

## ***Identifying and evaluating significant risks***

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### ***Abstract:***

*Risks are defined as losses associated with certain adverse developments of the results. Risk management is nothing than the assembly of tools, techniques and organizational devices necessary for banks to succeed. Even if you target a time horizon of the future operation of banks, banking risks may be managed in this the novel demarches consisting of managing risk. The importance of risk management as an activity lies in the ability to forecast to some extent by events unfolded risk and make timely decisions necessary to reduce the risk of possible adverse consequences.*

***Keywords:*** risk, risk management

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