

BANKING RISKS AND RISK MEASUREMENT

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Abstract: Banks are 'risk machines': they take risks, they transform them, and they embed them in banking products and services. The risk environment has changed drastically. Banking failures have been numerous in the past. Banks try to minimize their losses by managing risks with risk measurements for supporting decisions in the process we discussed above. Current risks are tomorrow's potential losses. Risk measurement is a conceptual and practical challenge, which probably explains why risk management suffered from a lack of credible measures. This article is an attempt to identify key risks and analyzing measures for reducing exposure to bad influence as far as possible.

Apstrakt: Banke su 'mašine rizika': one ga preuzimaju. Transformišu ga i uključuju u svoje proizvode i usluge. Drastično se mijenja sredina rizika. Brojna su posrnuća banaka u prošlosti. Banke se trude da minimiziraju svoje gubitke upravljajući odgovarajućim instrumentima mjerenja rizika, koji predstavljaju solidnu podršku u donošenju odluka u navedenom procesu. Sadašnji rizik je uvijek potencijalni sutrašnji gubitak. Mjerenje rizika predstavlja konceptualni i praktični izazov i to objašnjava zašto menadžment rizika pati zbog nedostatka adekvatnih mjera. U ovom radu se pokušavaju identifikovati ključni rizici i analiziraju mjere za smanjenje izloženosti lošim uticajima u najvećoj mogućoj mjeri.

Key words: Risk Management, Types of Risk, Risk Measures

Ključne riječi: Menadžment rizika, tipovi rizika, mjere rizika.

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