

ABSTRACT

Thesis contains: 84 p., 12 tables, 17 fig., 2 add. and 24 references.

NBU RESOLUTION No. 351, CREDIT RISK, FINANCIAL LEVERSHIP, FINANCIAL STABILITY, IFRS 9, PYTHON

The theme: «Model of financial leveradge impact on credit risk».

The object of the study is real data of the balance sheet of enterprises provided by the bank from 2014 to 2018.

The subject of the study is the model of calculation of credit risk presented by PNBУ №351.

The purpose of the work is to study the methodology of calculating the borrower's credit risk for PNBУ number 351 and its improvement. An alternative method for determining the borrower's credit risk is developed. This improvement process involves testing for the relationship between financial leverage and credit risk.

The method of research - consideration and analysis of the method of calculating credit risk. Simulation, using developed software, written in the course of work, financial stability of the company, as an indicator of credit risk.