

Retraction

Retracted: Big Data Analytics and Discrete Choice Model for Enterprise Credit Risk Early Warning Algorithm

Security and Communication Networks

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This article has been retracted by Hindawi following an investigation undertaken by the publisher [1]. This investigation has uncovered evidence of one or more of the following indicators of systematic manipulation of the publication process:

- (1) Discrepancies in scope
- (2) Discrepancies in the description of the research reported
- (3) Discrepancies between the availability of data and the research described
- (4) Inappropriate citations
- (5) Incoherent, meaningless and/or irrelevant content included in the article
- (6) Peer-review manipulation

The presence of these indicators undermines our confidence in the integrity of the article's content and we cannot, therefore, vouch for its reliability. Please note that this notice is intended solely to alert readers that the content of this article is unreliable. We have not investigated whether authors were aware of or involved in the systematic manipulation of the publication process.

Wiley and Hindawi regrets that the usual quality checks did not identify these issues before publication and have since put additional measures in place to safeguard research integrity.

We wish to credit our own Research Integrity and Research Publishing teams and anonymous and named external researchers and research integrity experts for contributing to this investigation.

The corresponding author, as the representative of all authors, has been given the opportunity to register their agreement or disagreement to this retraction. We have kept a record of any response received.

References

- [1] J. Yu, "Big Data Analytics and Discrete Choice Model for Enterprise Credit Risk Early Warning Algorithm," *Security and Communication Networks*, vol. 2022, Article ID 3272603, 13 pages, 2022.

Discrete Choice Model Application To The Credit Risk

**Jeng-Shyang Pan, Shyi-Ming
Chen, Ngoc-Thanh Nguyen**



Discrete Choice Model Application To The Credit Risk:

Credit Risk Management Hong Kong Institute of Bankers (HKIB),2012-04-13 The importance of managing credit and credit risks carefully and appropriately cannot be overestimated The very success or failure of a bank and the banking industry in general may well depend on how credit risk is handled Banking professionals must be fully versed in the risks associated with credit operations and how to manage those risks This up to date volume is an invaluable reference and study tool that delves deep into issues associated with credit risk management Credit Risk Management from the Hong Kong Institute of Bankers HKIB discusses the various ways through which banks manage risks Essential for candidates studying for the HKIB Associateship Examination it can also help those who want to acquire a deeper understanding of how and why banks make decisions and set up processes that lower their risk Topics covered in this book include Active credit portfolio management Risk management pricing and capital adequacy Capital requirements for banks Approaches to credit risk management Structural models and probability of default Techniques to determine loss given default Derivatives and structured products Active Credit Portfolio Management in Practice Jeffrey R. Bohn,Roger M. Stein,2009-04-06 State of the art techniques and tools needed to facilitate effective credit portfolio management and robust quantitative credit analysis Filled with in depth insights and expert advice Active Credit Portfolio Management in Practice serves as a comprehensive introduction to both the theory and real world practice of credit portfolio management The authors have written a text that is technical enough both in terms of background and implementation to cover what practitioners and researchers need for actually applying these types of risk management tools in large organizations but which at the same time avoids technical proofs in favor of real applications Throughout this book readers will be introduced to the theoretical foundations of this discipline and learn about structural reduced form and econometric models successfully used in the market today The book is full of hands on examples and anecdotes Theory is illustrated with practical application The authors Website provides additional software tools in the form of Excel spreadsheets Matlab code and S Plus code Each section of the book concludes with review questions designed to spark further discussion and reflection on the concepts presented Computerworld ,1998-06-22 For more than 40 years Computerworld has been the leading source of technology news and information for IT influencers worldwide Computerworld s award winning Web site Computerworld com twice monthly publication focused conference series and custom research form the hub of the world s largest global IT media network Credit Risk and Mortgage Lending Anthony Pennington-Cross,2000 **Developments in Macro-Finance Yield Curve Modelling** Jagjit S. Chadha,Alain Durré,Michael A. S. Joyce,Lucio Sarno,2014-02-06 State of the art research from academics and policymakers on the role of and challenges to monetary policy during the ongoing financial crisis **Catalog of Federal Domestic Assistance** ,1969 Identifies and describes specific government assistance opportunities such as loans grants counseling and procurement contracts available under many agencies and programs Intelligent Information and Database Systems

Jeng-Shyang Pan,Shyi-Ming Chen,Ngoc-Thanh Nguyen,2012-03-14 The three volume set LNAI 7196 LNAI 7197 and LNAI 7198 constitutes the refereed proceedings of the 4th Asian Conference on Intelligent Information and Database Systems ACIIDS 2012 held in Kaohsiung Taiwan in March 2012 The 161 revised papers presented were carefully reviewed and selected from more than 472 submissions The papers included cover the following topics intelligent database systems data warehouses and data mining natural language processing and computational linguistics semantic Web social networks and recommendation systems collaborative systems and applications e bussiness and e commerce systems e learning systems information modeling and requirements engineering information retrieval systems intelligent agents and multi agent systems intelligent information systems intelligent internet systems intelligent optimization techniques object relational DBMS ontologies and knowledge sharing semi structured and XML database systems unified modeling language and unified processes Web services and semantic Web computer networks and communication systems **Hazardous Times for Monetary Policy** Gabriel Jiménez,2007 **Access to Credit and Its Impact on Welfare in Malawi** Aliou Diagne,Manfred Zeller,2001 The rural economy and microfinance institutions in Malawi Survey design and description of the data Econometric analysis of the impact of access to credit on household welfare Results of the econometric analysis Conclusions and implications for policy Econometric methodology **Statistical Learning Using Neural Networks** Basilio de Braganca Pereira,Calyampudi Radhakrishna Rao,Fabio Borges de Oliveira,2020-08-25 Statistical Learning using Neural Networks A Guide for Statisticians and Data Scientists with Python introduces artificial neural networks starting from the basics and increasingly demanding more effort from readers who can learn the theory and its applications in statistical methods with concrete Python code examples It presents a wide range of widely used statistical methodologies applied in several research areas with Python code examples which are available online It is suitable for scientists and developers as well as graduate students Key Features Discusses applications in several research areas Covers a wide range of widely used statistical methodologies Includes Python code examples Gives numerous neural network models This book covers fundamental concepts on Neural Networks including Multivariate Statistics Neural Networks Regression Neural Network Models Survival Analysis Networks Time Series Forecasting Networks Control Chart Networks and Statistical Inference Results This book is suitable for both teaching and research It introduces neural networks and is a guide for outsiders of academia working in data mining and artificial intelligence AI This book brings together data analysis from statistics to computer science using neural networks Engineering Applications of Neural Networks Lazaros Iliadis,Chrisina Jayne,2015-09-28 This book constitutes the refereed proceedings of the 16th International Conference on Engineering Applications of Neural Networks EANN 2015 held in Rhodes Greece in September 2015 The 36 revised full papers presented together with the abstracts of three invited talks and two tutorials were carefully reviewed and selected from 84 submissions The papers are organized in topical sections on industrial engineering applications of ANN bioinformatics intelligent medical

modeling life earth sciences intelligent modeling learning algorithms intelligent telecommunications modeling fuzzy modeling robotics and control smart cameras pattern recognition facial mapping classification financial intelligent modeling echo state networks Sustainable Finance and Business in Sub-Saharan Africa David Mhlanga,Mufaro

Dzingirai,2024-12-13 In the 21st century the imperative for sustainable development has assumed a paramount role echoing the pressing global concerns surrounding environmental degradation social inequalities and economic challenges Within this context Sub Saharan Africa emerges as a region of particular significance where the pursuit of sustainability holds immense promise and relevance Despite being endowed with abundant natural resources and a vibrant entrepreneurial spirit Sub Saharan Africa grapples with enduring issues of poverty inequality and environmental harm This book explores the innovative paradigms of sustainable finance and business within Sub Saharan Africa exploring how novel approaches can effectively tackle the region s most pressing challenges while simultaneously catalyzing economic growth and societal progress The chapters presented here comprise a diverse array of cutting edge financial strategies circular economy initiatives technological advancements and business models that are revolutionizing sustainable development across the continent Sub Saharan Africa characterized by its youthful demographic and rapidly expanding economies is poised for transformation Yet it confronts formidable obstacles in the form of poverty inequality and environmental degradation The United Nations Sustainable Development Goals SDGs offer a comprehensive framework to address these issues However realizing these objectives requires innovative solutions that can surmount the unique constraints of the region Fortunately Sub Saharan Africa is a crucible of innovation with a growing community of entrepreneurs financiers and decision makers committed to sustainable development Initiatives promoting circular economies are reducing waste and enhancing resource efficiency while financial instruments like impact investing and green bonds are attracting new streams of funding Simultaneously technological breakthroughs such as mobile payment systems and renewable energy solutions are expanding access to essential services and driving economic expansion Despite these encouraging advancements Sub Saharan Africa stands at a pivotal juncture in its journey towards sustainability This book with a focus on practical and scalable solutions endeavors to showcase the most promising and successful models that can propel sustainable development across the region

Counterparty Credit Risk and Credit Value Adjustment Jon Gregory,2012-09-07 A practical guide to counterparty risk management and credit value adjustment from a leading credit practitioner Please note that this second edition of Counterparty Credit Risk and Credit Value Adjustment has now been superseded by an updated version entitled The XVA Challenge Counterparty Credit Risk Funding Collateral and Capital Since the collapse of Lehman Brothers and the resultant realization of extensive counterparty risk across the global financial markets the subject of counterparty risk has become an unavoidable issue for every financial institution This book explains the emergence of counterparty risk and how financial institutions are developing capabilities for valuing it It also covers portfolio management and hedging of credit value

adjustment debit value adjustment and wrong way counterparty risks In addition the book addresses the design and benefits of central clearing a recent development in attempts to control the rapid growth of counterparty risk This uniquely practical resource serves as an invaluable guide for market practitioners policy makers academics and students Enterprise Applications and Services in the Finance Industry Artur Lugmayr, 2016-01-21 This book constitutes the proceedings of the 7th International Workshop on Enterprise Applications and Services in the Finance Industry FinanceCom 2014 held in Sydney Australia on December 12 2014 The workshop spans multiple disciplines including technical service economic sociological and behavioral sciences It reflects on technologically enabled opportunities implications and changes due to the introduction of new business models or regulations related to the financial services industry and the financial markets The nine papers presented were carefully reviewed and selected from numerous submissions *Agricultural Finance Review* ,1991

Counterparty Credit Risk Jon Gregory, 2011-09-07 The first decade of the 21st Century has been disastrous for financial institutions derivatives and risk management Counterparty credit risk has become the key element of financial risk management highlighted by the bankruptcy of the investment bank Lehman Brothers and failure of other high profile institutions such as Bear Sterns AIG Fannie Mae and Freddie Mac The sudden realisation of extensive counterparty risks has severely compromised the health of global financial markets Counterparty risk is now a key problem for all financial institutions This book explains the emergence of counterparty risk during the recent credit crisis The quantification of firm wide credit exposure for trading desks and businesses is discussed alongside risk mitigation methods such as netting and collateral management margining Banks and other financial institutions have been recently developing their capabilities for pricing counterparty risk and these elements are considered in detail via a characterisation of credit value adjustment CVA The implications of an institution valuing their own default via debt value adjustment DVA are also considered at length Hedging aspects together with the associated instruments such as credit defaults swaps CDSs and contingent CDS CCDS are described in full A key feature of the credit crisis has been the realisation of wrong way risks illustrated by the failure of monoline insurance companies Wrong way counterparty risks are addressed in detail in relation to interest rate foreign exchange commodity and in particular credit derivative products Portfolio counterparty risk is covered together with the regulatory aspects as defined by the Basel II capital requirements The management of counterparty risk within an institution is also discussed in detail Finally the design and benefits of central clearing a recent development to attempt to control the rapid growth of counterparty risk is considered This book is unique in being practically focused but also covering the more technical aspects It is an invaluable complete reference guide for any market practitioner with any responsibility or interest within the area of counterparty credit risk *Elgar Encyclopedia on the Economics of Competition, Regulation and Antitrust* Michael D. Noel, 2024-12-09 Providing an extensive overview of the literature the Elgar Encyclopedia on the Economics of Competition Regulation and Antitrust examines perspectives on the many interrelated issues in competition economics

Quant Probability William Johnson, 2024-10-18 **Quant Probability Mathematical Foundations and Applications in Finance** offers a comprehensive exploration into the essential intersection of probability theory and quantitative finance. Designed for both novices and professionals seeking to deepen their understanding, this book serves as a robust guide through the complex world of financial modeling and decision making. With a focus on core concepts such as stochastic processes, risk measures, derivatives pricing, and machine learning techniques, it provides the mathematical insights necessary to navigate modern financial markets. Readers will discover how foundational probability theory is utilized in creating sophisticated quantitative models, empowering them to forecast market behaviors and manage financial risks effectively. Rich with theoretical rigor and practical applications, the book delves into the intricacies of algorithmic trading, portfolio optimization, and risk-neutral valuation. Each topic is meticulously explained, offering clear examples and real-world applications to solidify understanding. Whether you aim to construct optimized portfolios, develop innovative trading strategies, or master derivatives pricing, this book presents the tools required to excel. **Quant Probability** is not just an academic resource; it is a gateway to mastering the quantitative art of finance, providing the framework needed for informed, data-driven decision making in an ever-evolving financial landscape.

JOURNAL OF BUSINESS & ECONOMIC STATISTICS, 1992 AI and Financial Technology Paolo Giudici, Jochen Papenbrock, Peter Schwendner, Ronald Hochreiter, Joerg Osterrieder, 2020-01-14 This eBook is a collection of articles from a Frontiers Research Topic. Frontiers Research Topics are very popular trademarks of the Frontiers Journals Series; they are collections of at least ten articles all centered on a particular subject. With their unique mix of varied contributions from Original Research to Review Articles, Frontiers Research Topics unify the most influential researchers, the latest key findings, and historical advances in a hot research area. Find out more on how to host your own Frontiers Research Topic or contribute to one as an author by contacting the Frontiers Editorial Office: frontiersin.org/about/contact.

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Mazda F8 Engine 1800cc correct timing marks and setup ... Aug 22, 2009 — Hi,. From my information the timing procedure with that engine are as follows: The crankshaft is aligned at the 12 o'clock position where ... timing belt..The timing marks on the cam pulley is A or B Oct 6, 2008 — I replaced the timing belt on a 1800 Mazda F8 engine. The timing marks on the cam pulley is A or B or CX. Which of these are the correct ... Ignition Timing Ignition timing is adjusted by turning the distributor body in the engine. Ideally, the air/fuel mixture in the cylinder will be ignited by the spark plug ... 104RU25 Timing Belt F8 104RU25 Timing Belt F8 ; SKU: 104RU25 ; Brand. SORA ; Description · A390RU100 MAZDA Bongo 05.99~09.10 SK82M Eng: 1.8L F8 08.95~05.99 SE88T Eng: 1.8L F8 05.99~09.10 ... endurotec etkmaf61 timing belt kit mazda f8 sohc 8v 12/78 ... ENDUROTEC ETKMAF61 TIMING BELT KIT MAZDA F8 SOHC 8V 12/78 TO 12/86 106 TOOTH BELT · Description. Includes 106 rund teeth timing belt (94003) · Compatible Engines. Discussion: need help with timing mazda 2.0fe engine Feb 8, 2015 — i have the cam sprocket with A at the mark on the head and the cylinder 1 at top dead center compression stroke. the lift will run poorly at ... F8, FE, F2 SOHC Start the engine and check as follows: (1) Engine coolant leakage. (2) Ignition timing. 3. Check the engine coolant level. 4. Check the drive belt ... JATCO 5 Speed JF506E Rebuild Manual ATSG Automatic ... The blue cover JF506E ATSG overhaul manual covers procedures and technical service information for transmission inspection, repair, dis-assembly, assembly, ... ATSG JATCO JF506E Mazda Transmission Repair ... Description. ATSG JATCO JF506E Transmission Technical Manual is necessary to diagnose, overhaul and/or repair the JF506E transmission. The JATCO 5 speed ... Technical - Repair Manual, JF506E (RE5F01A) ... Parts · Jatco · Search by Transmission Model · JF506E · Technical - Repair Manual. Technical - Repair Manual, JF506E (RE5F01A). Cobra Transmission Parts. (No ... Transmission repair manuals 09A VW (JF506E, JA5A-EL ... Transmission repair manuals 09A VW (JF506E, JA5A-EL, RE5F01A), diagrams, guides,

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