



## **RISK ANALYSIS: FROM PERCEPTION TO PREDICTION**

6<sup>th</sup> Society for Risk Analysis  
Europe Nordic Chapter conference

5-6<sup>th</sup> November, 2020  
Kaunas, Lithuania

# **CERTIFICATE**

Herewith we acknowledge that  
**Kamilė Baltrušonė and Robertas Alzbutas**  
have presented a paper titled  
**“Machine Learning Methods Application  
for Assessment and Prediction of Trade Credit Risk”**  
at the 6<sup>th</sup> Society for Risk Analysis Europe Nordic Chapter conference  
**“Risk Analysis: from Perception to Prediction”**, organized by  
Civil Society and Sustainability research group,  
Faculty of Social Sciences, Arts and Humanities, KTU.

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*SRA-E Nordic Chapter president*

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