

# Interni modeli banaka za upravljanje kreditnim rizikom

Miloš Dragosavac, Jelena Obradović

*Sadržaj* — U svim poslovnim aktivnostima banke, postoje potencijalni događaji, koji mogu da budu šansa za uspeh, ali i velika pretnja za neuspeh. Efikasno upravljanje rizicima, može da bude jedan od načina ostvarivanja visokih profita, jer profit predstavlja “nagradu” za rizik. Bitno je naglasiti da se ne može sa velikom preciznošću odrediti granica, gde prestaje jedan a nastaje drugi rizik. Potrebno je dosledno primenjivati zakonske odredbe i pravila za regulisanje svih bankarskih rizika, pogotovo kreditnog, tržišnog i operativnog. Kreditni rizik je ne moguće eliminisati, jer svaki plasman banke, prati određena visina neizvesnosti i rizika.

Da bi se uspešno poslovalo na tržištu, svaka banka treba da ima razvijen sistem upravljanja kreditnim rizikom. Najčešće je u pitanju iscrpna klasifikacija, koja podrazumeva pregled kredita i rizik koncentracije po klijentima, geografskim područjima i industrijskim granama. Sprovođenjem različitih vidova klasifikacije, moguće je pratiti način servisiranja dugova od strane klijenata prema bankama. Svaka kategorija u klasifikaciji ima svoja obeležja, parametre i karakteristike, pri čemu svaka banka vrši prilagođavanje prema svojim potrebama. Bankama nije cilj da se što više kredita odobri, već da se novac plasira samo kod najkvalitetnijih klijenata, na taj način postiže se sigurnost u poslovanju. Banke stalno prate otplate kredita, tako da mogu normalno poslovati, ukoliko klijenti zapadnu u različite finansijske probleme.

*Ključne riječi* — kreditni rizik, kreditni miks, rizik koncentracije, portfolio, tradicionalni modeli, savremeni modeli, koeficijent korelacije i regresije

M. Dragosavac, Visoka poslovna škola strukovnih studija Novi Sad, Vladimira –Perića Valtera br.4., 21000 Novi Sad, Republika Srbija; (e-mail: milos.dragosavac@vps.ns.ac.rs).

J. Obradović, Visoka poslovna škola strukovnih studija Novi Sad, Vladimira –Perića Valtera br.4., 21000 Novi Sad, Republika Srbija; (e-mail: jelena.obradovic.vps@gmail.com).

# Banks' Internal Models for Managing Credit Risk

*Content* - In all business activities of the bank, there are potential events that may be a chance for success, but also a threat of failure. Effective risk management can be one of the ways of achieving high profits, because profit is a "reward" for risk. It is important to emphasize that one can not determine with great precision the boundaries where one stops and the other risk occurs. It is necessary to consistently apply the laws and rules governing all banking risks, especially credit, market and operational. Credit risk is not possible to eliminate, because each loan bank follows certain height uncertainty and risk. To successfully operating in the market, each bank should have developed credit risk management system. Frequently it comes to detailed classification, which includes the review of credit risk concentration by customers, geographies and industries. The implementation of various aspects of classification, it is possible to monitor the servicing of debts from clients to banks. Each category in the classification has its own characteristics, parameters and characteristics, each bank adjusts according to your needs. The banks did not aim to get as many loans approved, but that money is placed only at the highest quality rating, so safety is achieved in the business. Banks constantly monitor the repayment of the loan, so that they can operate normally, if clients enter into various financial problems.

Key words: credit risk, credit mix, risk concentrations, portfolio, traditional models, the modern models, the coefficient of correlation and regression