

ABSTRACT

Master's thesis: 112 p., 33 illustrations, 25 tables., 2 supplements, 25 sources.
Object of research - methods and models of credit ratings of bank clients.
The subject of research is a regression model based on a scoring model.

Methods of research: methods of algorithm theory and programming (for software implementation of developed algorithms); methods of probability theory and mathematical statistics (for constructing confidence intervals of the scoring model).

The purpose of the dissertation work is to construct an improved model for assessing the ability of an enterprise to generate cash in volumes and on terms of making necessary payments.

To achieve this goal, the following tasks were solved:

- to systematize the existing methods of mathematical methods for the strengthening of the credo of the post scientist;
- to collect and process preliminary data; to construct inputs for the financial factors with the corresponding calculations for the scoring model;
- to develop a model for the state of the credit institutions of the bank and - to implement it programmatically;
- to conduct pilot studies using a sample of Ukrainian commercial bank data.

CREDITISMABILITY, SKORING MODEL, REGRESSIVE MODEL, FINANCIAL ANALYSIS, FINANCIAL COEFFICIENTS, FORECAST, EVALUATION, COEFFICIENT ESTIMATION, EBITDA OBLIGATION.