

ABSTRACT

METHOD AND APPARATUS FOR EXAMINATION OF FINANCIAL CREDIT USING REINFORCEMENT LEARNING

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In accordance with an aspect of the present disclosure, there is provided an apparatus for examination of financial credit using reinforcement learning, the apparatus comprising: a storage configured to store a financial credit examination program; and a processor configured to execute the financial credit examination program to generate, as status data, at least one of a credit examination approval rate corresponding to total borrowers, a loan amount corresponding to the total borrowers, and an expected default rate corresponding to the each individual borrower; generate, as reward data, a rate of change in yields or a rate of change in a yield rate on credit management according to a change in at least one of the first examination basis data for the examination of financial credit corresponding to the total borrowers, the individual interest rate data corresponding to the each individual borrower, and the individual limit data corresponding to the each individual borrower; generate action data that is learned so as to maximize a value of the reward data; and adjust at least one of the examination criterion data for the examination of financial credit corresponding to the total borrowers, the individual interest rate data corresponding to the each individual borrower, and individual limit data the corresponding to each individual borrower according to the action data.

FIG. 3