650	4 423 570	6 142 560	13,52	38,86	23	19	10

* [8]

80% 2015 . 1 2 2014 150
 (76) 2015
 72 2016
 [9]. (70),
 (51), (45,9).

[10].

100%,



. 1. (3).

[11].

. [12, c. 105-107].

[13].

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