



RISK CATEGORY IN THE BANKING SPHERE: SOME ASPECTS OF INTERPRETATION

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ABSTRACT

The article notes that an integral part of risk management is the definition of the essence of the object of management in the banking sector. This procedure is inextricably linked with the development of a clearly formulated conceptual apparatus. Since the theory of risk is at the stage of formation, the problem of defining the category of "banking risks" is of particular relevance. This article reveals the essence of the category of "banking risk", analyzes the interpretations of a number of scientists-researchers of this category, considers the main approaches to its interpretation in the course of which the solution of some urgent problems is highlighted. And what deserves attention is that the article formulates a number of characteristics, on the basis of which the author's own version of the definition of the category "banking risk" has been developed.

KEYWORDS: *Uncertainty, Risk, Risk As A Danger, Risk As Uncertainty, Risk As An Opportunity, Risk Management, Bank Risk, Banking, Bank Liquidity, Bank Risk, Bank Losses, Financial Stability Of Banks.*

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