ABSTRACT

Master thesis: 141p., 31 fig., 38 table., 3 appendixes, 17 references.

The topic: “Integrated scoring-based approach to analysis of bank clients characteristics”.

In this work the problems are considered of the assessment and management of credit risk by means of mathematical models and methods. We construct models, by which making a forecasting, and evaluate their quality.

The research object are borrower's characteristics which are presented by statistical data.

In this work we used logistic regression method for the credit risk analysis.

The purpose - to develop and use mathematical models to assess the creditworthiness of borrowers based on statistical data.

The paper presents the results of constructing two mathematical scoring models: application model with continuous target variable to determine the profitability of revolving cards with grace period and behavioral model with discrete target variable for the prediction of paper (consumer) loans default.

For the analysis and forecasting use statistical data with the sample size of 2.5 million elements for behavioral model and 42 thousand for application.

RISKS, CREDIT RISK, LOGISTIC REGRESSION, FORECASTING, MANAGEMENT, PROFITABILITY.