Package: AFR (via r-universe)

October 19, 2026

Type Package

Title Toolkit for Regression Analysis of Kazakhstan Banking Sector Data

Version 0.3.9

Copyright The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market (ARDFM)

Maintainer Sultan Zhaparov <saldau.sultan@gmail.com>

Description Tool is created for regression, prediction and forecast analysis of macroeconomic and credit data. The package includes functions from existing R packages adapted for banking sector of Kazakhstan. The purpose of the package is to optimize statistical functions for easier interpretation for bank analysts and non-statisticians. The package also provides helper functions for loading an insurance scoring dataset, a past case competition dataset for insurance risk scoring and fair pricing.

License GPL-2

Depends R (>= 3.5.0)

Imports car, forecast, zoo, olsrr, stats, lmtest, graphics, nlme, ggplot2, tseries, gridExtra, utils, rlang, xts, nortest, goftest, cli, arrow

Suggests knitr, rmarkdown, roxygen2

Encoding UTF-8

VignetteBuilder knitr

LazyData true

Config/roxygen2/version 8.0.0

NeedsCompilation no

Author Timur Abilkassymov [aut], Shyngys Shuneyev [aut], Alua Makhmetova [aut], Sultan Zhaparov [aut, cre]

Config/pak/sysreqs cmake make libicu-dev libuv1-dev libssl-dev zlib1g-dev

Repository https://ardfm.r-universe.dev

Date/Publication 2026-06-21 18:55:56 UTC

RemoteUrl https://github.com/cran/AFR

RemoteRef HEAD

RemoteSha 0294d79e9b47ef35a24727ba794100562455aaee

Contents

bg . . . 2
bp . . . 3
check_betas . . . 4
checkdata . . . 5
corsel . . . 5
dec_plot . . . 6
difflog . . . 6
finratKZ . . . 7
gq . . . 8
HP . . . 9
load_ogpo_data_dictionary . . . 9
load_ogpo_dataset . . . 10
load_ogpo_test_final . . . 10
load_ogpo_test_with_target . . . 11
load_ogpo_train . . . 12
macroKZ . . . 12
ols_test_normality . . . 15
opt_size . . . 15
pct1 . . . 16
pct4 . . . 16
pt_multi . . . 17
pt_one . . . 17
reg_plot . . . 18
reg_test . . . 19
regsel_f . . . 19
vif_reg . . . 20

Index **21**

---

bg *Breusch-Godfrey test [BG test]*

Description

BG test is used to test for autocorrelation in the errors of a regression model

Usage

```
bg(
  model,
  order = 1,
  order.by = NULL,
  type = c("Chisq", "F"),
  data = list(),
  fill = 0
)
```

Arguments

`model`	is a (generalized)linear regression model
`order`	integer. maximal order of serial correlation to be tested.
`order.by`	Either a vector z or a formula with a single explanatory variable like ~ z
`type`	the type of test statistic to be returned
`data`	an optional data frame containing the variables in the model
`fill`	starting values for the lagged residuals in the auxiliary regression. By default 0 but can also be set to NA.

References

Mitchel, D. and Zeileis, A. Published 2021-11-07. lmtest package

Examples

```
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
bg(model)
```

---

bp *Breusch-Pagan test*

Description

Breusch-Pagan test is used to test against heteroskedasticity of a time-series

Usage

```
bp(model, varformula = NULL, studentize = TRUE, data = list())
```

Arguments

model	is a (generalized)linear regression model
varformula	a formula describing only the potential explanatory variables for the variance (no dependent variable needed). By default the same explanatory variables are taken as in the main regression model.
studentize	logical. If set to TRUE Koenker's studentized version of the test statistic will be used.
data	an optional data frame containing the variables in the model

References

Torsten, H., Zeileis, A., Farebrother, Richard W., Cummins, C., Millo, G., Mitchell, D., lmtest package Wang, B., 2014, bstats package

Examples

```
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
bp(model)
```

---

check_betas *All possible regression variable coefficients.*

Description

Returns the coefficients for each variable from each model.

Usage

```
check_betas(object, ...)
```

Arguments

object	An object of class lm.
...	Other arguments.

Value

check_betas returns a data.frame containing:

x	model

References

Hebbali, Aravind. Published 2020-02-10. olsrr package

Examples

```
model <- lm(real_gdp~imp+exp+usdkzt+eurkzt, data = macroKZ)
check_betas(model)
```

checkdata *Preliminary data check for errors*

Description

Preliminary check of data frame for missing values, numeric format, outliers.

Missing items: The number of missing values in each column of the dataset. Numeric format: The number of non-numeric variables in each column of the dataset. Outliers: The number of outliers in each column of the dataset.

Usage

```
checkdata(x)
```

Arguments

x	is a data frame

Examples

```
data(macroKZ)
checkdata(macroKZ)
```

corsel *Multicollinearity test*

Description

multicollinearity is the occurence of high interrelations among two or more independent variables in a multiple regression.

Usage

```
corsel(x, thrs, num)
```

Arguments

x	is a numeric vector or matrix
thrs	threshold set to calculate correlation above
num	logical

Examples

```
data(macroKZ)
corsel(macroKZ,num=FALSE,thrs=0.65)
```

dec_plot *Decomposition plot*

Description

The function depicts decomposition of regressors as a stacked barplot

Usage

```
dec_plot(model, dataset, print_plot = TRUE)
```

Arguments

model	An object of class lm.
dataset	A dataset based on which model was built
print_plot	logical

Author(s)

The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market (AFR)

References

Hebbali, Aravind. Published 2020-02-10. olssr package

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ usdkzt + eurkzt + imp+exp, data = macroKZ)
dec_plot(model, macroKZ)
```

difflog *Transforming time-series data to stationary*

Description

Difference of logarithms is finding the difference between two consecutive logarithm values of a time-series

Usage

```
difflog(x, lag = 1, difference = 1)
```

Arguments

x	time-series vector
lag	lagged period
difference	difference between x items

Examples

```
data (macroKZ)
new<-pct1(macroKZ)
```

---

finratKZ *finratKZ dataset*

Description

finratKZ dataset

Usage

```
finratKZ
```

Format

Dataset of 400 corporate borrowers, i.e. 200 standard (IFRS stage 1) and 200 default ones, characterized by 29 financial ratios.

Default Dummy variable where 0 - standard(IFRS stage 1) borrower, 1 - default borrower

Rev_gr Revenue growth rate

EBITDA_gr EBITDA growth rate

Cap_gr Capital growth rate

CR Current ratio

QR Quick ratio

Cash_ratio Cash ratio

WC_cycle Working capital cycle

DTA Debt-to-assets

DTE Debt-to-equity

LR Leverage ratio (Total assets/Total equity)

EBITDA_debt EBITDA-to-debt

IC Interest coverage (Income statement)

CTI Cash-to-income

IC_CF Interest coverage (Cash flow statement)

DCR Debt coverage ratio (Cash flow from operations/Total debt)

CFR Cash flow to revenue

CRA Cash return on assets (Cash flow from operations/Total assets)

CRE Cash return on equity (Cash flow from operations/Total equity)

ROA Return on assets

ROE Return on equity

NPM Net profit margin

GPM Gross profit margin

OPM Operating profit margin

RecT Receivables turnover

InvT Inventory turnover

PayT Payables turnover

TA Total assets turnover

FA Fixed assets turnover

WC Working capital turnover

References

The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market

---

`gq` *Godfrey-Quandt test*

Description

Godfrey-Quandt test is used to test against heteroskedasticity of a time-series

Usage

```
gq(
  model,
  point = 0.5,
  fraction = 0,
  alternative = c("greater", "two.sided", "less"),
  order.by = NULL,
  data = list()
)
```

Arguments

`model`	is a (generalized)linear regression model
`point`	numerical. If point is smaller than 1 it is interpreted as percentages of data
`fraction`	numerical. The number of central observations to be omitted.
`alternative`	a character string specifying the alternative hypothesis.
`order.by`	Either a vector z or a formula with a single explanatory variable like ~ z
`data`	an optional data frame containing the variables in the model.

References

Torsten, H., Zeileis, A., Farebrother, Richard W., Cummins, C., Millo, G., Mitchell, D., lmtest package Wang, B., 2014, bstats package

Examples

```
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
gq(model)
```

HP *Hodrick-Prescott filter for time series data*

Description

Hodrick-Prescott filter is a data smoothing technique that removes trending in time series data frame

Usage

```
HP(x, freq = NULL, type = c("lambda", "frequency"), drift = FALSE)
```

Arguments

x	time-series vector
freq	integer
type	character, indicating the filter type
drift	logical

Examples

```
data(macroKZ)
HP(macroKZ[,2])
```

---

load_ogpo_data_dictionary *Load OGPO data dictionary*

Description

Loads the OGPO data dictionary included in the package.

Usage

```
load_ogpo_data_dictionary()
```

Value

A data frame with column names and descriptions.

Examples

```
data_dictionary <- load_ogpo_data_dictionary()
head(data_dictionary)
```

`load_ogpo_dataset` *Load all OGPO insurance scoring datasets*

Description

Downloads and loads all OGPO datasets and the data dictionary.

Usage

```
load_ogpo_dataset()
```

Value

A list with ‘train‘, ‘test_with_target‘, ‘test_final‘ and ‘data_dictionary‘.

Examples

```
## Not run:
ogpo_data <- load_ogpo_dataset()
names(ogpo_data)

## End(Not run)
```

`load_ogpo_test_final` *Load OGPO insurance scoring final test dataset*

Description

Downloads the OGPO final scoring dataset from GitHub Releases if it is not already available in the local cache.

Usage

```
load_ogpo_test_final()
```

Value

A data frame intended for final scoring and generation of predictions.

Examples

```
## Not run:
ogpo_test_final <- load_ogpo_test_final()
dim(ogpo_test_final)

## End(Not run)
```

`load_ogpo_test_with_target` *Load OGPO insurance scoring test dataset with target*

Description

Downloads the OGPO validation/test dataset with known target values from GitHub Releases if it is not already available in the local cache.

Usage

```
load_ogpo_test_with_target()
```

Value

A data frame for model validation, quality assessment and business-effect calculation.

Examples

```
## Not run:
ogpo_test_with_target <- load_ogpo_test_with_target()
dim(ogpo_test_with_target)

## End(Not run)
```

load_ogpo_train *Load OGPO insurance scoring training dataset*

Description

Downloads the OGPO training dataset from GitHub Releases if it is not already available in the local cache, then reads it as a data frame.

Usage

```
load_ogpo_train()
```

Value

A data frame with policy, driver, vehicle, premium, cancellation, claim and target information.

Examples

```
## Not run:
ogpo_train <- load_ogpo_train()
dim(ogpo_train)

## End(Not run)
```

macroKZ *macroKZ dataset*

Description

macroKZ dataset

Usage

```
macroKZ
```

Format

A time series data frame of 61 quarterly observations of 50 macroeconomic and 10 financial parameters for 2010-2025 period.

real_gdp Real GDP

GDD_Agr_R Real gross value added Agriculture

GDD_Min_R Real gross value added Mining

GDD_Min_R Real gross value added Mining

GDD_Man_R Real gross value added Manufacture

GDD_Elc_R Real gross value added Electricity

GDD_Con_R Real gross value added Construction

GDD_Trd_R Real gross value added Trade

GDD_Trn_R Real gross value added Transportation

GDD_Inf_R Real gross value added Information

GDD_R Real gross value added

GDP_DEF GDP deflator

Rincpop_q Real population average monthly income

Rexppop_q Real population average monthly expenses

Rwage_q Real population average monthly wage

imp Import

exp Export

cpi Inflation

realest_resed_prim Real price for estate in primary market

realest_resed_sec Real price for estate in secondary market

realest_comm Real price for commercial estate

index_stock_weighted Change in stock value for traded companies

ntrade_Agr Change in stock value for non-traded companies Agriculture

ntrade_Min Change in stock value for non-traded companies Mining

ntrade_Man Change in stock value for non-traded companies Manufacture

ntrade_Elc Change in stock value for non-traded companies Electricity

ntrade_Con Change in stock value for non-traded companies Construction

ntrade_Trd Change in stock value for non-traded companies Trade

ntrade_Trn Change in stock value for non-traded companies Transportation

ntrade_Inf Change in stock value for non-traded companies Information

fed_fund_rate Federal Funds Rate

govsec_rate_kzt_3m Return on government securities in KZT, 3 m

govsec_rate_kzt_1y Return on government securities in KZT, 1 year

govsec_rate_kzt_7y Return on government securities in KZT, 7 years

govsec_rate_kzt_10y Return on government securities in KZT, 10 years

tonia_rate TONIA

rate_kzt_mort_0y_1y Weighted average mortgage lending rate for new loans, less than a year

rate_kzt_mort_1y_iy Weighted average mortgage lending rate for new loans, more than a year

rate_kzt_corp_0y_1y Weighted average mortgage lending rate for new loans to non-financial organizations in KZT, less than a year

rate_usd_corp_0y_1y Weighted average mortgage lending rate for new loans to non-financial organizations in CKB, less than a year

rate_kzt_corp_1y_iy Weighted average mortgage lending rate for new loans to non-financial organizations in KZT, more than a year

rate_usd_corp_1y_iy Weighted average mortgage lending rate for new loans to non-financial organizations in CKB, more than a year

rate_kzt_indv_0y_1y Weighted average mortgage lending rate for consumer loans in KZT, less than a year

rate_kzt_indv_1y_iy Weighted average mortgage lending rate for consumer loans in KZT, less than a year

usdkzt USD KZT exchange rate

eurkzt EUR KZT exchange rate

rurkzt RUB KZT exchange rate

poil Price for Brent

realest_resed_prim_rus Real price for estate in primary market in Russia

realest_resed_sec_rus Real price for estate in secondary market in Russia

cred_portfolio credit portfolio

coef_liq_k4 k4 prudential coefficient

coef_k1 k1 prudential coefficient

coef_k3 k3 prudential coefficient

provisions provisions

percent_margin percent margin

com_inc commissionary income

com_exp commissionary expenses

oper_inc operational income

oth_inc other income

DR default rate

Source

Bureau of National statistics, Agency for Strategic planning and reforms of the Republic of Kazakhstan

References

The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market

ols_test_normality *Test for normality Test for detecting violation of normality assumption.*

Description

Test for normality Test for detecting violation of normality assumption.

Usage

```
ols_test_normality(model, ...)
```

Arguments

model	an object of class lm.
...	Other arguments.

Value

ols_test_normality is a list containing the following components:

kolmogorv	kolmogorov smirnov statistic
shapiro	shapiro wilk statistic
cramer	cramer von mises statistic
anderson	anderson darling statistic

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ imp + exp + usdkzt + poil, data = macroKZ)
ols_test_normality(model)
```

opt_size *Necessary size of the time-series dataset*

Description

Estimates number of models generated from given number of regressors X

Usage

```
opt_size(model)
```

Arguments

model	is a linear regression model a class lm.

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
opt_size(model)
```

---

pct1 *Transforming time-series data to stationary*

Description

Percent change is a change between two consecutive terms,

Usage

```
pct1(x)
```

Arguments

x	time-series vector(s)

Examples

```
data (macroKZ)
new<-pct1(macroKZ)
```

---

pct4 *Transforming time-series data to stationary*

Description

Percent change is a change between a term and its lagged value for prior period,

Usage

```
pct4(x)
```

Arguments

x	time-series vector(s)

Examples

```
data (macroKZ)
new<-pct4(macroKZ)
```

pt_multi — *Pluto-Tasche method for multi-year probability of default (PD) analysis*

Description

Calculates the variation inflation factors of all predictors in regression models

Usage

```
pt_multi(pf, num_def, conf_level, num_years)
```

Arguments

pf	unconditional portfolio distribution from the worst to the best credit quality
num_def	number of defaults in a given rating class
conf_level	confidence interval of PD estimates
num_years	number of periods used in the PD estimation

Examples

```
pf <- c(10,20,30,40)
num_def <- c(1,2,3,4)
conf_level = 0.99
num_years = 3
pt_multi(pf, num_def, conf_level, num_years)
```

pt_one — *Pluto-Tasche method for one-year probability of default (PD) analysis*

Description

Calculates probability of default according to One-period Pluto and Tasche model

Usage

```
pt_one(pf, num_def, ci = 0.9)
```

Arguments

pf	unconditional portfolio distribution from the worst to the best credit quality
num_def	number of defaults in a given rating class
ci	condifence interval of PD estimates

References

Surzhko, Denis. Published 2015-05-21. LDPD package. Archived on 2022-06-20.

Examples

```
pf <- c(10,20,30,40)
num_def <- c(1,2,3,4)
pt_one(pf, num_def, ci= 0.9)
```

---

reg_plot *Regression forecast plot*

Description

The function depicts forecast and actual data.

Usage

```
reg_plot(model, dataset)
```

Arguments

model	An object of class lm.
dataset	A dataset based on which model was built.

Author(s)

The Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market (AFR)

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ usdkzt + eurkzt + imp + exp, data = macroKZ)
reg_plot(model, macroKZ)
```

reg_test *Test for detecting violation of Gauss-Markov assumptions.*

Description

Test for detecting violation of Gauss-Markov assumptions.

Usage

```
reg_test(y)
```

Arguments

y	A numeric vector or an object of class lm.

Value

reg_test returns an object of class "reg_test". An object of class "reg_test" is a list containing the following components:

bp	Breusch-Pagan statistic
bg	Breusch-Godfrey statistic
dw	Durbin-Watson statistic
gq	Godfrey-Quandt statistic

Examples

```
data(macroKZ)
model <- lm(real_gdp~ imp + exp + poil + eurkzt + usdkzt, macroKZ)
reg_test(model)
```

regsel_f *Regressors selection*

Description

The function allows to choose regressors based on multiple criteria as AIC, RMSE etc

Usage

```
regsel_f(
  model,
  pval = 0.3,
  metric = "adjr" & "aic",
  progress = FALSE,
  details = FALSE,
  ...
)
```

Arguments

model	is a linear regression model
pval	p value; variables with p value less than pval will enter into the model
metric	statistical metrics used to estimate the best model
progress	Logical; if TRUE, will display variable selection progress.
details	Logical; if TRUE, will print the regression result at each step.
...	other arguments

References

Hebbali, Aravind. Published 2020-02-10. olssr package

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
regsel_f(model)
```

---

vif_reg *VIF by variable*

Description

Calculates the variation inflation factors of all predictors in regression models

Usage

```
vif_reg(model)
```

Arguments

model	is a linear regression model

References

Petrie, Adam. Published 2020-02-21. regclass package

Examples

```
data(macroKZ)
model <- lm(real_gdp ~ imp + exp + poil + eurkzt + tonia_rate, data = macroKZ)
vif_reg(model)
```

Index

∗ **datasets**
finratKZ, 7
macroKZ, 12

bg, 2
bp, 3

check_betas, 4
checkdata, 5
corsel, 5

dec_plot, 6
difflog, 6

finratKZ, 7

gq, 8

HP, 9

load_ogpo_data_dictionary, 9
load_ogpo_dataset, 10
load_ogpo_test_final, 10
load_ogpo_test_with_target, 11
load_ogpo_train, 12

macroKZ, 12

ols_test_normality, 15
opt_size, 15

pct1, 16
pct4, 16
pt_multi, 17
pt_one, 17

reg_plot, 18
reg_test, 19
regsel_f, 19

vif_reg, 20