

ABSTRACT

Thesis contains: 96 p., 17 fig, 14 tabl, 1 suppl. and 27 sources.

CREDIT RISK, DATA COLLECTION, STATISTICAL DATA PROCESSNG, SCORING CARD

Object of research - credit risks in financial activities

The purpose of the work is the analysis of credit risks by means of statistical methods, the construction of a scorecard.

The paper analyzes the existing approaches to credit risk assessment, concludes that all methods give quite different estimates, therefore, when constructing and analyzing models, it is better to use different estimates to identify the adequacy of the model, suggesting an own approach to constructing and identifying the best model according to the collected data : collecting data, which bank clients will blow themselves to the institution at different stages of the interview, using a criterion base, based on the built model and scorecard, to conclude on the provision of credit in one or another person, having substantiated all calculations by mathematical formulas.

In the future, it is recommended to increase the number of methods for constructing the model and apply more criteria to select the best model.