

# RISKS AND UNCERTAINTY ABOUT THE FINANCIAL INSTRUMENTS. COVERAGE AGAINST RISK

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**Keywords:** financial situations, financial instruments, credit risk, risk of liquidation, market risk.

**Abstract:** For any type of risk arising from financial instruments, an entity must submit quantitative data summarized regarding its impressions on the risk at the time of reporting. This presentation should be based on information provided internal to the key - personnel from unit management. If quantitative data presented at the reporting date are not representative of exposure risk to an entity during the period, an entity will provide additional information to be representative.

Regardless of their nature, risks have financial invoice are often very important. For this reason, attention management problem of protection against the increased risk.

Risk management consists of all concepts, measures and actions undertaken by the entities to identify, capture, monitoring, analysis and management of exposures to risk and uncertainty of their work.

The first stage of an efficient management of risk is to identify and assess risks and sources of business risk for the entity in question, by careful analysis of the external environment and internal organization. The next step is the monitoring of risks through the implementation of appropriate mechanisms. This stage should be accompanied by the performance evaluation of risk control through awareness of managers at all levels of the importance of this activity and the designation of staff to ensure good progress.

Derivative financial instruments have emerged from the need to protect companies against various risks that characterize economic activity at present. Among these post because implicațiilor their financial risks. They reflect insufficient cash flows of an entity in comparison with financial obligations. Financial risk protection shows the amounts of money involved in financial markets in the form of deposits in the banking or investment on the capital market, or the insurance.

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