RISK MANAGEMENT - A PART OF BANK MANAGEMENT

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Abstract: Every economic activity involves a risk, but the bank's activity is the most risky because it's based, mainly, on promises and prognostications regarding the businesses of the lended customers. However, the banks are the most prosperous institutes in the world. The secret is an adequate risk management. The responsability of the bank's management is infinitly larger than the management of an ordinary company, through the impact which the crash of a bank may induce in the economic, financial and social life of the region where the bank is carrying it's activity.

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