ABSTRACT

The topic: Forecasting solvency of clients using scoring techniques.

Thesis: 103 p., 16 fig., 5 tab., 2 applications, 13 sources.

Object of the study – loans borrowers represented by the statistics of selected characteristics.

Subject of the research – mathematical models and methods that describe heteroscedastic processes, estimation and analysis of the quality of forecasts, and the estimation models of market risks.

Methods of research – data mining, neural networks, regression modelling, decision trees, classification methods, scoring models development.

The aim is to develop a system for real-time evaluating and predicting the creditworthiness of the clients using scoring techniques.

In this paper, a review of the main approaches for constructing scoring models, reviewed and analyzed rehersiyi logistics methods, decision trees and neural networks is presented. It analyzes the results of modeling and assessment studies for choosing the best model for assessing the creditworthiness of customers.

An information analytical system for evaluating and predicting the creditworthiness of customers in real time, which results in reducing the credit risk of banks and, consequently, improve its credit rating, which in turn will have a systemic impact on the banking system of Ukraine.

The system is implemented in the Microsoft Visual Studio 2017 environment and using the programming C# programming language. For the construction and analysis of mathematical models used SAS software package.

DATA MINING, CREDIT SCORING, FORECASTING, SCORING MODELS.