



Improving the Banking Risk Management System

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Annotation: The article examines the content of the systemic risk of sustainable development of commercial banks and the need to assess risks in the innovative vector of development of the banking sector in modern conditions. It was noted that the importance of ensuring the sustainable development of commercial banks as the main asset of the innovation economy is growing.

The article substantiates that this is the implementation of measures to ensure effective risk management of a commercial bank, which is the driver of the development of the country's banking system.

This article analyzes the management and Prevention of risks that commercial banks in Uzbekistan and other countries face in various banking activities, being able to predict their prevention and take measures against it, or to reduce any imbalance and risk risk risk levels that occur and related issues.

Keywords: banking system, commercial banks, banking, interbank competition, sustainable development of commercial banks, bank risks, risk management of commercial banks, security levels, unpredictability, liquidity risk, operational risks, risk culture, risk analysis, financial risks risk identification, imbalance.

Introduction. Today, a number of works have been carried out to improve the banking system of our country and bring it closer to world standards. These include the work carried out in the direction of bank risk management. As part of the work on the transformation of the Mortgage Bank into a modern commercial bank in cooperation with the International Finance Corporation, the risk management system is being radically reformed and reorganized under the requirements of the Basel Committee.

In the bank, risk management policies, risk management strategies and Risk-appetite have been redesigned, risk control and management committees have been established and are conducting activities, risk reports have been developed and put into practice in a new interpretation, new models of stress tests on liquidity, interest, currency, credit risks have been created, work has begun to involve norms in approved policies into practice. Today, it is necessary that risk management is important in modern banking activities, as well as that all risk management management management personnel have the necessary knowledge and understanding.

Main part. The relevance of the topic of this scientific article is that the risk of the market environment of the banking sector puts new requirements on the sustainable development of credit organizations, increasing the transparency of financial and non-financial statements, increasing its openness and openness. reliability, as well as strengthening the importance of the predictive component in the banking risk management system. The market basis of banking risks has



changed qualitatively, in addition to the traditional financial resources of their formation, non-financial resources in the form of political, environmental and social factors are also added, which puts new management requirements for procedures, methods.

Thus, from the point of view of the Basel Committee on Banking Supervision, the use of specific methods of bank risk assessment and forecasting by banks should improve the quality of the risk management system and contribute to the sustainable development of banks. However, in practice, forecasted banking monitoring tools have become especially in demand, which are able to equalize the overly optimistic expectations and assessments of the management of commercial banks on the level of risks and their consequences.

In this regard, in order to substantiate the adoption of effective management decisions in the activities of a commercial bank, it is necessary to develop and implement predictive monitoring, which consistently includes the procedures for monitoring the current state, assessing the results of activities and forecasting the sustainable development of the bank, in credit organizations based on risk-oriented technologies and tools. The systematic riskiness of the market environment for the management of the banking sector makes it relevant to the importance of the formation of predictive components in the banking risk management system.

The use of bank monitoring as a management tool is carried out by both banks themselves and state regulatory bodies, taking into account international recommendations in the field of regulating banking activities. Currently, in modern scientific literature, at the macroeconomic and microeconomic level, there is no unity of views and a single methodological approach to the concepts of "sustainable development", "stability", "reliability" of banking activities.

Literature analysis. The "sustainable development" of both the banking system and a separate bank is understood in a meaningful aspect simply as "stability" and stability in its qualitative and quantitative accuracy. At the same time, the difference between "stability" and "development" can also be distinguished, the first is understood as a qualitative indicator of the functioning of the banking sector, and the second remains quantitative in the direction of development, the change in the dynamics of the banking sector is constant.

A in the microeconomic stability of a commercial bank. Buryak emphasizes the ability to restore optimal indicators after external exposure. However, it is not entirely clear what are the optimal features of the activities of the Commercial Bank in question. Labskerd, describing the sustainability of a commercial bank, notes the temporary characteristics associated with the need to take into account the sustainability of a commercial bank "in the current era and in terms of forecast".

In the conditions of stability of the banking system, E.A. Kulikova understands the "dynamic balance based on self-regulation and adaptation to the external and internal conditions of work" of the banking system in order to have a positive impact on the entire state economy. However, the sustainable development of the banking sector cannot always ensure development and the positive effect of its activities.

Methodology. The problem of ensuring the sustainable development of a commercial bank is directly related to the management of banking risks and factors that contribute to their occurrence. In this regard, it is advisable to dwell on the main elements of risk-based approaches to the activities of commercial banks. The Latin word "rescum" means "danger, danger, or destruction in the sea".



The economic activity of any economic entity, as an integral property of reality, assumes a certain level of risk in its external and internal environment, at the same time, the influence of risk factors on various objects, in different directions is not the same, which creates risk factors, it is necessary to form an effective risk management system.

When there is a multivariate study of risk issues in business and banking activities, there is currently no general understanding of the meaningful limits of risk as an economic category, its classification, key elements, functional accuracy and species diversity.

In this regard, there is a need to consider the systemic features of the risk of banking activities, which will clarify the specific differences between banking risks and, in particular, economic risks.

Results. In the broad definition of bank risks of the Central Bank of the Republic of Uzbekistan, the main general and specific external and internal factors of bank risk are noted, the negative direction of the results of this phenomenon is emphasized and the level of liquidity is emphasized, the credit organization acts as an object of risk.

Banking risk is embodied in the works of most researchers, in general and in particular following views on the probabilistic nature of risks in banking activities. Semenyuta, I.V. Peshchanskaya, K.R. Tagirbekova, E.S. Stoyanova, A.G.Gryaznova, T.M. Kosterina, Yu.V. Mishalchenko et al. In rare cases, a management sign of bank risks associated with deviations of real-World Bank performance is indicated-A.D. Sheremet, G.N. Shcherbakov, E.S. Stoyanova, N.N. Kunitsyn. Many local authors recognize the initial negative orientation of risks and exclude the possibility of positive risk effects (O.I. With the exception of guidelines available in Lavrushin and farm risk management standards).

Among researchers, as an object of risk, the bank's cash flows and income prevail, followed by liquidity, as well as the benefits and financial losses of the credit organization. Within the framework of the risk management system, monitoring of bank risks can be carried out at different stages:

- ❖ in the first stage of the process of determining the external and internal conditions and the necessary conditions for the possibility of the occurrence of bank risk and its risk factors;
- ❖ in the second stage of the implementation of banking risk, and under the influence of factors realizing external and internal risk;
- ❖ the result of risk in the third step is to determine its external and internal risk factors;
- ❖ in the fourth stage related to the consequences of bank risks carried out.

However, it should be noted that at different stages of the life cycle of risk and for different types of banking risks, the effectiveness of preventive and predictive measures will be different. In addition, it is necessary to take into account the result of the sum of the influence and interaction of external and internal factors on the monitoring object, which imposes certain restrictions on the use of banking monitoring tools.

Conclusion. Summarizing the above, we can draw the following conclusions: the sustainable development of a commercial bank should be considered as one of the main aspects of the correct conduct of entrepreneurial activity. Commercial banks are one of the most important elements of the economy. The banking system ensures continuity of production, modernization of production, rationalization and regulation of money circulation and solving social and environmental problems.



The management content and functionality of Bank monitoring is wider than that of bank control and bank control. In general, according to the author's position: bank monitoring is an organizational activity for monitoring, evaluating, diagnosing, forecasting and developing preventive measures for the sustainable development of external and internal bank monitoring facilities based on regular measurements using analytical tools. information system for making effective management decisions in accordance with the requirements of legal, management and Information Executive banks. The main structural elements of Bank monitoring are:

1. monitoring object;
2. monitoring processes (observation, evaluation, diagnosis, prognosis, warning);
3. monitoring tools;
4. monitoring of execution (legal, management, information).

The composition of the changing elements of Bank monitoring includes various additional features that are determined within a certain type of bank Monitoring (Form, direction, accessibility, etc.).

The need for a comprehensive classification of bank monitoring signs is due to the financial and non-financial nature of bank risk, which assumes the use of various quality and quantitative parameters in a wide range of banking monitoring. The behavior and consequences of various bank risks can be predicted in an adapted way, depending on the nature of their impact, the specialization of banking activities and taking into account the national and international regulatory requirements for the activities of commercial banks.

A set of risk-oriented instruments based on the conceptual model of the formation of financial registers, which is a method of financial management based on a fixed set of cumulative sources of the main components of the sustainable development of commercial banks under study. the integration of financial and non-financial information in tijoratbank, which makes it possible to simplify the choice of alternatives when making short-term and operational management decisions based on risk.

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