

ABSTRACT

The thesis is presented in 74 pages. It contains 3 appendixes and bibliography of 11 references. Ten figures and 2 tables are given in the thesis.

The goal of this thesis is the development of credit scoring system, which will analyze the borrower in accordance with established quality.

In the thesis, existing solutions are analyzed, such as logistic regression, linear discriminant analysis, k-nearest neighbors algorithm, classification and regression trees, naive Bayes classifier, support vector machine and random forest. Comparing them in terms of recall of response, precision and F-measure was done. According to the formulated criteria, support vector machine is chosen for solving the task.

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

Keywords: SVM, support vector machine, linear classifier, credit scoring.