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Risks at commercial banks and some recommendations for Vietnamese commercial banks

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ABSTRACT
The recent consecutive banking crises in the world have raised concerns about a global financial crisis like what happened more than a decade ago. Facing the risk of possible crises due to political and social instability globally, what should Vietnam prepare to avoid a crisis in the banking system or to be ready to respond if a crisis occurs? This article research banking crises, analyzes risks in banking system and proposes recommendations to avoid banking crises.

Keywords: *risks in banking, banking crisis, financial crisis, banking system risks*

1. INTRODUCTION

A banking crisis occurs when many banks in the same country have severe solvency or liquidity problems. Bank problems often stem from a decline in value of the bank's assets. When the total value of a bank's assets drops sharply, the bank may fall into a situation where its debt obligations are greater than its assets (negative capital, also known as bankruptcy); or the bank may still have positive capital but less than the required level.

Insolvency and lack of liquidity are not the same. However, in many cases, these two problems occur at the same time. When the value of a bank's assets declines, many depositors will often feel insecure and react by withdrawing money at the same time, causing the bank to fall into a state of lack of liquidity.

The financial stability of commercial banks is considered an important and crucial content in financial stability. To maintain stability, banks must first maintain the capital adequacy ratio, balance capital mobilization interest rates and lending interest rates, control bad debt compared to total outstanding loans, total assets and assets. liquidity, short-term capital...; At the same time, the risk management department must identify risks to devise timely strategies.

2. STUDY REVIEW

The Basel Committee on Banking Supervision of the Bank for International Settlements (2001) [1] pointed out that: For the banking sector, credit risk is considered the risk that accounts for the largest proportion and is an inherent part of the banking sector. of the bank's core business activities.

Based on the presentation of each pillar of Basel II standards such as mandatory reserve requirements, supervisory review, strengthening market discipline and the situation of the Indian Banking system to propose appropriate measures. capital sources for credit risks, capital sources for operational risks and capital sources for market risks. The study also pointed out Indian Bank's challenges in replacing internal control and risk management models, especially the application of Basel II standards.

In Vietnam, there have also been much research works on risk management as an internal challenge of the Vietnamese commercial banking system (Can Van Luc, 2016) [2]; Sustainable development of the banking system is a concept that encompasses risk management. The risk situation of Vietnamese commercial banks is associated with issues such as bad debt, black credit, capital appropriation, loss collection, major fluctuations in the currency market.

There is also a view that specifically addresses risk management such as: liquidity risk management through banks proposing different solution packages to cope with account risks and when faced with risks, will have a source to compensate for liquidity

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shortages in a timely manner. Liquidity risks of commercial banks are also systematically researched, analyzed and long-term solutions proposed.

In addition, there are many research projects on scientific topics and research projects on risk management of Vietnamese commercial banks. Most studies show that the risks of Vietnamese commercial banks are very large and appear quite diverse, so many solutions are needed from many angles, including from the State Bank (SBV), Commercial banks, customers and solutions are given special emphasis on applying Basel II Standards.

Thus, the risk management issue of commercial banks needs to be researched, analyzed, and evaluated in association with integration and development factors, as well as pointing out the problems posed to have solutions in the future. next time. In particular, to point out new points, the article focuses on emphasizing global trend factors such as the trend of using Basel II standards and the impact of the Industrial Revolution 4.0, also with the basis practice in risk management of commercial banks.

3. ANALYZING RISKS IN THE VIETNAMESE COMMERCIAL BANKING SYSTEM

Basel II standards issued by the Basel Committee on Banking Supervision in 1988 are also applied at banks in Vietnam. With Basel II, the Basel Committee has proposed a measurement framework with 3 main pillars: The first pillar is related to maintaining required capital, the minimum required capital ratio is 8% of total risk-weighted assets; The second pillar is related to banking policy making and the third pillar is that banks must disclose information according to market principles. According to collected data, International Commercial Joint Stock Bank (VIB) is the first bank recognized to meet Basel II standards. Up to now, Vietnam has more than 20 commercial banks that have applied Basel II standards [3]. Meeting Basel standards shows that commercial banks in Vietnam are capable of operating safely according to the practices of developed countries in the world and can prevent possible risks. In addition to Basel II standards, up to now, Vietnam has 6 banks managing risk according to Basel III standards, which are Vietnam Prosperity Joint Stock Commercial Bank (VPBank), Tien Phong Joint Stock Commercial Bank. (TPBank); Southeast Asia Joint Stock Commercial Bank (SeABank), Nam A Joint Stock Commercial Bank (Nam A Bank), Orient Commercial Joint Stock Bank (OCB) and Asia Joint Stock Commercial Bank (ACB) [4]. Basel III aims to overcome limitations in capital regulations, improve and tighten risk management, and require banks to hold higher amounts and quality of capital to compensate for unexpected losses. Thanks to that, banks can improve their ability to respond and free themselves from financial crises.

During their operations, it can be seen that banks in Vietnam have performed quite well in risk management in banking business activities. At Military Joint Stock Commercial Bank (MB), business activities and issued documents comply with the provisions of Circular No. 13/2018/TT-NHNN [5]. According to the Information Disclosure Report according to Basel II pillar 3 dated December 31, 2022, MB said that the consolidated capital adequacy ratio reached 11.53%, the individual capital adequacy ratio reached 11.37%, and meets the minimum criteria of 8% set out by Basel II8. For example, in credit risk management, the risk management process is carried out by MB in 4 main steps: (1) Risk identification; (2) Risk measurement; (3) Risk monitoring; (4) Risk control is continuously operated and reported to competent authorities to make decisions to handle risk information promptly and effectively. The credit risk management organizational structure is organized and functions are assigned by MB according to the model of 3 lines of defense to ensure suitability, efficiency and no conflicts of interest: The first line includes units The unit has the functions of business, operation and support, appraisal, approval, inspection - internal control; The second line includes units with functions of risk management, financial control, inspection - internal investigation, compliance - legal; The third line is an independent unit that performs the internal audit function. MB strengthens risk identification and takes effective management measures to disperse and minimize emerging risks that affect credit quality, liquidity, income and the bank's activities. and Corporation.

Not only does MB perform risk management well, Joint Stock Commercial Bank for Foreign Trade of Vietnam (Vietcombank) also does it very successfully. Vietcombank has built a program to calculate the capital adequacy ratio automatically every month, issued regulations on capital adequacy ratio management and operating procedures for the capital adequacy ratio calculation program according to Circular No. 41/2016/TT -SBV [6]. Besides, on an annual basis or when necessary, Vietcombank has also issued Regulations on internal assessment of capital adequacy to guide capital planning, ensuring appropriateness. with the bank's business plan. To effectively carry out risk management activities, Vietcombank has established a Risk Management Committee with the function of advising the Board of Directors in approving appropriate policies and directions from time to time. related to different types of risks, propose to the Board of Directors strategies, risk management policies, and risk prevention measures on many aspects of operations. Thanks to effective risk management activities, in 2022, Vietcombank's consolidated capital adequacy ratio will reach 9.31%; The individual capital adequacy ratio reached 8.97%. This is an impressive number for the bank, it shows that the bank is operating and developing well [7].

Some main risks of the Vietnamese banking system such as large short-term deposit ratio, long-term loans and focus on some high-risk areas, large fluctuations in bad debt ratio, degree of leverage. Large financial leverage makes the system vulnerable. In addition, the quality of banking governance in Vietnam's banking systems is not uniform [8].

- Regarding the structure of mobilized capital of commercial banks: the Vietnamese banking system has a high ratio of short-term deposits of up to 80 - 90% of the total deposit balance. However, the ratio of long-term loans is quite high and focuses on high-risk areas such as real estate and securities [8]. This situation leads to asymmetry in the structure of mobilized capital and loan capital, causing risks of capital insecurity in the system.
- The bad debt ratio tends to increase after periods of economic crisis. After the global economic crisis in 2008 - 2009, the bad debt ratio at banks in Vietnam increased sharply above the level recommended by the State Bank of Vietnam (SBV). Not only that, reports from foreign organizations also suggest that the bad debt ratio in the banking system in Vietnam during this period may be four times higher than the reported level [8]. Recently, due to the impact of the Covid-19 pandemic and the Russia-Ukraine conflict, the global economy fell into a severe recession and Vietnam is no exception. The bad debt ratio tends to increase from the end of 2022. An increase in bad debt can lead to a capital crisis and depositors may lack trust in banks, which can lead to withdrawals. Massive money causes systemic crisis.
- A high financial leverage ratio also makes the Vietnamese banking system vulnerable. However, the risks that arise from this condition often accumulate over time and are difficult to observe. At the same time, in times of economic recession, this can be a weakness leading to a widespread crisis in the banking system.

Credit activities of the Vietnamese banking system are under great pressure to supply credit capital. Although the ability of credit institutions to mobilize medium and long-term capital is low compared to the needs of the economy (short-term mobilized capital accounts for 80% while medium and long-term loan balance accounts for about 48% %). The consequence is an increase in term risk and liquidity risk, leading to pressure and risk on the system of credit institutions. Along with the difficulties of the stock and corporate bond markets, the slow disbursement of public investment puts further pressure on bank credit when the ratio of credit granted to mobilized capital of the entire banking system increases. goods at a high level.

The goal of credit management of the banking system is to contribute to controlling inflation, stabilizing the macroeconomy and ensuring the safety of the system's operations, as well as ensuring the stability of the currency and foreign exchange markets. In 2023, restructuring the credit institution system associated with handling bad debt is a task the banking industry needs to urgently resolve when bad debt is still hidden, has not been fully resolved and capital is thin in some banks. The capital adequacy ratio (CAR) of Vietnamese banks is still relatively thin compared to other countries in the region. CAR of state-owned commercial banks is 9%, joint stock commercial banks is 12%, while this ratio for ASEAN 5 is 19%.

For comprehensive risk management, banks need to develop risk prevention strategies when building development strategies, business plans and evaluating management performance. In addition, it is necessary to establish risk management processes in accordance with the development needs and regulatory requirements of each business activity. At the same time, banks need to enhance technical support capabilities and improve data management frameworks to ensure effective risk management and capital management.

An important aspect of bank risk management is collateral management. This management includes monitoring and managing the entire process related to the bank's recovered assets, including collateral management, registration and guarantee document management, valuation management, third-party organization management, risk alerts, reporting management and system management.

Internal assessment is an important part of a bank's credit risk management system. This assessment includes identifying risks, measuring risks and applying internal audits. Identify risk based on bank account classification, including corporate, banking, sovereign, equity, retail and other industries. Risk measurement includes customer assessment and debt assessment. Internal audit applications are divided into non-retail internal audits and retail internal audits. Non-retail internal audits require a lot of adjustments and calculations with multi-model risk allocation and complex logic flows. Internal retail assessment has large fluctuations in product scale with many anti-fraud methods and control policies being regularly updated. With the development of the Internet, retail credit risk control models need to quickly adapt to the requirements of the economy. Therefore, internal assessment applications need to support the collection and processing of diverse data; Flexible internal review application processes, providing internal review reports and diverse customer risk perspectives.

Risk warning is an important activity in bank risk management. This alert involves reviewing the company's financial situation, account behavior, credit information and other quality information. Then, analyze the bank's real-time solvency, operating conditions, profitability and growth potential to ensure solvency corresponds or improves compared to the pre-set period. get a loan. For businesses with decreasing solvency, banks need to apply corresponding measures according to the level of warning indicators to reduce and eliminate potential risks from customers. Therefore, collecting basic data about customers and businesses is necessary to form an index system with the use of real-time monitoring rules.

Risk integration is an important part of a bank's risk management. Risk combination mainly includes economic capital measurement, risk and return measurement, concentration risk measurement, risk dashboard, risk combination report, value combination analysis, plans to limit and optimally allocate risk benefits, centralized monitoring, risk alerts and stress testing. Comprehensive stress testing covering all key risks and business areas. It considers interactions, feedback effects of different business activities and possible non-linear relationships between risk factors and pressure indicators. Stress testing reflects the overall risk profile of the bank and its customer groups.

Controlling the lending process: The lending control process is carried out through three stages: Before lending, during the lending process and after lending. The pre-lending stage uses the data mining module in the data service layer to search for high-quality customers that meet the loan conditions. During the lending process, transaction data, basic information and customer information are saved into the enterprise data warehouse platform system that can be analyzed and used later. The system updates loan approval information in real time and promptly warns about unusual customer information. Finally, in the post-lending phase, the system automatically generates monitoring reports, tracking customer risk levels, collateral risks, and collateral valuation based on the processing platform. batch data management and flow computing platform. Important indicators are retrieved from the risk data warehouse in the enterprise data warehouse platform system.

Corporate customer risk warning: In the traditional regime, corporate customer risk monitoring is mainly based on customer care, public assessment of the business, case information, and analysis. Annual reports and business risk information. However, risk identification and warning is often delayed due to short processing time, high cost and low accuracy, leading to the inability to identify risks promptly or to miss risks. Therefore, big data architecture is proposed to be used to implement the enterprise customer risk warning process.

The system exchanges entire lifecycle data such as basic enterprise information, risk information, and public rating information to maximize the scope of enterprise-related information. Second, the system unifies internal and external data, cleans and standardizes data, and provides compatible services through data integration using extract - transform - load (load) tools. Then, the data is modeled into risk data warehouses according to business characteristics, including credit models and credit rating models.

The quality of corporate governance at banks in Vietnam is not uniform. Good corporate governance will contribute to building a stable banking system and sustainable development. Banks that do well in corporate governance can promote operations and improve business efficiency, improve access to capital markets, reduce capital costs and increase asset value and enhance their reputation. enterprise. One of the most important points of banking management is risk management. In Vietnam, a number of banks have completed risk management standards according to international standards Basel II and Basel III, and at the same time implemented international financial reporting standards (IFRS). However, the Vietnamese banking system has not achieved uniformity in applying these international standards. Achieving international standards throughout the system helps prevent negative impacts of crisis events, limit losses and spillover effects when there is a crisis and support smooth post-crisis handling. more beneficial.

4. RECOMMENDATIONS FOR VIETNAM IN STABILIZING THE BANKING SYSTEM AND PREPARING TO RESPOND TO THE CRISIS

Facing recent global economic and social upheavals, Vietnam needs to be prepared to limit the negative impacts of crises as well as build a solid foundation for success can recover after the crisis.

- At the macro level, Vietnam needs to improve legal loopholes for banking crises in order to warn and intervene early in the banking system in case there is a risk of a crisis or crisis occurring. crisis occurs. Specifically, we need to promote the following points:
- Review and adjust to increase the consistency of laws related to regulating the operations of the banking system (Law on Credit Institutions, Law on State Bank of Vietnam...) and integrate international standards into laws this as completely as possible. In particular, the Law on Credit Institutions needs to clarify in detail the goals of resolving banking and financial tensions and the legal authority in this issue.
- Information about authority and protective measures in case of emergency liquidity support in the State Bank Law also needs to be clarified.
- Strengthen supervision mechanisms for financial institutions in general and banks in particular to early detect possible risks.
- There needs to be a strong and effective intervention mechanism in case any bank has a problem to prevent the spillover effect throughout the system.
- Review and amend relevant laws such as the Deposit Insurance Law and the State Bank Law; Attention should be paid to amending legal documents under the law.
- To prepare to respond to possible crises, we should also build crisis response scenarios for banks of different sizes and for the entire system. banks in Vietnam. To build highly applicable response scenarios, we need to refer to the experiences of countries with similar characteristics to Vietnam. These scenarios aim to restore the financial stability of banks or the banking system when falling into financial difficulties. This requires careful planning to avoid losses to depositors and related parties.

At the micro level, each bank needs to proactively prepare to ensure capital safety and operational safety. Banks need to aim to ensure a safe capital structure and diversify lending areas to avoid excessive focus on a few areas. To do this, banks need to set specific goals on capital structure and implement them aggressively. Independent members of the board of directors need to include full representation of not only shareholders, but also representatives of employees and management agencies such as state banks. In addition, promoting the application of digital technology in capital mobilization and credit granting can also contribute to enhancing capital safety. Specifically, by applying digital technology, banks can attract more capital without being hindered by geographical distance and depositors will also have easy access to deposit services. banking quickly and conveniently. At the same time, the application of digital technology helps banks review credit objectively and transparently, on the other hand, it also increases the number of projects appraised. Thus, banks need to proactively set capital safety goals as well as take advantage of digital technology to improve the efficiency of capital mobilization and credit granting activities.

Review the operations of credit institutions and restructure the banking credit system. Restructuring the credit institution system associated with bad debt handling is an issue that the banking industry needs to urgently resolve in 2023: Promote bad debt handling, improve credit quality, and minimize debt. new evil arises. Improve financial capacity of credit institutions. Prevent cross-investment, cross-ownership and manipulative and dominant ownership in relevant credit institutions. In fact, bad debt is still hidden and not fully reflected in banks' balance sheets. Strictly control credit in potentially risky areas. Create favorable conditions for businesses to access bank credit capital but do not lower credit standards to ensure safe operation of the system.

Complete legal regulations related to credit granting activities to facilitate the operations of credit institutions. Review the level of credit concentration on large customers, large customer groups, and customers related to major shareholders of credit institutions to prevent credit granting to businesses and projects. backyard. This is an evil that can bring many risks to the financial system and the economy. Continue to improve lending processes and loan procedures, improve appraisal capabilities to shorten loan processing time, create conditions for businesses to access capital while still ensuring loan safety. In addition, credit institutions need to continue to reform administrative procedures to create favorable conditions and reduce costs for businesses.

According to the Law on Credit Institutions, the total outstanding loan balance of a credit institution to an enterprise must not exceed 15% of the credit institution's equity capital; The total loan balance and guarantee balance of a credit institution for an enterprise must not exceed 25% of the credit institution's equity capital. This balance includes bonds issued by the customer's company to the lending institution. With Vietnam's committed contribution of 1.1 million USD, Vietnamese businesses have the right to receive credit guarantees from the Credit and Investment Guarantee Mechanism.

Design and create a legal corridor for bad debt handling of credit institutions. The goal of the banking industry is to continue to maintain stable currency value, strive to control inflation, and stabilize exchange rates. In order to create conditions to improve access to credit for businesses, it is necessary to simplify procedures for consumer loans and small loans to serve daily life. Implementing the policy of postponing, rescheduling, and maintaining the same debt group has a direct impact on reducing difficulties for businesses.

Innovating the lending process in the direction of simplifying procedures, helping credit relationships between banks and businesses improve, and the credit access index is increased. Develop small credit institutions to meet the people's need for unsecured loans, instead of "black credit", meeting the people's need for small, short-term loans. Develop a variety of credit products; Among them, there are specific products for SMEs such as foreign currency products, interest rate and exchange rate risk prevention tools to help businesses be proactive in capital.

Continue to reform administrative procedures, reduce fees and problems related to collateral issues, and create favorable conditions for businesses to access capital. Create conditions for real estate businesses to borrow capital and strictly control risks in some speculative real estate fields. Calculate cost reduction, reduce deposit interest rates to reduce lending interest rates to support businesses. At the same time, it is necessary to ensure credit quality and not loosen credit conditions to limit bad debt arising, contributing to ensuring the safety of the banking system and stabilizing the macroeconomy. Promote consumer demand in the commercial and service sectors to support the agricultural, industrial, processing, manufacturing and recovery sectors to remove the credit blockage in an economy that depends heavily on demand. domestic and international markets and consumer demand.

Continue to reduce interest rates and simplify loan conditions and procedures. To open up the flow of credit, it is necessary to reduce interest rates and increase the money supply. Reducing interest rates is only a phased solution. The problem is to comprehensively restore the economy and overcome faults. When markets gradually recover and economic risks decrease, interest rates will also remain low. Increasing money supply and reducing operating interest rates will help the economy solve the difficult problem of liquidity. In 2022, the State Bank of Vietnam (SBV) is forced to accept high interest rates for two reasons:

(i) International interest rates increased rapidly and strongly, while domestic inflation remained higher than in 2021;

(ii) The pressure to depreciate the Vietnamese Dong is very large, up to 9 - 10% (October 2022). Therefore, raising interest rates is the solution to avoid currency devaluation, causing input costs to increase and inflation to rise. However, when the exchange rate was stabilized and inflation increased slowly, the State Bank of Vietnam adjusted and reduced the operating interest rate. Specifically, in 2023, the SBV has adjusted operating interest rates four times, the fourth interest rate reduction adjustment will be applied from June 19, 2023. Reducing interest rates is both a management tool, a message and signal to the market, and a direction and mobilization for banks to reduce deposit and lending interest rates. Implement the 2% interest rate support policy for a number of industries and fields under the Socio-Economic Recovery and Development Program. Continue to lower interest rates for both foreign currency interest rates and consumer loan interest rates. At the same time, in order to remove difficulties for the real estate market, the banking industry implemented a credit package of 120 trillion VND, focusing on social housing and worker housing in industrial parks and economic zones. international. The credit package is really needed for the market, helping to reduce pressure and stress on businesses, reduce pressure on people to borrow money to buy houses, and from there the market tends to be more positive. The interest rate for the 120 trillion VND credit package will be 1.5 - 2% lower than the normal loan rate.

However, reducing interest rates is not as important as accessing capital and putting that capital into production and business. Capital needs to come right, right and directly to the business in need. Along with credit, it is necessary to continue to open up other capital channels such as bonds and stocks, and at the same time continue to simplify administrative procedures in a more practical way. Unlock important capital channels of the economy such as real estate, corporate bonds and stocks. With the real estate market, it is necessary to focus land and financial resources, remove legal procedures, restore the low-cost housing segment, and on that basis, restore the production area and construction materials.

Increase access to credit capital for businesses, especially small and medium enterprises (SMEs) and cooperatives to help restore and develop production and business. Promote the implementation of the Bank-Enterprise Connection Program to promptly remove difficulties and obstacles in accessing bank credit capital; Policy on postponing and rescheduling debt and maintaining the same debt group to reduce difficulties for businesses.

Credit barriers for newly established SMEs and cooperatives are very large, because of their very small scale, little equity capital, and almost no collateral. Currently, only about 30% of Vietnamese SMEs have access to credit capital. The reason is that SMEs often have weak management skills, outdated technology, low labor qualifications, poor information transparency, and limited ability to meet bank loan application requirements. Therefore, it is necessary to increase access to credit for SMEs. The bank targets credit growth of about 14 - 15% (by 2023) to meet capital requirements for the economy. In particular, SMEs are always the subjects that credit institutions focus on lending capital with many preferential mechanisms on interest rates, collateral, and specific debt handling mechanisms.

Complete bank credit policy mechanisms, create conditions to remove difficulties for SMEs to access capital; Coordinate with ministries and branches in implementing policies to support SMEs according to the Law on Support for SMEs, especially policies to support SMEs in accessing capital through the SME Development Fund and Credit Guarantee Fund for SMEs in Vietnam. local. Improve the legal system (institutions, policies) to support the operations of SMEs on the basis of creating a transparent, fair and healthy business environment to limit competition with non-businesses. official. Improve lending processes and procedures, shorten loan approval time, and ensure compliance with legal regulations. Priority is given to newly established or short-term SMEs that can borrow up to a certain limit.

On the basis of preferential credit policies issued by the State, banks deploy credit guarantee packages and special loan funds for SMEs that do not have collateral and lack credit history. This group of people can access loans. Most credit institutions have participated in lending to the SME sector. Agribank is one of the first banks to proactively offer capital support programs for SMEs with interest rates much lower than normal lending interest rates. Agribank's incentive programs for SMEs are exempting and reducing fees and prices for cross-selling products such as payment fees, insurance fees, fees for opening payment deposit accounts, ATM card issuance fees, and Internet

Banking. Many programs have really created big boosts, contributing to economic growth for SMEs.

It is necessary to build and complete the legal framework on information technology at commercial banks, in which regulations on digital risks should be built based on a risk management framework with certain principles, at the same time. while still creating conditions for organizations to be autonomous in applying technological advances. In addition, it is necessary to develop mechanisms and plans for inspection and supervision of information technology activities at commercial banks.

5. CONCLUSIONS

Risks at commercial banks can occur at any time for any reason, whether objective or subjective, greatly affecting the business activities of banks in particular and the economy in general. In business, sometimes we must accept risks to find new opportunities and new potential profits. However, even though we have accepted the risk, we must find ways to minimize the damage that risk brings. Therefore, risk management plays an important role in every bank. Currently, the financial market is always changing, unpredictable and difficult to grasp, so completing a solid legal corridor to ensure the safety and soundness of the banking system and protect the economy is essential. Avoiding a banking crisis is essential for each country.

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Rủi ro tại ngân hàng thương mại và một số khuyến nghị đối với ngân hàng thương mại Việt Nam

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TÓM TẮT

Các cuộc khủng hoảng ngân hàng liên tiếp gần đây trên thế giới làm dấy lên mối lo ngại về một cuộc khủng hoảng tài chính toàn cầu giống như những gì đã xảy ra cách đây hơn chục năm. Trước nguy cơ có thể xảy ra khủng hoảng do bất ổn chính trị, xã hội trên toàn cầu, Việt Nam cần chuẩn bị gì để tránh khủng hoảng hệ thống ngân hàng hoặc sẵn sàng ứng phó nếu khủng hoảng xảy ra? Bài viết nghiên cứu khủng hoảng ngân hàng, phân tích rủi ro trong hệ thống ngân hàng và đề xuất các khuyến nghị nhằm tránh khủng hoảng ngân hàng.

Từ khóa: *rủi ro trong ngân hàng, khủng hoảng ngân hàng, khủng hoảng tài chính, khủng hoảng hệ thống ngân hàng*

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