

SUMMARY

Subject matter: The reduction of the credit risks as a factor of the improvement of the economic security of the commercial bank (on the example of «Pochta Bank», plc.).

Author: Tkachyova Polina Arturovna.

Supervisor of studies: Mikhailyuk Olga Victorovna, candidate of economics, associate professor, chair of economics, management and finance.

Customer organization: «Pochta Bank», plc.

Topicality of the research: Credit risk management is an important factor in the assessment of the efficiency of the performance of the commercial bank, and also in the provision of its economic security. This is especially important in the conditions of the financial crisis, tough competition on the market of banking services, and also in the imperfection of the banking legislation in the Russian Federation. The level of the provision of the economic security of the commercial bank is closely interconnected with the level of the credit risk, as these quantities exercise mutual influence on each other.

Objective of the research is to study the role of credit risk management in the improvement of the economic security of the commercial bank.

Tasks:

- to study the essence, tasks and criteria of the economic security of the commercial bank;
- to determine the role of the credit risks in the work of the commercial banks and analyse the methods of their reduction;
- to assess the ways of the provision of the economic security in «Pochta Bank», plc;
- to work out recommendations for the improvement of the system of credit risk management in the commercial bank «Pochta Bank», plc.

Theoretical and practical significance of the research. The theoretical significance is that the ideas about the reduction in credit risks as a factor of the

improvement of the economic security of the commercial bank, contained in the work, can be used by the scientific and practical workers for the solution of the problem of the insecurity of the financial sector of the economy. Practical significance of the work consists in the possible use of the proposed recommendations to reduce credit risks as a factor of the improvement of the economic security of the commercial bank «Pochta Bank», plc. and of similar banks.

Results of the research: 1) we studied the essence, tasks and criteria of the economic security of the commercial bank; 2) revealed the role of credit risks in the work of commercial banks; 3) explored the methods of the reduction of credit risks; 4) assessed the ways of the provision of economic security in «Pochta Bank», plc; 5) analysed methods of the reduction of credit risks used in «Pochta Bank», plc; 6) detected the faults in the system of credit risk management in «Pochta Bank», plc; 7) worked out recommendations for the improvement of the system of credit risk management in «Pochta Bank», plc.

Recommendations:

- the setting up of the marketplace on the base of the bank-2-bank platform to reduce credit risks in order to improve the economic security of the commercial bank. This will enable the bank to obtain more complete, sound and open information about their borrowers, and will also enable the bank to adapt its own banking products to the preferences and the specific activity of its clients;

- the rejection of the system of «IBM Notes» in favor of «Kamakura Risk Manager», which will enable the bank to broaden the range of patterns of the documents under elaboration.