**1. Literature review on credit scoring**

1.1 Literature background

1.1.1 History of credit scoring

1.1.2 What is credit scoring

1.1.3 What are scorecards

1.1.4 Credit scoring modelling characteristics

1.2 Best practices in credit scoring

1.3 Classical credit scoring approach

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1.5 Economics behind credit scoring

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2.1.1.3. Interpretation of logistic regression coefficients

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2.1.1.6. Multinomial logistic regression model

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2.1.3. Regularisation methods

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2.1.3.3 Elastic net

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2.2 Problem of multicollinearity

2.3 Omitted variables problem

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3.1.1.1 Basel I

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4.3.1 Sample

4.3.2 Explore

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4.3.4 Model

4.3.5 Assess

4.4 Credit scoring modelling when adding sensitive variables

4.4.1 Sample

4.4.2 Explore

4.4.3 Modify

4.4.4 Model

4.4.5 Assess

4.5 Comparison of models

5. Conclusions

6. References