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neural networks implemented by financial services firms have yielded promising results. But while their potential is significant, they should be approached with care. Initially developed in academia, neural networks were designed to deliver the highest possible accuracy with little focus on explainability. However, in regulated sectors like banking

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them, neural networks, especially recurrent neural networks, stand out as one of the emerging models that are capable of capturing non-linearity of a system and cope with chaotic, non-stationary time series. This paper introduces two types of recurrent neural networks: Echo State Network(ESN) and Recurrent Radial Basis Function Network.

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