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Benchmarking state-of-the-art classification algorithms for credit scoring: An update of research

Stefan Lessmann , Bart Baesens , Hsin-Vonn Seow ,  
Lyn C. Thomas

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**Highlights**

- Large-scale benchmark of 41 classifiers across 8 real-word credit scoring data sets.
- Introduction of ensemble selection routines to the credit scoring community.
- Analysis of 6 established and novel indicators to measure scorecard accuracy.
- Assessment of the financial impact of different scorecards.

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