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## THE FINANCIAL POTENTIAL OF INDUSTRY SUPPORT AS A FACTOR IN INCREASING THE COMPETITIVENESS OF THE REGION

2015-2022

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A well-developed financial and banking system, the availability of available credit resources designed to support industry, allows reducing barriers to business in order to invest in the creation of new production sites and capacities. Therefore, it is relevant and important to consider the functioning and dynamics of the financial and banking sector in any region.

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The presented study explains the speed of technological change through interest rate sensitivity. The article shows the dynamics of changes in consumption in the territory of the Republic of Crimea, as well as factors affecting it: the trends of stabilization of price growth, maintenance of long-term gradual growth of incomes of the population, with a corresponding increase in production volumes are considered.

This makes it possible to increase consumption and demand, the volume of wages and savings of the population continues to grow, with the advent of a resource for lending and investing in the creation of new production facilities.

To track trends in the economic assessment of the financial activity of the region, a mapping of the business process for assessing the dynamics of financial activity of the Republic of Crimea for 2015-2022 was carried out. (depending on the depreciation of fixed assets on the average interest rate on loans issued to business entities for a period of more than 3 years in the Republic of Crimea).

An analytical assessment of the financial and industrial potential of the economy of the Crimean region has been carried out, the main problems and reserves of its development have been identified, which in general provides practical opportunities for the formation of further directions for the implementation of state support. Thus, conclusions are drawn about the formation of rational tools in the financial sector to increase the competitiveness of the region.

*Keywords:* regional economy, financial system, financial and industrial potential, economic growth, business processes, competitiveness of the region.

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|       |      | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  |
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| « - » | 90 . | —     | 18.50 | 18.00 | 18.00 | 12.00 | 12.00 | 12.00 | 12.00 | 11,5  |
|       | 3    | —     | 19.50 | 19.00 | 19.00 | 12.00 | 12.00 | 14.5  | 14.5  | 13,5  |
| ( )   | 90 . | —     | —     | 16.50 | 14.67 | 13.50 | 13.50 | 13.00 | 13.50 | 13,25 |
|       | 3    | —     | —     | 16.50 | 14.63 | 13.00 | 13.00 | 12.9  | 13.00 | 14,0  |
|       | 90 . | 12.74 | 17.98 | 15.86 | 13.47 | 11.85 | 11.60 | 15.19 | 19.60 | 19,04 |
|       | 3    | 13.02 | 15.71 | 14.34 | 11.52 | 9.5   | 10.21 | 12.15 | 14.04 | 22,14 |

\* [1-6]

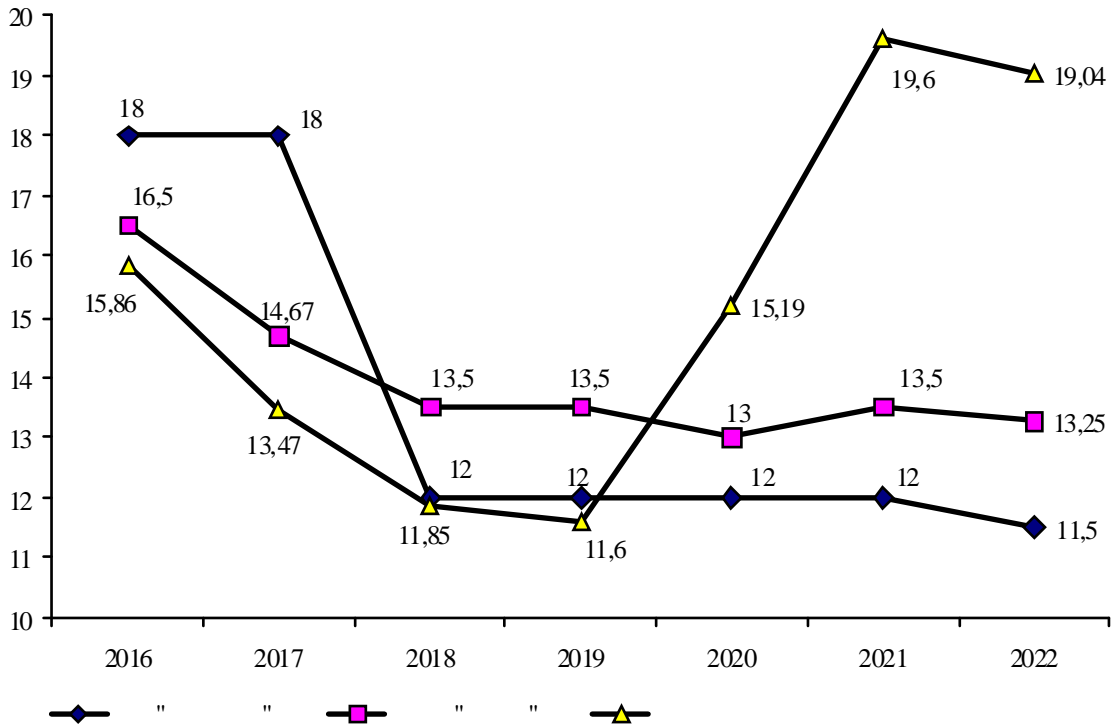
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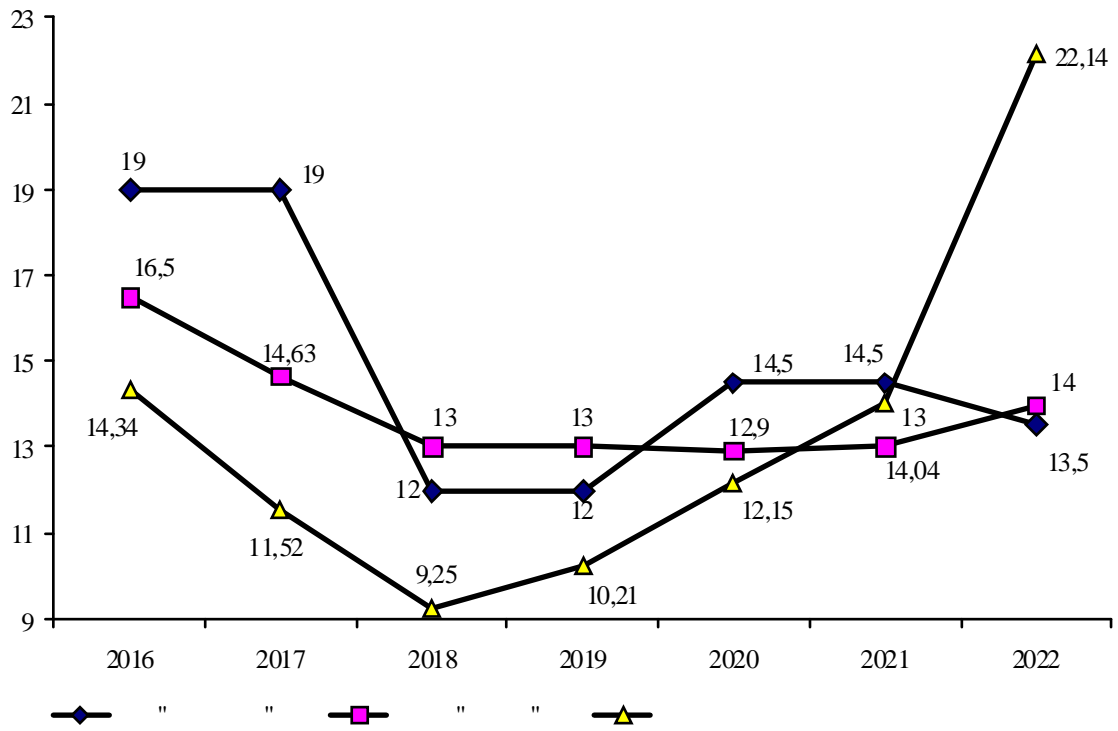
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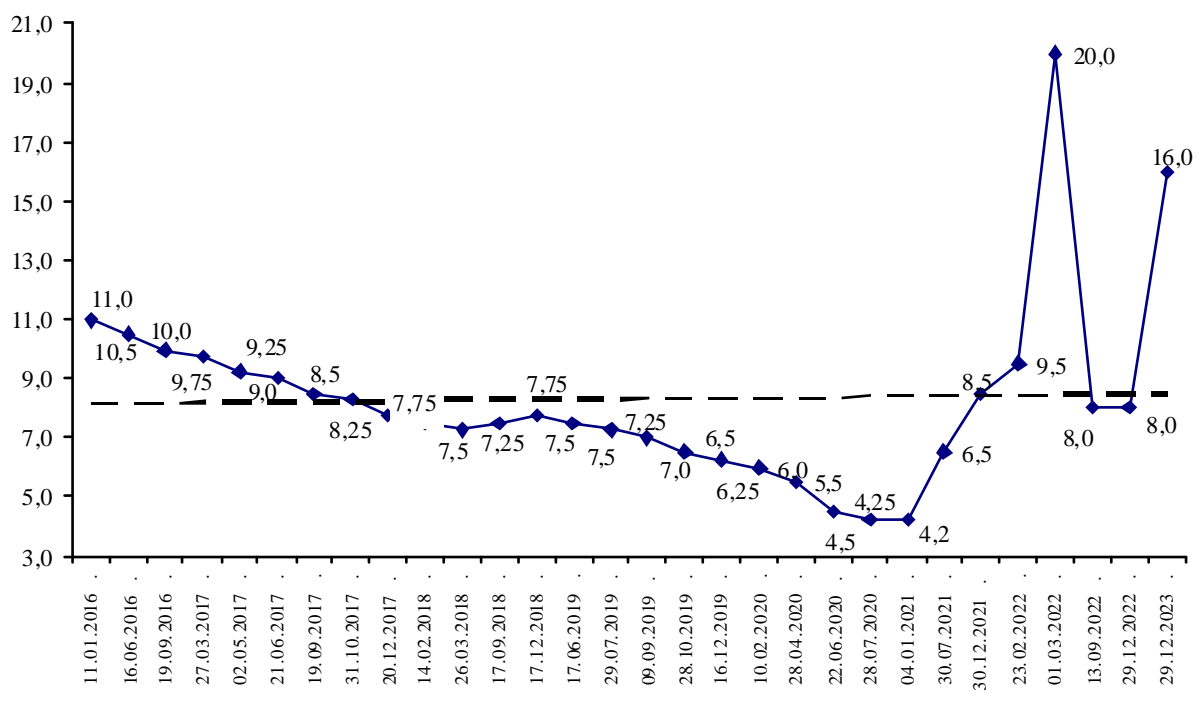
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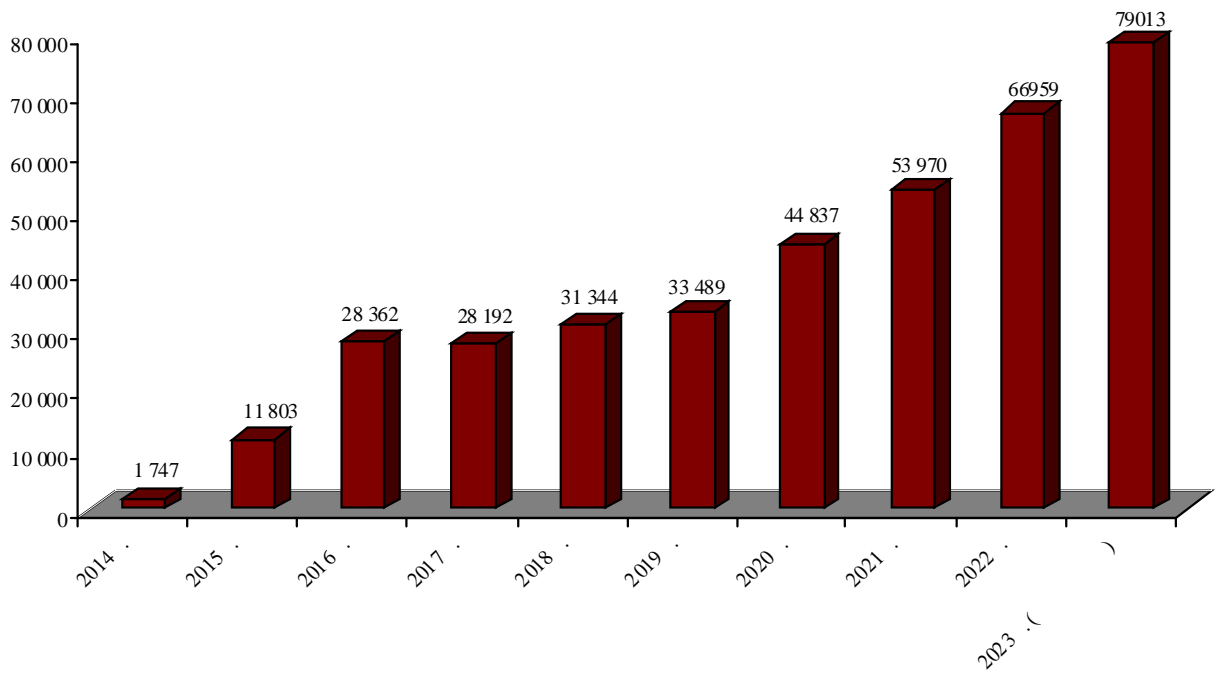
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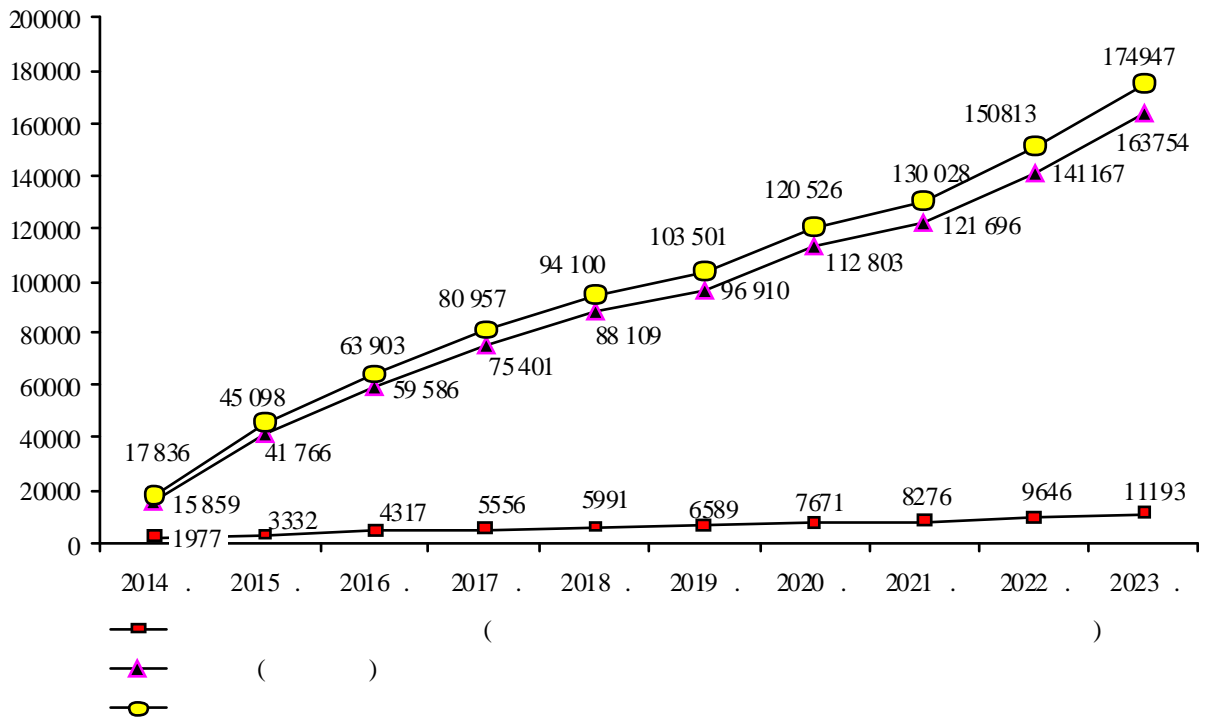
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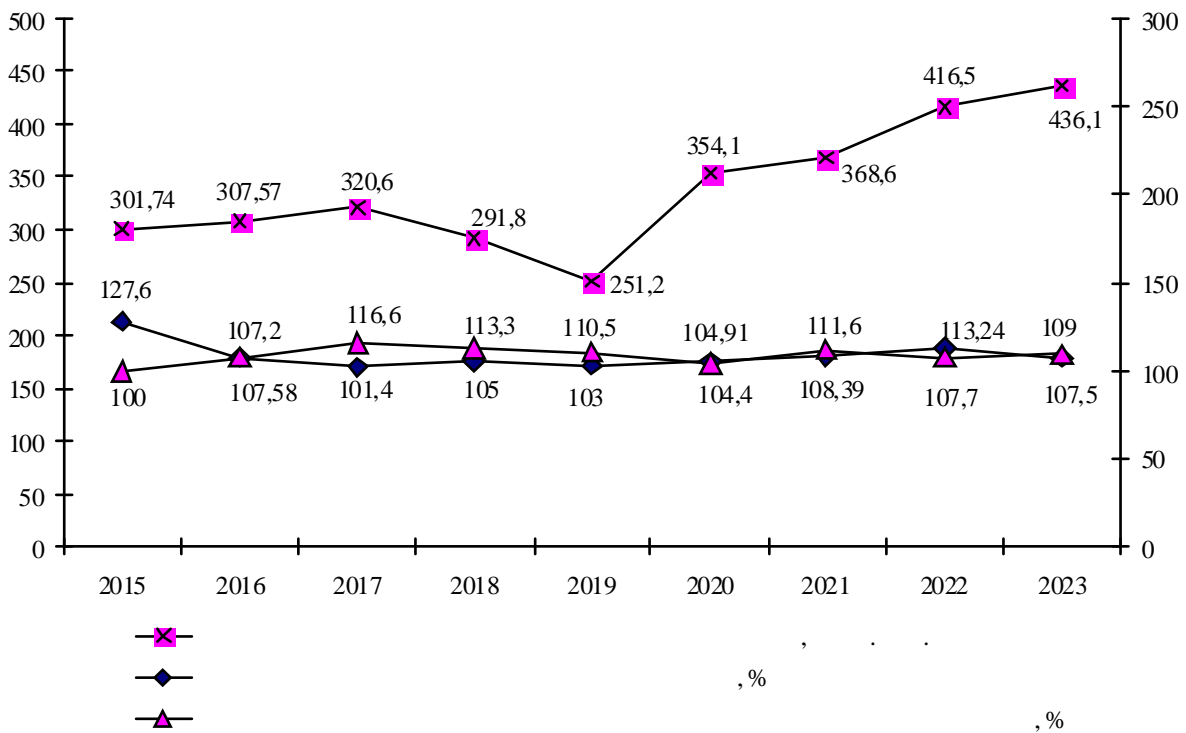


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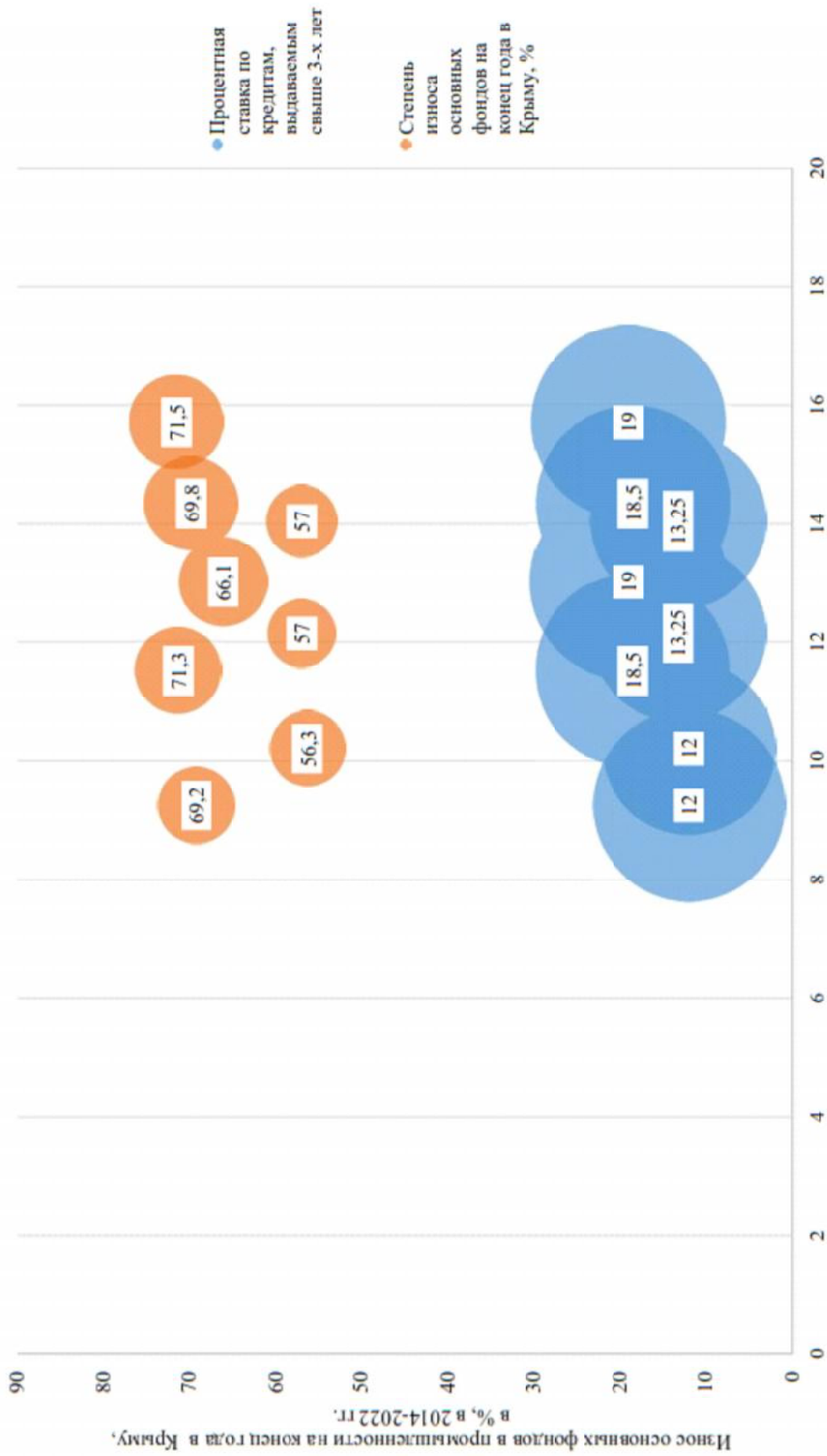
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Средняя процентная ставка по кредитам в Крыму, выданным на срок свыше 3-х лет АО "Генбанк и ПАО "РНКБ"

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