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CURRENCY RISK IN MODERN BANKING

The scientific article presents the results of the analysis of the impact of foreign exchange risk in Russia on the trends and prospects for the development of banking activities. The relevance of the study is due to the instability of world currencies, changes in the national financial policy, the strengthening of the negative impact of external factors, which has an impact on the formation of the national financial security of the state in general, and in the banking system in particular. Within the framework of the article, the characteristics of currency risk in modern banking are considered. The current currency risk, the risk of devaluation, the risks of changes in the system of currency regulation are considered. The actual problems of development of commercial banks are determined. The main trends in the dynamics of indicators of the development of banking activity in Russia and the impact of currency risk on them are considered. The directions for reducing the currency risk when using digital financial technologies are shown.

Keywords: banking; commercial banks; banking system; Russian ruble, exchange rate, currency risks.



.1. / (USD/RUB) Forex [8]

1, 2022

121

55. 2018

82.

50%, 2022

48

2022

58.

2022

2022

52 % 34 %, 12,3 % 32,4 %.

19 % (2022 2022 - 35 %),

14 % (2022 -0,4 %).

5 %.

1 2022

;

);

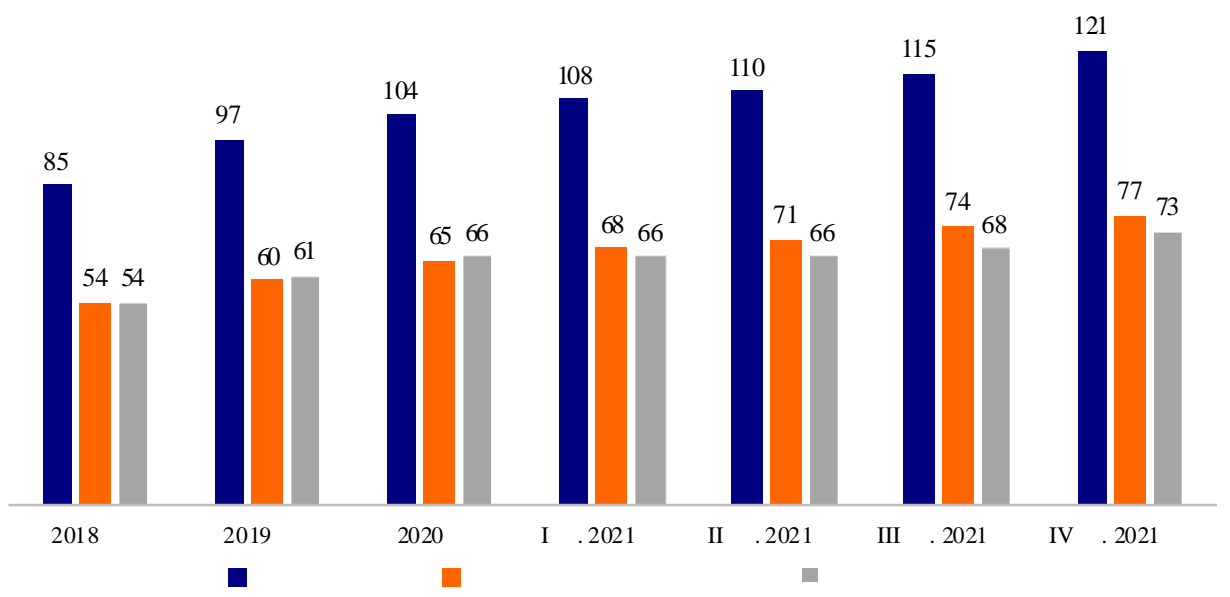
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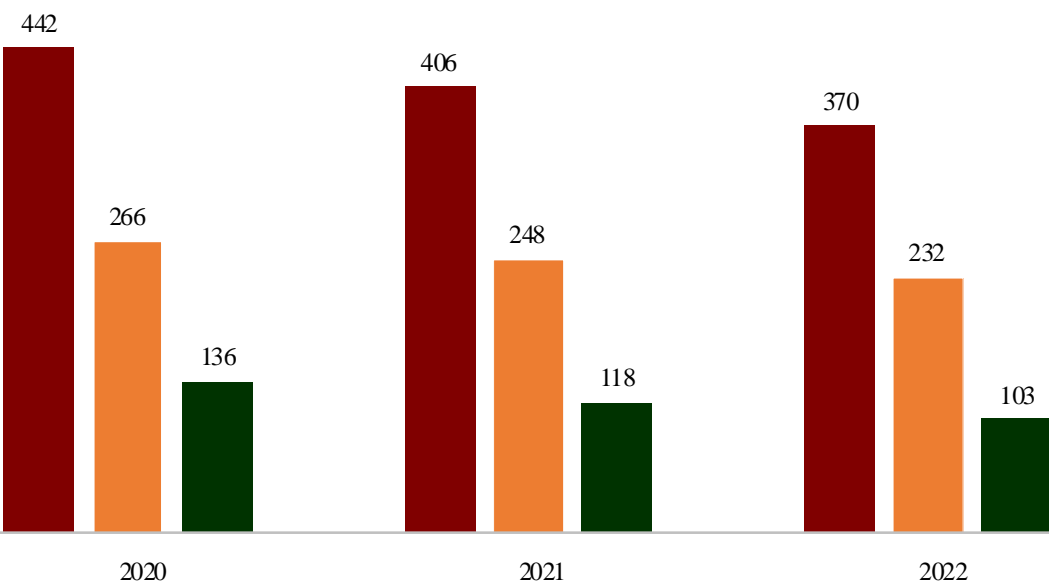
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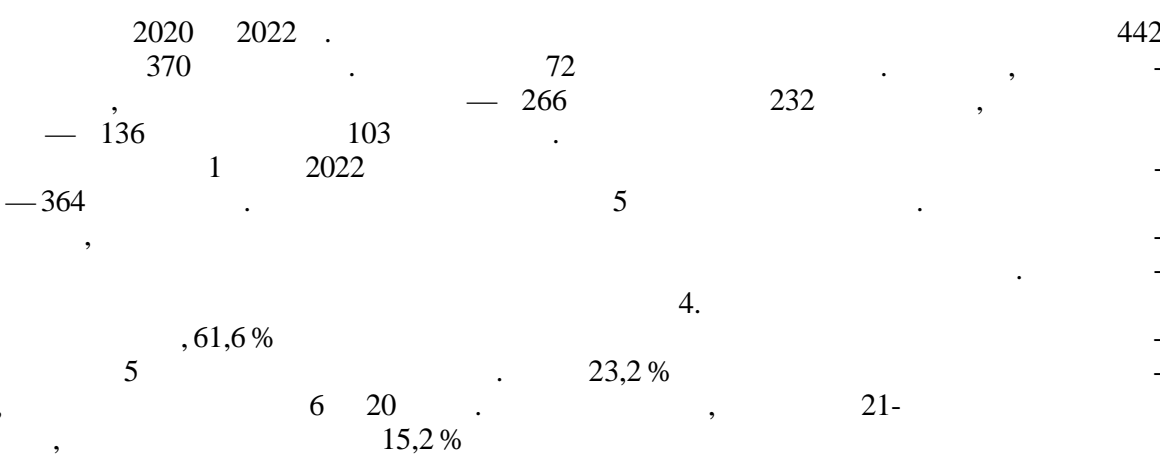
[9].

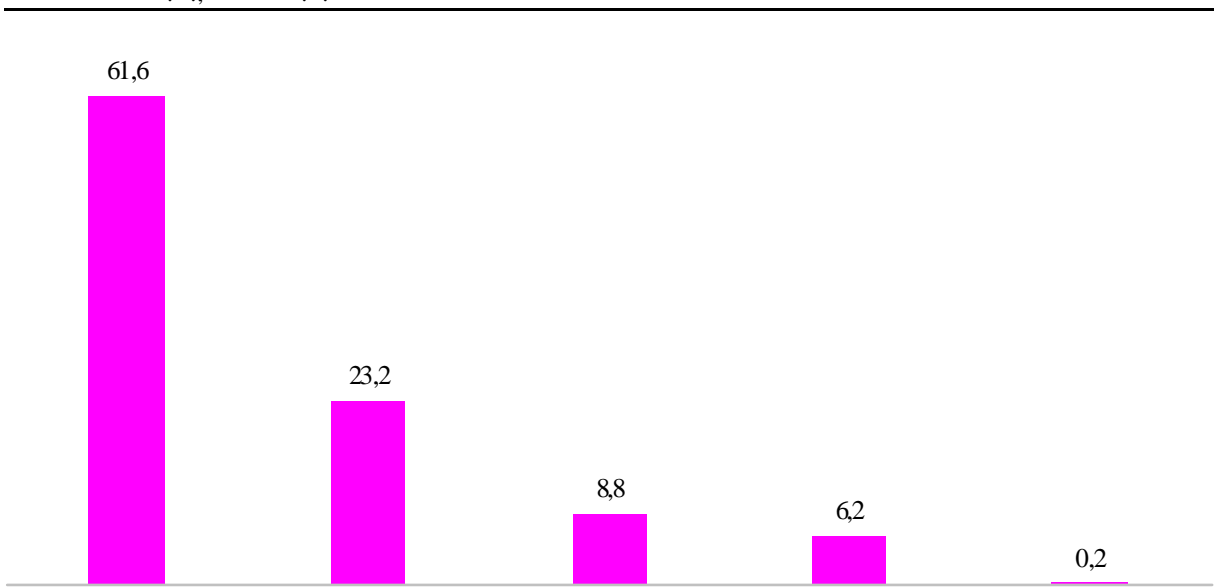
2,





■ .3. [14]





[1]

2022

Big Data,

31 (2022

51

2022

2022

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