
Kohonen artificial neural networks in the service of a commercial bank

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The article considers the substantiation of the alternative application of an artificial neural network as a statistical model to determine the solvency of commercial bank customers. Using the extended Kohonen neural network it is shown how a neural network trained on statistics of previous credit transactions solves the problem of classification of borrowers on the basis of their ability to pay.

Ключевые слова: Kohonen neural network, clustering input vectors, competing method of data processing, neural network structure, credit rating.

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