

Scoring models represent a fundamental tool for the modern management of credit risk. This is mainly due to a significant development in the field of information technology. Such models are used not only when providing credit, but also in strategies relating to the future management of credit risk, or in strategies connected with enforcing receivables. In my thesis I deal with discrimination measures used in the validation of diversification potential of logistic scoring models. At the beginning, I focus on the term 'risk'. Then, I introduce a basic division of scoring models. Next, I describe the method of scoring logistic regression, I concentrate on estimating parameters, their significance and on testing their relevance. For the measurement and illustration of diversification potential of the model I mention the most commonly used methods such as the Lorenz and ROC curve, the Gini coefficient, the c-statistic as well as the Kolmogorov-Smirnov test. Finally, I apply the theoretical knowledge to real data. I design a scoring model and subsequently compare the discrimination measures which it contains.