Дипломная работа\_ Управление денежными потоками в кредитных организациях

Стр\_48

Введение

[1. ТЕОРЕТИЧЕСКИЕ АСПЕКТЫ УПРАВЛЕНИЯ ДЕНЕЖНЫМИ ПОТОКАМИ В КРЕДИТНЫХ ОРГАНИЗАЦИЯХ](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232169)

[1.1 Экономическая сущность и классификация денежных потоков кредитных
организаций](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232170)

[1.2 Методология управления денежными потоками кредитных организаций](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232171)

[1.3 Специфика микрофинансовых организаций и ее влияние на процесс управления денежными потоками](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232172)

[2. АНАЛИЗ ОСОБЕННОСТЕЙ УПРАВЛЕНИЯ ДЕНЕЖНЫМИ ПОТОКАМИ В КРЕДИТНЫХ ОРГАНИЗАЦИЯХ НА ПРИМЕРЕ ТОО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232173)

[2.1 Организационно-экономическая и финансовая характеристика деятельности МФО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232174)

[2.2 Анализ динамики и структуры денежных потоков МФО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232175)

[2.3 Характеристика основных проблем в системе управлен
МФО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232176)

[3. РАЗРАБОТКА РЕКОМЕНДАЦИЙ ПО СОВЕРШЕНСТВОВАНИЮ УПРАВЛЕНИЯ ДЕНЕЖНЫМИ ПОТОКАМИ В КРЕДИТНЫХ ОРГАНИЗАЦИЯХ](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232177)

[3.1 Пути решения основных проблем в системе управления денежными потоками МФО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232178)

[3.2 Совершенствование системы регулирования и контроля денежных потоков МФО](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232179)

[ЗАКЛЮЧЕНИЕ](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232180)

[СПИСОК ИСПОЛЬЗОВАННОЙ ЛИТЕРАТУРЫ](file:///A%3A%5C%D0%A1%D0%B5%D0%B7%D0%BE%D0%BD%202020-2021%5C%D0%A1%D0%A6%D0%98%D0%94%5C2024%5C%D0%94%D0%B8%D0%BF%D0%BB%D0%BE%D0%BC%D0%BD%D1%8B%D0%B5%20%D1%80%D0%B0%D0%B1%D0%BE%D1%82%D1%8B%5C%D0%A4%D0%B8%D0%BD%D0%B0%D0%BD%D1%81%D1%8B%5C%D0%94%D1%80_%D0%90%D0%BB%D0%BC%D0%B0%D1%8E%20%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85%5C%D0%94%D1%80_%D0%A3%D0%BF%D1%80%D0%B0%D0%B2%D0%BB%D0%B5%D0%BD%D0%B8%D0%B5%20%D0%B4%D0%B5%D0%BD%D0%B5%D0%B6%D0%BD%D1%8B%D0%BC%D0%B8%20%D0%BF%D0%BE%D1%82%D0%BE%D0%BA%D0%B0%D0%BC%D0%B8%20%D0%B2%20%D0%BA%D1%80%D0%B5%D0%B4%D0%B8%D1%82%D0%BD%D1%8B%D1%85%20%D0%BE%D1%80%D0%B3%D0%B0%D0%BD%D0%B8%D0%B7%D0%B0%D1%86%D0%B8%D1%8F%D1%85.docx#_Toc165232181)

# **ЗАКЛЮЧЕНИЕ**

Проведенное в данной работе исследование позволило сделать следующие выводы

Денежный поток отражает движение денежных средств и их эквивалентов за определённый период времени и связан с такими факторами, как время, риск и ликвидность. Он позволяет оценить внутренний потенциал финансирования кредитной организации и служит основой для определения её финансового состояния и кредитоспособности.

Важность управления денежными потоками для кредитных организаций не вызывает сомнений. Эффективное управление денежными потоками позволяет кредитной организации контролировать свою ликвидность, снижать риски, связанные с колебаниями потоков, оптимизировать использование имеющихся ресурсов и обеспечивать долгосрочный рост и устойчивость. В настоящее время налаженная система управления потоками денежных средств кредитной организации становится ключевым фактором успеха её функционирования и достижения поставленных целей.

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