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	Collana	SIAM monographs on mathematical modeling and computation
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	Soggetti	Credit scoring systems
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	Nota di bibliografia	Includes bibliographical references (p. 233-244) and index.
	Nota di contenuto	The History and Philosophy of Credit Scoring -- The Practice of Credit Scoring -- Economic Cycles and Lending and Debt Patterns -- Statistical Methods for Scorecard Development -- Nonstatistical Methods for Scorecard Development -- Markov Chain Models of Repayment and Usage Behavior -- Measuring Scorecard Performance -- Practical Issues of Scorecard Development -- Implementation and Areas of Application -- Applications of Scoring in Other Areas of Lending -- Applications of Scoring in Other Areas -- New Ways to Build Scorecards -- International Differences -- Profit Scoring, Risk-Based Pricing, and Securitization.
	Sommario/riassunto	This book details the mathematical models that help creditors make intelligent credit risk decisions. Also included in this book is a discussion of economic theories of consumers' use of credit.