ABSTRACT

Thesis contains: 95 p., 10 tables, 26 fig., 2 add. and 28 references.

ACTUAL RISK, LOGISTIC REGRESSION, BUILDING MODELS, RISK FORECASTING.

The classification of actuarial risks is a complex process that is sensitive to many factors. The purpose of this work is to create a better model for predicting the level of risk of bank losses when a loan is not repaid. To solve this problem, regression models, decision trees, and neural networks are used in the work on the basis of more than 74 thousand records from credit applications. The object of the study is a set of questionnaires. The subject of the study is the logistic regression and other, mentioned above models as a method of forecasting risks in the banking sector. The urgency of this thesis is to use modern methods for modeling and forecasting the development of actuarial risks, their evaluation.

For further studies it is advisable to adjust the parameters of the model, as well as to fragment the input data set to obtain higher accuracy of risk prediction. However, this requires the acquisition of greater computing power of used computer systems or remote server.