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**RISK MANAGEMENT**

**ASSOCIATED WITH INTERBANK RELATIONS**

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## Summary

The thesis addresses the complex and constantly evolving issue of banking risks, those associated with anti-money laundering (AML) and counter-terrorist financing (CFT), the new taxonomy of environmental, social, and governance (ESG) risks, and technological risks, intertwined with developments in interbank relations, in the context of multiple crises. From the global financial crisis and the sovereign debt crisis in Europe to the COVID-19 pandemic and global geopolitical disruptions, these events have reshaped the framework within which financial institutions assess, manage, and mitigate risks.

The objective of the research in the context of crisis-induced changes starts from an in-depth analysis of sophisticated concepts such as banking union, securitization, and the role and functions of multilateral banks, which have a significant impact both in terms of risk components and the redefinition of interbank relations.

Within the interplay between banking risks and interbank relations, banking syndication and securitization play a role in supporting financial intermediation by enabling banks to lend efficiently, manage asset-liability mismatches, and comply with regulatory capital requirements. When used prudently, these instruments enhance the resilience, competitiveness, and lending capacity of the banking sector.

The research covered 15 years (2008-2023) and a sample of 30 countries, analyzing the impact of independent variables: syndicated loans, interest rates, volume of non-performing loans, number of ATMs, net interest margin, and exchange rates on bank profitability.

**Keywords:** *interbank relations, risks (ESG), technological risks, credit risk, operational risk, global financial crisis, syndicated loans, securitisation.*