

Abstract

This bachelor thesis concerns the repayment of bank loans. The theoretical part of the thesis deals with the history of banking, its contemporary appearance and sorts of bank financial loan products. Special attention is paid to mortgages and conditions of their acquisition. The practical part of the thesis concerns the confrontation of probability of default in dependence on different indicators on regional and afterwards on district level. The aim of the thesis is to explain on a concrete case from Prague, which sociodemographic characteristics have influence on the payment moral of the debtors, what the differences are between areas with people who have good and bad payment moral and if the domicile has influence on the level of payment moral.

Keywords

Banking, mortgage, credit scoring, probability of default.