The article, taking into account the current state of the banking sector on the path of structural innovation changes, as well as global challenges of the external environment, a powerful stimulus for improving financial risk management tools in the banking sector should be the author's conceptual approach to their implementation. The main analytical tool for implementing such an approach is stress testing, which is presented as a reliable and complementary approach in the process of identifying risks and quantifying their impact in order to respond in a timely manner to emerging crises in the country's banking sector. The advantages of such a tool are, first of all, reliability and complexity in approaches to identifying financial risks and determining their direct impact in order to respond to the crisis in the banking sector, which is important for managers to assess the overall vulnerability of the banking sector to systemic financial risk.

Therefore, stress testing can also be performed by the so-called method of scenario analysis or sensitivity analysis. According to the methodology proposed by the NBU, testing in banking institutions is based on the implementation of the following stages:

1. Identification of parameters for the stress test.
2. Formation of a model of stress testing on the basis of certain risk factors and performance criteria and relevant indicators.
3. Implementation of the stress testing procedure directly.
4. Different interpretation of test results, formulation of conclusions by specialists.

Based on the results of stress testing, experts usually make a conclusion about the level of a certain margin of financial stability of a banking institution and the adequacy of modern banking management.

The restructuring plan for the troubled bank should take into account a set of measures aimed at restoring a certain financial condition, which may take into account the following tasks:

- increasing the level of liquidity;
- growth of the bank's capitalization level;
- formation of programs that will allow a particular bank to fulfill its obligations directly to all categories of customers;
- promoting a high level of service to the existing portfolio of assets;
- ensuring cost optimization;
- restructuring and management of problem liabilities that will remain in the bank in order to transfer the share of low-quality assets to the bad bank, to improve the quality of the bank's loan portfolio;
- substantiation of loyalty programs (primarily for deposit and credit services) for existing clients by keeping them in a crisis situation;
- promoting the resumption of lending to businesses and individuals.