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## **Diagnostics of regional banking systems stability as an instrument of integration**

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### **Abstract**

This paper deals with the problem of increase the efficiency of the integration of regional banking systems. Today, small and medium regional banks are not able to ensure the regional economy banking products and services. In this regard, there is a need of the integration of regional credit institutions and regional banking systems. At the same time there is the inefficiency of joint banks associated with incorrect assessment of candidates for integration. To solve this problem, we tested a methodology of the rating agency «Expert» on the example of regional banking systems of the Volga Federal District. By results of the implementation of this methodological approach we revealed two trends in activity of regional banking systems, namely reduction in efficiency of operation and reduction of capitalization. And the most attractive for integration regional banking systems are the Perm Krai, the Republic of Mari El, Mordovia, Ulyanovsk region, the Chuvash Republic.

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### **Keywords**

Evaluation, Financial Stability, Integration, Regional Banking Systems