#### 工程与应用

# Fuzzy ART研究及在银行信用风险评估中的应用

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摘要 探讨了Fuzzy ART神经网络的聚类功能及其参数对网络的影响。提出了一种基于该聚类理论的银行信用风险评估聚类模型。采用ASP. NET+MS SQL Server 2000的B/S构架实现了银行信用风险评估系统。通过上市公司财务数据验证了聚类结果的有效性和合理性。

关键词 Fuzzy ART 聚类 银行信用风险

分类号

# Application of Fuzzy ART neural network for evaluation of banking credit risk

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#### **Abstract**

The Fuzzy ART neural network, its use of clustering and the parameters in this network are discussed. An evaluation of banking credit risk clustering model based on Fuzzy ART is proposed. An evaluation of banking credit risk system is design with ASP.NET and MS SQL Server 2000. Tested by the financial data of the listed companies, the clustering result is proved validly and reasonably.

Key words Fuzzy ART clustering banking credit risk

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