

## SUMMARY

**Subject matter of the dissertation:** Strategic assessment of potentially possible threats to the economic security of a credit institution (on the example of PJSC "Bank VTB").

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**Customer organisation:** PJSC "Bank VTB".

**Topicality of the research.** In modern conditions, the problem of economic security of economic entities is very relevant. This is due to the fact that in a market economy the economic environment is dynamic, generating factors that could threaten economic security. This situation is exacerbated in the economic realities of the national economy, which are characterized by significant instability and numerous risks to business. Folding conditions dictate to business entities the need to create a system for assessing the state and analyzing threats to economic security. Meanwhile, many theoretical issues related to the economic security of the enterprise remain insufficiently studied. At the same time, even to a lesser extent, the activity of assessing the level of economic security gets its practical implementation in the economic practice of enterprises.

**Objective:** to provide a strategic assessment of the potentially possible threats to the economic security of the organization on the example of PJSC "Bank VTB" and develop measures to increase it.

**Tasks:** to reveal the essence, meaning and content of the main theoretical approaches to the problem of economic security of a credit institution; study the conceptual methodological basis for assessing the economic safety of the credit organization; assess the level of economic security of the enterprise; identify and analyze the main threats to its economic security; suggest ways to improve the economic security of the credit institution under investigation.

**Theoretical and practical significance of the research** lies in the fact that its separate provisions can serve as an increment of scientific knowledge on the problem of the economic security of the credit institution, and the developed recommendations contribute to the timely detection and elimination of threats to economic security of PJSC "VTB Bank".

**Results of the research.** The economic security of a credit institution is a state of protection of its economic interests from the negative impact of external and internal threats, which ensures stable stability of functioning and development, the realization of the main objectives of the statutory activity, namely the provision of financial and credit services to legal entities and individuals for profit. As the main indicator of economic security, it is expedient to use the financial result of the activity of the credit organization. The problem of ensuring the economic security of a credit institution is considered to be within the framework of the concept of risk management. During the assessment of economic security of PJSC "VTB Bank", a number of threats were identified, among which there is an increased credit risk associated with the presence of problem loans in the loan portfolio of the bank, including among the largest borrowers. In this regard, it is necessary to use the opportunities to reduce the credit risk of the bank.

**Recommendations.** Improvement of the banking risk management system in PJSC "VTB Bank" based on the expansion of the practice of setting limits, risk insurance, and hedging of risks. The implementation of a developed methodology for determining the creditworthiness of the borrower in PJSC "Bank VTB", which will reduce the credit risk, which will contribute to improving the economic security of the credit institution.