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SAFETY OF CORPORATE MANAGEMENT OF BANK

The purpose of the article is generalization of the scientific going near the decision of intercommunication of corporate management and safety of bank.

In the process of research scientific methods were used, in particular: methods of theoretical generalization – for description of safety of bank in the process of analysis of scientific works of leading scientists and normatively legislative acts in industry of bank activity; approach of the systems – for research of role of corporate management in the process of providing of safety of bank; abstractly logical approach – for formulation of conclusions.

Certainly a necessity of concordance of the system of corporate management is with principles of safety in the Ukrainian banks, that will give possibility to the improvement of them the financial state (more high-quality management of assets, by the income of bank, decline of risk degree, through upgrading control and others like that), relationships with the different groups of stakeholder (due to the improvement of level of being informed and clear system of acceptance and control after realization of strategic decisions of bank). It is marked in end-point positively will influence on economic development and investment attractiveness of the state. The purposes of internal audit in a bank, as part of the intra-corporate control, are also clarified and main ways of their practical implementation are defined. According to the study of functional load of internal audit in banks aspects of its organization, which require significant improvement, are identified. With this in view, the approach to elaborate an organizational algorithm of internal audit service functioning under the financial mechanism of corporate governance in the bank, which significantly extends the scope of its powers and responsibilities, is drawn up.

The article identifies inconsistencies, duplication and significant gaps in the questions of organization, control and supervision of the state of internal control and corporate governance in banks.

Scientific novelty lies in the development of theoretical positions and mine-out conceptual approach in relation to the theoretical comprehension of understanding of corporate management of bank which serves as the instrument of safety of bank in relation to development of more clear principles of mutual relations between a management and shareholders, that provides efficiency of activity of bank and defence of interests of stakeholders in same queue.

The obtained results are subsoil for the decision of practical tasks in relation to providing of safety of bank due to development of effective corporate case frame. The exposures of tendency will allow in end-point to activate economic development and investment attractiveness of national economy. The article identifies inconsistencies, duplication and significant gaps in the questions of organization, control and supervision of the state of internal control and corporate governance in banks. In order to eliminate them, the proposals to make adjustments into the provisions of the current legislation regarding certain aspects of the governance of banks in Ukraine, in particular the organization of corporate governance and internal controls, are formulated.

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