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Banking Risk Management: Assessment of Existing Company Practices

Abstract

Main problem is that banking is one of the most important sectors of the economy all over the world. Being high-tech, it is most susceptible to ongoing changes, both at the macro and micro levels. As practice shows, such changes are associated with the increasing internationalization of credit institutions and markets, improvement of banking legislation and modern computer technologies, increased competition, and the emergence of new banking products and services in financial markets. The relevance of the topic of the master's thesis is that in order to ensure the effective functioning of a commercial bank, it is necessary to form, use and integrate into the bank's management structure mechanisms for effective protection against the negative impact of uncertainties arising in the course of banking activities. Such a mechanism is banking risk management.

Purpose of this article is to study the existing problems of the effectiveness of bank risk management and develop practical recommendations for its improvement.

Methods: The methodological basis of the work is the general scientific methods of comparative-systemic, structural-level, dialectical, vertical and horizontal analysis, qualitative and quantitative approaches and analytical techniques. In substantiating the theoretical provisions of the conclusions and recommendations, economic, statistical and empirical methods of cognition were used.

Results and their significance: The theoretical and practical significance of the study lies in the development of theoretical provisions of a comprehensive analysis of banking risk management, as well as in the possibility of using the developed conclusions and recommendations in the practical activities of commercial banks. The analysis of the state and assessment of the effectiveness of risk management of commercial banks was carried out, the analysis of the features of the mechanism of functioning of risk management was carried out.

Keywords: Risk management, commercial bank, banking risks, diversification of loan portfolio, limitation of banking operations, financial stability and liquidity of the bank, risk assessment, banking supervision tools, risk management strategy.

Introduction

Bank risk management is a process by which a bank identifies (manifests) risks, evaluates their magnitude, monitors them and controls its risky positions, and also takes into account the relationship between different categories (types) of risks.

The bank's activities are influenced by external and internal factors. At the same time, it is possible to talk about purely banking risks only in the latter case, since they are caused by the activities of the bank itself, its customers or its counterparties, Despite the fact that external risks are not directly related to the activities of the bank and its contact audience, they nevertheless decisively affect the financial position of the bank. In the work, special attention is paid to credit risk as the main risk of banking activity, which is a risk associated primarily with non-payments on obligations. This risk is also the most important of the bank's risks and the basic one that initiates many other risks. Often this case concerns accrued interest and commission payments or deferral of loan repayment.

Materials and methods

One of the main components of the functioning of any bank is risk. According to Y.M. Voronin, “bank risk is a situational characteristic of the bank’s activity, which reflects the uncertainty of actions and characterizes the probability of a negative deviation of reality from what is expected” [1, p. 15].

The unstable development of the financial market and fierce competition contribute to the emergence of new risks in banks and, accordingly, require an adequate risk management system to ensure financial stability and competitiveness. It should be noted that bank risk management is a risk management process, i.e. a set of actions aimed at identifying risk problems and developing ways and methods to solve them. At the same time, the purpose of risk management is to ensure the effectiveness of the bank's management, taking into account factors of uncertainty events that may negatively or positively affect the bank's performance indicators. Hence, the main task of risk management is to minimize the negative impact of risks on the financial results of banks.

Therefore, the priority is to ensure the financial stability of banks and increase the income received by the bank's shareholders.

The integration of risk management into the overall management system of the bank is very important, especially now, in times of financial instability, which has been going on for several years due to the onset of the financial crisis [2, p. 27].

As long-term practice shows, banks often incur losses not because of high risks, but because of ineffective risk management and insufficient control. Therefore, in banks, risk managers are required to assess risks in a timely manner as well as predict and manage them.

Therefore, it is necessary to develop a methodology for assessing and analyzing banking risks so that the uncertainty factors that are the basis for the occurrence of risks become a source of profit.

Discussion

According to many scientists, the main signs of risk include the following characteristic features: uncertainty, inconsistency, alternative. Uncertainty is the main source of risk. To avoid uncertainty, it is necessary to have the most complete and reliable information. The inconsistency of risk is that, on the one hand, risk is of public importance and is aimed at achieving results based on the use of new technologies, on the other hand, risk means the inevitability of making a specific choice at the moment. Alternativeness means that the risk has two or more options for making a choice of further actions, i.e. if there is no choice, then this indicates the absence of risk.

In addition to the above features, risk is characterized by another important property: risk is always a phenomenon that characterizes the future, i.e. it is getting results in the future, and not achievements or failures in the past [3]. Uncertainty and risk are interconnected and are in different relationships with each other [4]. The dependence is reflected in the fact that the bank, assessing the possibility of repayment of loans provided by its customers and generating income in the future, does not know for sure whether it will receive the expected result.

In the banking risk management system, there are three levels of risk management in the bank (Figure 1).

At the first level, risk management is considered at the level of assets and liabilities of the bank, based on the available funding base of the Bank and options for placing funds (loans, securities, intangible assets, non-current assets) [5].

At the second level, in the risk management system, depending on the diversification and optimization of the structure of the credit portfolio by market segments (Small and medium-sized businesses, corporate segment), industry affiliation, lending terms, including current activities (working capital) or capital investments, risk levels and profitability of investments, credit portfolio management and stages of the economic cycle are distinguished [6].

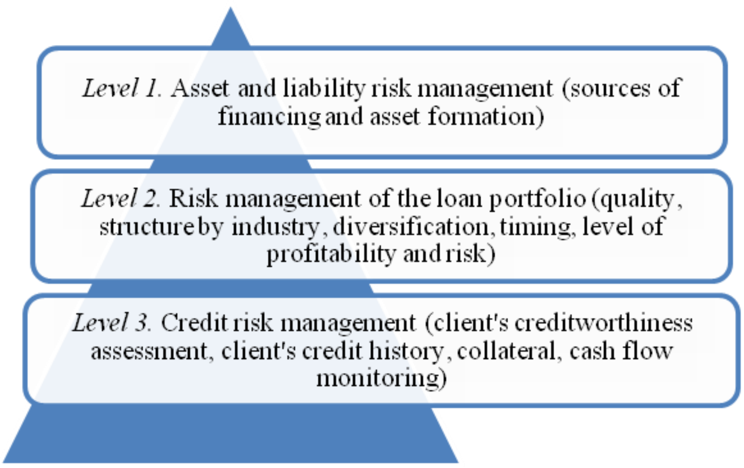

Figure 1 - Levels of the risk management system in the bank

At the third level, the risk management of personal credit is considered in the risk management system.

Since loans have a large share in the asset portfolio of commercial banks, all banks are characterized by having primarily credit risk. Credit risk is the possibility of loss as a result of the inability of borrowers to fulfill their obligations (on the payment of interest and the principal amount of debt) in accordance with the terms and conditions of the bank loan agreement.

It should be noted that not only the timely receipt of the necessary resources by certain organizations depends on the effectiveness and correctness of the credit mechanism, but also the pace of development of the country's economy as a whole [7].

For a thorough study of possible credit risks, first of all, it is necessary to analyze the bank's loan portfolio. Consequently, the credit risk management process involves an analysis of the loan portfolio, which consists in a thorough study of the quality of the loan portfolio, borrowers, the timing and goals of the loans issued.

The main criteria for evaluating a loan portfolio are: diversification, quality, profitability and risk. Given the well-known dilemma "profitability-risk", the bank is forced to limit the rate of return, protecting itself from excess risk. Due to the sharp increase in credit risk, the costs of creating provisions (reserves) to cover the costs of loans issued in second-tier banks are growing, which contributes to reducing their profitability. Therefore, for banks, the issue of credit risk management becomes especially relevant, since it is directly related to the possibility of banks losing their financial stability. In this regard, reducing credit risks is one of the most important tasks of risk managers in banks [8].

Currently, market risks play an important role in banks. It is no coincidence that IFRS contain certain requirements for assessing and disclosing information on market risks used by banks. Market risks include currency and interest rate risks. The main factors of market risk are unfavorable changes in interest rates, fluctuations in the market value of Financial Instruments, Changes in the exchange rates of foreign currencies, etc.

To analyze market risks, the bank uses Risk Value — Valueat-Risk (VAR). VAR is a cumulative risk measure that is able to compare risk across different portfolios (such as portfolios of stocks and bonds) and different financial instruments (such as forwards and options). One of the main methods of optimizing banking risks is to simplify the visual representation of information about the bank in the form of tables, graphs, charts, which makes it possible to more clearly represent the main characteristics of the bank, and the given scale contributes to the assessment of their absolute relationships [9].

Thus, in modern conditions, the risk management of the bank as a whole is one of the main areas of Management, which studies the issues of managing the bank as a whole or its individual divisions, taking into account risk factors.

Necessary measures to avoid risks in the banking sector:

- legislative strengthening of requirements for risk management and corporate governance in financial organizations. Increasing the personal responsibility of members of the Board of Directors of financial institutions;
- increase the transparency of the ownership structure, introduce restrictions on the influence of shareholders on banks, introduce restrictions on the intervention of banks in the operational activities of other financial organizations, in particular accumulative pension funds and insurance companies;
- introduction of a ban on lending by banks to related persons;
- take the necessary actions to reduce the volume of bad loans and replenish the capital of banks at the expense of shareholders or the state;
- improve the quality of your loan portfolio by reducing and getting rid of stressful debts.

For banks to operate an effective risk management system:

- development of intrabank documents regulating the strategy and tasks of risk management;
- determination of the principles, methods of risk assessment and determination as the basis for setting priority strategies and tasks;
- ensuring adequate protection of the interests of investors, depositors, correspondent banks, and bank customers using risk management mechanisms that minimize risks;
- Organization of effective monitoring of the financial condition of large borrowers;
- creation of an effective system for early reporting of crisis situations;

- increasing the role of corporate governance. Shareholders are encouraged to plan management and set objectives to achieve targets (in particular profits) on a long-term scale, rather than at the expense of short-term projects;
- creation of basic management control procedures;
- identify mechanisms for assessing responsibility and performance in accordance with the risk management strategy and control system.
- development of risk monitoring procedures.

Normally functioning risk management contributes to achieving the financial stability of the bank and its value, strengthening the Bank's ability to reduce unforeseen expenses and increasing confidence in it on the part of counterparties. Thus, the main task of risk management in banks is the development and implementation of Standards, Procedures for Risk Management, a model for their assessment, the formation of a work plan in conditions of uncertainty.

Results

At the present stage of banking business development, it is not enough to manage only certain types of banking risks, having autonomous management and control systems. It is necessary to create a unified banking risk management system, in which it is possible to trace, among other things, the impact of implemented innovations on the magnitude of each of the identified risks.

The risk management process can be presented in the following sequence. At the first stage, it is necessary to formulate a risk management strategy and, defining its purpose, answer the question “What does the bank want to achieve?” It is well known that the greater the income, the greater the risk associated with obtaining this income is.

It is necessary to clearly formulate the “risk appetite” and build a risk management strategy on this basis. For example, AS LTD Bank (Latvia) has declared a strategic goal of risk management to ensure a balance between the risks that the bank assumes and its profit in order to minimize the potentially negative impact on the financial condition and activities of the bank.

At the second stage, it is necessary to identify risks and identify all risk-forming factors, which are usually understood as the essence of processes or phenomena that contribute to the emergence of a particular type of risk and determine its nature [10].

Risk–forming factors are divided into adaptive (in English native - inherent) and integral. Basically, risk-forming factors relate to adaptive, i.e. inherent in specific types of risk and not affecting other types of risks. At the same time, there are factors that simultaneously affect the risks of several types, such factors are called integral. Integral factors according to the level of impact are recommended to be divided into factors of microeconomic and macroeconomic levels [2, c. 38]. Integral risk - forming factors of the macroeconomic level include:

- change in the exchange rate of tenge against the world's leading currencies;
- fluctuation of the inflation rate;
- changes in the refinancing rate of the National Bank of the Republic of Kazakhstan, LIBOR, MIBOR rates, etc.;
- changes in tax rates;
- changes in energy prices, etc.

As we can see, here we are talking about external factors that the bank cannot influence. It is customary to refer to integral risk - forming factors of the microeconomic level:

- dishonesty or professional mistakes of the bank's employees or its partners;
- software failures;
- illegal actions of bank employees or third parties;
- the level of management in the bank, etc.

In this case, we are talking about internal risk-forming factors that the bank can influence. Almost all of these factors should be recognized as operational risk factors.

At the third stage, it is necessary to evaluate risk objects, the cost of which depends on risk-forming factors. Risk objects are all those objects that are of value to the company. In an investment bank or an investment banking business, the objects of risk will be all financial instruments included in the portfolio (stocks, bonds, options, futures, etc.), in a commercial bank, the objects of risk are assets and liabilities that are sensitive to changes in interest rates or to changes in foreign exchange rates.

At the fourth stage, you can start assessing and analyzing risks. This can be done in various ways:

- “Mark-To-Market” valuation (revaluation of assets in accordance with their current market value);
- sensitivity analysis (accounting and forecasting the impact of changes in input parameters on the resulting indicators);
- “Value at Risk” (the amount of losses, which with a probability equal to the level of confidence, for example, according to the Basel documents – 99%, will not be exceeded).

At the fifth stage, regulated and original techniques and methods are used to reduce the likelihood of risk, the area of its spread or the strength of the impact, or to neutralize the consequences of risk manifestation.

At the sixth stage, if necessary, changes should be made to the existing risk management strategy.

The theory and practice of risk management has developed a number of fundamental principles, from which three principles can be distinguished: one cannot risk more than one's own capital can afford; one must think about the consequences of risk; one cannot risk much for the sake of small. Following the first principle of risk management, the Basel Committee made significant adjustments to the calculation of the bank's capital and the determination of its adequacy ratio. The latest documents of the Basel Committee recommend that national regulatory authorities in the field of banking supervision adjust the calculation of the bank's capital adequacy ratio taking into account three types of risk, namely, credit, market plus operational, which was not in its previous recommendations.

Creating a risk management system, it is necessary to take into account all types of banking risks. In the document setting out the bank’s risk management policy, it is necessary to provide at least a list of possible banking risks with a description of their essence. Identifying the risks inherent in banking, it is necessary to keep in mind that there may be situations when the risks that seemed to be the main ones become, at least temporarily, secondary, and subtle secondary risks may prove fatal for the banking business.

Until the 90s of the last century, banking risk management existed at the level of individuals, portfolio managers, traders, or as an additional function of the strategic planning Department or Treasury.

In the early 90s, when organizing a risk management system in banks, a bottom-up approach began to be applied, in which all types of risks were managed autonomously. The estimates obtained for different types of risk were heterogeneous and could not be compared with each other. With this approach, it was impossible to integrate the results obtained. At the beginning of the new millennium, a different approach began to be applied – “top-down”. With this approach, it became possible to obtain comparable estimates for all types of financial risk and aggregate them. This was made possible by the following:

- implementation of a single, central, global data warehouse that contains consistent and appropriately transformed information about open positions and market data;
- optimal compromise between models for certain types of financial risks and a model of general, integrated risk;
- implementation of a system capable of analyzing various risk factors in a single integrated and consistent environment.

This approach has been called corporate risk Management (“Enterprise-Wide Risk Management” (ERM)), or integrated risk management at the company level. Corporate risk management is the process of determining, evaluating and controlling the effect of internal and external factors that can negatively affect the effectiveness of the company's activities and value.

The need to implement an integrated risk management system is due to both external and internal factors.

External factors include the increasing volatility of financial markets, recurring crises, increased pressure from regulatory authorities, and improved risk management mechanisms.

Internal factors that contribute to the implementation of an integrated risk management system: improving the financial stability of the bank, increasing the credit rating, optimizing expected profits and losses, reducing unforeseen losses, reducing profit volatility.

“Enterprise-Wide Risk Management” (ERM) is an architecture through which banks can control risks at all levels and divisions from a single management center – a division responsible for risk management at the level of the entire bank.

The introduction of an integrated risk management system will allow the bank to respond promptly to changes in the risk landscape that occur when innovations are introduced into banking practice and make effective decisions related to risk management of banking activities.

Banking innovations do not create completely new types of risk, they only strengthen or reduce existing ones, and if they “generate” new ones, then banking specialists are familiar with these types of risk.

The principles of risk management of implemented innovations are proposed to be grouped into four blocks.

The management principles of the first block are formulated for the level of top managers of the bank, they are related to the control of business processes and the permissible level of risks identified during innovation activities, as well as the reliability of partners who develop certain innovative projects for the bank or ensure the reliable functioning of the banking service.

The second block includes the principles of risk management of info communication technologies.

The third block includes principles related to the sale of innovative products to customers and the provision of high-quality banking services to them. The fourth block combines the principles of strategic and reputational risk management.

Thus, the principles of risk management of implemented innovations are as follows.

I. Control by the bank's top management:

- creation of an effective monitoring system for operations related to the operation of an innovative product, service or technology;
- implementation of control procedures for maintaining an acceptable level of identifiable risks;
- organization of control over the work of partners, on whose activities the development of innovative projects of the bank or the quality provision of innovative services directly depends.

II. Ensuring the security of the use of info communication technologies:

- authentication of customers using electronic service channels;
- fulfillment of obligations on online transactions and strict responsibility for their conduct;
- effective control over authorization procedures and access to electronic banking systems, databases and application programs;
- accurate accounting of transactions carried out electronically;
- maintaining the confidentiality of banking information.

III. Risk management related to innovative banking products and services:

- identification of risks associated with the sale of products and the provision of services to the bank's customers;
- development or adjustment of standard risk management procedures related to the implementation of an innovative project;
- control over the maintenance of an acceptable level of identifiable risks.

IV. Management of strategic and reputational risks:

- control over the compliance of innovation activities with the strategic goals of the bank;
- disclosure of necessary banking information on the bank's website;
- prevention of unauthorized access to client information;
- creation of an effective mechanism for responding to unexpected incidents, including provocations by unscrupulous competitors, external attacks on electronic banking systems, etc.

Innovative activities related to the introduction of new banking products, the offer of services that have not previously existed in banking practice, the development of new technologies always leads to an increase in operational risk, which is especially noticeable at the stage of implementation and the initial period of operation of an innovative project.

Operational risk as an integral part of the bank's innovation activity requires the creation of an operational risk management system, which is part of the credit institution's risk management system.

The operational risk management system is a set of measures and procedures for identifying, measuring, monitoring, controlling and limiting operational risks carried out on an integrated basis using modern information technologies.

Taking into account the recommendations of the National Bank of the Republic of Kazakhstan, technological maps have been introduced that allow to maintain an analytical database of incurred operating losses. Accounting is conducted in the context of the primary elements of operational risk.

Two control options are proposed to ensure that the risk value corresponds to an acceptable level. If the bank has developed and established limit limits for each primary element of operational risk, then the check for non-exceeding of the permissible level is carried out piecemeal. Otherwise, the total risk of primary elements is calculated and its value is estimated at an acceptable level.

Thus, risk management at the corporate level has become an urgent need for banks with a complex multi-level structure.

Without the integration of disparate risk management systems, banks bear the greatest costs, and the observed processes of globalization in the banking business only exacerbate the problem of risk management and stimulate the introduction of an integrated banking risk management system, an integral part of which is the operational risk management subsystem.

Conclusion

For the effective functioning of banking risk management, a risk management system has been proposed that increases the financial stability of commercial banks by minimizing losses and limiting the number and scale of unjustified risky transactions. Achieving these goals involves following a specific strategy, which should include identifying various scenarios for the bank's development, taking into account risk factors and changes in the external environment.

The main practical recommendations for improving banking risk management include the need for the bank to comply with limits on banking operations, focus on sustainable development and economic efficiency in the long term, timely fulfillment of obligations and preservation of the bank's business reputation.

In general, there are common causes of banking risks, such as the crisis state of the economy, instability of the political situation in the country, inflation, etc. In this regard, stress testing, which is an analytical tool for multivariate analysis of banking risks or assessment of potential losses of a bank, can become an effective tool for assessing banking risks of commercial banks. Thus, assessing the realities of the current state of the economy and the banking sector of Kazakhstan, we can conclude that the directions of strategic management in the banking sector are very relevant, in particular, improving banking risk management, increasing the effectiveness of which has a huge impact on the development of not only individual banks, but also the financial system as a whole.

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Банктік тәуекелдерді басқару: компанияның қолданыстағы тәжірибесін бағалау

Негізгі мәселе: бүкіл әлемдегі банк бизнесі - экономиканың маңызды салаларының бірі болып табылады. Жоғары технологиялық бола отырып, ол макро және микро деңгейде болып жатқан өзгерістерге өте сезімтал. Тәжірибе көрсеткендей, мұндай өзгерістер несиелік мекемелер мен нарықтардың интернационалдануының күшеюімен, банк заңнамасы мен заманауи компьютерлік технологиялардың жетілдірілуімен, бәсекелестік деңгейінің жоғарылауымен, қаржы нарықтарында жаңа банктік өнімдер мен қызметтердің пайда болуымен байланысты. Магистрлік диссертация тақырыбының өзектілігі коммерциялық банктің тиімді жұмыс істеуін қамтамасыз ету үшін банк қызметін жүзеге асыру процесінде туындайтын белгісіздіктердің теріс әсерінен тиімді қорғау тетіктерін қалыптастыру, пайдалану және банкті басқару құрылымына интеграциялау қажет. Мұндай механизм банктік тәуекелдерді басқару болып табылады.

Бұл *мақаланың мақсаты* банктік тәуекелдерді басқару тиімділігінің бар проблемаларын зерттеу және оны жетілдіру бойынша практикалық ұсыныстарды әзірлеу болып табылады.

Әдістері: жұмыстың әдіснамалық негізі салыстырмалы жүйелік, құрылымдық-деңгейлік, диалектикалық, тік және көлденең талдаудың, сапалық және сандық тәсілдер мен аналитикалық қабылдаудың жалпы ғылыми әдістері болып табылады. Қорытындылар мен ұсыныстардың теориялық ережелерін негіздеуде танымның экономикалық, статистикалық және эмпирикалық әдістері қолданылды.

Нәтижелер және олардың маңыздылығы: зерттеудің теориялық және практикалық маңыздылығы банктік тәуекелдерді басқаруды кешенді талдаудың теориялық ережелерін дамытуда, сондай-ақ коммерциялық банктердің практикалық қызметінде әзірленген тұжырымдар мен ұсыныстарды қолдану мүмкіндігінде жатыр. Коммерциялық банктердің тәуекел-менеджментінің жай-күйіне талдау және тиімділігін бағалау жүргізілді, тәуекел-менеджменттің жұмыс істеу тетігінің ерекшеліктеріне талдау жүргізілді.

Түйінді сөздер: Тәуекел-менеджмент, коммерциялық банк, банктік тәуекелдер, несие портфелін әртараптандыру, банктік операцияларды шектеу, банктің қаржылық тұрақтылығы мен өтімділігі, тәуекелді бағалау, Банктік қадағалау құралдары, тәуекелдерді басқару стратегиясы.

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Управление банковскими рисками: оценка существующей практики компании

Основная проблема: Банковский бизнес во всем мире выступает одной из самых важных отраслей экономики. Являясь высокотехнологичным, он в наибольшей степени восприимчив к происходящим изменениям, как на макро, так и микро уровне. Как показывает практика, подобные изменения связаны с усиливающейся интернационализацией кредитных учреждений и рынков, совершенствованием банковского законодательства и современных компьютерных технологий, повышением уровня конкуренции, появлением на финансовых рынках новых банковских продуктов и услуг. Актуальность темы магистерской диссертации состоит в том, что для обеспечения эффективного функционирования коммерческого банка необходимо формирование, использование и интеграция в структуру управления банком механизмов эффективной защиты от негативного воздействия неопределенностей, возникающих в процессе осуществления банковской деятельности. Таким механизмом является банковский риск-менеджмент.

Цель данной статьи состоит в исследовании существующих проблем эффективности банковского риск-менеджмента и разработке практических рекомендаций по его совершенствованию.

Методы: Методологической основой работы являются общенаучные методы сравнительно-системного, структурно-уровневого, диалектического, вертикального и горизонтального анализа, качественного и количественного подходов и аналитическом приеме. В обосновании теоретических положений выводов и рекомендаций были использованы экономико-статистические и эмпирические методы познания.

Результаты и их значимость: Теоретическая и практическая значимость исследования заключается в развитии теоретических положений комплексного анализа управления банковскими рисками, а также в возможности использования разработанных выводов и рекомендаций в практической деятельности коммерческих банков. Проведен анализ состояния и оценка эффективности риск-менеджмента коммерческих банков, проведен анализ особенностей механизма функционирования риск-менеджмента.

Ключевые слова: Риск-менеджмент, коммерческий банк, банковские риски, диверсификация ссудного портфеля, лимитирование банковских операций, финансовая устойчивость и ликвидность банка, оценка риска, инструменты банковского надзора, стратегия управления рисками.

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