

for both fire safety and the environment. Integration of environmental aspects into fire safety strategies can help prevent and mitigate these consequences.

Furthermore, effective personnel training plays a crucial role in both industrial ecology and fire safety. Employees need to be aware of fire safety rules, environmental standards, and their actions in case of a fire or environmental emergency. Psychological aspects of training can also enhance the effectiveness of personnel response to emergencies.

In conclusion, the interaction between industrial ecology and fire safety is becoming increasingly evident and important in the modern world. Integrating environmental aspects into fire safety strategies, and vice versa, allows to ensure sustainable and secure industrial processes, simultaneously contributing to environmental protection and the safety of people and property. It requires coordinated efforts and cooperation between ecology and fire safety experts, as well as continuous monitoring and personnel training.

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## **TRENDS AND PROBLEMS OF REGIONAL DEVELOPMENT OF THE BANKING SYSTEM**

### **Тенденции и проблемы регионального развития банковской системы**

In the modern world, the banking sector has a significant impact on the economy not only of the state, but also of a particular region. Often, local banks can potentially play the most important role for the development of the subject in comparison with federal institutions. Therefore, it is extremely important and necessary to consider the main trends in the work of regional banks and potential problems in order to assess their role for the economy in general.

A regional bank is an organization that carries out specialized financial and intermediary operations on the territory of a region to develop its economy and depends on the financial condition of legal entities and individuals in this region [1].

In addition, such banks use the funds raised to perform credit operations within the region. They should provide credit socio-economic support to the region, conduct non-cash settlements and payments. This set of measures would lead to the development of the region's economy, but in practice regional structures do not come to such an ideal form.

The first problem of regional banks is the monopolization of the sector in Russia. Large financial conglomerates, registered mainly in Moscow or St.

Petersburg, control a significant share of the regional banking services market, limiting the actions of the subject banks. In addition, according to statistics, in 86% of the subjects of the Russian Federation, the number of regional banks is minimal or there are no such banks [2].

In addition, based on the data of the Bank of Russia, it was possible to establish that about 91% of the banking business is concentrated in the Moscow region [2]. This happens because federal banks are rapidly increasing assets by attracting resources through borrowing on the foreign market, which is not available for regional banks.

Therefore, it is possible to highlight the problem of excessive centralization of assets in one region while reducing them in the rest. By analogy with Moscow, the more modern and developed the subject, the more attractive it is for conducting banking business, investing.

It is also extremely difficult for regional banks to compete with federal structures due to their lag in the technological sphere. Due to lack of capital, they cannot afford information development or even the implementation of existing systems. Also, the active digitalization of modernity requires constant changes, which local banks cannot provide.

In conclusion, there has been a tendency to decrease statistical indicators (total number, share of assets) of regional banks in the Russian Federation over the past 8 years due to increased competition, the entry of large federal institutions into the regions.

To properly take advantages, regional banks should use a diversified business model that involves both classic and online services. Also, for the prosperity of regional banking, infrastructure is important, which would allow, for example, outsourcing the sphere of information technology, financial control.

## References

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