

## **Zoning regional banking sector as a factor of its financial stability**

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### **Abstract**

This article deals with the problem of assessment of commercial banks financial stability. In the framework of the article are approved methodology for assessing financial stability on the example of regional banks of the Republic of Tatarstan, as well as conclusions about the sustainability of the regional banking system in a worsening debt crisis and the increasing volatility in global financial markets are drawn. The approach used in the rating of the rating agency «Expert » is a bit different from other Russian techniques. This technique is an attempt to create a comprehensive comparative ranking. Summarizing the results of analysis of financial stability of regional banks we can make up a conclusion about relative instability of the banking sector of the Republic of Tatarstan. There were problems in the regional banks that undermine stability of the regional banking system, which in the case of a crisis will lead to a loss of stability of Russian banking sector.

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### **Keywords**

Commercial bank, financial stability, The regional banking system, Zoning, assessment methodology