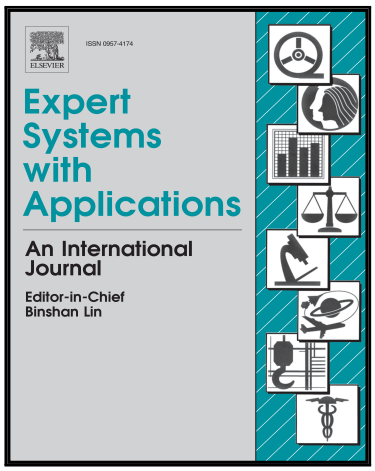
Accepted Manuscript



Predicting Mortgage Default using Convolutional Neural Networks

Håvard Kvamme, Nikolai Sellereite, Kjersti Aas, Steffen Sjursen

PII: S0957-4174(18)30117-9
DOI: 10.1016/j.eswa.2018.02.029
Reference: ESWA 11833

To appear in: *Expert Systems With Applications*

Received date: 15 August 2017
Revised date: 17 February 2018
Accepted date: 18 February 2018

Please cite this article as: Håvard Kvamme, Nikolai Sellereite, Kjersti Aas, Steffen Sjursen, Predicting Mortgage Default using Convolutional Neural Networks, *Expert Systems With Applications* (2018), doi: 10.1016/j.eswa.2018.02.029

This is a PDF file of an unedited manuscript that has been accepted for publication. As a service to our customers we are providing this early version of the manuscript. The manuscript will undergo copyediting, typesetting, and review of the resulting proof before it is published in its final form. Please note that during the production process errors may be discovered which could affect the content, and all legal disclaimers that apply to the journal pertain.

ACCEPTED MANUSCRIPT

Highlights

- A new model for credit scoring is introduced.
- The model relies on a convolutional neural net applied to historical account balances.
- The model is evaluated on a subset of DNB ASA's Norwegian mortgage portfolio.

ACCEPTED MANUSCRIPT

Download English Version:

https://daneshyari.com/en/article/6855072

Download Persian Version:

https://daneshyari.com/article/6855072

Daneshyari.com