

## **Comprehensive assessment of the reliability of the bank with the application of statistical methods**

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### **Abstract**

Russian banks are forced to work in conditions of high risks and often find themselves in crisis situations. This is due to inadequate assessment of their own financial situation, attracted and placed funds, the reliability and stability of clients. The indicators used for the characteristic of activity of banks, should assess the reliability and efficiency of work. The article gives the reliability prediction of commercial Bank by using statistical analysis methods. Reliability analysis of a commercial Bank is to calculate various indicators of banks ' financial condition based on data from its financial statements, which allow to receive representation about the basic performance of the Bank using regression, correlation, cluster, factor analysis. Different methods and approaches that have been proposed by Russian authors for the analysis and assessment of reliability of commercial banks, testify to the importance of this problem. The authors in the work of the Bank's reliability is meant the probability that the Bank's operations for some period of time to meet certain criteria, i.e. the probability that the Bank will manifest itself as a reliable. The author used General scientific methods: analysis and synthesis, comparisons, generalizations, system approach. In the process of the actual study material used methods of economic and statistical analysis. As a result the main tendencies, problems of reliability of the banking sector.

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### **Keywords**

Financial condition, Forecasting, Mathematical model of indicators of banks, Reliability, Statistical methods