

Blazhevich Oleg Georgievich,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Finance and Credit,
Institute of Economics and Management (structural subdivision),
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

Bondar Aleksandr Petrovich,

Ph.D. in Economics, Associate Professor,
Associate Professor of the Department of Finance and Credit,
Institute of Economics and Management (structural subdivision),
V.I. Vernadsky Crimean Federal University,
Simferopol, Russian Federation.

APPLICATION OF THE INTEGRAL METHOD IN THE BANK'S FINANCIAL SECURITY SYSTEM

The essential approaches to the content of the financial security of the bank are considered and it was noted that the determination of the essence of the financial security of the bank can be carried out in the following logical sequence: bank security; economic security of the bank; financial security of the bank.

Important attention is focused on the elements of the bank's financial security system. It was noted that the system for ensuring the financial security of a credit institution is a combination of elements that allow a bank to be a reliable, competitive participant in the banking services market.

The methodological aspects of using the integral method in the system of ensuring the financial security of a bank are presented. The assessment of the financial security of JSC «JSB» RUSSIA» was carried out on the basis of the integral method.

As a result, it was revealed that the financial security of JSC «JSB» RUSSIA» is at a satisfactory level, which allows the bank and its clients to look confidently into the future, but the management of the credit institution must constantly pay attention to controlling emerging risks and conduct more efficient work in the competitive struggle in the market banking services in the Russian Federation.

The problematic aspects of ensuring the financial security of the bank were identified. The proposed integral indicator makes it possible to obtain a comprehensive assessment of the financial security of a bank, which will increase the efficiency of financial security management of banking institutions.

Keywords: banking security, economic security of the bank, financial security of the bank, system of ensuring the financial security of the bank, integral method.

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$$R = (x_1 \pm x_2 \pm x_3 \pm \dots \pm x_n) / n. \quad (3)$$

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	2017	2018	2019
« « »	8,0	-1,7	-14,6
	0,1	9,3	6,9
« « »	21,6	20,5	-12,0
	6,4	10,4	2,7
« « »	0,4	0,3	0,7
	1,9	2,1	2,2
« « »	7,2	6,8	15
	17,4	18,8	19,7

* [12-13]

2017-2019 , « « »

2018-2019 (-1,7 % -14,6 %),

« « », -

2017-2019 (6,4 %, 10,4 % 2,7 % -

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20,5 % « « » 2017-2018

), 2019 — (-12,0 %) -

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	2017	2018	2019
	80	-0,1828	-2,1159
	3,3750	1,9712	-4,4444
	0,2105	0,1429	0,3182
	0,4138	0,3617	0,7614
	20,9998	0,5732	-1,3702

*

, « » 8,0 % 0,1 % -

3.

3. « » , % *

	2017	2018	2019	
(.1)	12,02	12,14	12,76	8
(.1.1)	7,73	7,8	7,84	4
(.1.1)	8,42	8,57	9,64	6
(2)	55,1	68,2	33,9	15
(3)	117,4	75	55,9	50
	40,4	36,3	41,4	120
(6)	22,1	23,7	23,9	25

*

[12]

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(.4).

« » 2019 2019

« »

30

6

2017-2019

2019

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63

4.

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(.1)	1,5025	1,5175	1,5950
(.1.1)	1,9325	1,9500	1,9600
(.1.1)	1,4033	1,4283	1,6067
(2)	3,6733	4,5467	2,2600
(3)	2,3480	1,5000	1,1180
	2,9703	3,3058	2,8986
(6)	1,1312	1,0549	1,0460
	2,1373	2,1862	1,7835

*

— 0,75,

0,25.

$$^{2017} = 20,9998 \mid 0,75 + 2,1373 \mid 0,25 = 16,2842.$$

$$^{2018} = 0,5732 \mid 0,75 + 2,1862 \mid 0,25 = 0,9765.$$

$$^{2019} = -1,3702 \mid 0,75 + 1,7835 \mid 0,25 = -0,5818.$$

2017–2019

2018 2019
2019

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2018

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