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THE BANKING SYSTEM OF THE RUSSIAN FEDERATION: CURRENT STATUS AND PROBLEMS

The article deals with the actual theme of the Russian banking system development. The main directions of its improvement and problems in modern conditions are analyzed. The role of the state and the Central Bank in the banking system is defined. The current trends in the functioning of the banking system, as well as the prospects for its further development are considered. In the period of socio-economic reforms associated with the comprehensive modernization, the development of the banking system of the country is of particular relevance. Currently, the banking system of Russia is one of the most dynamically developing sectors of the economy. Improving the activities of individual segments of the banking system is a priority direction of socio-economic development of the state as a whole and its regions. Features of development of the Russian market of banking services are determined by the state of the banking system and its role in the economy. The role of banks in modern society is of great importance for the economic environment, as banks are not just institutions with legislative functions, banks are public institutions that contribute to the satisfaction of the needs of economic entities, the redistribution of funds, as well as being the Foundation of the financial infrastructure of the economy of the Russian Federation. Deep structural changes in the modern Russian economy make us take a fresh look at the state and prospects of development of modern forms and individual segments of the Russian banking system. Today there is a real need to give a new impetus to the institutional development of the banking system. The Russian market needs a modern banking system capable of providing the full range of banking services, to be the center of market regulation of the economy. The constant development of the banking system is connected directly with the rapidly changing economic, political and social conditions, as well as with foreign economic relations between the States.

Keywords: Central Bank, banking system, commercial Bank, solvency, credit institutions, equity, assets.

[4, .31]. [2]. 51

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[1], 1 2019 435 [9]. 2013 2018 77 561 24 (»,).); « 2019 400 [9]. [10]. 2018 +10,4 %, 94 2017 — 2014 (+35,2 %), 2011 (+23,1 %) 2012 (+19 %). 6,4 %, 2-3 10,6 % 12,2 %), 55,8 % (2017) 60,4 % [8]. **—** 66 % **—** 63 % 72 %. 2017 2013 [9]. 1 2019 65,1 12 % 2017 . 33,3 10 % 14,9 2013-10 2 22 % [9]. 6,9 % 5,2 %. 52

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2018
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                                 10 %
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23,6 % (15,5 % 2017
                         6,4
                                           43 %
                   3
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                                                                               18 %) [8].
    2019
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                                                                9,66 %
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       9,52 %
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                                                                [9].
                             20 %
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            2018
2019
             2019
                                    2018
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                                                                     : 7,36 %
                                   2019-
  7,43 %
              7,55 %.
        2018
                                                                                  7,75 %.
178
                                                  7,5 %,
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                     52
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4,5 %.
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2018
                       1,3
                                                                          1,56
                                       1,9
                                                    (+23 %
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). 42 % — 811,1 **—** 13 %, 256,6 110,8 6 % 2018 100 561 140 574,58 772 2019 [5]. 1.); , 2. 3. 4. 5. 6. 7. 8. 9. , smart-10. 11. [11]. 12. -50 ,) [3]. 54

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