

ANALYSIS OF FINANCIAL CONDITION OF COMMERCIAL BANK USING TOOLS OF FUZZY MATHEMATICS

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In the present work we propose a simple method for comprehensive assessment of the financial condition of commercial banks, while allowing him to assess the risk of bankruptcy. The method is based lay years of research the authors on the application of the results of the theory of fuzzy sets in financial management [1-5].

The aim of research is to develop methods of complex analysis of financial condition commercial banks, which are not based on a priori defined factors in the convolution of predefined indicators, but use your intuition and experience experts - financial analysts, thoroughly knows the strengths and weaknesses of the estimated bank. The method presented in [1-4], is quite difficult to understand and use unfamiliar mathematics. Therefore, we tried to simplify the method, making it affordable for people without special mathematical training, which as a calculator is just a table Excel. We want to make sure that our method was the most common method of comprehensive financial analysis of commercial banks.

The presented approach allows the expert to the best formalize their fuzzy representation, transforming the language of words in the language of quantitative estimates. If the examiner knows the work inside the bank, it would not be difficult to allocate precisely the factors that most influence the risk of bank failure, to compare these factors in quantitative terms and normalize them. Moreover, if the expert difficulty with the classification, he may in the course of the valuation to successfully apply fuzzy descriptions.

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