

ABSTRACT

Statistical methods of credit status estimation of a commercial bank's borrower

Bachelor's thesis: 116 p., 15 Fig., 14 tab., 4 appendices, 21 sources.

The object of the research is a credit story of the borrowers of a commercial Bank for a definite operating period.

The subject of the research is credit scoring as a method of assessing the creditworthiness of the borrower of a commercial Bank

Purpose of the research is creation of a scoring system to assess the creditworthiness of new borrowers for the available historical data.

The method of the research is analysis of classification methods to determine the capabilities and effectiveness of their application in the procedure of credit scoring.

Relevance: in current conditions of unstable economic situation in the country it is an indispensable procedure to improve the quality of assessment of the creditworthiness of the borrower as an institutional linkage equilibrium between savings and investments in commercial banks.

The study identified statistical methods of assessing the creditworthiness of the borrower among other methods that are used to solve the same task, the possibility of use of credit scoring as a statistical method of credit assessment in modern methodological space, the necessity of automation of the procedure of credit scoring and proposed a flexible method of its implementation.

The problem of determining the creditworthiness of new borrowers on existing credit history was solved by a comparison of five classification methods and determining the best.

CREDITWORTHINESS, STATISTICS, CLASSIFICATION, REGRESSION, PYTHON