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FORMATION OF THE RISK MANAGEMENT SYSTEM OF THE BANK IN THE CONDITIONS OF THE MARTIAL STATE ECONOMY: CONCEPTUAL PROVISIONS

In the article, the main theoretical aspects of the formation of the risk management system of a banking institution in the conditions of the martial law economy are examined. The purpose of the article is to form the conceptual basis for improving the risk management system in the conditions of the martial law and post-war reconstruction. The “banking risk” concept is specified, under which it is proposed to consider the situation caused by the uncertainty of the information used by the bank in the process of management and decision-making and is characterised by the dependence between the decision result and the probability of its occurrence. The composition of the risk management system needs to be clarified, taking account the aspects of the long-term development in the conditions of uncertainty and adaptability of the risk management system to the changes in the external and internal environment, which is a response to the requirements of the wartime economy. The introduction of the internal audit-controlling of the banking risks is proposed, the principles and stages of its implementation are developed.

Keywords: banking activity; banking operations; banking risk; risk management; controlling.

Fig.: 1. Table: 2. References: 18.

Target setting. The commercial banks are an integral element of the state banking system, one of the most important functions of which is to provide financial resources for the reproductive process. The essence of the banking activity is the mediation between the owners of the temporarily free funds and the subjects of the economy that have a deficit. This allows singling out the characteristic feature of the banking activity, namely the work with the raised capital, which includes: funds of the legal entities and individuals, as well as borrowing in the interbank financial markets.

The functioning of the banking sector is associated with the occurrence of the financial risks, which is due to the following factors:

- specifics, state of the development and the competitiveness of the financial market;
- features of the banking activity.

It should be noted that the activity of the commercial banks is related to the financial assets and liabilities that cannot be realized, unlike shares, bonds and other securities, which negatively affects the risk protection of the commercial bank.

The risks of the functioning of the Ukrainian banking system are characterized by the diversification and high degree, in comparison with the similar risks of the banking institutions of the leading European countries. The main reasons

for this are high instability of the financial market, the imperfection of the banking system. In the current realities of the crisis phenomena caused by the pandemic situation and the RF aggression, the problem of the bank risk management becomes especially relevant.

Analysis of the recent research and publications. The approaches to the risk management in the banking sector, risk management tools, the main areas of the risk reduction are researched by a sufficient number of the leading scientists, such as A. Abramova [1], K. Gonchar [2], O. Dzuiblyuk [3], M. Dubyna [4], A. Zhavoronok [5], D. Tretiak [6] and others. Thus, A. Abramova investigates the issue of the improving the approaches to the bank risk management in the context of the transformational processes, M. Dubyna, O. Dzuiblyuk focus on the study of the credit risks, A. Zhavoronok examines the risk management of the banking institutions in the context of the economic security.

Outlining of the not researched parts of the general problem. Despite the thorough work of the domestic scientists in the sphere of the banking risk management, we consider it appropriate to offer our own vision of the specified problem in the conditions of the wartime and the post-war development, since this context is, in our opinion, insufficiently studied.

The purpose of the article is to form the conceptual basis for improving the risk management system of the banking institution in the conditions of the martial law and post-war recovery.

Statement of the main material. It should be noted that the management of risks and uncertainty of the banking system functioning from the point of view of the theory and methodology is determined by the following components:

- complexity of the object under research;
- regularities detection in the economy in the form of trends (which allows describing the economic processes in terms of the “risks” and “uncertainty”);
- obligatory consideration of the human factor in the process of making managerial decisions.

To specify the “banking risk” concept, a comparative description of its main definitions will be presented.

Table 1

Main approaches to the definition of the “banking risk” concept

No.	Definition	Author
1	2	3
1	Probability of the non-compliance of the volume, spatial and temporal parameters of the bank’s financial flows with the expected ones are quantitatively assessed; which is formed due to the purposeful action or inaction of the interested subjects of the economic relations, which is reflected in the change in its financial condition and dynamics of the development [7, p.27]	A. Yepifanov, T. Vasylieva, S. Kozmenko

End Table 1

1	2	3
2	Possibility of making the rational or irrational managerial decision, within the framework of which it is possible to give a reliable quantitative and/or qualitative assessment of the effect of factors [8, p. 5]	L. Bondarenko
3	Probability of receiving the revenues that are less than expected, a decrease in the assets value [9, p. 5]	M. Fastovets
4	Banking risk – is a probability that a banking institution will lose parts of its financial resources, fail to receive the income or increase the expenses as a result of conducting the banking operations and carrying other banking activities [10, p.146]	O.Panchenko, O. Maslyuk, A.Gorylenko
5	Reflect the uncertainty associated with the manifestation of the competition between banks and other market participants, which affects the stability of the movement of the financial flows and changes in the amount of the bank's financial resources [11]	V. Podchesova
6	Scattering of the results is possible, their fluctuations around the expected result is possible [12]	N. Ostrovska

Source: compiled by the author.

The analysis of the data presented in the Table allows us to conclude that there is a certain differentiation of the views. Thus, some authors define the risk as a probable danger of losses and the possibility of the event with a negative result. Another approach is to consider the banking risk as an activity that depends on the relationship between the uncertainty of the outcome and possible adverse consequences.

A similar determination of the banking risk is also presented in the works of the foreign researches. Thus, Edwin J. Dolan, Collin D. Campbell, Rosemary J. Campbell in their work “Money, banking and monetary policy” consider the banking risk as a specific feature of the selling of the banking product – the temporary transfer of the right to own and use part of the loan fund and infrastructure services necessary for the effective use of this part [13].

In turn, M.Ricks approaches the interpretation of the banking risk from the point of view of the banking relations, considering that these are “unforeseen circumstances that may arise before the end of the loan repayment” [14].

A more general definition is offered by Ong M.K. presenting the banking risk as “the risk of loss, which arises if the counterparty to the agreement does not fulfil its obligations on time” [15].

The regulatory and legal interpretation of the banking risk concept, which currently in force in the banking legislation of our country, also has similar nuances. The “risk” concept according to the Resolution of the NBU Board dated August 2, 2004 No. 361 is distinguished in two directions: risk (from the bank's point of view) – is a potential possibility of the underachievement of the income or a decrease in the market value of the bank's capital due to the adverse effects

of the external and internal factors; risk (in the view of the National Bank) – is the probability that the events, expected or unexpected, may have a negative impact on the bank’s capital and/or the bank [16].

Therefore, summarizing the work of the leading researchers, we can emphasize that the banking risk is a situation caused by the uncertainty of the information caused by the bank in the process of management and decision-making, and is characterized by the dependence between the results of the decision and the probability of its occurrence.

This definition also equates the risk with its possible occurrence depending on the situational factor. At the same time, the concepts “possibility” and “probability” can be considered identical.

Due to the review of the proposed approaches to the definition of the “banking risk” concept, we consider it appropriate to emphasize the following key characteristics:

- uncertainty of the event occurrence;
- subjective-objective nature of the existence (that is, the risk exists regardless of the subject’s ability to identify it, but depends on the nature of the subject’s actions);
- impact of the risk on the functioning of the banking institution and the change in its financial stability and liquidity as a result of the occurrence of a risk event;
- multivariate decision-making processes.

The analysis of the researchers’ works [3;8;9], as well as the normative documents and the Basel agreements [17] allows systematizing and generalizing the following types of the banking risks that are characteristic of the banking sector of Ukraine (Table 2).

Table 2

Classification of the banking risks

Risk type	Risk characteristics
Credit risk	Arises as a result of the untimely repayment of debts to the bank in accordance with the terms of the credit agreement
Interests risk	Due to the changes in interest rates on the assets and liabilities
Operational risk	Losses occurrence as a result of the inconsistency in the nature and scope of the activities or the requirements of the legislation on the carrying out current banking operations, as well as violations of the legal norms by the bank employees
Currency risk	Arises due to the changes in the exchange rate, the effect of economic and administrative instruments of the currency legislation by the state
Risk of the liquidity loss	Caused by the possibility of the financial losses due to the inability of the bank to ensure the fulfilment of its obligations in full within the specified period
Fund risk	Risk of the possible losses as a result of adverse fluctuations in the stock market and changes in the prices of the financial instruments

Source: compiled by the author.

However, the identification of the specified type of the risk involves a set of methods, technologies and tools for its reduction and elimination, which involves a certain system of actions and interrelated processes. Thus, an integral element of the management of the banking institution is risk management, which is a risk management system that includes the management strategy and tactics aimed at achieving the main business goals of the bank [16]. The implementation of the strategic and tactical procedures eliminates the negative consequences of the above types of the banking risks, but it can be effectively implemented only if all elements of the risk management system interact. More often, the authors include the following in the composition of the main elements:

1) subject of management – that directly manages the risk, which arises in the crisis situation;

2) identification of the risk – identification of the types of the risks that arise, search of their sources;

3) assessment of the risk degree – qualitative and quantitative analysis of the risks arising in the crisis situation;

4) risk monitoring – careful monitoring of the risk development, determination of the precise actions for the further risk management [12; 13; 18].

However, in our opinion, the composition of the risk management system needs the clarification, taking into account the aspects of the long-term development in the conditions of uncertainty and adaptability of the risk management system to the changes of the external and internal environment, which is a response to the requirements of the wartime period. So, we'd like to suggest adding the following to the main elements of the risk management system:

1. Strategy – defines the attitude of the interested parties and specific parameters that the board of the banking institutions should focus on, defines the procedures, organizational structure and communication links. The development of the effective risk management strategy is a priority for a banking institution in relation to any type of the risk, provided they are identified and analysed.

2. Methodology – covers the development of the system of the criteria, approaches and assessment models for each type of the risk with the formation of the action scenario depending on the results of the analysis.

3. Procedures. The development of the risk identification and assessment procedures is necessary for the implementation of the control over the developed areas of the risk management. The procedures should be described in detail with the definition of the liability limits, delineation of powers and functions, directions of the interaction of the divisions of the banking structure.

4. Control – includes the assessment and analysis of the risk management stages, compliance with the established limits or monitoring of the risk susceptibility. The effective control ensures the risk reduction actions with the accepted procedures and, most importantly, the reality of applying these procedures.

5. Updating – involves regular updating of the management approaches, tools, models, tactics in accordance with the changes in the business environment of the banking institutions.

6. Technology. Includes certain actions, methods aimed at reducing the risks. At the same time, we consider it expedient to introduce the following procedures as part of this element of the banking risk management system:

- risks diversification – involves the distribution of the risks by the bank portfolio (currency, credit, securities);

- risks limitation – setting the limits on permissible losses both for credit operations and the operations with currency and securities;

- risks insurance – provides insurance for the bank property, intellectual capital, deposits, etc.

Based on the studied material, we'll depict the structure of the banking risks management system (Fig. 1)

The specified structure will ensure the effective management of the banking risks. However, for its effective implementation, it is necessary to use the new approaches to identify the risks impact on the functioning of the banking institution, which will allow to determine the directions of neutralization, increase the financial potential of the institution, and expand the offers in the financial market. Taking this into account, in the complex of the main risk management tasks of the bank, the priority is given to the internal financial risk control based on the implementation of the audit-controlling procedures as a component of the management audit.

We'd like to suggest considering the internal audit-controlling of the banking risks in the form of the regulatory management system, within which the relationships between such components as the information base, analysis of the financial risk, planning and risk control are coordinated. At the same time, there is a concentration of the control actions on the priority directions of the banking institution's functioning, identifying the deviations of the obtained financial results of the activity from the planned ones, and making operational management decisions aimed at normalizing the impact of the risk factors.

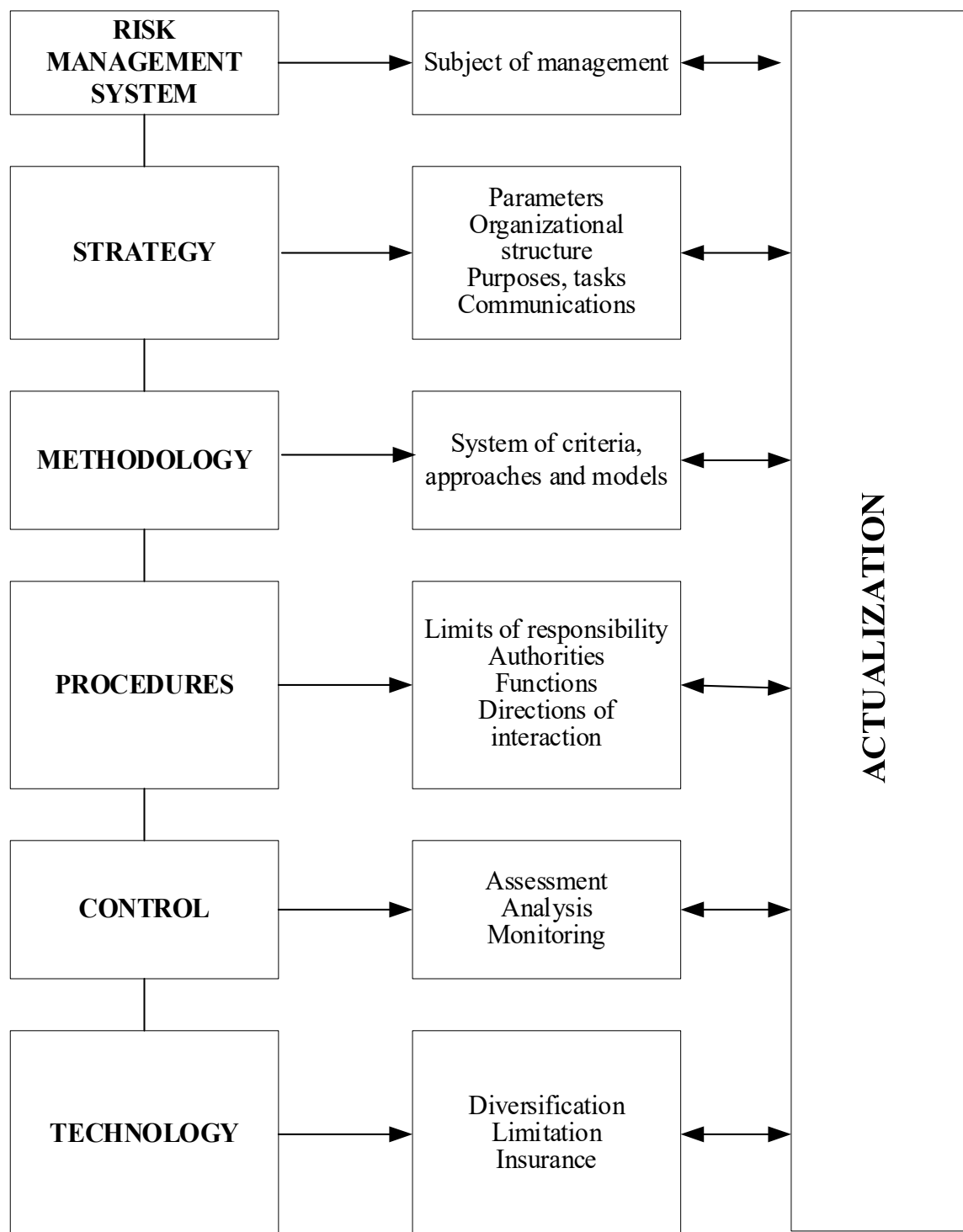


Fig. 1. Risk management system of the banking institution

Source: author's development.

The specified audit-controlling can be considered as an effective management mechanism in the field of ensuring the economic security of the bank. For the effective implementation of the audit-controlling, we consider it expedient to propose the following system of the principles:

1. Purposefulness – involves the orientation of the internal audit-controlling system towards the achievement of the goals of the interest, credit, investment, staff policy of the banking institution, which is due to the strategic nature of the specified system functioning and is aimed at ensuring the liquidity and financial stability of the bank.

2. Differentiation, which involves the implementation the control over the banking operations based on the consideration of the specific risk factors, observing the correlation between the analyzed indicators reflecting the probability of the operations taking place and risk conditions, and the indicators characterizing the stability of the bank's financial activity.

3. Orientation to the quantitative indicators, since the availability of the possibility of the quantitative assessment significantly simplifies the analysis and control of the implementation of strategic goals and objectives.

4. Reliability of the initial data when choosing the basic indicators used in the audit-controlling system to obtain the high-quality and justified results.

5. Compliance of the audit-controlling methods with the specifics of the risk-analysis and risk-planning methods, which will make it possible to form an effective set of standard and tools for monitoring the effectiveness of the banking activity and the indicators system that reflect the actually achieved results and, ultimately, identify the reasons for their deviations from the planned ones.

6. Timeliness of the audit-controlling, which will allow to warn, timely diagnose the crisis situations in the bank's activities and level the negative impact of the risk.

7. Adaptability, which involves the possibility of adapting the banking procedures to the new financial instruments emerging in the banking services market, as well as to the new forms of the banking operations.

8. Transparency and informativeness of the audit control is aimed at the use of simple methods and approaches that require the least effort of the risk managers.

9. Cost-effectiveness of the audit-controlling procedures, which involves minimizing the costs for organizing the risk-controlling [15].

The main purpose of the audit-controlling of the banking risks can be defined as the possibility of solving current and strategic tasks of assessing the impact of uncertainty and risks on the financial performance of the banking institution with the subsequent development of measures system to mitigate the negative consequences. Defining the conceptual model for the implementation of the internal audit-controlling procedures involves the separation of the informational, analytical and strategic blocks.

At the first stage, the information base is formed based on the study of the main areas of the bank's activity from the standpoint of the influence of the risks. It is expedient to carry out this process in the context of the retrospection, current

situation and prospects with the simultaneous formation of the basic marginal indicators for evaluating the effectiveness of the banking activity.

The next stage involves the analytical assessment of each banking operation that is subject to the influence of the risk and the identification of the possible influence of several risks at the same time. The implementation of the specified stage is carried out directly with the clarification of the methodological toolkit of the risk assessment and their potential reduction in the conditions of the possible emerging problem areas.

The strategic block for the implementation of the audit-controlling procedures directly includes the development of the management decisions regarding the improvement of the banking activities, considering the risk.

In the future, the implementation of the audit-controlling will cause a change and adjustment to the directions of the bank's financial, personnel, currency, and investment policies with the adjustment for possible risks with the developed directions for stabilizing the situation. The risk management in the audit-controlling process is expedient based on the classification of the banking risks recommended by the Basel Committee.

The implementation of the internal audit-controlling system in the bank's activities will contribute to the improvement of the efficiency of the assessment process and the subsequent reduction of the risks, which is an important result of the operation of the risk management system in the crisis conditions.

Conclusions. Thus, the implementation of the effective banking risk management system cannot guarantee the complete exclusion of the risky situation occurrence, but it will contribute to the prevention of losses exceeding the expected level. The developed set of the measures for the assessment, prevention and reduction of the risks must be adjusted when the goals of the strategic development of the banking institution change. This will make it possible to control the totality of risks of the banking activity and minimize the possible losses under the condition of the adverse effects of the economic situation during the martial law and post-war reconstruction.

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В УМОВАХ ЕКОНОМІКИ ВОЄННОГО СТАНУ:
КОНЦЕПТУАЛЬНІ ЗАСАДИ**

У статті досліджено основні теоретичні аспекти формування системи управління ризиками банківської установи в умовах економіки воєнного стану. Метою статті є формування концептуальних засад удосконалення системи управління ризиками банківської установи в умовах воєнного стану та повоєнної відбудови. Уточнено поняття «банківський ризик», під яким запропоновано розглядати ситуацію, спричинену невизначеністю інформації, що використовується банком у процесі управління та прийняття рішень. Запропоновано структуру системи управління ризиками з урахуванням аспектів довгострокового розвитку в умовах невизначеності та адаптивності системи управління ризиками до змін зовнішнього та внутрішнього середовища. Основними елементами системи управління ризиками визначено стратегію, методологію, процедури, контроль і технологію. В якості інструменту удосконалення процесу управління ризиками запропоновано використання внутрішнього аудиту-контролінгу банківських ризиків, розроблено принципи та етапи його впровадження. Внутрішній аудит-контролінг банківських ризиків розглядається як форма регулятивної системи управління, у процесі якої узгоджуються взаємозв'язки між такими компонентами, як інформаційна база, аналіз фінансових ризиків, планування та контроль ризиків. Основною метою аудиту-контролінгу банківських ризиків визначено можливість вирішення поточних та стратегічних завдань оцінки впливу невизначеності та ризиків на фінансову діяльність банківської установи з подальшою розробкою системи заходів щодо їх пом'якшення та нівелювання негативних наслідків. Запропоновано концептуальну модель реалізації процедур внутрішнього аудиту-контролінгу, яка передбачає виокремлення інформаційного, аналітичного та стратегічного блоків. Обґрунтовано, що впровадження системи внутрішнього аудиту-контролінгу в діяльності банку сприятиме підвищенню ефективності процесу оцінки та подальшому зниженню ризиків, що є важливим результатом функціонування системи управління ризиками в умовах кризи.

Ключові слова: банківська діяльність; банківські операції; банківський ризик; ризик-менеджмент; контролінг.

Рис.: 1. Табл.: 2. Бібл.: 18.