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## **OBJECT-ORIENTED APPROACH TO THE MODELS' DEVELOPMENT FOR THE ASSESSMENT OF THE ENTERPRISES' FINANCIAL CONDITION**

The article is devoted to the methodological aspects of the development and application of statistical models for the assessment of the enterprises' financial condition. Modern trends and problems of the development and application of models to predict the enterprises' financial crisis are considered. The object-oriented approach to the development of models that provides reduction of the diagnosis' risk is proposed.

*Keywords:* enterprises, financial condition, assessment, models, risk, diagnosis.

[1].

[2, 3].



Z-Skore  
D. [4,

.236-238].

Z-Skore  
D. 71

Z-Skore  
D. 190

52  
2000 2005

[5].

Z-Skore 1968  
— 27%, 1984 19,7% 27%.  
II 5% 1,7% [5, .82-85].  
I 12,7% [5, .126]. 34%, II — 46,6%.  
I

15,5%,  
30,8%

[5, .173].

[6].

Z-

25

-2016- 3

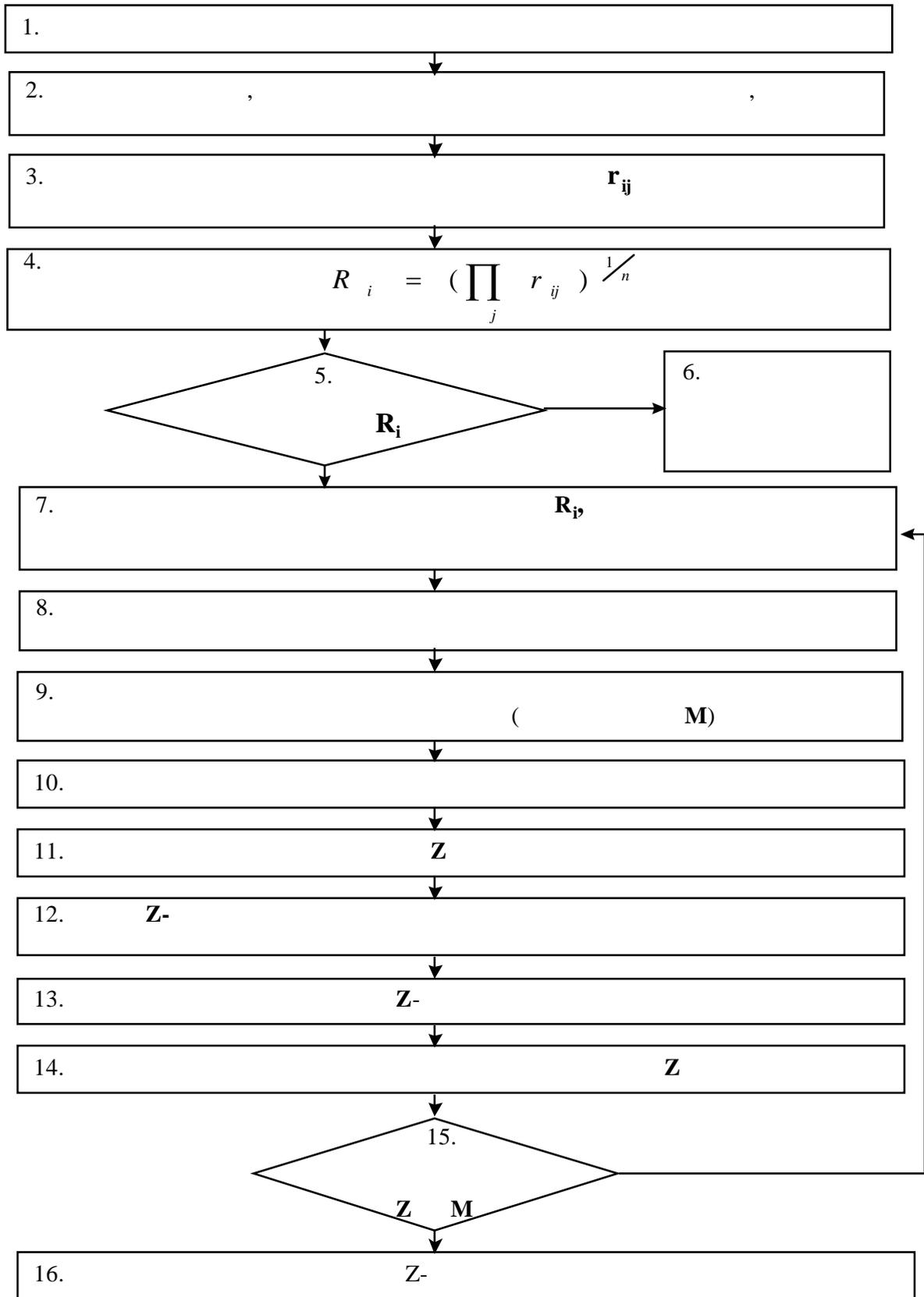
•  $Z = a_0 + a_1X_1 + a_2X_2 + a_3X_3 + \dots + a_nX_n$ , (1)

$X_i$  — ;  $a_i$  —

•  $Z$  —

1.

95%



.1.

( ).

---

1, — 2, — 3, — 4

Z—

Z-

Z-

k-

Z-

Z-

Z-

$$U = ((\max - Z_{cp}) + (\min - Z_{cp})) / 2,$$

$Z_{cp}$  —

; min —

; max —

(2)

$$Z = -1,817 + 1,057X_1 + 0,35X_2 + 1,11X_3 + 0,672X_4 + 0,731X_5 \quad (3)$$

1 — ,%; 4 — ; 2 — ; 3 — ,%; 5 —

Z- , Z- k- Z- 0,976 F- 140,9

1.

1.

Z- \*

	-	-	-	-	-
	-	-	-	,%	-
-	0,192	0,386	0,233	0,159	0,251
t-	2,17	7,95	4,21	2,53	3,60
-	0,036	0,0001	0,0001	0,015	0,001
	0,297	0,412	0,381	0,238	0,394

\*

Z- 0,9 Z- -2,7 -7,2 0,9 Z- Z- 0,9 2,7

Z- 2,7 7,2

.Z- 7,2,

I II

1. // : ,

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3. // (

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