

# ANALYTICAL PROCEDURE FOR DETERMINING THE MASS OF A PORTFOLIO OF BANK DEPOSITS, BASED ON THE STATISTICAL SYNTHESIS OF HISTORICAL DATA AT AN ESTABLISHED TIME INTERVAL

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## **Abstract**

**Methodology:** *In the framework of this scientific research, an extensive analysis of the statistical and mathematical methods of step-by-step determination of the mass of a portfolio of bank deposits will be carried out, having a wide spectrum of historical data, which describe an evolution over time of the portfolio. This procedure includes several steps such as obtaining historical data and conditionally extracting deposits from databases using SQL scripts; replacing the selected information in the Microsoft Excel environment to be analyzed later.*

**Results:** *Based on the data already statistically and graphically processed, mathematical models and algorithms will be used to determine the mass of the deposit portfolio, previously extracted from databases. Of course, methods of automating the process detailed in this scientific article will also be described.*

**Keywords:** *bank deposits, historical data, statistic analysis, portfolio mass, data automation.*