

## ABSTRACT

Bachelor's thesis: 83 p., 20 fig., 4 tabl., 2 appendixes, 13 sources.

Topic of the research: «Development of scoring models using discriminant analysis»

Actuality of the topic: in connection with increasing pace of economic development demand for loans is increasing more and more. However, it is observed increasing proportion of defaults for borrowed funds. In addition, the repayments adversely affect economic crisis. Therefore, the topic of evaluating the solvency of individuals before a loan is important.

Subject of the research is to build scoring models for solving the problem of forecasting the payment or non-payment by the borrower of the loan.

The research object is a sample of 104,681 enterprises that received credit. The sample is a set of parameters on which the prediction is performing.

Aim of the study consists in development of software for assessing the solvency of individuals based on discriminant analysis.

Research methods: linear discriminant analysis. Software implementation of the method performed in Python 3.5 environment. A prediction using discriminant analysis performed in SPSS to compare the results.

Results: A software product that forecasts the solvency of enterprises had been developed, the comparison with the results in SPSS was performed.

DISCRIMINANT ANALYSIS, SCORING MODELS, ERRORS, SOLVENCY, COMMON ACCURACY