

Commercial banks risks as economic security destructive factors of the state security

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Research Methodology. Financial threats of commercial banks, statistical and analytical information data NBU were analyzed in the article.

Results. Main risks of commercial banks in Ukraine were determined in the article. The features and causes of deposit risks taking into account peculiarities of the national economy, the interconnectedness of all banking risks from each other and their relationship on the whole from the economic situation in the country were also reviewed.

Novelty. The state of banking system in the state, depending on state financial security of commercial banks from socio-political state, macroeconomic crisis and economic instability in the state were analyzed. A detailed description of the three main types of threats to the financial security of banks: deposit risks, credit risks, currency risks and their intercommunication and also necessity of complex struggle against them were carried out.

Practical significance. The author determines necessity to apply only an integrated approach at the solution of questions about stabilization of banking system in the conditions of an economic crisis, under conditions of bankrupt banks number growth. Also depending and intercommunication of all banking risks on each other were analyzed.