

THE IMPACT OF THE FINANCIAL MONITORING ON THE BANK'S ECONOMIC SECURITY

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The monitoring process should be carried out at the level of the whole banking system and in each bank. In addition, it must be integrated. The complexity of monitoring in the bank characterizes one of the leading patterns of functioning monitoring systems provide users with timely information to make appropriate management decisions.

When building a system of economic security of the bank, you must use an integrated monitoring that is the most complex structure that combines the research methods used in different types of monitoring depending on the objectives, namely informational, basic and problematic.

- informational - structuring, accumulation and dissemination of information;

- basic (background) - identifies new challenges, dangers, trends before they become meaningful to management level. According monitored arranged continuous monitoring with periodic measurement;

- problem - finding patterns, processes, risks, problems that are already known, and understanding them, the removal, correction of such problems is important in terms of management.

In the banking activity monitoring - a management tool that has an important place.

A number of banks use monitoring in the loan portfolio. Most Ukrainian and foreign scientists, on the basis of the monitoring indicators of banking system determine that credit activities and credit risk are among the most important in banking. Therefore, modern managers focus on the problems of monitoring credit operations.

Monitoring of credit risk is part of the bank monitoring. Thus, credit risk monitoring - a system of continuous monitoring of the

economic dynamics of credit risk, identify the causes positive (negative) dynamics, finding ways to overcome the negative trends.

Monitoring of the loan portfolio can be defined as the systematic quantitative and qualitative analysis of the loan portfolio and the implementation of appropriate management decisions to improve the quality of the loan portfolio.

Monitoring individual borrower is to conduct ongoing analysis of an issuer, systematic checks its financial condition for the timely identification of potential problem loans and prevent their occurrence.

In banking, the monitoring is not only for the NBU to control commercial banks, but also for banks. This type of monitoring falls under the definition of internal monitoring. Internal monitoring used by banks to analyze information environment for risk analysis and more. Using internal monitoring banking institution defined strengths and weaknesses, or existing threats and benefits in competitive environment.

In other words, the threat for financial institution determination in each component of economic security based on a detailed analysis and evaluation using monitoring method, that is not possible without the use of monitoring methods.

This takes into account the intensity and direction of communications relevant factors impact on the banking institution and external factors that may affect the banking institutions.

Considering the concept of monitoring, the author offers to focus on the importance of building monitoring system for economic security. After the first stage of the system of economic security is a financial diagnosis of the bank's assessment of its economic security. In practice, the assessment is carried out by calculating the number of financial indicators, identify and analyze internal and external threats to the bank and problematic aspects of its activities. Also there is a need for expert (qualitative) assessment of the bank, as the calculation only quantitative indicators do not allow to get a reasoned opinion on the level of economic security. As a result, diagnosis banking analyst might get grounded conclusions about the current level of economic security and the main threats for the bank, to develop an optimal model of behavior for the bank in this situation.