General Information	
Academic subject	Credit Scoring
Degree course	Master Degree in Economics of Banking and Financial Markets.
ECTS credits	Six
Compulsory attendance	Yes
Language	Italiano

Subject teacher	Name Surname	Mail address	SSD
	Domenico Summo	domenico.summo@uniba.it	SECS-03

ECTS credits details			
Basic teaching activities	Economic Statistics	SECS-S03	Six

Class schedule	
Period	
Year	Second year
Type of class	Lecture- workshops

Time management	
Hours	52
Hours of lectures	42
Tutorials and lab	10

Academic calendar	
Class begins	27/02/2018
Class ends	08/05/2018

Syllabus	
Prerequisites/requirements	
Expected learning outcomes (according to Dublin Descriptors) (it is recommended that they are congruent with the learning outcomes contained in A4a, A4b, A4c tables of the SUA-CdS)	The purpose of the course "credit scoring" is learning statistical techniques that allow you to arrive at a quantitative measure of the risk associated with a loan transaction. To stimulate their independent judgment is inspired by the analysis of the reclassified financial statements. For the purposes of communication skills and ability to learn they are presented and developed appropriate profitability ratios, liquidity, efficiency, productivity and so on. suitably connected together. especially analyzes the conditions about the significance of each index, and the lines to follow for the correct reading and critical interpretation of the results.
Contents	In detail, two statistical methods are analyzed, the logistic model and discriminant analysis that play a central role in credit scoring. In this context, attention is paid to the definition of the target population, the classification variable, the formation of a database, determination and implementation of the methodology, the choice of the threshold value and esteem of misclassifications and ultimately control of the scoring accuracy time.

Course program	Credit scoring. Definition of credit risk and its components. rating and credit risk management. Objectives of credit scoring. Phases of the credit scoring. The decision-making approach. The score and the classification of units. ROC curves and CAP .The sample of development and validation. categorical random variables Independence between events. Independence between random variables. measures of association. Independence and partnership models for credit risk measurement .I scoring models based on accounting and financial data. The discriminant analysis. The Z score model. The linear probability models, logit and probit models. The comparison between the logistic model and discriminant analysis. Other statistical methods The use of neural networks. The method of k nearest unit. Classification trees. Genetic algorithms .The diagnosis system of risks of insolvency of the Financial Center.
Bibliography	*Stanghellini E.*, (2009), *Introduzioine ai metodi statistici per il credit scoring*, Springher.-Verlag Italia s.r.l, Milano *De Laurentis G., Maino R.* (2009) *I rating a base Statistica*, Bancaria Editrice,Roma
Notes	The text of Stanghellini describes in detail especially the statistical tools most commonly used in the field of ex ante credit risk. The text of De Laurentis and Masino analyze the basic elements of credit risk and the modern Credit Risk Mangement.
Teaching methods	Lectures with slides and case studies exercises
Assessment methods (indicate at least the type written, oral, other)	Written examination with reference to the various credit scoring models and empirical application to the financial statements.
Evaluation criteria (Explain for each expected learning outcome what a student has to know, or is able to do, and how many levels of achievement there are)	The evaluation specifically aims to focus the formal logical process about the most significant variables to approach a study on credit scoring and then the steps to follow for this determination, both through univariate and multivariate analysis applied to through the presentation of an actual data sets using the SPSS analysis package.
Further information	