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MINIMIZATION OF RISKS IN THE PROCESS OF IMPLEMENTING THE RESOURCE POLICY OF COMMERCIAL BANKS

Annotation: The paper examines management systems that would allow a banking institution to forecast. Analyze and minimize their individual varieties and achieve a reduction in the impact of aggregate risk on their activities.

Keywords: risks, banking, management, liquidity, operation

The formation and implementation of banking policy in general, as well as resource policy in particular, cannot ignore the risks that underlie the operation of any bank. Banking risk is the probability of an event that could result in the bank losing part of its funds, adversely affecting its profits or capital, increasing additional costs as a result of banking operations or changes in environmental conditions. The emergence of banking risks is due to the fact that the value of bank assets and liabilities fluctuates under the influence of various factors: economic, political, social and others.

The most common is the division of risks into three categories:

— financial (credit risk; liquidity risk; price; base; risk of interest rate changes; currency; market; inflation risk; insolvency; other risks), which are associated with unforeseen changes in the volume, profitability, value and structure of assets and liabilities.

— functional (strategic; technological; risk of operating or overhead costs (risk of inefficiency); risk of introduction of new products and technologies). Such risks arise in the course of creating a certain product or providing a service as a result of untimely or incomplete control over financial and economic activities, poor quality or erroneous analysis of relevant information. They are no less dangerous than financial ones and also lead to financial losses, but these risks are more difficult to identify and quantify.

— other external risks (risk of non-compliance; loss of reputation; country risk).

The main principles on which the work on risk minimization should be based are the following:

1) compliance with the optimal ratio between risk and profitability of banking operations;

2) involvement in the risk management process of both management units and those that directly ensure the conduct of relevant banking operations; 3) work on risk minimization should be carried out in stages and continuously, as the state of the bank, financial capabilities of bank customers, money market conditions, the economic situation in the country and in the region of the bank are constantly changing.

Banking risks should be minimized using a risk management system that contains the following elements:

- risk identification (recognition);
- a set of tools and methods for risk assessment; risk mitigation and mitigation tools;
- risk monitoring and forecasting;
- information flows and organizational structure that ensures the operation of this system.

In my opinion, strategic banking risk management should be supplemented by the development of specific measures and methods of regulation, shown in Figure.

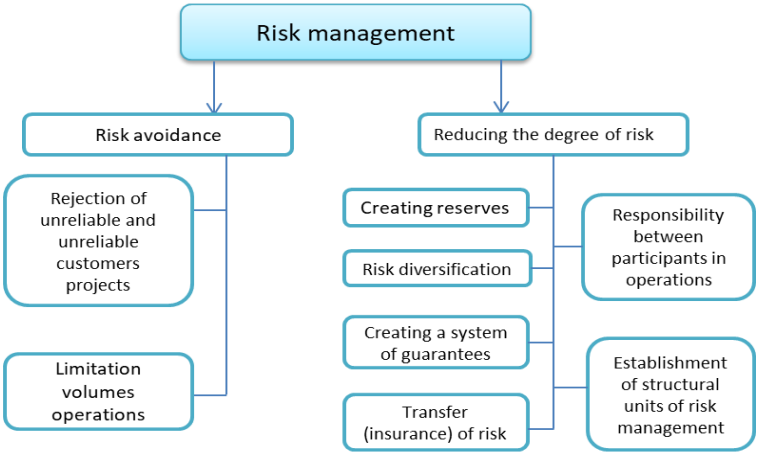

Fig. 1. General methods of banking risk management in the process of forming banking resources.

The risks associated with the formation of banking resources include:

✓ the risk of unbalanced liquidity arising from the mass withdrawal of funds by bank customers from their accounts (including mass early withdrawal of funds from time and savings deposits), which can have serious negative consequences for the bank, up to the likelihood of its bankruptcy;

✓ the risk of lost profits, which is associated with the lack of the bank for various subjective and objective reasons (e.g., difficult economic situation in the market, unfavorable market conditions, competition, lack of partnerships with other banks , lack of a positive image, etc.) the ability to attract the necessary resources for deposits to ensure the implementation of active operations (in fact, is a manifestation of liquidity risk);

✓ interest rate risk arises due to the unfavorable situation in the deposit market (increase in the cost of attracting resources for the bank);

✓ risk of transformation, which is also manifested in the form of liquidity risk and interest rate risk, and others.

If in the end, after applying various methods, the level of risk for some reason cannot be minimized, the bank's management may decide to avoid it. Avoidance of risk or its reduction to an acceptable level is achieved by limiting the volume of transactions. Limiting the volume of transactions reduces the amount of possible losses, and reducing the risk period allows you to reduce the probable the onset of a negative event.

Results: The problem of maintaining liquidity becomes important at the level of both the individual banking institution and the banking system as a whole, and thus the issues of centralized liquidity management come to the fore. Liquidity regulation is one of the priority areas of work of both individual banks and the country's central bank. It becomes obvious that the problems of banking regulation need further improvement, in particular, the state's participation in bank capitalization, improving and ensuring the efficiency of the process of refinancing banks and providing stabilization loans, risk management in the formation of resources.

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