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DETERMINATION OF THE CREDIT RATE IN THE CONDITIONS OF CURRENCY INSTABILITY OF THE RUSSIAN FEDERATION

2022–2023

The scientific article presents the results of an analysis of the reasons for changes in the level of the credit rate in the banking sector of the Russian Federation in conditions of instability of the exchange rate of the Russian ruble, which led to its increase in the period 2022–2023. The study shows the importance of effective credit rate management not only for the banking sector, but also for the entire socio-economic system of the state. The dynamics of the average market lending rate for individuals and non-financial organizations is analyzed. The importance of regulating the credit rate to reduce inflation and ensure the stability of the national currency is shown. At the conclusion of the article, the authors found that currency instability creates additional financial risks for the activities of economic agents, which causes an increase in overdue loans, stimulating commercial banks to increase lending rates. However, the effective monetary policy of the Central Bank of the Russian Federation, in which an important component is the regulation of the key rate of the Bank of Russia, can provide the necessary balance of the availability of credit resources for business entities, the possibility of consumer lending and stabilization of the financial market of the Russian Federation.

Keywords: loan rate, commercial banks, lending, loans, currency instability, exchange rate, Russian ruble.

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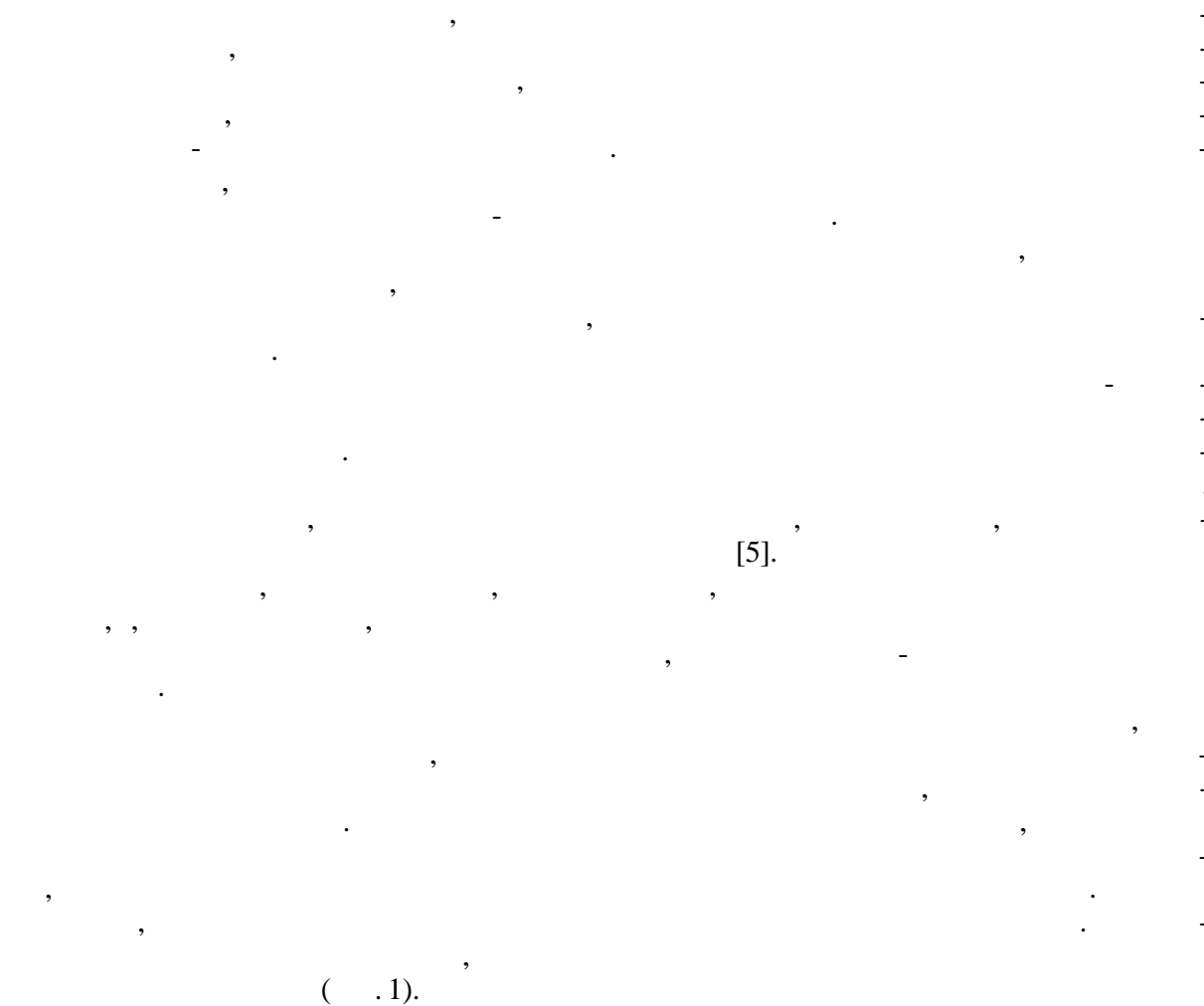
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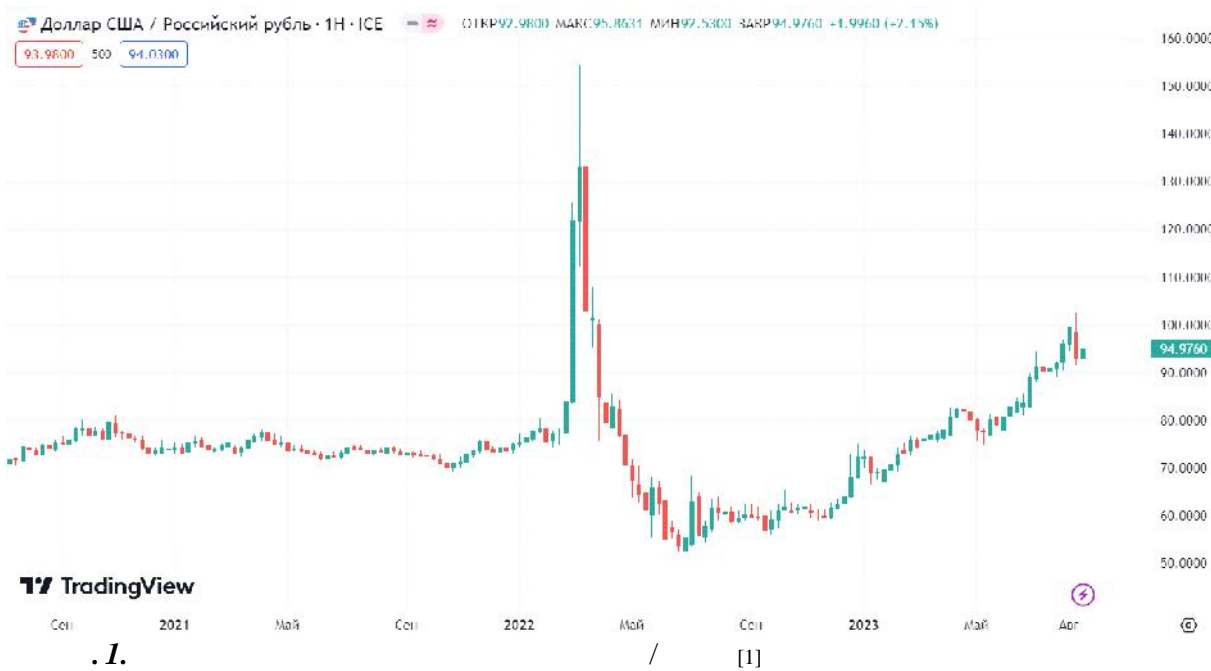
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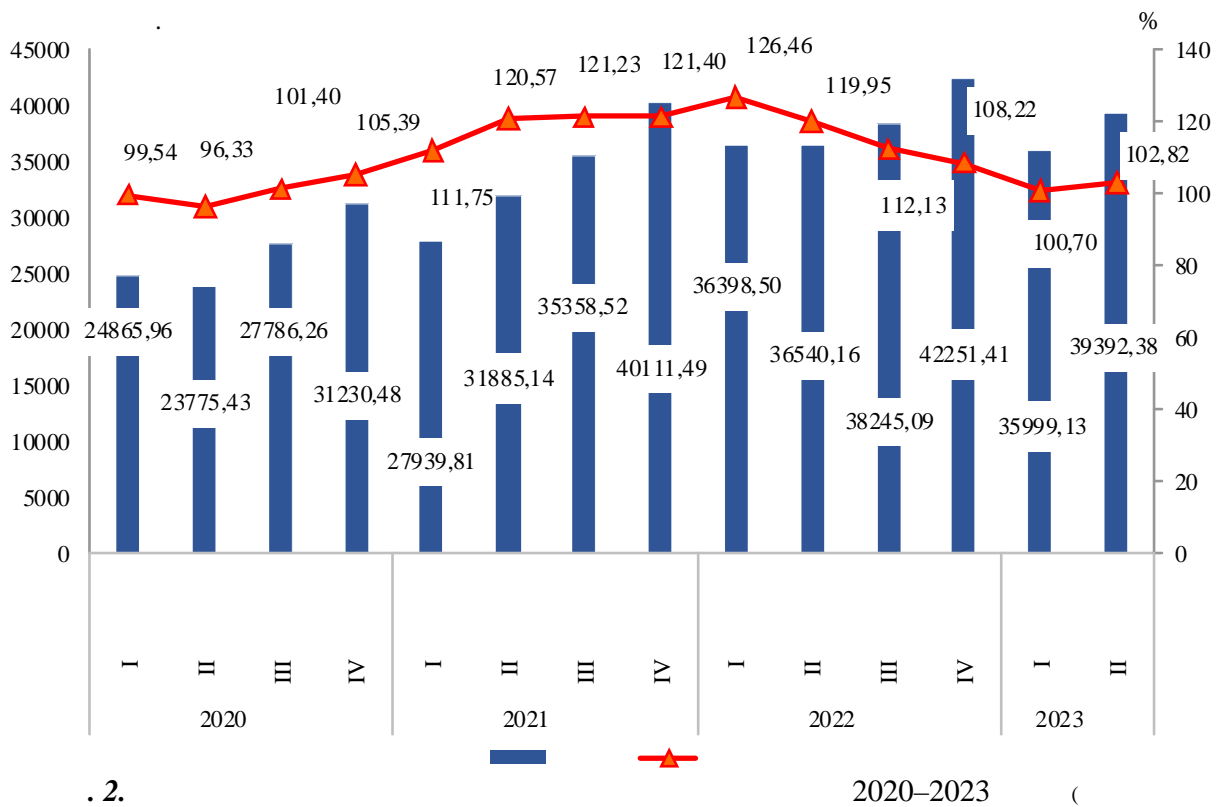
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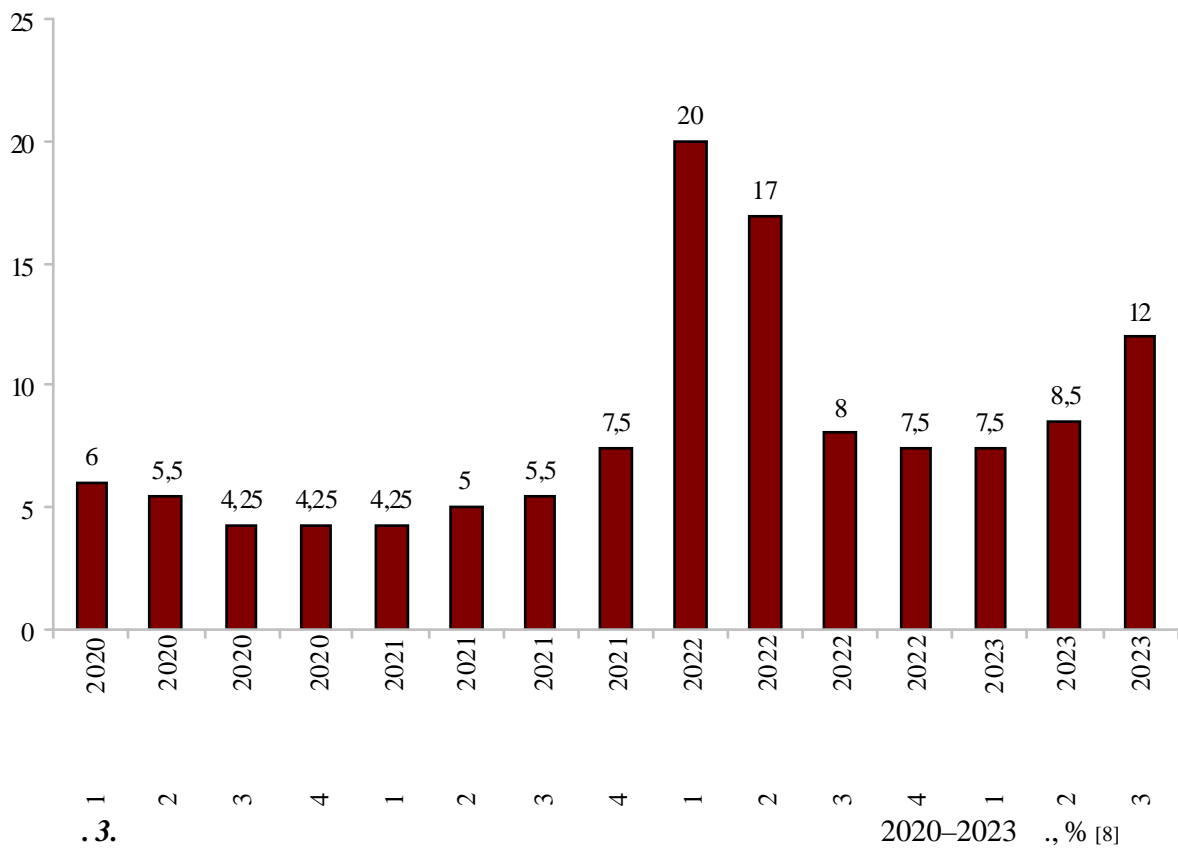
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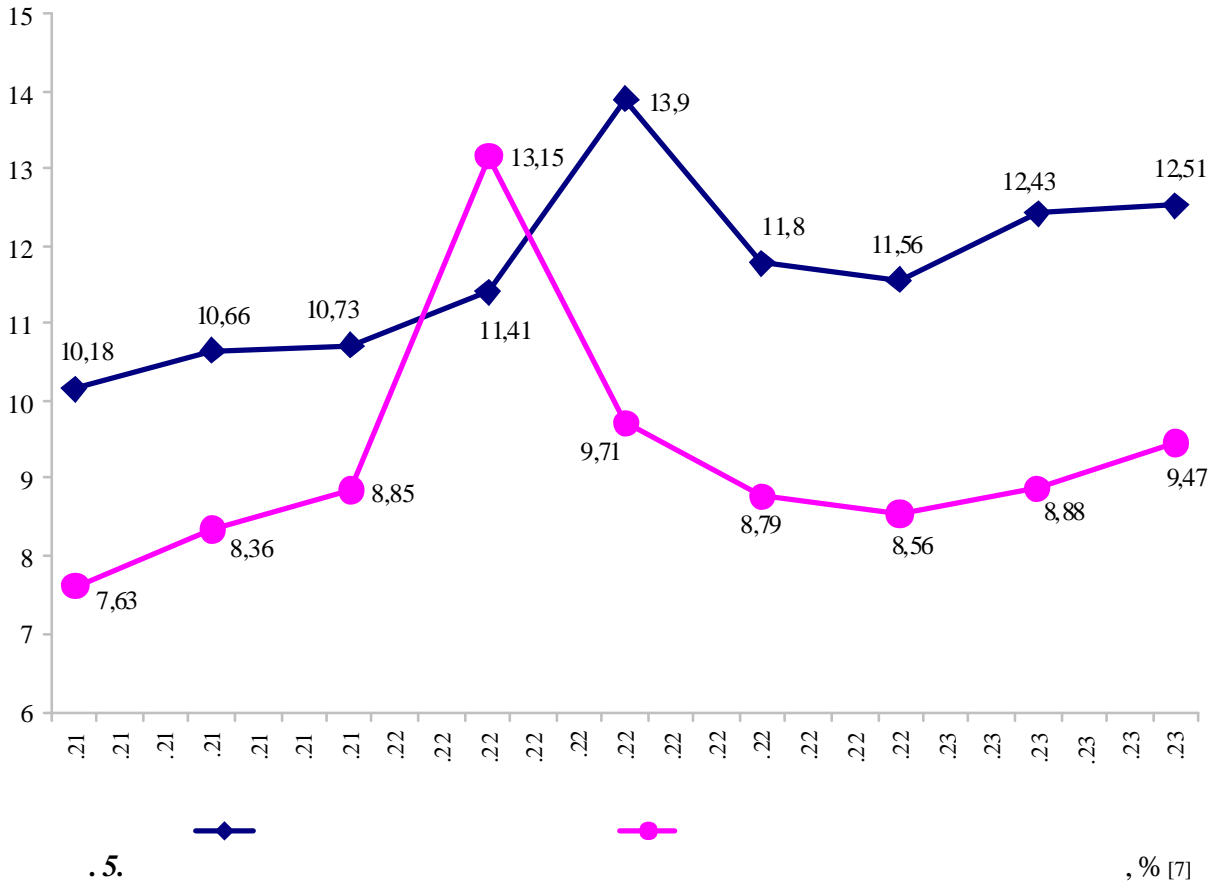


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