

ABSTRACT

Thesis explanatory note: 84 p., 32 fig, 17 tabl., 2 append., 15 sources.

BACKPROPAGATION, CREDIT, DEEP LEARNING, GRADIENT FLOW,
LOANER DEFOLT, METRIC ROC-AUC, NEURAL NETWORKS.

The urgency of the work lies in the fact that an important element of the economy of many developed countries is lending, a significant share of which is consumer loans. That is why forecasting default of the borrower is a necessary means of optimizing decision-making on providing loans to individuals. And the construction of effective models is an important tool for financial and credit institutions.

The object of the study is forecasting the solvency of borrowers of credit and financial institutions.

The subject of research are models of deep learning in the form of neural networks for forecasting default of borrowers.