

1, 2, 3  
1-  
2-  
3-LTD "MAGTICOM"

**Резюме**

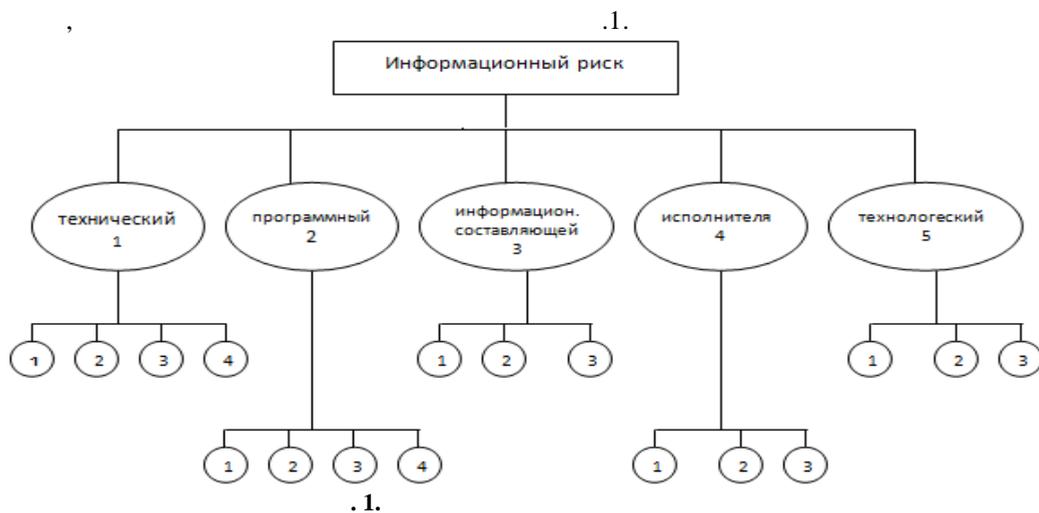
**1.**

**2.**





1. – ; 2. ; 3. ; 4.
2. – ; 1. ; 2. ; 3.
3. – ; 1. ; 2. ; 3. ; 4.
4. – ; 1. ; 2. ; 3.
5. – ; 1. ; 2. ; 3.



3.

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**INFORMATION TECHNOLOGY AND BANKING RISKS**

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**Summary**

Any activity of a modern bank is inseparable from the application of information technology. Competitiveness and the constant development of the bank are fully dependent on the successful application of information systems. At the same time, information technology and information systems are related to risk management. In this paper there are describing risks resulting from the usage of information technologies and systems and are considering a risk management. We describe two approaches to risk management. According to the first approach, information technology and system are treated as the objects of attack and the issue of information security is considered. According to the second approach, the information system is regarded as a source of risk. In order to analyze informational risk it is decomposed. In the article there are given basic principles to ensure protection against the risks of information technology and systems.