

Modern banking: risk and protection

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The article is devoted to research of problem of the effective risk management in banking activity. The national bank system like the global banking is different today than it was 10 years ago, at the start of the world financial crisis.

In the past the bank activity depended of such risks: credit, investment, interest rate and currency risks. At that time for the profitable and stable bank activity was enough effective to management of the credit-investment and deposit portfolio that meant to build a successful interest rate policy.

Now that isn't enough that the banks will competitive. The main sign of modern banking is a necessity to act under the circumstances of technological revolution and of new risks influence. These new risks present the innovative risks, the digital risks and the risks of intensify-

ing the competition. The article is analyzed the influence factors and systematized the banking risks on the national and world markets. The risks should be divided into two main features: the source of occurrence – internal and external and the possibility of management – those that can be insured, limited and those that can difficult to deal with.

The article is proposed the recommendations for the effective protection against risks in the bank activity. The risk management in accordance with the Basel requirements should be carried out in the following sequence: identification of risks, their assessment and development of protection measures against them. It is advisable to take such measures on the external and internal as the preventive and compensatory measures.