

ABSTRACT

Thesis: 100p., 8 tabl., 58 fig., 1 append., 9 sources.

**BANK, CREDIT, DEPOSIT, ITHINK, MODEL, SYSTEM DYNAMICS,
SIMULATION MODELING.**

Object of research: commercial bank.

Subject of research: main regularities of credit and deposit activity.

Purpose and purpose of the research: construction of the simulation model of credit and deposit business of a commercial bank. During the study, the following tasks were set and solved: identification of the main factors of influence, the construction of the model itself, analysis of the results.

The paper considers the main models of banking activity, the theoretical foundations of dynamic and simulation modeling, rules for constructing simulation models. A model of credit and deposit activity of a commercial bank is developed. The main factors that influence the size of the bank's capital are identified, depending on the rate on the loan, the deposit and the term of lending. A comparative analysis of the obtained results was carried out.