

ABSTRACT

Master's Thesis: 85 pp., 24 tables, 20 figs., 1 add., 36 sources.

FINANCIAL INSTITUTION, BANK, ENTERPRISE, ANALYSIS, FINANCE, MODELS, PRODUCTION, EVALUATION, RESOURCES, LIQUIDITY RISK, VAR.

Object of study - current accounts of clients' funds and deposits of individuals with maturity up to 1 month.

The purpose of the dissertation is to develop a behavioral model of clients' funds in current accounts to calculate liquidity risk.

To achieve this goal, the following tasks were accomplished:

- systematic existing methods for ensuring the accuracy and correctness of statistics;
- model for forecasting the dynamics and minimum balance of customer accounts has been developed;
- experimental studies were conducted using model results on evidence.

To date, the banking system has seen a significant increase in risk - orientation, and focuses on preventing risks and analyzing the potential losses that they may create. Considering the fact that clients' funds in current accounts are conditionally permanent, the Bank should evaluate the non-decreasing balance of these funds in order to calculate the amount of possible financing to clients and to comply with liquidity risk standards. Therefore, topics related to providing objective and reliable information about the potential outflows that the Bank should invest in the capital buffer are relevant, and will therefore improve its liquidity risk assessment.

The dissertation work was carried out in accordance with the plan of research works of the Institute of Applied System Analysis of the National Technical University of Ukraine "Igor Sikorsky Kyiv Polytechnic Institute".

The following methods were used to solve this problem: methods of algorithm theory and programming (for software implementation of the developed algorithms); methods of probability theory and mathematical statistics (for conducting experiments); empirical method (for calculation of model coefficients and analysis of deposit behavior statistics), variational method (for determination of required concentration, which should be excluded from the analysis).

The practical significance of the results obtained. Methods and models that can be used by banks to calculate the liquidity risk indicator and to properly reflect the behavior of funds in current client accounts are offered.