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(54) Title: METHOD AND SYSTEM FOR OPTIMIZING ALLOCATION OF BORROWING REQUESTS

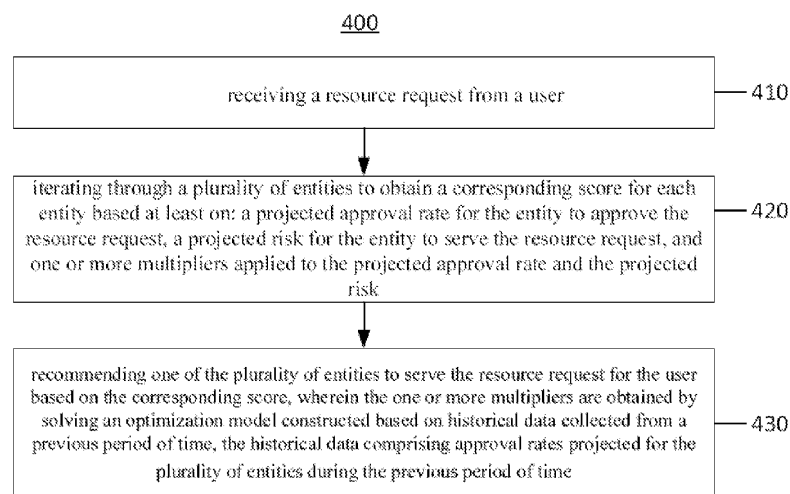


FIG. 4

(57) Abstract: Methods, systems, and apparatus, including computer programs encoded on computer storage media, for optimizing resource allocation. The method may comprise: receiving a resource request from a user; iterating through a plurality of entities to obtain a corresponding score for each entity based at least on: a projected approval rate for the entity to approve the resource request, a projected risk for the entity to serve the resource request, and one or more multipliers applied to the projected approval rate and the projected risk; and recommending one of the plurality of entities to serve the resource request for the user based on the corresponding score, wherein the one or more multipliers are obtained by solving an optimization model constructed based on historical data collected from a previous period of time, the historical data comprising approval rates projected for the plurality of entities during the previous period of time.

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