Summary

Subject matter: The system of economic security of a credit organization: modern state and ways of improvement (on the example of the North-Ossetian branch of the South-West bank Sberbank, plc.).

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Customer organization: North-Ossetian branch of the South-West bank Sberbank, plc.

Topicality of the research: At present, in connection with the strategic goals of the accelerated development facing Russia’s economy, of special importance are the issues of the security of the bank system which necessitates its role in the provision of economic security of the state conditioned by the direct influence of the bank system on the development of all the spheres of social life, and the insufficiently reliable operation of one of its links or participants in the bank system is capable to cause serious violations and the deformation in the entire financial system and economic performance of the state.

Objective of the research is to carry out a comprehensive analysis of the system of economic security of a credit organization and the development of recommendations for its improvement.

Tasks:
- to reveal the system of economic security of a credit organization;
- to examine the specific features of the provision of the bank’s economic security;
- to analyze the system of the legal provision of economic security of the credit organization;
- to explore the means and methods of the assessment of economic security of the commercial bank;
- to carry out the analysis of the system of economic security of the North-Ossetian branch of the South-West bank Sberbank, plc.;
- to develop the main directions of the improvement in the system of economic security of the North-Ossetian branch of the South-West bank Sberbank, plc.

**Theoretical significance of the research** consists in the fact that the scientific developments, concrete proposals and recommendations obtained in the course of the research enable us to identify and assess the threats and challenges of the system of economic security in the bank activity, to determine the mechanism of its provision. **Practical significance of the research** consists in the fact that the proposed directions of the improvement in the system of economic security can be used in the practical work of the North-Ossetian branch of the South-West bank Sberbank, plc. and also in other credit organizations.

**Conclusions:** The system of economic security of commercial banks envisages the availability of such compulsory components as: financial security, security of inner business processes and personnel security.

**Recommendations:**
- the first direction must be combating the disloyal actions of the employees of the branch of the bank and the creation of the effective system of inside control and also regular control of the part of the personnel that has access to commercial secrets, bank secret, financial and material values, information resources;
- the second direction must be the work on the minimization of the credit risks and return of the financial means;
- the third direction must be the increase in the efficiency of the work of the employees of the service of economic security for the provision of information security of the branch of the bank.