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It would seem that credit scoring has become a separate branch of computational finance, and given its importance and use throughout the credit industry this is not surprising. There have been many articles written on credit scoring since its inception in the 1950's, but until four years ago there has not been a book available on the subject ...

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Assessment of credit risk is of great importance in financial risk management. In this paper, we propose an improved attribute bagging method, weight-selected attribute bagging (WSAB), to evaluate credit risk. Weights of attributes are first computed using attribute evaluation method such as linear support vector machine (LSVM) and principal component analysis (PCA).

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