

RISCUŁ OPERAȚIONAL – DEFINIRE ȘI REGLEMENTĂRI APLICABILE ÎN DOMENIUL BANCAR

OPERATIONAL RISK - DEFINITION AND REGULATIONS IN BANKING

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Abstract: The operational risks in the banking sector are undeniable realities of the contemporary specific environment and their correct treatment is now both a necessity and a prerequisite for effective overall management process. Operational risk management brings a double challenge for banks. On the one hand the need to align with regulations in order to meet the requirements of the system's regulators; on the other hand turning these requirements into a business opportunity. This paper is meant to provide an overlook on the operational risk specific to the banking sector. The first part of the study deals with theoretical approaches and evolutions in the field of defining operational risk. The study also points the recommendations made by the Basel II Accord, transposed into the European Acquis and also the evolution of the national regulations as transposed into the National Bank of Romania Rules.

Keywords: operational risk, operational risk management, Basel II, banking.