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The expert voiced the main risks for the banks of the CIS

Abramov agreed that the problems listed by Moody's "really affect" the banking system. According to him, due to potential political tension between credit institutions, interaction is reduced, the movement of capital between countries is limited. Speaking about the aging of the population, which, according to the agency, leads to a reduction in the deposit base of banks, since pensioners do not make savings, but spend them, the expert noted that he does not fully share this point of view: "The aging of the population leads, above all, to growth deposit base at banks. Therefore, the fact that they will issue less loans is only one side of the problem. But they receive more deposits, of which they can lend more to the younger generation ". But the RANEPa associate professor called cyber fraud a "really serious" problem, from which ecosystems are not very much saved, because today they are more likely "risk factors" for the banking system. The point, according to Alexander Abramov, is that the development of ecosystems "leads to a conflict between credit institutions and regulators", to an increase in risks for the banking system and to "measures that the regulator is forced to take against this." Recall that in February, the head of the regulator Elvira Nabiullina said that today the potential for easing monetary policy has already been exhausted, since otherwise pro-inflationary risks will begin to increase. At the same time, in an interview with Izvestia in March, the Chairman of the Central Bank of the Russian Federation noted that "monetary policy will remain soft for some time, as it is now, in the zone of rates below neutral."

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