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FINANCIAL AND ECONOMIC SECURITY OF THE ORGANIZATION PJSC «RNKB»

This article discusses the main aspects of the banking sector, including its financial and economic security. The financial and economic security of the banking system is considered in the work from the position of the state when financial stability or reputation cannot be undermined by the targeted actions of a certain group of individuals and organizations or the financial situation that develops inside or outside the banking system. The main indicators of the financial security of the bank are named,

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[1]

(.2 395-1 02.12.1990 « ») [2].

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2.

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/		
1.	-	$\frac{BD_e}{BA} 100\% \text{ TM} 30\%$, BD_e — ; BA —
2.		$\frac{BD_{st}}{BD_{st} \Gamma BD_{lt}} 100\% 70\%$, BD_{st} — ; BD_{lt}
3.	-	$\frac{BS}{RA} 100\% 12\%$, BS — ; RA —
4.		$\frac{L}{A} 100\% 40\%$, L — ; A —
5.	« »	$\frac{K_b}{K} 100\% \text{ TM} 10\%$, K_b — « » ; K —
6.	-	$\frac{IBL}{P} 100\% \Psi 25\%$, IBL — ; P

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) () ;
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) ;

() [6].

« »

[10].

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3
2019–2021

3. , . *

	01.01.2021	01.01.2020	01.01.2019
	178,213,605	210,294,973	276,967,386
	133,980,674	163,761,605	218,290,848
	1,179,302	2,145,480	-11,498,005
	15,774,799	70,245,631	140,005,994

* [7]

,
84 310 174,
12 677 307.

2

98 753 781
124 231 195,

4

4

2019 2020

RoA — Return on average Assets —

RoE — Return on average Equity —

()
— ()

= 1 /

Cost/income —

Cost of assets —

$\frac{BS}{RA} | 100\%$

| 12 %.
01.01.2021

1 179 302,

— 246 319 226.

: 1 179 302 / 246 319 226 | 100 % = 3 %.

[8],

4. *

	2020 , 4	2019 , 4
RoA	-3,13%	-0,68%
RoE	-14,47%	-2,89%
/	4,6/21,7%	4,2/23,7%
	6,13%	7,76%
	8,24%	10,76%
	2,70%	3,89%
	5,54%	6,87%
Cost / income	47,42%	50,55%
Cost of assets	5,14%	5,97%
	261 588 314	200 724 142
	56 638 405	47 597 896
%	271 458 850	189 529 370
%	216 190 929	150 696 028
	4 165 752	3 677 796
	2 050 302	1 549 946
/	49,2%	42,1%

* [7]

$$D_i \times \frac{|P Z I_f|}{P}$$

$$D_i - ; P - ; I_f -$$

$$; 0,25 - ; 0,25 0,50 -$$

$$; 0,50 0,75 - ; 0,75 1,00 -$$

$$; 1,00 -$$

$$D_i \times \frac{|12 Z 3|}{12} \times 0,75$$

$$D_{in} \times \frac{D_i}{N}$$

$$D_{in} - ; D_i - i - ; N -$$

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