

ABSTRACT

The thesis is presented in 47 pages. It contains 2 appendixes and bibliography of 13 references. Nine figures and 2 tables are given in the thesis.

The goal of the thesis is to develop mathematical and software tools for assessing of the bank customer's creditworthiness that based on credit history.

In the thesis, existing solutions are analyzed, such as statistical methods (linear regression, logistic regression), classification tree (recursive partitioning algorithm), neural networks, genetic algorithm and nearest neighbors algorithm. They are compared in terms of the efficiency to the task. In the thesis, logistic regression is used to solve the task.

The automated system implementing the chosen method is developed. The developed system is tested.

Keywords: borrower, credit default, credit scoring, application, factor.

