



Contribution ID: 38

Type: **Presentation**

Neural Networks Application to Classification of Credit Institutions

Thursday 7 July 2022 12:35 (15 minutes)

The paper presents the application of the methodology of machine learning (artificial neural networks) and the method of principal component analysis to the problem of classifying data on the base of credit institutions. The feed-forward neural network (multilayer perceptron with hidden layers) was applied to specially prepared input data. As a result, the set of credit institutions was successfully split to the groups: reliable and unreliable (the institutions whose licenses were revoked).

Principal component analysis (PCA) was applied to the input data aiming to reduce data dimension. Wherein, the result of classifying the reduced data with the neural network remained practically at the same level.

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Session Classification: Session 2. Modern Machine Learning Methods

Track Classification: Track 2. Modern Machine Learning Methods