ABSTRACT: The role of the bank system as essential link the saving-investment process makes of its stability a priority on the agenda of the public authorities. One of the major objectives of a central bank is to prevent the systemic risk by promoting an efficient bank monitoring, which should contribute to the achievement of the stability and viability of the entire financial system. Thus, the central banks developed methods and processes for the continual supervising and evaluation of the banks – premises of the prevention of the apparition of a great variety of bank crisis or other unpleasant surprises regarding the entities of the bank system.

Key words: model, systemic risk, warning in time system.

JEL codes: G21, G24, G32