**VIF (все переменные):**

|  |  |
| --- | --- |
| **Variable** | **ViF** |
| nps\_cluster\_1 | 2,044 |
| nps\_cluster\_2 | 1,835 |
| porfolio\_cluster\_1 | 4,708 |
| porfolio\_cluster\_2 | 3,773 |
| porfolio\_cluster\_3 | 2,543 |
| porfolio\_cluster\_4 | 4,791 |
| fin\_cluster\_1 | 3,618 |
| fin\_cluster\_2 | 2,217 |
| fin\_cluster\_3 | 3,182 |
| fin\_cluster\_4 | 11,949 |
| fin\_cluster\_5 | 2,744 |
| Н1\_CAR | 6,514 |
| Н2\_liquidity | 2,897 |
| Н3\_liquidity | 3,159 |
| ROA | 4,768 |
| ROE | 3,372 |
| NPL\_Ratio | 4,359 |
| Debt\_TotalAssets | 103,150 |
| Deposits\_TotalAssets | 12,270 |
| TotalLoans\_TotalAssets | 42,099 |
| LDR | 12,543 |
| LiquidAssetsRatio | 5,933 |
| Z\_score | 2,314 |
| LoansLE\_TotalAssets | 69,216 |
| AttractedMbcs\_TotalAssets | 86,924 |
| Capital\_assets | 98,076 |
| gos\_sobstv | 1,716 |
| foreign | 1,761 |
| system | 1,522 |
| law | 1,935 |
| strategy | 1,635 |
| nationhood | 1,962 |
| news\_cluster | 2,623 |
| A\_Shares | 1,806 |
| A\_Promissory\_notes | 1,456 |
| A\_bonds | 19,778 |
| A\_capitals | 2,821 |
| A\_corporate\_loans | 47,152 |
| A\_individuals\_loans | 64,423 |
| A\_loro\_loans | 2,085 |
| A\_fixed\_assets | 1,880 |
| A\_Mbcs | 61,175 |
| P\_deposits\_individuals | 19,440 |
| P\_corporate\_funds | 13,718 |
| P\_accounts\_individuals | 3,714 |
| P\_bonds\_promissory\_notes | 2,737 |
| P\_capitals | 6,699 |

R2 = 0.63

**Vif (финальные переменные):**

|  |  |
| --- | --- |
| **Variable** | **ViF** |
| nps\_cluster\_1 | 1,822 |
| nps\_cluster\_2 | 1,645 |
| porfolio\_cluster\_1 | 1,689 |
| porfolio\_cluster\_2 | 2,076 |
| porfolio\_cluster\_3 | 2,034 |
| porfolio\_cluster\_4 | 3,426 |
| fin\_cluster\_1 | 1,239 |
| fin\_cluster\_2 | 1,756 |
| fin\_cluster\_3 | 2,902 |
| fin\_cluster\_4 | 1,605 |
| fin\_cluster\_5 | 2,541 |
| law | 1,44 |
| nationhood | 1,672 |
| strategy | 1,308 |
| Н1\_CAR | 4,531 |
| Н2\_liquidity | 2,365 |
| Н3\_liquidity | 2,642 |
| ROA | 1,219 |
| TotalLoans\_TotalAssets | 3,696 |
| Z\_score | 1,552 |
| gos\_sobstv | 1,37 |
| foreign | 1,375 |
| system | 1,359 |
| A\_Shares | 1,396 |
| A\_bonds | 6,459 |
| A\_capitals | 1,392 |
| A\_loro\_loans | 1,448 |
| A\_fixed\_assets | 1,394 |
| P\_deposits\_individuals | 3,191 |
| P\_corporate\_funds | 2,676 |
| P\_capitals | 3,799 |

R2 = 0.53

**Тест Бранта:**

**Сравнение моделей:**

**Гипотезы выводы:**