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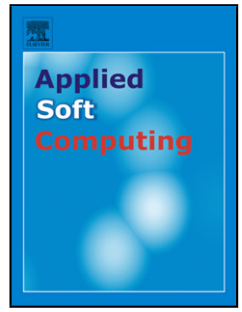

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A credit ranking model for a parafinancial company based on the ELECTRE-III method and a multiobjective evolutionary algorithm

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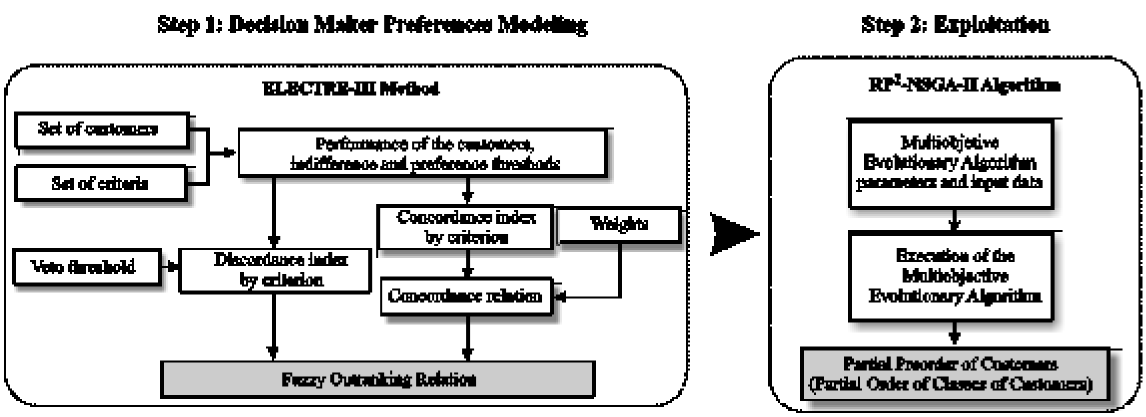
Graphical abstract



Highlights

- The ordering is based on objective and subjective criteria selected by the DM´s.
- The results indicate that there are significant differences among the loan applicants
- The ranked list of applicants provides a relative position instead of a fixed rule

Abstract

Credit rating is an assessment performed by lenders or financial institutions to determine a person's creditworthiness based on the proposed terms of the loan. Frequently, these institutions use rating models to obtain estimates for the probabilities of default for their clients (companies,