

模糊徑向基網路及其在授信評等之應用

陳惠玉、蕭育如

E-mail: 9315395@mail.dyu.edu.tw

摘要

銀行在辦理放款業務時，或多或少具有某些程度的風險，因此評估申貸者的信用是很重要的。台北市銀行公會所使用之企業信用評等表，其可分為三大部分：「財務狀況評等」、「經營管理」、「產業特性暨展望」。對於財務狀況評分方式，乃由各企業之財務比率分別給予1分、2分、...、或5分。其評分方式缺乏「抗驟變性」與無法滿足「靈敏性」，因此本研究對於財務狀況建立一模糊評分系統，以Syau, Hsish, 及Lee所提出之方法求得非對稱三角模糊數之中心，並以均勻分配產生非對稱模糊數之左右兩端點。另外，由於徑向基網路應用在函數的近似上有極好效果，因此以Cheng及Lee所提出模糊徑向基網路，建構一良好自動化財務評等模式。

關鍵詞：財務授信評等，模糊徑向基網路，模糊迴歸分析

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