

## **ABSTRACT**

Bachelor thesis: 112 p., 55 fig., 11 tabl., 3 applications, 15 sources.

The topic: “Solvency estimation for bank clients”.

The object of research – a sample of 15,000 clients that represents the value of the set of variables, characteristics of clients, which is a basement for forecasting of the risk group the client belongs.

The goal of research – development of mathematical models for forecasting processes of financial institutions and solvency estimation through developed software product.

Methods of research: logistic regression model – logit, decision trees, Bayesian networks.

This work dedicated to the problem of analyzing and forecasting the possible losses of advances portfolio for physical clients. The basic approaches to the research of credit risk, analysis and prediction of possible losses of advances portfolio have been overviewed.

**RISK, CREDIT RISK, SOLVENCY, FORECASTING, ANALYSIS, MODEL, DECISION MAKING SUPPORT SYSTEM.**