

UTILIZAREA REȚELELOR NEURONALE ARTIFICIALE (RNA) ÎN PROGNOZAREA EVOLUȚIEI CREDITELOR DE CONSUM ALE POPULAȚIEI

USING ARTIFICIAL NEURAL NETWORKS (ANN) TO PREDICT THE EVOLUTION OF CONSUMER LOANS OF THE POPULATION

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Abstract: Artificial neural networks are nonlinear models that can be trained to extract hidden structures and relationships in the data. They can be used for analyzing relationships among economic and financial phenomena. This paper presents research on applying a back propagation algorithm to credit prognosis. Experiments were provided for neural network architecture by applying training and testing samples constructed from statistical data of the population that applied for credit in regional banks for the period 2005-2007.

Keywords: neural networks, architectures, training algorithms, forecasting, financial behaviour.