ABSTRACT

The thesis: 92 p., 29 fig., 23 tab., 3 appendixes, 25 sources.

The theme: "Behavioral scoring models of credit cards holders for their solvency estimation".

The work consists of development of behavioral scoring based on the credit cards holders' history in the bank.

The basis for models is survival analysis techniques and methods. According to them, the Cox's coefficients of proportional hazards model and Kaplan-Meier model are estimated. For their evaluation and comparing classifier based on logistic regression is built and models' performances are compared then.

During the project R-language is used and several open-source libraries and packages of the CRAN project. The results can be repeated on the same dataset as well as on the new samples, which tells about versatility of the developed instruments.

Keywords: CREDIT RISK, SOLVENCY, BEHAVIORAL SCORING, SURVIVAL ANALYSIS, HAZARD FUNCTION, SURVIVAL FUNCTION, LOGISTIC REGRESSION, RISK MANAGEMENT, SCORING MODEL, PROBABILITY OF DEFAULT.