Credit Scoring Its Applications Monographs On Mathematical

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Data Warehousing and Mining - John Wang 2008
"This collection offers tools, designs, and outcomes of the utilization of data mining and warehousing technologies, such as algorithms, concept lattices, multidimensional data, and online analytical processing. With more than 300 chapters contributed by over 575 experts from around the globe, this authoritative collection will provide libraries with the essential reference on data mining and warehousing"--Provided by publisher.

Märkte als soziale Strukturen - Jens Beckert 2007-09-12
Märkte sind die bedeutendste Institution zur Steuerung kapitalistischer Ökonomien. Die Wirtschaftssoziologie untersucht das Markthandeln unter dem Aspekt der sozialen, kulturellen und politischen Einbettung der Akteure. Dieser Band versammelt erstmalig in deutscher Sprache Beiträge zur soziologischen Forschung über Märkte, unter anderem von international führenden Autoren wie Olivier Godechot, Akos Rona-Tas, Donald MacKenzie, Robert Salais, Richard Swedberg und Harrison C. White.

Oriented Matroids Anders Bjorner 1999-11-18
Oriented matroids are a very natural mathematical concept which presents itself in many different guises and which has connections and applications to many different areas. These include discrete and computational geometry, combinatorics, convexity, topology, algebraic geometry, operations research, computer science and theoretical chemistry. This is the second edition of the first comprehensive, accessible account of the subject. It is intended for a diverse audience: graduate students who wish to learn the subject from scratch; researchers in the various fields of application who want to concentrate on certain aspects of the theory; specialists who need a thorough reference work; and others at academic points in between. A list of exercises and open problems ends each chapter. For the second edition, the authors have expanded the bibliography greatly to ensure that it remains comprehensive and up-to-date, and they have also added an appendix surveying research since the work was first published.

Operational Research in Business and Economics - Evangelos Grigoroudis 2016-07-29
This book gathers a selection of refereed papers presented at the 4th International Symposium and 26th National Conference of the Hellenic Operational Research Society. It highlights recent scientific advances in operational research and management science (OR/MS), with a focus on linking OR/MS with other areas of quantitative methods in a multidisciplinary framework. Topics covered include areas such as business process modeling, supply chain management, organization performance and strategy planning, revenue management, financial applications, production planning, metaheuristics, logistics, inventory systems, and energy systems.

Финансовая аналитика: проблемы и решения № 41 (275) 2015 - 2017-05-20
Научно-практический журнал – информационно-аналитическое издание, посвященное вопросам повышения эффективности управления финансами как на макро-, так и на микроуровнях экономики.Отличительной особенностью публикаций является ориентация на передовые научные исследования и акцент на практическое применение их в сфере бизнеса.В номере: – Развитие инвестиционных отношений в рамках Трансатлантического торгового и инвестиционного партнерства– Методы прогнозирования платежеспособности заёмщиков– Программные расходы бюджетов на образование: оценка результативности– Аналитическое обоснование выбора объекта венчурных инвестиций– Стоимостной анализ аномалий российского фондового рынка на основе поведенческих финансови многое другое!

Risk Analysis and Portfolio Modelling - Elisa Luciano 2019-10-16
Financial Risk Measurement is a challenging task, because both the types of risk and the techniques evolve very quickly. This book collects a number of novel contributions to the measurement of financial risk, which address either non-fully explored risks or risk takers, and does so in a wide variety of empirical contexts.

Financial Risk Management - Jimmy Skoglund 2015-09-08
A global banking risk management guide geared toward the practitioner Financial Risk Management presents an in-depth look at banking risk on a global scale, including comprehensive examination of the U.S. Comprehensive Capital Analysis and Review, and the European Banking Authority stress tests. Written by the leaders of global banking risk products and management at SAS, this book provides the most up-to-date information and expert insight into real risk management. The discussion begins with an overview of methods for computing and managing a variety of risk, then moves into a review of the economic foundation of modern risk management and the growing importance of model risk management. Market risk, portfolio credit risk, counterparty credit risk, liquidity risk, profitability analysis, stress testing, and others are dissected and examined, arming you with the strategies you need to construct a robust risk management system. The book takes readers through a journey from basic market risk analysis to major recent advances in all financial risk disciplines seen in the banking industry. The quantitative methodologies are developed with ample business case discussions and examples illustrating how they are used in practice. Chapters devoted to firmwide risk and stress testing cross reference the different methodologies developed for the specific risk areas and explain how they work together at firmwide level. Since risk regulations have driven a lot of the recent practices, the book also relates to the current global regulations in the financial risk areas. Risk management is one of the fastest growing segments of the banking industry, fueled by banks' fundamental intermediary role in the global economy and the industry's profit-driven increase in risk-seeking behavior. This book is the product of the authors' experience in developing and implementing risk analytics in banks around the globe, giving you a comprehensive, quantitative-oriented risk management guide specifically for the practitioner. Compute and manage market, credit, asset, and liability risk Perform macroeconomic stress testing and act on the results Get up to date on regulatory practices and model risk management Examine the structure and construction of financial risk systems Delve into funds transfer pricing, profitability analysis, and more Quantitative capability is increasing with lightning speed, both methodologically and technologically. Risk professionals must keep pace with the changes, and exploit every tool at their disposal. Financial Risk Management is the practitioner's guide to anticipating, mitigating, and preventing risk in the modern banking industry.

Credit Risk Management - Tony Van Gestel 2009
This first of three volumes on credit risk management, providing a thorough introduction to financial risk management and modelling.

Intelligent Credit Scoring - Naeem Siddiqi 2017-01-10
A better development and implementation framework for credit risk scorecards Intelligent Credit Scoring presents a business-oriented process for the development and implementation of risk prediction scorecards. The credit scorecard is a powerful tool for measuring the risk of individual borrowers, gauging overall risk exposure and developing analytically driven, risk-adjusted strategies for existing customers. In the past 10 years, hundreds of banks worldwide have brought the process of developing credit scoring models in-house, while ‘credit scores' have become a frequent topic of conversation in many countries where bureau scores are used broadly. In the United States, the ‘FICO' and ‘Vantage'

scores continue to be discussed by borrowers hoping to get a better deal from the banks. While knowledge of the statistical processes around building credit scorecards is common, the business context and intelligence that allows you to build better, more robust, and ultimately more intelligent, scorecards is not. As the follow-up to Credit Risk Scorecards, this updated second edition includes new detailed examples, new real-world stories, new diagrams, deeper discussion on topics including WOE curves, the latest trends that expand scorecard functionality and new in-depth analyses in every chapter. Expanded coverage includes new chapters on defining infrastructure for in-house credit scoring, validation, governance, and Big Data. Black box scorecard development by isolated teams has resulted in statistically valid, but operationally unacceptable models at times. This book shows you how various personas in a financial institution can work together to create more intelligent scorecards, to avoid disasters, and facilitate better decision making. Key items discussed include: Following a clear step by step framework for development, implementation, and beyond Lots of real life tips and hints on how to detect and fix data issues How to realise bigger ROI from credit scoring using internal resources Explore new trends and advances to get more out of the scorecard Credit scoring is now a very common tool used by banks, Telcos, and others around the world for loan origination, decisioning, credit limit management, collections management, cross selling, and many other decisions. Intelligent Credit Scoring helps you organise resources, streamline processes, and build more intelligent scorecards that will help achieve better results.

Resources in Education - 1997

Advanced Technologies, Systems, and Applications - Samir Avdaković 2018-11-03

This book introduces innovative and interdisciplinary applications of advanced technologies. Featuring the papers from the 10th DAYS OF BHAAAS (Bosnian-Herzegovinian American Academy of Arts and Sciences) held in Jahorina, Bosnia and Herzegovina on June 21–24, 2018, it discusses a wide variety of engineering and scientific applications of the different techniques. Researchers from academic and industry present their work and ideas, techniques and applications in the field of power systems, mechanical engineering, computer modelling and simulations, civil engineering, robotics and biomedical engineering, information and communication technologies, computer science and applied mathematics.

Trace Ideals and Their Applications - Barry Simon 2005

From a review of the first edition: Beautifully written and well organized ... indispensable for those interested in certain areas of mathematical physics ... for the expert and beginner alike. The author deserves to be congratulated both for his work in unifying a subject and for showing workers in the field new directions for future development. --Zentralblatt MATH This is a second edition of a well-known book on the theory of trace ideals in the algebra of operators in a Hilbert space. Because of the theory's many different applications, the book was widely used and much in demand. For this second edition, the author has added four chapters on the closely related theory of rank one perturbations of self-adjoint operators. He has also included a comprehensive index and an addendum describing some developments since the original notes were published. This book continues to be a vital source of information for those interested in the theory of trace ideals and in its applications to various areas of mathematical physics.

Manajemen Kesehatan Bank Berbasis Risiko - Ikatan Bankir Indonesia 2016-11-07

Perbankan nasional membutuhkan bankir yang memiliki pengetahuan manajemen risiko yang up to date dan keterampilan yang memadai sehingga tugas serta tanggung jawab masing-masing bankir dapat dilaksanakan dengan baik. Berbagai referensi digunakan untuk menyusun buku ini, antara lain referensi pengetahuan manajemen risiko yang terkini, bahan seminar manajemen risiko baik di dalam maupun di luar negeri, diskusi dengan konsultan internasional di bidang manajemen risiko, juga praktik manajemen risiko yang telah diterapkan pada bank. Dengan demikian, modul ini bersifat up to date dari sisi pengetahuan manajemen risiko, sekaligus membahas praktik perbankan yang bersifat international best practices. Buku Manajemen Kesehatan Bank Berbasis Risiko ini merupakan dasar pengetahuan manajemen risiko yang wajib diketahui oleh setiap bankir, yang berfokus pada tugas Komisaris untuk mengawasi serta memberi nasihat kepada Direksi mengenai peringatan dini risiko perbankan berupa profil risiko, tata kelola yang baik, rentabilitas, permodalan, dan regulasi Basel 1 sampai dengan 3. Buku ini juga dapat digunakan dalam kegiatan belajar mandiri, pelatihan, dan persiapan Uji Kompetensi Bidang Manajemen Risiko Perbankan tingkat 1 Komisaris yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP).

Partial Differential Equations - R. M. M. Mattheij 2005-01-01

Partial differential equations (PDEs) are used to describe a large variety of physical phenomena, from fluid flow to electromagnetic fields, and are indispensable to such disparate fields as aircraft simulation and computer graphics. While most existing texts on PDEs deal with either analytical or numerical aspects of PDEs, this innovative and comprehensive textbook features a unique approach that integrates analysis and numerical solution methods and includes a third component - modeling - to address real-life problems. The authors believe that modeling can be learned only by doing; hence a separate chapter containing 16 user-friendly case studies of elliptic, parabolic, and hyperbolic equations is included and numerous exercises are included in all other chapters.

小企业信用评分模型的开发及应用：基于提高小微企业贷款的可获得性角度 - 朱艳敏 2015-01-30

首先作者分析了中国小微企业贷款的可获得性不高的现状及原因。通过供给和需求比较得出：商业银行在贷款客户选择上偏爱规模较大的企业，冷落微型企业。然后，从基本原理入手论述了小企业信用评分模型对于提高小微企业贷款可获得性的有效性，以Fair Isaac与RMA开发的SBCS模型为例介绍了其基本原理，紧接着运用富国银行的案例，证明了将小企业信用评分可以有效降低运营成本和风险，并运用动态博弈模型，对比引入小企业信用评分前后的变化，论述了其在降低小微企业的道德风险，提高贷款的可获得性方面的有效性。在此基础上，作者从模型开发和应用两个方面具体论述了小企业信用评分模型如何实施。该书稿详细介绍了模型开发的基本流程和关键技术，包括样本的选择与变量的分组、模型的创建与检验、模型的实施与调整、模型的监测与跟踪；并且运用信息统计量进行变量的筛选和粗分组，结合Logistic回归构建了信用评分模型，并开发了简易、可操作性强的信用评分卡。最后，作者总结了美国、日本、意大利、俄罗斯等其他国家在开发和应用该模型时的经验和教训，并提出了对中国的借鉴意义。本书包括第一章绪论；第二章小微企业的界定与贷款的可获得性；第三章小企业信用评分模型化解融资困境的有效性分析；第四章小企业信用评分模型的开发流程与关键技术；第五章小企业信用评分模型开发的实证研究；第六章小企业信用评分模型在国外银行业应用的实践经验及教训；第七章小企业信用评分模型在我国应用的建议；第八章研究结论与展望。

Advances in Banking Technology and Management: Impacts of ICT and CRM - Ravi, Vadlamani 2007-10-31

Banking across the world has undergone extensive changes thanks to the profound influence of developments and trends in information communication technologies, business intelligence, and risk management strategies. While banking has become easier and more convenient for the consumer, the advances and intricacies of emerging technologies have made banking operations all the more cumbersome. Advances in Banking Technology and Management: Impacts of ICT and CRM examines the various myriads of technical and organizational elements that impact services management, business management, risk management, and customer relationship management, and offers research to aid the successful implementation of associated supportive technologies.

Credit Scoring and Its Applications - Lyn C. Thomas 2002-01-01

The only book that details the mathematical models that help creditors make intelligent credit risk decisions.

The Basel II Risk Parameters - Bernd Engelmann 2011-03-31

The estimation and the validation of the Basel II risk parameters PD (default probability), LGD (loss given fault), and EAD (exposure at default) is an important problem in banking practice. These parameters are used on the one hand as inputs to credit portfolio models and in loan pricing frameworks, on the other to compute regulatory capital according to the new Basel rules. This book covers the state-of-the-art in designing and validating rating systems and default probability estimations. Furthermore, it presents techniques to estimate LGD and EAD and includes a chapter on stress testing of the Basel II risk parameters. The second edition is extended by three chapters explaining how the Basel II risk parameters can be used for building a framework for risk-adjusted pricing and risk management of loans.

Data Mining VI - A. Zanasi 2005

This book contains most of the papers presented at the Sixth International Conference on Data Mining held in Skiathos, Greece. Twenty-five countries from all the continents are represented in the papers published in the book, offering a real multinational and multicultural range of experiences and ideas.

Mathematics Today - 2002

Credit Risk Analytics - Bart Baesens 2016-09-19

The long-awaited, comprehensive guide to practical credit risk modeling Credit Risk Analytics provides a targeted training guide for risk managers looking to efficiently build or validate in-house models for credit risk management. Combining theory with practice, this book walks you through the fundamentals of credit risk management and shows you how to implement these concepts using the SAS credit risk management program, with helpful code provided. Coverage includes data analysis and preprocessing, credit scoring; PD and LGD estimation and forecasting, low default portfolios, correlation modeling and estimation, validation, implementation of prudential regulation, stress testing of existing modeling concepts, and more, to provide a one-stop tutorial and reference for credit risk analytics. The companion website offers examples of both real and simulated credit portfolio data to help you more easily implement the concepts discussed, and the expert author team provides practical insight on this real-world intersection of finance, statistics, and analytics. SAS is the preferred software for credit risk modeling due to its functionality and ability to process large amounts of data. This book shows you how to exploit the capabilities of this high-powered package to create clean, accurate credit risk management models. Understand the general concepts of credit risk management Validate and stress-test existing models Access working examples based on both real and simulated data Learn useful code for implementing and validating models in SAS Despite the high demand for in-house models, there is little comprehensive training available; practitioners are left to comb through piece-meal resources, executive training courses, and consultancies to cobble together the information they need. This book ends the search by providing a comprehensive, focused resource backed by expert guidance. Credit Risk Analytics is the reference every risk manager needs to streamline the modeling process.

Methods of Information Geometry - Shun-ichi Amari 2000
Information geometry provides the mathematical sciences with a fresh framework of analysis. This book presents a comprehensive introduction to the mathematical foundation of information geometry. It provides an overview of many areas of applications, such as statistics, linear systems, information theory, quantum mechanics, and convex analysis.

Applied Mathematical Models in Human Physiology - Johnny T. Ottesen 2004-01-01
This book introduces mathematicians to real applications from physiology. Using mathematics to analyze physiological systems, the authors focus on models reflecting current research in cardiovascular and pulmonary physiology. In particular, they present models describing blood flow in the heart and the cardiovascular system, as well as the transport of oxygen and carbon dioxide through the respiratory system and a model for baroreceptor regulation.

Fair Lending Compliance - Clark R. Abrahams 2008-01-02
Praise for Fair Lending ComplianceIntelligence and Implications for Credit Risk Management "Brilliant and informative. An in-depth look at innovative approaches to credit risk management written by industry practitioners. This publication will serve as an essential reference text for those who wish to make credit accessible to underserved consumers. It is comprehensive and clearly written." --The Honorable Rodney E. Hood "Abrahams and Zhang's timely treatise is a must-read for all those interested in the critical role of credit in the economy. They ably explore the intersection of credit access and credit risk, suggesting a hybrid approach of human judgment and computer models as the necessary path to balanced and fair lending. In an environment of rapidly changing consumer demographics, as well as regulatory reform initiatives, this book suggests new analytical models by which to provide credit to ensure compliance and to manage enterprise risk." --Frank A. Hirsch Jr., Nelson Mullins Riley & Scarborough LLP Financial Services Attorney and former general counsel for Centura Banks, Inc. "This book tackles head on the market failures that our current risk management systems need to address. Not only do Abrahams and Zhang adeptly articulate why we can and should improve our systems, they provide the analytic evidence, and the steps toward implementations. Fair Lending Compliance fills a much-needed gap in the field. If implemented systematically, this thought leadership will lead to improvements in fair lending practices for all Americans." --Alyssa Stewart Lee, Deputy Director, Urban Markets Initiative The Brookings Institution "[Fair Lending Compliance]...provides a unique blend of qualitative and quantitative guidance to two kinds of financial institutions: those that just need a little help in staying on the right side of complex fair housing regulations; and those that aspire to industry leadership in profitably and responsibly serving the unmet credit needs of diverse businesses and consumers in America's emerging domestic markets." --Michael A. Stegman, PhD, The John D. and Catherine T. MacArthur Foundation, Duncan MacRae '09 and Rebecca Kyle MacRae Professor of Public Policy Emeritus, University of North Carolina at Chapel Hill

Data Warehousing and Mining 2008
"This collection offers tools, designs, and outcomes of the utilization of data mining and warehousing technologies, such as algorithms, concept lattices, multidimensional data, and online analytical processing. With more than 300 chapters contributed by over 575 experts from around the globe, this authoritative collection will provide libraries with the essential reference on data mining and warehousing"--Provided by publisher.

INFORMS Conference Program - Institute for Operations Research and the Management Sciences. National Meeting 2002

Multiple Correspondence Analysis and Related Methods - Michael Greenacre 2006-06-23
As a generalization of simple correspondence analysis, multiple correspondence analysis (MCA) is a powerful technique for handling larger, more complex datasets, including the high-dimensional categorical data often encountered in the social sciences, marketing, health economics, and biomedical research. Until now, however, the literature on the subject has been scattered, leaving many in these fields no comprehensive resource from which to learn its theory, applications, and implementation. Multiple Correspondence Analysis and Related Methods gives a state-of-the-art description of this new field in an accessible, self-contained, textbook format. Explaining the methodology step-by-step, it offers an exhaustive survey of the different approaches taken by researchers from different statistical "schools" and explores a wide variety of application areas. Each chapter includes empirical examples that provide a practical understanding of the method and its interpretation, and most chapters end with a "Software Note" that discusses software and computational aspects. An appendix at the end of the book gives further computing details along with code written in the R language for performing MCA and related techniques. The code and the datasets used in the book are available for download from a supporting Web page. Providing a unique, multidisciplinary perspective, experts in MCA from both statistics and the social sciences contributed chapters to the book. The editors unified the notation and coordinated and cross-referenced the theory across all of the chapters, making the book read seamlessly. Practical, accessible, and thorough, Multiple Correspondence Analysis and Related Methods brings the theory and applications of MCA under one cover and provides a valuable addition to your statistical toolbox.

Markets On Trial - Michael Lounsbury 2010-07-07
Since the mid-20th century, organizational theorists have increasingly distanced themselves from the study of core societal power centers and important policy issues of the day. This title addresses the global financial crisis debates.

Knowledge Discovery and Data Mining: Challenges and Realities - Zhu, Xingquan 2007-04-30
"This book provides a focal point for research and real-world data mining practitioners that advance knowledge discovery from low-quality data; it presents in-depth experiences and methodologies, providing theoretical and empirical guidance to users who have suffered from underlying low-quality data. Contributions also focus on interdisciplinary collaborations among data quality, data processing, data mining, data privacy, and data sharing"--Provided by publisher.

Stochastic Modeling in Broadband Communications Systems - Ingemar Kaj 2002-01-01
Provides a concise overview of stochastic models and mathematical techniques for solving challenging mathematical and statistical problems and enhances readers' overall understanding of communication systems. The book also presents an excellent introduction to a huge area of interesting problems and models arising from modern developments in broadband channel transmission systems.

Facts, Conjectures, and Improvements for Simulated Annealing - Peter Salamon 2002-01-01
An introduction to simulated annealing. This book brings together for the first time many of the theoretical foundations for improvements to algorithms for global optimization that until now existed only in scattered research articles.

British Book News - 1991
Includes no. 53a: British wartime books for young people.

Strategi Manajemen Risiko Bank - Ikatan Bankir Indonesia 2016-08-30
Perbankan nasional jelas membutuhkan bankir yang memahami pengetahuan manajemen risiko yang up to date serta memiliki keterampilan yang memadai sehingga tugas dan tanggung jawab masing-masing bankir dapat dilaksanakan dengan baik. Buku Manajemen Risiko 5: Penerapan Strategi Manajemen Risiko Bank ini disusun sebagai lanjutan dari buku Manajemen Risiko 4: Supervisi Manajemen Risiko Bank. Buku ini berfokus pada enterprise wide risk management framework dan memahami penerapan strategi bank berlandaskan manajemen risiko serta dasar Basel 2□3 yang perlu diketahui oleh direksi

bank. Buku ini terdiri dari delapan bagian, yaitu Latar Belakang, Model Penciptaan Nilai Perusahaan, Manajemen Strategi, Implementasi ERM, Balanced Scorecard□Kaplan Norton, Metode Menghadapi Hambatan dalam Upaya Perubahan, Regulasi Basel, dan Pengelolaan Risiko Secara Terintegrasi bagi Konglomerasi Keuangan. Buku ini dapat digunakan dalam kegiatan belajar mandiri, pelatihan, dan persiapan Uji Kompetensi Bidang Manajemen Risiko Perbankan Tingkat 5 yang diselenggarakan oleh Lembaga Sertifikasi Profesi Perbankan (LSPP). Selain sebagai materi pelatihan, buku yang disusun oleh tim penyusun yang berasal dari kalangan manajemen risiko perbankan ini diharapkan juga dapat mendukung program peningkatan kompetensi bankir di Indonesia.

Data Warehousing and Mining: Concepts, Methodologies, Tools, and Applications - Wang, John 2008-05-31

In recent years, the science of managing and analyzing large datasets has emerged as a critical area of research. In the race to answer vital questions and make knowledgeable decisions, impressive amounts of data are now being generated at a rapid pace, increasing the opportunities and challenges associated with the ability to effectively analyze this data.

OR/MS Today - 2002

Handbook of Beta Distribution and Its Applications - Arjun K. Gupta 2004-06-21

A milestone in the published literature on the subject, this first-ever Handbook of Beta Distribution and Its Applications clearly enumerates the properties of beta distributions and related mathematical notions. It summarizes modern applications in a variety of fields, reviews up-and-coming progress from the front lines of statistical research and practice, and demonstrates the applicability of beta distributions in fields such as economics, quality control, soil science, and biomedicine. The book discusses the centrality of beta distributions in Bayesian inference, the beta-binomial model and applications of the beta-binomial distribution, and applications of Dirichlet integrals.

Mathematical Reviews - 2004

Handbook of Enumerative Combinatorics - Miklos Bona 2015-03-24

Presenting the state of the art, the Handbook of Enumerative Combinatorics brings together the work of today’s most prominent researchers. The contributors survey the methods of combinatorial enumeration along with the most frequent applications of these methods. This important new work is edited by Miklós Bóna of the University of Florida where he is a member of the Academy of Distinguished Teaching Scholars. He received his Ph.D. in mathematics at Massachusetts Institute of Technology in 1997. Miklós is the author of four books and more than 65 research articles, including the award-winning Combinatorics of Permutations. Miklós Bóna is an editor-in-chief for the Electronic Journal of Combinatorics and Series Editor of the Discrete Mathematics and Its Applications Series for CRC Press/Chapman and Hall. The first two chapters provide a comprehensive overview of the most frequently used methods in combinatorial enumeration, including algebraic, geometric, and analytic methods. These chapters survey generating functions, methods from linear algebra, partially ordered sets, polytopes, hyperplane arrangements, and matroids. Subsequent chapters illustrate applications of these methods for counting a wide array of objects. The contributors for this book represent an international spectrum of researchers with strong histories of results. The chapters are organized so readers advance from the more general ones, namely enumeration methods, towards the more specialized ones. Topics include coverage of asymptotic normality in enumeration, planar maps, graph enumeration, Young tableaux, unimodality, log-concavity, real zeros, asymptotic normality, trees, generalized Catalan paths, computerized enumeration schemes, enumeration of various graph classes, words, tilings, pattern avoidance, computer algebra, and parking functions. This book will be beneficial to a wide audience. It will appeal to experts on the topic interested in learning more about the finer points, readers interested in a systematic and organized treatment of the topic, and novices who are new to the field.

The Credit Scoring Toolkit - Raymond Anderson 2007-08-30

The Credit Scoring Toolkit provides an all-encompassing view of the use of statistical models to assess retail credit risk and provide automated decisions.In eight modules, the book provides frameworks for both theory and practice. It first explores the economic justification and history of Credit Scoring, risk linkages and decision science, statistical and mathematical tools, the assessment of business enterprises, and regulatory issues ranging from data privacy to Basel II. It then provides a practical how-to-guide for scorecard development, including data collection, scorecard implementation, and use within the credit risk management cycle.Including numerous real-life examples and an extensive glossary and bibliography, the text assumes little prior knowledge making it an indispensable desktop reference for graduate students in statistics, business, economics and finance, MBA students, credit risk and financial practitioners.

Plastic Money - Alya Guseva 2014-02-26

In the United States, we now take our ability to pay with plastic for granted. In other parts of the world, however, the establishment of a "credit-card economy" has not been easy. In countries without a history of economic stability, how can banks decide who should be given a credit card? How do markets convince people to use cards, make their transactions visible to authorities, assume the potential risk of fraud, and pay to use their own money? Why should merchants agree to pay extra if customers use cards instead of cash? In Plastic Money, Akos Rona-Tas and Alya Guseva tell the story of how banks overcame these and other quandaries as they constructed markets for credit cards in eight postcommunist countries. We know how markets work once they are built, but this book develops a unique framework for understanding how markets are engineered from the ground up—by selecting key players, ensuring cooperation, and providing conditions for the valuation of a product. Drawing on extensive interviews and fieldwork, the authors chronicle how banks overcame these hurdles and generated a desire for their new product in the midst of a transition from communism to capitalism.