

## **TOWARDS PREDICTING CREDIT RISK IN SRI LANKA'S BANKING SECTOR**

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### **ABSTRACT**

*Decision support systems (DSS) consist of two major sub-systems; human decision makers and computer systems. Imagine a manager who has to make a five-year production planning decision. The first step of the decision-making process begins with the creation of a decision support model, using an integrated DSS program (DSS generator) such as Microsoft Excel, Lotus 1-2-3, Interactive Financial Planning Systems (IFPS) /Personal or Express/PC. DSS design is the process of identifying the key decisions through decision analysis, specifying requirements of each DSS component to support key decisions identified through decision analysis. This paper decision model for predicting credit risks in Sri Lankan banks. Figure 3 describes the decision model, who indicates the various decision components, leading to the desired decision.*

**KEYWORDS:** *Credit Risk, Decision Making, Decision Support System, Human Decision Makers, Computer Systems, Decision Model*

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