

ABSTRACT

Bachelor thesis: 142 p., 43 f., 12 tables., 33 appendix, 28 sources.

Actuality - The banking sector in the management of credit risk one of the key tasks is to assess the creditworthiness of borrowers. Despite extensive international experience lending to individuals for construction of evaluation and management of credit risk has clearly algorithmic approach. Therefore, this subject area requires in addition to the required knowledge, also for new ideas and methods.

The object of study - the sample bank customers in 1600, which is the value of the set of variables that customer characteristics on which prediction is performed creditworthiness of the customer.

Purpose - to develop a system for the evaluation and management of bank credit risk and credit risk assessment using established software.

Methods - logistic regression, neural network with back-propagation of error and fuzzy neo-cascade fuzzy neural network.

The results - a system for the evaluation and management of credit risk is also created software that enables the user to credit the weather with a few models, and compare their results. There was a comparative analysis of the results of several models.

The program is implemented in an integrated development environment for different programming languages Visual Studio 2015 using the programming language C #.

The ways possible to further improve the system.

**CREDIT RISK, CREDIT ABILITY, FORECASTING, ANALYSIS, MODEL,
SYSTEM FOR THE ASSESSMENT AND MANAGEMENT OF CREDIT RISKS**