

SYSTEMATIC APPROACH TO PROVIDING INFORMATION SECURITY OF A CREDIT ORGANIZATION

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ABSTRACT

*This in the article Uzbekistan in banking systems in the
republic information safety of provision place in banks to
information to be risks, as well as in the banking system to
information to be threats grouping offer done.*

Uzbekistan economic potential a lot in terms of bank resources in size, in the country activity managing banking institutions set of the banking system organizational level and maturity Related: Uzbekistan bank, bank and from the bank except credit organizations, foreign of banks branches and representative offices.

Banking to the point according to, various different risk and threats with depends they are of citizens some categories and in general society interests for potential risk giving birth and the banking system to the situation significant negative effect to show can Therefore, the present at the time all banking infrastructure also within its separately elements - credit organizations level of security threats against stay (identification, assessment and neutralization) is important importance occupation is doing

Bank security of provision main principle is that every one credit of the organization safety Banking system of Uzbekistan of safety indispensable part is common level and - of Uzbekistan economic and national is safety.

Risks exist in any banking operations, so the problem of their identification and classification is very important from a theoretical and practical point of view. N.A Savinskaya in her work (work) fully considered external and internal banking risks. Traditional risks are presented in Figure 1.1. These include:

- credit risks are the possibility of changes in net income and the market value of shares as a result of non-payment of interest on the given loans or non-return of the principal sum of the debt;
- liquidity risk is the possibility of changes in the market value of net income and shares as a result of the bank's difficulties in obtaining cash at a reasonable price through the sale of assets or private borrowing;

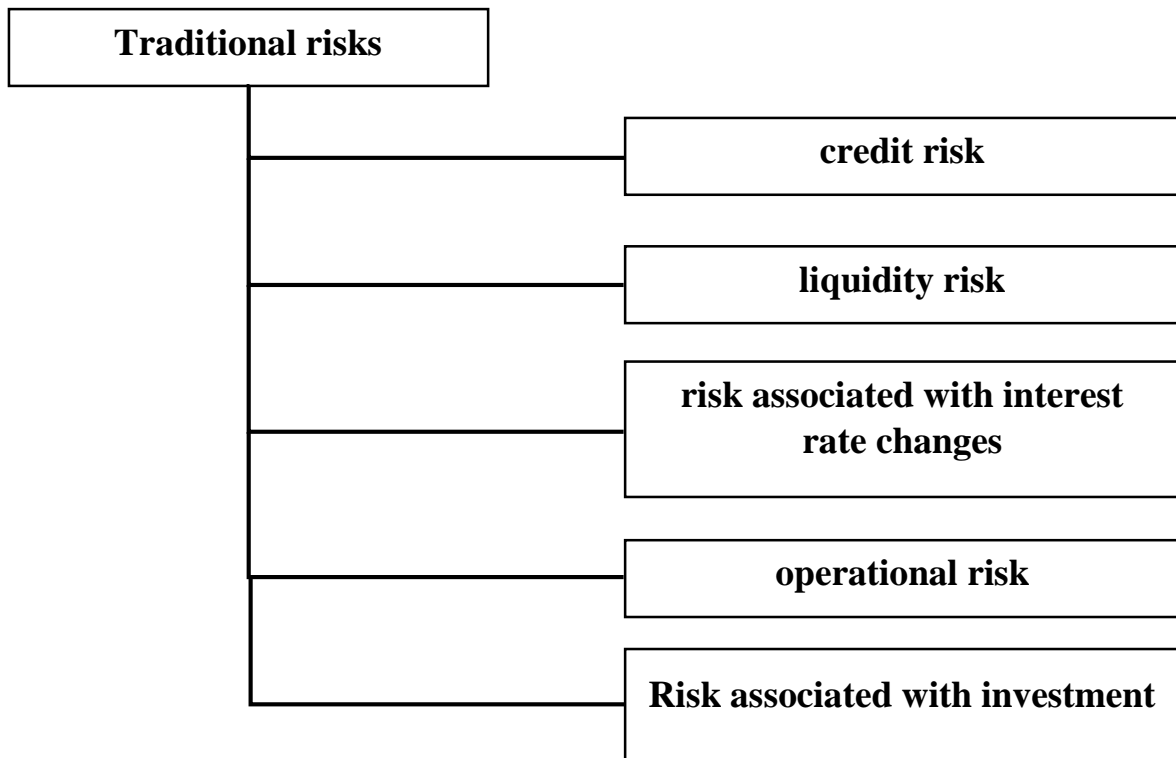


Figure 1.1. Traditional risks

- percentage rate change with depends The risk is that market percentage rates level change as a result of the bank pure income percentages and of investment market value as change probability;
- operational risk - operational of expenses before guess done from expenses significant level aside output as a result of the bank pure income and of investment market of value change probability;
- investment with depends The risk is that of the bank own or shareholding investment negative to value have when to payment incompetence probability

Bank risks mostly types to manage organize reach problem economy and banking activities organize reach in the field experts in learning subject is considered However, bank risks one part illegal activity with depends has been to himself special feature because of such studies from within out comes out

This kind of risks learning and them reduce measures view, from the usual banking activity except has been special method and from tools to use demand does.

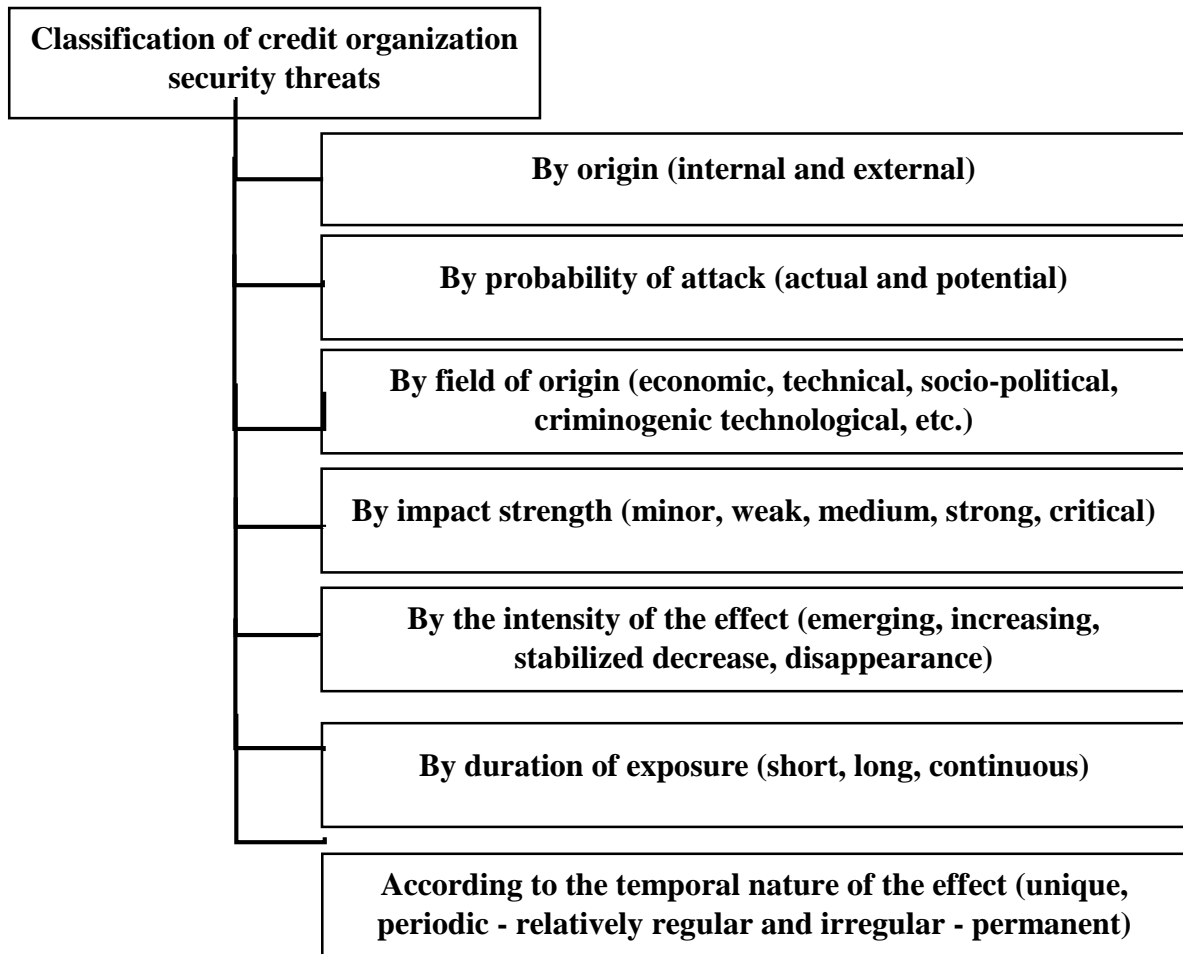


Figure 1.2. To a bank threats classification

Criminogenic risks are called threats and banking institution of them protection to do for this in the case of Credit of the organization “security” concept seeing will be released.

Credit organization for safety threats its normal operation for risk giving birth factors and conditions from the collection come comes out They are a banking institution proprietary and to them equalized right and interests or his activity show order aggression who does criminal and another illegal actions (actions or inactivity) represents.

In general to the bank institution threats classification the following in the form to be given possible (Fig. 1.2).

Current at the time credit of the organization safety system basically socio-psychological and organizational-functional such as external and internal to factors damage deliver external from threats protection to do directed. Bank institution safety directly this of factors to the situation depends because aggressive of the team socio-psychological environment weak sides knowledge, as well as banking operations done increase technologies, within the bank structures work organize reach his criminal plans done to increase real conditions for creates.

Therefore, the internal to threats against to fight according to affairs safety departments employees by credit of the organization another departments, as well as social psychology and



management organize reach in the field specialists with near in cooperation done increase need
With that together with a banking institution departments activities done increase and bank
documents to standardization big attention to be given need.

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