

УДК: 330. 35, 311.21

ОРГАНИЗАЦИОННО-МЕТОДИЧЕСКИЕ ОСНОВЫ ВЗАИМОДЕЙСТВИЯ МАЛЫХ ПРЕДПРИЯТИЙ И ФИНАНСОВЫХ ИНСТИТУТОВ В ЦЕЛЯХ ОБЕСПЕЧЕНИЯ ЭКОНОМИЧЕСКОЙ БЕЗОПАСНОСТИ

**ВЛАСОВА Марина Сергеевна, к.э.н, доцент¹
ЛОБАНОВА Ирина Анатольевна, к.э.н., доцент²**

¹ Кафедра экономики и финансов предприятий и отраслей Автономная некоммерческая организация высшего образования «Международный банковский институт»,
Санкт-Петербург, Россия

² Кафедра мировой экономики и менеджмента Автономная некоммерческая организация высшего образования «Международный банковский институт», Санкт-Петербург, Россия
Адрес для корреспонденции:

М.С. Власова, 191023, Санкт-Петербург, Невский пр., 60
Т.: 8-812-494-05-12; e-mail: vms68@yandex.ru

Аннотация

Предметом исследования являются основы организационно-методического механизма взаимодействия малых предприятий и финансовых институтов на примере коммерческих банков Российской Федерации. Работа имеет своей целью обоснование предлагаемого алгоритма по выбору банка в качестве надежного финансового партнера, обеспечивающего как устойчивое развитие экономики в целом через повышение эффективности деятельности малых и средних предприятий, так и обеспечивающего экономическую безопасность самих предприятий. В основу данного исследования были положены следующие научные методы, такие как сравнительный анализ и синтез, аналогия, статистические методы. Метод сравнительного анализа и синтеза в контексте настоящей статьи основан на критическом обзоре иностранных и российских научных публикаций, практических рекомендаций ведущих экспертов, стратегических документах по регулированию деятельности малого бизнеса на государственном уровне, а также этот метод использовался при характеристике источников получения финансирования малого бизнеса. В основу статистических методов положены данные общедоступных сайтов официальных источников. Предложенный организационно-методический механизм позволяет выявлять степень надежности банка еще до начала взаимодействия, т.к. основывается на мониторинге актуальной информации о деятельности финансового института, оценке достоверности полученных сведений, сопоставлении с факторами рисков и принятием обоснованных решений. Представленная последовательность действий описываемого механизма на примере малых предприятий может быть востребована предприятиями различных масштабов как реального сектора экономики, так и других отраслей для оценки надежности банка, обоснования уровня доверия ему и, как следствие, повышения степени экономической безопасности своих финансово-экономических операций.

Ключевые слова

Устойчивое развитие, экономическая безопасность, малые предприятия, финансовые институты.

UDC: 330.35, 311.21

ORGANIZATIONAL AND METHODOLOGICAL BASES OF INTERACTION OF SMALL ENTERPRISES AND FINANCIAL INSTITUTIONS FOR SAVING ECONOMIC SECURITY

VLASOVA Marina S., PhD in economics, Associate Professor¹

LOBANOVA Irina A., PhD in economics, Associate Professor²

¹Department of Economics and Finance Enterprises and Industries, Autonomous non-profit organization for higher education «International Banking Institute», Saint-Petersburg, Russia

²Department of World Economy and Management, Autonomous non-profit organization for higher education «International Banking Institute», Saint-Petersburg, Russia

Address for correspondence:

Marina S. Vlasova, 191023, St. Petersburg, Nevskiy Prospect, 60

Phone: +7-812-494-05-12; e-mail: vms68@yandex.ru

Annotation

The subject of the study is the fundamentals of the organizational and methodological mechanism of interaction of small enterprises and financial institutions on the example of commercial banks of the Russian Federation. The purpose of the work is to substantiate the proposed algorithm for choosing a bank as a reliable financial partner that ensures both sustainable development of the economy as a whole through increasing the efficiency of the activities of small and medium-sized enterprises and ensuring the economic security of the enterprise itself. This research was based on the following scientific methods, such as comparative analysis and synthesis, analogy, statistical methods. The method of comparative analysis and synthesis in the context of this article is based on a critical review of foreign and Russian scientific publications, practical recommendations of leading experts, strategic documents on the regulation for small business at the state level, and also is used to characterize sources of small business financing. Statistical methods are based on data from official sources available for public. The proposed organizational-methodical mechanism allows to reveal the degree of bank reliability even before the interaction begins, because is based on monitoring of actual information on the activities of the financial institution, assessing the reliability of the obtained information, comparing it with risk factors and making informed decisions. The presented sequence of actions described the mechanism on the example of small enterprises can be claimed by enterprises of different scales of both the real sector of the economy and other industries to assess the bank's reliability, justify the level of trust in it and, as a result, increase the degree of economic security of its financial and economic operations.

Keywords

Sustainable development, economic security, small enterprises, financial institutions

Introduction

Small business makes a big contribution. Contribution to the economy of any country with any stage of economic development. In the case of our country, small business is an important component of sustainable development of the Russian economy. At the same time in modern conditions, the small business decides various, and sometimes completely uncharacteristic, tasks. The constantly changing situation, the rapid development of events forces the business to become able to take lightning fast decisions, conduct a rapid analysis of a large amount of information, to find ways to minimize its risks, also by choosing a reliable partner in the financial services market – a reliable bank.

As a theoretical basis, the authors used the normative documents of the Russian Federation, works and articles of domestic and foreign authors in the field of finance and banking, as well as thematic publications from the Internet resources when writing this article.

The essence of the declared topic is confirmed by numerous studies of both domestic and foreign authors. So, O.I. Lavrushin notes in his works that the partnership between the bank and the enterprise is promising, the bank is a specific enterprise that produces a specific product – money [1].

The effectiveness of direct partnership interaction is revealed in the works of E.P. Kozlova and E.N. Galanina, who compared the functions and tasks of the bank with the functions and tasks of the client enterprise in the course of their relationship [2].

The growth of economic stability in this case is marked by P.S. Rose in his works. He considers the relationships that arise with the participation of banks in the business of clients. He suggests that while banks are allowed to cooperate with enterprises, having their own interests in their business, it can contribute to the growth of economic stability, as banks in this case being directly interested in the success of enterprises start to provide them with all possible support from banks [3].

A detailed study of the problems of interaction between enterprises and banks was carried out in the works of Yu.S. Maslennikov He looks at the forms of financial relations, dividing them into intermediary and partner ones, referring the "usual" banking service of company's cash flows to the intermediary form of financial relations; and the bank's participation in the development of planned financial documents of the enterprise and the conclusion of an agreement on its integrated banking services – to a partnership form of financial relationship [4].

The creation of favorable conditions for doing business by banks is directly related to the necessary direction, such as the development of mechanisms for state support of small businesses, as noted in the work of Lerner J. [5].

In this connection, it is possible to talk about several levels of state participation in support programs, among which it is customary to allocate the kind based on creating conditions for sustainable development by ensuring the economic security of small businesses, in which small business will be assigned a role not of a passive observer, but of an active participant [6; 7].

According to Sergey Katyrin, the President of the Chamber of Commerce and Industry of the Russian Federation (CCI RF), small business represents one of the factors of the development of the economy as a whole. He characterized his development as follows: «At the present time, a new agenda of state social and economic policy is being formed for the period until 2025, the program for accelerating the growth of the national economy is being prepared, and the country's development strategy is being prepared. In these circumstances, small businesses should find their place within the new policy», – says Sergey Katyrin [8].

In the opinion of German Gref, Chairman of the Board of Sberbank of Russia, «the development of small business in Russia is the key to the development of our economy. For economic growth, a significant activation of small business is necessary ... I note that small business can increase the diversification of the Russian economy ...» [9].

Indeed, as a link in the sustained growth of the Russian economy, small enterprises should have access not only to the sales market, but also unhindered access to various resources, of which financial resources are an important part. This postulate becomes especially urgent now, when the importance of the small and medium business sector is gradually increasing, although the pace of this growth is still insufficient to seriously affect the situation of the economy as a whole. This is due primarily to the presence of a number of reasons: as objective, to influence which is not possible, and subjective reasons, the elimination of which, in the opinion of the authors of the article, should lead to improvement of the situation of small and medium-sized businesses in the country. And in turn, this will have the most favorable impact on Russia's economic development and on strengthening the national security of the country.

The existing researches in this field suggest complex and multifactorial approach to the task [10]. In most cases, the complexity of the proposed calculations makes it inaccessible for representatives of small and medium-sized businesses in a case of limited time and limited sources of required information. Also, most entre-

preneurs still prefer to use the results of personal visits to bank offices, the recommendations of colleagues and personal connections, while making decisions. [11]

The aim of the article is the formation of adapted for operational use methodological bases for the safe interaction of small-scale enterprises and financial institutions by the example of Russian banks.

Materials, Method and object of research

The information on the state of many indicators of Russian banks has a specificity of accessibility and this limits a number of research methods applied to this article. This research is based on the following scientific methods: comparative analysis and synthesis, analogies, statistical methods. The method of comparative analysis and synthesis was made on the critical review of foreign and Russian publications, industry documents on the regulation of small business at the state level. This method was used to assess investment for small businesses.

The object of the study is small businesses.

The subject – is the interaction of small businesses and banks.

Exposition of the main material of the study

The share of GDP in countries with a high level of development is 75-90% of the country's GDP level. In Russia, the share of small businesses in GDP according to official data is not significant, which can be easily traced according to the data provided on the official website of the Federal State Statistics Service (Rosstat) (Table 1).

Table 1. Share of gross value added of small and medium-sized enterprises in GDP, %, value of the indicator for the year [12]

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
RF	12,7	12,3	12,1	13,7	15,1	12,4	11,9	13	12,5	12,4	13,5	13,8

The strategic guidelines for the sustainable development of the Russian economy presuppose the strengthening of the role of small business enterprises, which, naturally, should affect the increase in its share in GDP to 25-40%. However, small businesses is not be able to compete with large players without having available financial resources at their disposal, and in sufficient volumes for successful operations. As it used to say in such cases – too different «weight categories».

In the past few years, it has been repeatedly declared that the Government of Russia pays due attention to the development of small and medium-sized businesses, developing various government support programs. As we know, the most viable

and suitable are those programs that are not developed unilaterally only by bureaucrats, but when representatives of the market, industry are invited to study the details of the programs – real participants of the future program, its future direct consumers. The financial organizations are no exception in this case. They are involved in the process, wishing to keep pace with the times and trend of supporting small businesses. The financial organizations offer the users of its services the various opportunities, each of which has its own characteristics and terms of delivery. Some options for obtaining the financing are presented in Table 2.

It would seem that government support measures and simplification of small business lending procedures should lead to an immediate increase in its volumes, however, statistics are stubborn – the dynamics of the volume of loans for small and medium-sized businesses in the Russian Federation, shown in Figure 1, shows the instability in lending over the period from 2015 to 2017.

Thus, the maximum amount of loans issued is at the end of 2015 and 2016 (12,352,882 and 12,334,426 million rubles, respectively), however, in the first quarter of 2017 a sharp decline occurred, the volume of loans decreased almost twofold (to 6,170 867 million rubles [14]).

The total value of loans granted for the whole of 2015 amounted to 33,340,053 million rubles, and for 2016 – 31,185,926 million rubles. We can see a small decrease in the lending size of the small and medium business sector – by 6.5%. However, the recession could gain even more momentum, if not for loans issued by the largest banks that are among the top 30 in terms of assets. They, in some way, corrected the situation.

Table 2. Sources of financing for small businesses [13]

Source	Conditions	Benefits	Disadvantages
Microfinance institutions <ul style="list-style-type: none"> • private • government (support funds for small business development, small business loans, micro-finance centers) 	The only way to get financial support for newly formed enterprises or if there is no profit.	Minimum time for loan approval; the minimum package of documents.	High interest (large overpayment on the loan); the small amount (no more than 1 million rubles.); short term (not more than a year); not all organizations are reliable.
Bank (special credit for business development)	The enterprise needs to work more than half a year, have a profit, and also an	The amount of lending can vary (from hundreds of thousands of rubles to	Getting a loan is difficult enough; a large package of documents is need-

Source	Conditions	Benefits	Disadvantages
	ideal credit history.	several million); the interest rate is lower than with conventional lending.	ed; long period of consideration of the application; necessary property for the pledge, surety.
Guarantee fund	If the bank has decided to refuse to issue a loan because of insufficient collateral, the guarantee fund may become a surety; the treaty will be tripartite.	The enterprise will still get a loan, even if the bank first refused; the advantages are the same as with bank lending.	Remuneration to the fund for providing services to them must be paid immediately; a large package of documents is required; a long period of consideration of the application.

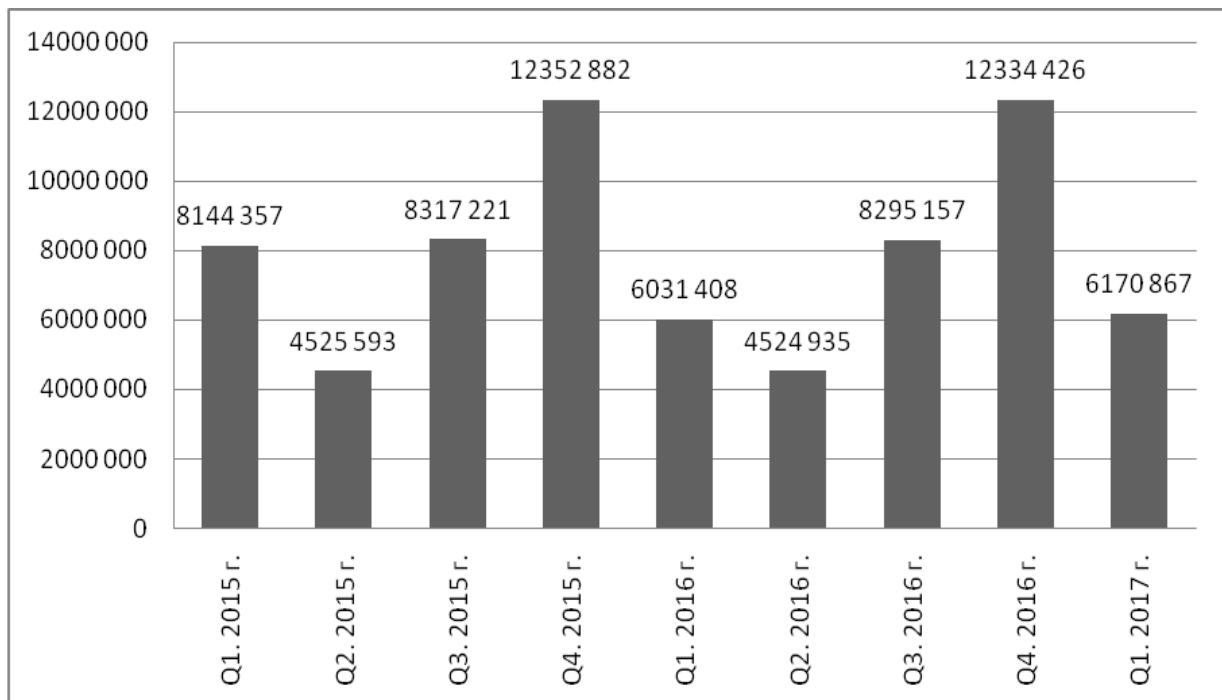


Figure 1. The volume of loans granted to small and medium-sized businesses in rubles [12]

In 2016, macroeconomic conditions remained difficult, the lending market for small and medium-sized businesses was in the third year in the negative zone amid growing lending to individuals and large businesses. In the second half of the year, banks from «Top-30» increased the issuance of loans for small and medium-sized businesses by 18% [15], but the overall result for the system remained nega-

tive. In addition, in 2016, banks continued to reconfigure lending programs, refusing products that attracted the fund's guarantees.

Unevenness and instability in the volume of loans provided, despite the fact that the average interest rates on the loan during the period under review decreased. Therefore, in 2015, the average rate for lending to small and medium-sized businesses was 17.38%, in 2016 – 15.42%, and in the first quarter of 2017–13.72% [16]. So, consequently, the demand for loans from small and medium-sized businesses increased (the number of requests for credit increased by 1.5 times [15] in 2016 year in comparison with 2015). However, banks did not approve such quantity of the financial requests.

In fact, concluded loan agreements in 2016 decreased by 2%, and as a result, the portfolio of loans to small and medium-sized businesses declined by 9%, to 4.5 trillion [15] (compared with minus 5% [15] for 2015), reaching a minimum in the past 3 years. In addition, such negative changes were caused due to the functioning of the short-term credit system, as well as the reduction and revaluation of the volume of foreign currency loans.

In the conditions of instability and uncertain financial information, small businesses should develop an algorithm of interaction with representatives of credit organizations, since, according to the authors of this article, due to the growth of the Russian economy, the volume of banking services provided to small businesses will also grow. At the same time, for the most part, such enterprises are registered as individual entrepreneurs (IE) or limited liability companies (Ltd).

The authors note that the process of interaction between small and medium-sized businesses and financial institutions may differ from the phase of the life cycle of the smallest enterprise. At the beginning of its activity, in the conditions of extremely limited resources, entrepreneurs pay special attention to the amounts of their costs, which include, among other things, expenses for banking services, namely:

- the cost of the settlement-cash service tariff (CSC) by a bank of a legal entity (starting from the very opening, and throughout the entire running of the current account in the future),
- the cost of issuing payment orders,
- the payment for depositing cash into the account of the firm, etc.,

that is, the most demanded, constantly rendered services of the bank, without which no enterprise can do, be it small, medium or large.

According to the authors, already at this initial stage the issue of confidence in the bank is very relevant. After all, saving on monthly amounts on maintenance

loses all its meaning in case of unreliability of the bank itself. After all, in the event of bank failure, this can lead to a restriction or even loss of access to the funds of the company, placed on the bank's accounts.

When you start your business, entrepreneurs often take out a loan for themselves because of the difficulties in obtaining a loan for their company (this is primarily a consumer loan), but they use it for business purposes. Such actions are associated with a number of advantages: money can be obtained more quickly and there is no need to make a pledge, the package of documents for issuing a consumer loan is much less, as is the time required for its analysis and decision making by the bank.

The most common objectives for lending are:

- Providing financing for a specific project, a loan for such purposes is called targeted and is given only if there is a developed business plan showing an attractive payback period and the level of profitability of the project. Such a loan can make production more diverse, will allow to purchase technologically new equipment, or even will allow to form a completely new enterprise;

- A loan to replenish current assets is needed to pay for the goods to suppliers and for its further implementation;

- A loan for the purchase of new premises, warehouses and offices is called a commercial mortgage, while the mortgage itself is usually the same acquired property;

- The overdraft is a revolving credit line on which an individual limit is set. The purpose of its provision is to cover the current production costs of the enterprise, the liquidation of the cash gap.

The authors of the article suggest analyzing the accounting of credit when calculating the size of the tax base. According to paragraph 10 of the Article 251 of the Tax Code (TC RF) of the Russian Federation ("Income not taken into account in determining the tax base"), when forming the tax base, funds and other property that was received from loan or loan agreements are not taken into account. Also in paragraph 9, art. 346.16 TC RF in determining the object of taxation, the taxpayer reduces the income received for the following amount of interest that must be paid for the loan or loan [17].

With the development of business, of course, the company's turnover is growing, and with it the company's needs for the bank's services are also growing. At the same time, it becomes no longer sufficient to be guided by such a criterion for choosing a bank, as low as the cost of the RCO tariff. The accumulated experience and capital allows the company to consider options such as using an overdraft or placing free funds on a deposit even at the very beginning of its activities.

Moreover, before, the main consumers of a number of banking products were considered only large companies due to the high cost of such services, the so-called «anchor», whose purpose, first of all, was to retain large corporate clients. At the present time, due to the growth in the number of clients of banking services, banking products for managing money resources of firms do not have restrictions on the scale of companies, the complexity of the tasks they solve or belonging to any industry. It becomes a matter of financial policy and financial possibilities of the company itself. The center of responsibility for making financial decisions is now not only the bank, as it was before, but the company itself or jointly with the partner – the financial institution.

We are not talking about a full-fledged partnership, but the level of the relationship between the company and the bank is growing at this stage. However, at the same time, financial risks also increase, and therefore for any company the responsibility in the matter of choosing a reliable bank is increased.

In the opinion of the authors of the article, among the main criteria for assessing the bank's reliability, it is possible, first of all, to consider the assessment of the reliability of placement of a deposit in a bank. In the framework of this assessment, it is customary to allocate such indicators as: the size of the authorized capital, the size of assets, the policy during the financial crisis, the rating of the bank, and the term of existence in the domestic financial market. At the same time, the last two indicators have the greatest weight in making decisions for small businesses, the information on which is most accessible and understandable for most small business representatives.

As worrying factors, we can note such things as: sharp increase in rates on deposits and deposits, reduction of offices, delay in transfer of funds and a drop in the bank's rating, notes and reports in the media affecting the bank's reputation.

At present, several analytical platforms of independent rating agencies operate on the Internet, where bank ratings are posted and regularly updated [18-22], the so-called «top 500», «top-100», «top-50». General and financial directors of firms are guided by it, although this does not guarantee security. Each entrepreneur for himself determines the degree of trust, and, of course, the most reliable among the sources of the information is the regulator's website – the Central Bank. [23] Any company can easily check the availability of the selected bank in the directory of credit institutions, namely: that the license of the analyzed bank is valid for today, it has not been withdrawn, and the bank regularly submits reports and participates in the deposit insurance system.

Here are just few contrite examples of information sources allocated depending on the certain targets:

- The rate of attraction of deposits of individuals
[the site of the Central Bank of the Russian Federation, section «Basic level of profitability of deposits». URL: <http://www.cbr.ru/analytics/?PrtId=budv>];
 - The credit rating or financial stability, incl. fact of its recall
[the ratings of banks on the websites of the agencies «Expert RA», «RIA Rating», Moody's, Standart&Poor's, Fitch rating, etc.];
 - The credit Committee and credit records of bank borrowers
[the site of the bank request for the structure of the credit committee];
 - The business reputation of owners and top managers of the bank
[the biographies of managers and the ownership scheme on the bank's website];
 - The structure of the bank's balance sheet and its dynamics
[the structure of the auditing company that signed the report on the bank's financial statements];
 - The commercial activity of the bank; The attracted interbank loans; The level of collateral for loans (with the exception of interbank loans)
[the turnover list in the directory on credit institutions on the CBR website];
For example, among the negative factors can be marked such ones:
 - Plus 2–3% per annum to the medium-term rate – an occasion for attention to the bank from the side of the supervisory authorities, because there may be a shortage of liquidity;
 - Negative rating and negative outlook;
 - Absence of a committee from representatives of different departments for making a collegial decision on loans;
 - Absence of staff, experience in the market;
 - Accreditation of bank auditors by the Central Bank of the Russian Federation is planned to exclude fictitious conclusions;
 - Disproportions in the share of loans in assets;
 - Investment banking activity can lead to losses or be a channel for the withdrawal of assets through a stock or futures market;
 - The absence of interbank loans may mean that the bank has been closed by limits due to the identification of risks;
 - Providing loans at 40-50% may indicate a high risk of the loan portfolio.
- Importantly, according to the authors, it is worth paying attention to the section «Report of the credit organization on financial results» as of the current date.

Among the advantages in choosing a bank, small businesses, first of all, consider such criteria as the cost of a cash settlement, the security of postings for writing off money from the company's settlement accounts, the height of the bureaucratic threshold (for processing a loan, overdraft, withdrawing cash from a settlement account, etc.), the speed of processing requests from a legal entity (obtaining the necessary extracts, references, etc.), the simplicity of the procedure for processing and servicing additional banking services (for example, a salary project), and also the financial and administrative reputation of the bank – its reliability in the eyes of the regulator (the Central Bank of Russia) and the authorities (to avoid consequences resulting from the selection of the license from the bank and, as a consequence, the freezing of all the company's assets).

In order to obtain the best result of economic activity in the process of choosing a bank, small businesses, according to the authors, should be based on the golden «triad»: timing (X1), cost (X2), reliability (X3) (Fig. 2).

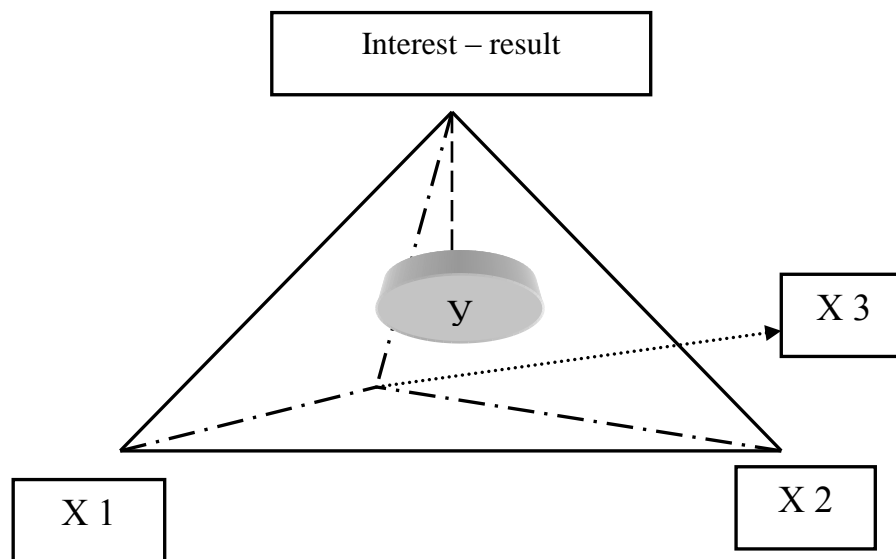


Figure 2. Golden «triad» of bank selection

The authors propose to consider each of the elements of the triad:

1. *Reducing the timing* of the passage of bureaucratic procedures allow companies to reliably predict, and even shorten the time for the fulfillment of their own orders. This has a positive impact on the increase in turnover, strengthening the reputation of the company, and therefore, the growth in the volume of the portfolio of orders.

2. *Reducing the cost* of banking services leads to a reduction in fixed costs, which also has a significant impact on the cost of goods and services in the sphere

of small businesses, and can also lead to an increase in the company's turnover, the growth of the market niche.

3. *The reliability* of the bank mirrors the reliability of the company, that is, it directly affects the business reputation of the company itself, which increases the level of confidence in it from existing and potential customers, contributing to the company's turnover growth through the growth of the portfolio of orders, expansion of sales markets.

In addition to the obvious reduction in costs, the competent alignment of relations with the bank can bring the company real additional profit, especially noticeable on the scale of small enterprises.

That's why even small businesses are looking for ways to establish long-term relationships with banks and gaining a positive history, incl. and for obtaining certain benefits from the bank, such as, for example, increased interest on a deposit, a lower interest on a loan, advantageous conditions for the overdraft or factoring, easing bureaucratic requirements when processing banking services, etc. In other words, companies are looking for ways to reduce their financial risks while increasing their profits.

Banks readily respond to the demand for this kind of long-term cooperation with companies of even small scales. They take into account the peculiarities of doing business by small enterprises, develop specialized banking products for them, and choose flexible cooperation conditions. One example of such a step towards enterprises from the side of banks is the growing popularity of providing banks with their clients with services for centralized management of financial resources.

According to Andrey Panov, the director of the corporate solutions department at BSS («Bank Soft Systems»), «this solution is used by more than 20 of 50 largest banks of the country. However, of course, the key users of this kind of products are Sberbank, Gazprombank and VTB Bank. The aggregate number of large corporations that banks serve with our solution has already exceeded 2000. Only in Sberbank its number exceeds 1200» [24].

Undoubtedly, this service is more in demand among corporate clients, large corporations interested in automating the function of centralized treasury in the person of the bank. However, among small enterprises, the share of firms that create subsidiaries or groups of companies is growing. This is primarily due to the search for ways to optimize taxation and redistribution of resources, improve the transparency of management reporting, and to improve business reputation and attract solid customers.

In order to simplify the management of financial flows, the formation of consolidated information, and to reduce transaction costs, it is advisable for such

groups of companies to open and maintain accounts in the system of one bank. This is due to the relationship between different banks, which can be hampered by the difference in financial and banking safety policies, due to the difficulties in integrating the «bank-bank» system, the length of elaboration of legal and contractual issues between banks. And in this regard, the issue of reliability when choosing a bank becomes more important than ever.

Moreover, in the matter of economic security, a more flexible policy of the bank in managing the rights to access the disposal of company accounts and other services, for example, through a single client account in the concept of a single token service (especially when one person acts as an account manager in several organizations) may be a factor, which increases the degree of risk, and reduces the reliability of the bank, despite the convenience of the services offered to the user by banking services, especially in the sphere of small businesses.

Results of the study

The digital economy is now developing with remarkable speed and comes to the fore, creating additional opportunities for organizations interested in using its advantages. And the banking area in this matter is one of the leading. So, in the structure of ruble payments of legal entities-non-credit organizations by the methods of receipt of settlement documents to credit organizations for the first quarter of 2016 amounted to 7% on paper, 93% electronically, of which 8.8% through the «bank-client» and 84.2 via the Internet [24]. Use all the advantages of «numbers» can and small businesses.

Indeed, the years 2014–2015 have somewhat undermined the confidence of business representatives in the Russian banking system, which was so difficultly restored after the crises of 1998 and 2008. Banks not only suspended business lending, but after a series of revocation of licenses, they caused losses of more than 550 billion rubles by legal entities with deposit and settlement accounts. As a result, the choice of the bank has now become a priority as never before. With this choice, there are certain difficulties that are associated with either an abundance of conflicting information, or with its lack or submission in a truncated format. The presence/absence of personal experience of the entrepreneur is important in matters of interaction with financial organizations, especially since the information openness of the latter does not always take place.

The way out of this situation, according to the authors of the article, can be the methodological bases of interaction of small businesses and financial organizations proposed in this article, which should be based on monitoring the openness and opportunities provided by the financial institution.

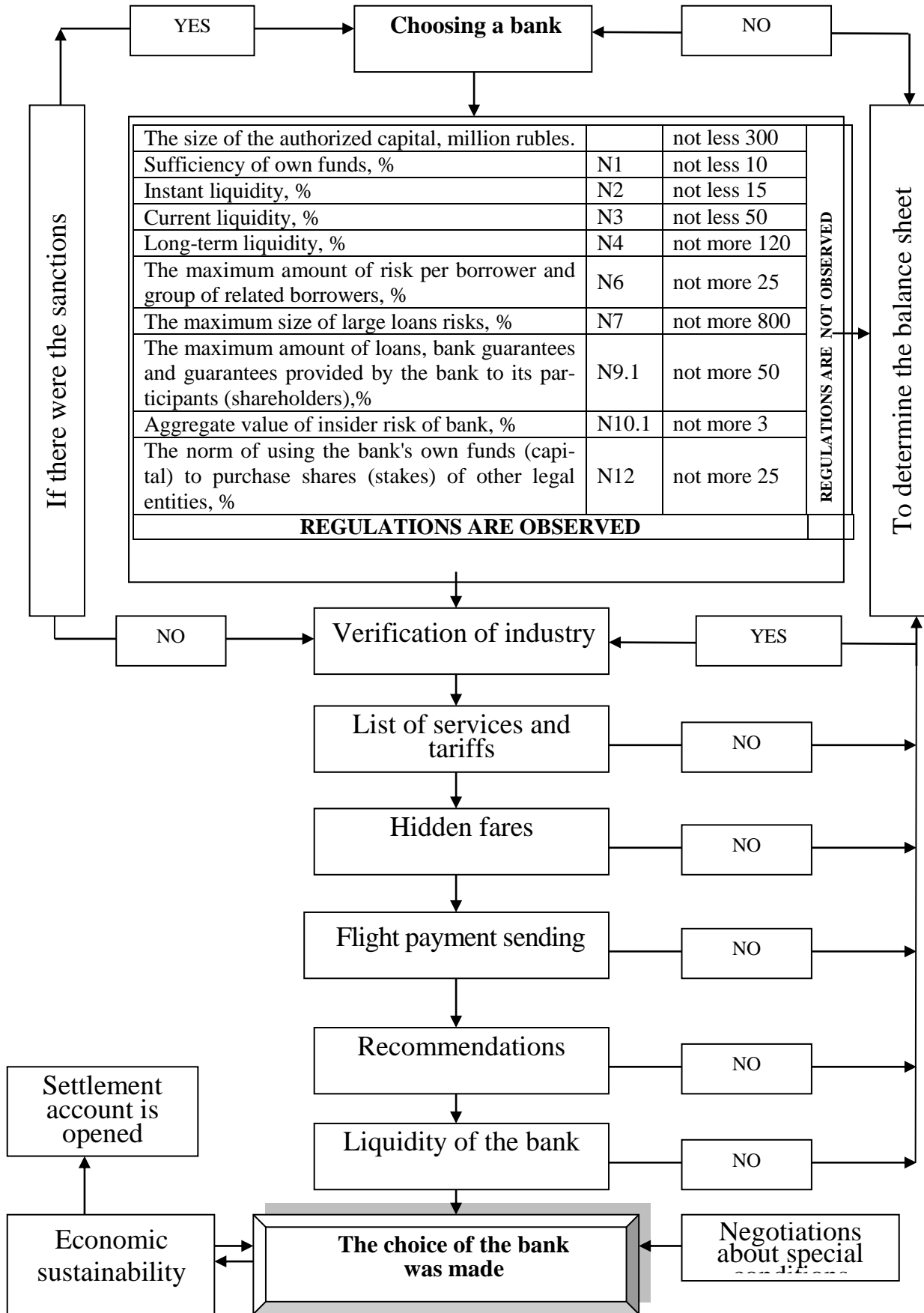


Figure 3. Monitoring of the selection by small enterprises of the bank

The authors of the article are convinced that interaction should be built not only on partnership relations, which is quite logical, but also on creating a safe environment for such interaction. Economic security is achieved through the formation of an algorithm that will manage the risks arising in the process of interaction of «banks – SMB» (Fig. 3).

The developed algorithm consists of several stages.

Step 1. We check the reliability of the bank

- Analysis of the basic information on the bank, which is presented on the website of the Central Bank of Russia (section «Information on credit institutions»): the size of the authorized capital, the availability of a license, participation in the deposit insurance system. Such information is publicly available and allows in the first approximation to discard those banks that do not meet these minimum reliability conditions.

- Search for information about the credit rating of the bank on the rating agency's website (for example, «Expert RA»).

- Study of financial indicators of the bank (assets, capital, financial result, loan portfolio and the level of delay on it), which are also presented on the official website of the Central Bank of Russia. Fulfilling the conditions on compulsory passing of the annual audit, banks are obliged to publish financial reports on their websites in the «Disclosure of Information» section [25].

In accordance with the instruction of the Central Bank of the Russian Federation dated 03.12.2012. № 139-I for all banking organizations set nine standards, through which you can judge the reliability of the bank. The standardized indicators allow one to see both the adequacy of the bank's own funds and the ability to cover possible financial losses without damage to potential customers due to the adequacy of its own funds, and the possible risks of loss of solvency, and the degree of risk of bankruptcy.

- Checking the size of rates on deposits in the bank: if they are more than 2% per annum, this may indicate that there are not enough funds to maintain current liquidity. If such rates are not high, and the rates for loans are comparable with market rates, however, fees for various payments, account maintenance and other services are charged, then the bank can be considered sustainable.

- Checking the news tape for the mention of the bank in situations with money laundering, violation of mandatory banking standards, the reduction of credit ratings by rating agencies and other events affecting the reputation of the bank.

Step 2. Check the credit conditions

When choosing the banks with the most favorable loan conditions, you can consider the following items: the possible amount of the loan, the interest rate, which bail and (or) surety is needed, what kind of package of documents is needed, etc.

The directions of state policy, changes in the value of the key rate determine trends in the development of the market in 2017. We can observe a gradual decrease in the key rate and a decrease in the average lending rate for small and medium-sized businesses (Figure 4).

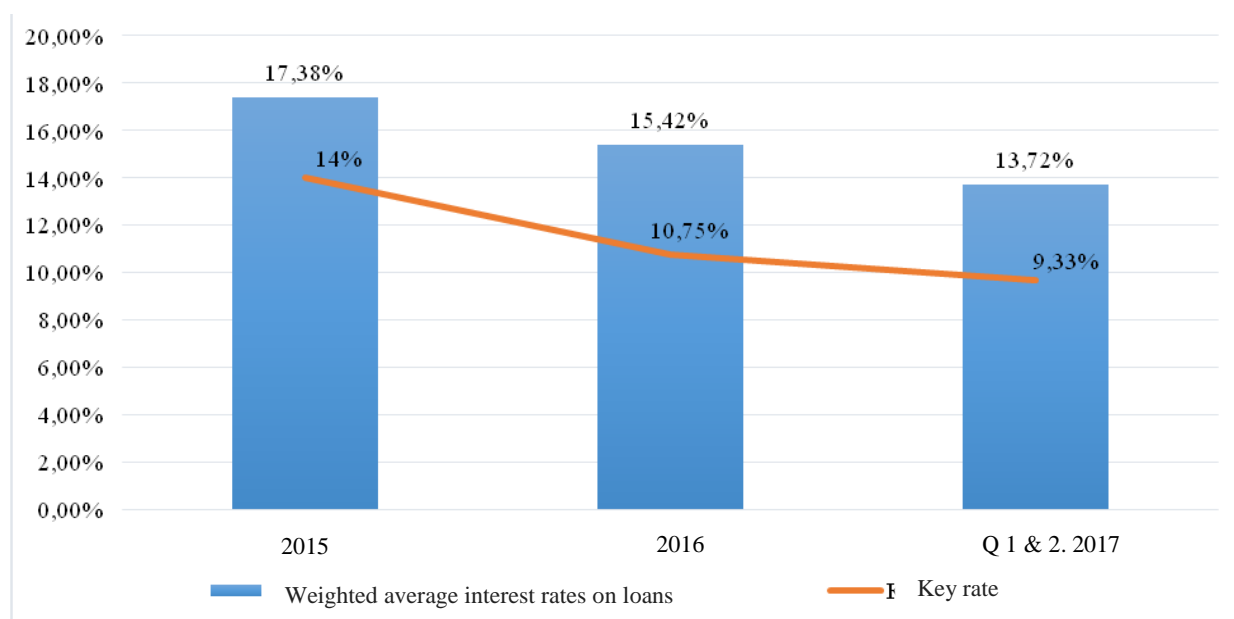


Figure 4. Weighted average interest rates on loans provided by credit institutions to SMEs in rubles and the dynamics of the average value of the key rate [16; 17]

Provided the trend continues to further reduce the key rate, banks will be able to offer more favorable conditions for lending to SMEs and to customers in general.

This data does not mean that banks do not aspire to the financial well-being of small and medium-sized businesses, because the difference in percentage points between the loan rate and the refinancing rate in Russia is almost the same as in China. The problem is the size of the refinancing rates themselves. In 2015, a fairly large amount of the refinancing rate of the CBR was caused by inflation in the economy, but already in 2016 and 2017 the inflation rate decreased significantly.

Stage 3. It is important and useful to find out which of your colleagues talked or worked with this bank. If there are none in your environment, then find

out when the bank is holding the next meeting with clients or an open meeting with shareholders. At this event you will be able to communicate with those who will share with you the experience of choosing a bank. It is also useful to study the forums on the topics you need and perhaps even to reveal the necessary information in private conversation with other users.

Stage 4. Demonstrate the financial success of the company. If you choose a bank, prepare for negotiations. Show the maximum possible cash balances on accounts, active money turnover, foreign currency transactions (for example, payment of import-export contracts), and the voluminous portfolio of reliable orders.

Step 5. We prepare a package of documents that the bank will need. It includes copies of constituent and registration documents, financial and accounting statements for the last 4-5 fiscal periods, as well as a feasibility study for the loan. It is necessary to specify the full list of documents directly in the bank, because some banks vary the composition of this package at their discretion.

The analysis of these documents makes it possible to identify the efficiency of conducting economic activities, as well as to check the availability of resources through which the loan will be repaid on time. As already noted by the authors of the article, that the pledge is an important factor in the decision to grant a loan, however, some banks allow you to replace it with surety from other organizations or from individuals.

For loans granted without collateral, as a rule, the amount is less, the maturity period is shorter, and the interest rate is higher. Such loans are suitable for the newly formed enterprises, however, it will be difficult for them financially to cover such a loan.

When there is an urgent need for borrowed funds, the company is advised to prepare several similar sets of documents and apply to several banks that are focused on working with organizations related to the small and medium business sector. In this case, the probability of approving a loan, even in the conditions of an economic crisis, becomes significantly higher [26], and conditions can be chosen as profitable as possible.

Step 6. We consider the conditions for granting a loan

You can familiarize yourself with the interest rates, the amount of money and the term of the loan either by contacting the bank's office or by reading the information on its official website.

Step 7. We form the checklist of the comparative analysis of banks, the fragment of which is presented in Table. 3

Analyzing the lending process, in general, we can say that the algorithm of actions to be performed by an enterprise to obtain a loan is fairly simple and understandable, and all the necessary information is posted in open sources.

Table 3. A fragment of the check-list of the comparative analysis of banks

OFFERED SERVICES OF THE BANK	TRANSCAPITAL BANK	SOVKOMBANK	ROSSELHOZBANK
cash settlement services (CSS)	1	1	1
salary project	1	1	1
collection /self-collection	1/1	1/1	1/1
bank cards	1	1	1
currency control	1	1	1
bank-client	1	1	1
credit line	1 Rate from 15% up to 60 months, in the amount of up to 30 mln.rubles.	1 Rate from 19-23.9% to 60 months, of up to 1mln.rubles.	1 Rate 10.6% per annum for the small enterprises Rate 9.6% per annum for the joint venture, for an amount of 5 million rubles up to 1 billion with an individual term for extinguishing the development of agriculture, industrial production
account opening date	0 No data. There is a reservation for opening an account for 14 days	0 No data. Online account opening in 3 minutes.	0 No data.
leasing	1	0	0
guarantees	1 Terms of execution for guarantees from 10 days to 5 years	0	1 Rate on guarantees from 0.1% to 5% of the guarantee amount
factoring	1	0	0
overdraft	1	1	1

OFFERED SERVICES OF THE BANK	TRANSCAPITAL BANK	SOVKOMBANK	ROSSELHOZBANK
	Limit on the loan from 30 to 50% of the turnover in a third-party bank at a rate of 12%	Limit on the loan from 30% of the turnover, for a period of up to 1 year, the period of consideration of the application 1 day	Rate overdraft from 0.1% to 2.5% in the amount of 1 000 000 rubles. up to 500 000 000 rubles., Individual repayment periods. TMC can pledge up to 100% of the amount of security required for up to 2 years.
ekssar	1	0	0
special conditions	0	1 Bring a partner, Year without worries (20% discount on Microsoft products) Successful start for the business - from 1 to 6 months RKO free (special offer is up to 01/01/2018)	0

1 – service is provided

0 – service is not provided

However, despite all the opportunities, conditions and options for lending programs, most small businesses still can not afford to take out a loan. The reason for this is the high interest rate on loans for small and medium-sized businesses, and even the terms of the «Program 6.5» (which promised to be the most sought after and facilitate the life of small businesses, since it was directly developed under it) are unaffordable for many companies with profit has not yet stabilized.

Considering this problem on a broader scale, it should be noted that the main obstacle to the use by enterprises of such a financial product of banks, as small and medium-sized enterprises lending, is, first of all, high lending rates. Businesses expect assistance from banks in a difficult financial situation for them, but they only receive a weighting of the financial burden with payments of heavy interest. This circumstance, undoubtedly, hampers the development of small and medium-sized

enterprises, prevents the formation of new actors in this sector and the growth of existing enterprises.

And even when, with the time of business development, the company's turnover will grow, and along with it the needs of the firm will grow in the bank's services, high interest rates will still remain tangible for the sector of small and medium-sized enterprises, which will not allow talking about strengthening economic stability.

However, if the financial position of the company itself and competent financial management at a certain stage of its life cycle will allow small enterprises to allocate resources for development (and not just for daily survival tasks), then with a well-founded, balanced approach to choosing a bank as a business partner, it is no longer sufficient to be guided by such a criterion for choosing a bank as a low cost of servicing a loan or a CSS tariff. A small enterprise will need to tap into all its experience and knowledge when analyzing the financial institutions functioning in the market to find ways to work with them safely – to achieve economic security in the financial institutions market.

References

1. **Lavrushin O.I., Valentseva N.I., Larionova I.V.** Banking system in the modern economy: Monograph. Publishing house: Knorus, 2016. 360p.
2. **Kozlova EP, Galanina E.N.** Bank and client – legal entity: Monograph. Moscow: Finance and Statistics, 2005. 120 p.
3. **Rose Peter S.** Banking Management. M.: The Case of LTD, 1995.
4. **Maslennikov Yu.S., Tavasiev A.M.** Bank – partner of the enterprise: Monograph. M.: UNITY-DANA, 2004. 150 s.
5. **Lerner J.** Boulevard of Broken Dreams: Why Public Efforts to Boost Entrepreneurship and Venture Capital have Failed – and What to do About. Princeton, NJ: Princeton University Press, 2009. 240 p.
6. **Sigova MV, Shashina I.A.** Formation of the mechanism for the development of lending programs for small and medium-sized businesses in St. Petersburg // Izvestiya of St. Petersburg State Economic University. 2015. No. 2 (92). P. 7–14.
7. **Plotnikov V.A.** Theoretical discussion about a new industrial society: scaling up // Economic revival of Russia. 2016. No. 4 (50). P. 152–153.
8. Russian forum of small and medium-sized business // Quotes [Electronic resource]. URL: <http://smeforum.ru/quotations/> (reference date: 21.05.2017).
9. From the speech of the head of Sberbank was held in the framework of the plenary discussion «Strategy for the development of small and medium-sized businesses» // Komsomlskaya Pravda. 2015 [Electronic resource].

- URL: <https://www.kp.md/daily/26461.5/3331843/> (reference date: 21.05.2017).
10. **Patlasov O.Yu.** Criteria for assigning borrowers to small business entities in commercial banks 2015 West-nickname of Omsk Regional Institute Publisher: Non-state educational institution of higher professional education «Omsk Regional Institute». 2015. № 1–1. P.19–31.
 11. **Efimchuk I.** How to choose a bank // OOO Aktion management and finance «Financial Director» – a practical magazine for financial management company [Electronic resource]. URL: <https://fd.ru/articles/60911-kak-vybrat-bank> (reference date: 10.11.2017).
 12. Federal Service of State Statistics // Share of gross added value of small enterprises in GDP [Electronic resource]. URL: <http://www.gks.ru/dbscripts/cbsd/DBInet.cgi> (reference date: 21.05.2017).
 13. Where is it more profitable to issue a loan or a credit card? // Credit for small business: how to get it. 03/19/2015. [Electronic resource]. - URL: <http://kreditfinder.ru/credit-for-malogy-business-how-to-half/> (reference date: 21.05.2017).
 14. Enterprise Support Fund / Foreign experience in supporting small and medium-sized businesses [Electronic resource]. URL: <https://kfpp.ru/analytics/material/foreignsupportexp.php> (reference date: 05.05.2017).
 15. RAEX rating agency («Expert RA») – ratings, studies, reviews, conferences // Interview with Anton Kuprinov, executive director of the Moscow Small Business Lending Assistance Fund [Electronic resource]. URL: http://raexpert.ru/editions/kuprinov_frb_2017/ (reference date: 01.06.2017).
 16. The Bank of Russia // Statistics | Interest rates and the structure of loans and deposits on maturity [Electronic resource]. URL: http://www.cbr.ru/statistics/?PrtId=int_rat (reference date 19.05.2017).
 17. Financial gates // Credit for business development, banks and lending, how to get a loan for small businesses [Electronic resource]. URL: http://www.biznesvkredit.ru/kredit_na_razvitie.php (reference date: 21.05.2017).
 18. «RusRating» (IJSC) is an independent national rating agency operating on the Russian market since 2001. The main services of the agency are the award of credit rating to banks, other participants of the financial market, real sector companies, as well as debt securities issued by them [Electronic resource]. URL: <http://rusrating.ru/>. (reference date: 21.05.2017).
 19. Banks.ru information portal: banks, deposits, loans, mortgages, ratings of the banks of Russia [Electronic resource]. URL: http://www.banki.ru/wikibank/obyazatelnyie_normativyi_tsb/ (reference date: 21.05.2017).

20. Information portal about banks // Official site. [Electronic resource]. URL: <http://www.banki.ru> (reference date: 19.09.2017)
21. Rating of Russian banks and on assets [Electronic resource]. URL: <https://www.vbr.ru/banki/raiting/> (reference date: 19.09.2017)
22. Portal about financial services // Official site [Electronic resource].- URL: <http://finrussia.ru/bank/ratings> (reference date: 19.09.2017).
23. Central Bank of the Russian Federation. Official site [Electronic resource]. URL: <https://www.cbr.ru/> (reference date: 19.09.2017)
24. BSS solution will help banks to provide financial management services [Electronic resource]. URL: http://www.cnews.ru/articles/reshenie_bss_pomozhet_bankam_predostavlyat/ (reference date: 21.05.2017).
25. Banks.ru information portal: banks, deposits, loans, mortgages, ratings of Russian banks // Obligatory standards of the Central Bank [Electronic resource]. URL: http://www.banki.ru/wikibank/obyazatelnyie_normativyi_tsb/ (reference date: 21.05.2017).
26. Where is it more profitable to issue a loan or a credit card? // Credit for small business: how to get it. 03/19/2015 [Electronic resource]. URL: <http://kreditfinder.ru/credit-for-malogo-business-how-to-half/> (reference date: 21.05.2017).

References

1. **Lavrushin O.I., Valenceva N.I., Larionova I.V.** Bankovskaya sistema v sovremennoj ehkonomie: Monografiya. Izd.: Knorus, 2016. 360 s.
2. **Kozlova E.P., Galanina E.N.** Bank i klient – yuridicheskoe lico: Monografiya. M.: Finansy i statistika, 2005. 120 s.
3. **Rouz Piter S.** Bankovskij menedzhment. M.: Delo LTD, 1995.
4. **Maslenchenkov YU.S., Tavasiev A.M.** Bank – partner predpriyatiya: Monografiya. M.: YUNITI – DANA, 2004. 150 s.
5. **Lerner J.** Boulevard of Broken Dreams: Why Public Effors to Boost Entrepreneurship and Venture Capital have Failed – and What to do About it. - Princeton, NJ: Princeton University Press, 2009. 240 p.
6. **Sigova M.V., SHashina I.A.** Formirovanie mekhanizma razvitiya programm kreditovaniya malogo i srednego biznesa v Sankt-Peterburge// Izvestiya Sankt-Peterburgskogo gosudarstvennogo ehkonomicheskogo universiteta. 2015. № 2 (92). S. 7–14.
7. **Plotnikov V.A.** Teoreticheskaya diskussiya o novom industrial'nom obshchestve: rasshirenie masshtabov// Ekonomicheskoe vozrozhdenie Rossii. 2016. № 4 (50). S. 152–153.
8. Rossijskij forum malogo i srednego predprinimatel'stva // Citaty [Elektronnyj resurs]. URL: <http://smeforum.ru/quotations/> (data obrashcheniya: 21.05.2017).
9. Iz vystupleniya glavy Sberbanka sostoyalos' v ramkah plenarnoj diskussii «Strategiya razvitiya malogo i srednego predprinimatel'stva» // Komsom-

- l'skaya pravda. 2015 g. [Elektronnyj resurs]. URL: <https://www.kp.md/daily/26461.5/3331843/> (data obrashcheniya: 21.05.2017).
10. **Patlasov O.YU.** Kriterii otneseniya zaemshchikov k sub'ektam malogo biznesa v kommercheskih bankah, 2015 // Vestnik Omskogo regional'nogo instituta. Izdatel'stvo: Negosudarstvennoe obrazovatel'noe uchrezhdenie vysshego professional'nogo obrazovaniya «Omskij regional'nyj institut». 2015. № 1–1. S.19–31.
 11. Efimchuk I. Kak vybrat' bank // OOO «Aktion upravlenie i finansy» «Finansovyj direktor» – prakticheskij zhurnal po upravleniyu finansami kompanii [Elektronnyj resurs]. URL: <https://fd.ru/articles/60911-kak-vybrat-bank> (data obrashcheniya: 10.11.2017).
 12. Federal'naya sluzhba gosudarstvennoj statistiki // Dolya valovoj dobavlennoj stoimosti malyh predpriyatij v VVP. [Elektronnyj resurs]. URL: <http://www.gks.ru/dbscripts/cbsd/DBInet.cgi> (data obrashcheniya: 21.05.2017).
 13. Gde vygodnee oformit' kredit ili kreditnuyu kartu? // Kredit dlya malogo biznesa: kak ego poluchit'. 19.03.2015 [Elektronnyj resurs]. URL: <http://kreditfinder.ru/kredit-dlya-malogo-biznesa-kak-ego-polu/> (data obrashcheniya: 21.05.2017).
 14. Fond podderzhki predprinimatel'stva // Zarubezhnyj opyt podderzhki malogo i srednego predprinimatel'stva [Elektronnyj resurs]. URL: <https://kfpp.ru/analytics/material/foreignsupportexp.php> (data obrashcheniya: 05.05.2017).
 15. Rejtingovoe agentstvo RAEX («Ekspert RA») – rejtingi, issledovaniya, obzory, konferencii // Interv'yu s Antonom Kuprinovym, ispolnitel'nyim direktorom Fonda sodejstviya kreditovaniyu malogo biznesa Moskvy [Elektronnyj resurs]. URL: http://raexpert.ru/editions/kuprinov_frb_2017/ (data obrashcheniya: 01.06.2017).
 16. Bank Rossii // Statistika | Procentnye stavki i struktura kreditov i depozitov po srochnosti [Elektronnyj resurs]. URL: http://www.cbr.ru/statistics/?PrtId=int_rat (data obrashcheniya 19.05.2017).
 17. Finansovye vrata // Kredit na razvitie biznesa, banki i kreditovanie, kak polu-chit' kredit dlya malogo biznesa [Elektronnyj resurs]. - URL: http://www.biznesvkredit.ru/kredit_na_razvitie.php (data obrashcheniya: 21.05.2017).
 18. NAO «Rus-Rejting» – nezavisimoe nacional'noe rejtingovoe agentstvo, ra-botayushchee na rossijskom rynke s 2001 goda. Osnovnye uslugi agentstva – prisuzhdenie kreditnogo rejtinga bankam, drugim uchastnikam finansovogo rynka, kompaniyam real'-nogo sektora, a takzhe vypuskaemym imi dolgovym cennym bumagam [Elektronnyj resurs]. URL: <http://rusrating.ru/> (data obrashcheniya: 21.05.2017).
 19. Banki.ru informacionnyj portal: banki, vklady, kredity, ipoteka, rejtingi an-kov Rossii [Elektronnyj resurs]. URL: http://www.banki.ru/wiki/bank/obyazatelnyie_normativyi_tsb/ (data obrashcheniya: 21.05.2017).

20. Информационный портал о банках. Официальный сайт [Электронный ресурс]. URL: <http://www.banki.ru> – php (дата обращения: 19.09.2017).
21. Рейтинг банков России и по активам [Электронный ресурс]. URL: <https://www.vbr.ru/banki/raiting/> (дата обращения: 19.09.2017).
22. Портал о финансовых услугах // Официальный сайт [Электронный ресурс]. URL: <http://finrussia.ru/bank/ratings> (дата обращения: 19.09.2017).
23. Центробанк РФ // Официальный сайт. [Электронный ресурс]. URL: <https://www.cbr.ru/> (дата обращения: 19.09.2017)..
24. Решение БСС поможет банкам предоставлять услуги по управлению финансами от 17.06.2014 [Electronic resource]. URL: http://www.cnews.ru/articles/reshenie_bss_pomozhet_bankam_predostavlyat/ (reference date: 21.05.2017).
25. Banki.ru информационный портал: банки, вклады, кредиты, ипотека, рейтинги банков России // Обязательные нормативы ЦБ [Электронный ресурс]. URL: http://www.banki.ru/wikibank/obyazatelnyie_normativyi_tsb/ (дата обращения: 21.05.2017).
26. Где выгоднее оформить кредит или кредитную карту? // Кредит для малого бизнеса: как его получить. 19.03.2015 [Электронный ресурс]. URL: <http://kreditfinder.ru/kredit-dlya-malogo-biznesa-kak-ego-polu/> (дата обращения: 21.05.2017).

УДК 330.46

ЛОГИКО-ВЕРОЯТНОСТНЫЕ МОДЕЛИ ДЛЯ ОЦЕНКИ БАНКОВСКИХ РИСКОВ

КАРАСЕВ Василий Владимирович, к. т. н.¹,

КАРАСЕВА Екатерина Ивановна, к. э. н.²

¹Кафедра прикладной информатики и моделирования экономических процессов,

Автономная некоммерческая организация высшего образования

«Международный банковский институт», Санкт-Петербург, Россия

²Кафедра информационных технологий в бизнесе, Институт технологий предпринимательства, Санкт-Петербургский государственный университет

аэрокосмического приборостроения, Санкт-Петербург, Россия

Адрес для корреспонденции:

В.В. Карасев, 191023, Санкт-Петербург, Невский пр., 60

Т.: +79817201906; e-mail: inorisk@gmail.com

Аннотация

Логико-вероятностные модели широко применяются для оценки риска в технических системах. Логико-вероятностный метод использует дерево событий в качестве сце-