

## ABSTRACT

A diploma work contains: 126 p., 44 fig., 14 tab., 3 app., 21 sources.

CREDIT SCORING, CREDITWORTHINESS, FORECASTING,  
DECISION TREE, REGRESSION ANALYSIS, SAS

Object of research – credit risks that arise in banking.

Subject of research – scoring models based on decision trees and logistic regression to predict non-repayment of a credit by a bank borrowers'.

The purpose of the work is the analysis and comparison of scoring models based on decision trees and logistic regression for bank credit borrowers' assessment.

The research method is the methods of regression and discriminant analysis.

Relevance – the need for the most advanced analytical systems to be built on the basis of scoring models that will analyze of bank credit borrowers' assessment.

The analysis of the obtained results was carried out and a comparative analysis of the selected forecasting methods was performed. On the materials of the bachelor's work published an article in the journal scientific collection "System Sciences and Cybernetics."

Ways of further development of the subject of research is develop of methods of data mining to determine the probability of bank borrowers' creditworthiness.