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IMPACT OF THE CORONAVIRUS PANDEMIC ON THE RUSSIAN BANKING SYSTEM

The article deals with the current topic of the development of the Russian banking system in the context of the coronavirus pandemic. The current state of the banking sector and the activities of individual credit institutions are analyzed. The threat of a pandemic impact on the state's banking sector is being studied. Taking into account the current situation, problems arise in the activity of banks, including the lack of full communication between credit institutions and customers— one of the most important factors in the development of banking business. It is quite difficult to operate remotely — most businesses are based on personal communication between employees and customers. The main problem and difference between the current situation and past crises is not the economic nature of the current crisis. Therefore, it is quite difficult to assess its progress and the consequences of the pandemic. The situation will depend on how widespread the COVID-19 pandemic is and how the authorities will respond to it. The consequences of a pandemic are unpredictable in their duration and impact. It is obvious that the country is waiting for

a drop in production and this is a serious blow. How fast the economic recovery will be depends on the duration of the pandemic. The measures taken by the government to support the population (issuance of zero loans and registration of credit holidays, etc.), today will cause damage to the banking sector by about 400 billion rubles. If we take into account last year's net profit of the country's banks, which amounted to 1.7 trillion rubles, the banking system will withstand this blow. The main risk for banks will be non-repayment of loans by businesses, deterioration of the loan portfolio. This may lead to a crisis in some sectors of the economy, whose enterprises are borrowers. According to the most negative estimates of experts, the losses of the banking sector may amount to about 900 billion rubles. The crisis triggered by the coronavirus pandemic will be felt by the country's banks in the next six months. Banking organizations will need financial support from the state. Some financial institutions will not survive without state aid. In the current situation associated with the COVID-19 epidemic, banking organizations are still only underperforming. After the pandemic, the country's banks, as well as their clients, will find themselves in a new reality. The economic situation in the country will be different. Entire sectors of the economy may be transformed. Some banking organizations will close, and the remaining financial institutions will develop remote services, which they switched to during the coronavirus period. It is quite difficult to predict what will happen to the rates of loans and deposits and the ruble exchange rate. This depends on many factors. One thing is clear-the world will not be the same.

Keywords: pandemic, coronavirus, Central Bank, banking system, economy, commercial bank, loans, deposits.

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