

## **The indicative model of financial stability management of the banking sector**

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### **Abstract**

During the latest decade, the problems of strengthening of the financial stability of the banking sector of Russia become especially topical in condition with increased connection between economical and financial spheres of activity, sharpening of competition at the market of banking products and services, as well as in connection with increasing number of financial transactions. At the same time, in conditions of financial markets' globalization and activation of transboundary process of formation of the world financial system, a significant influence on development and stability of the banking sector is caused by environmental factors. New challenges condition the necessity in extension of the researches on the content and directions of strengthening financial stability of credit organizations (De Haas and Van Lelyveld, 2014). This article is dedicated to the problem of an adequate assessment as an element of financial stability management of the banking sector. As a part of this research, the authors tested the indicative model of assessment of financial stability of Russian banking sector, which is about defining the level of stability of system's functioning based on the value of an integral indicator. Besides, with the help of correlational-regression analysis, we detected the factors that define the financial stability of Russian banking system, analysis and prognosis of which favor overcoming destabilizing tendencies in the system's activity. The methodological base for the research was represented by general scientific and specific scientific methods (economics and statistics, calculative and constructional ones). As per the results of the research, it was detected that the financial stability of the Russian banking sector is influenced by such indicators as capital adequacy ratio, the share of assets that yield interest in the gross assets, current arrears rate, return on total assets, and at preserving the current trend the level of stability of the Russian financial sector will decrease soon.

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### **Keywords**

Banking sector, Correlational-regression analysis, Financial stability, Indicative model, Management, Prognosis