

Pret a depenser - Dashboard credit scoring

Prototype V1: transparence de decision pour charges de relation client

Client ID

100028

1) Credit score and threshold

Default probability: 0.250

Threshold: 0.402

2) Decision interpretation

Decision: **Credit likely approved**

Default probability: 0.250

Distance to threshold: 0.152

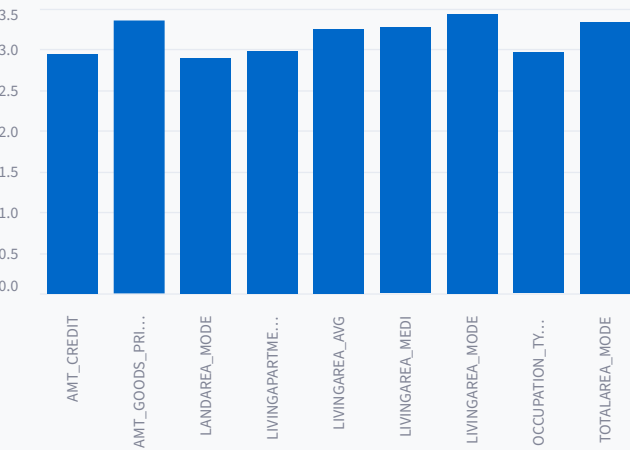
Rule applied: **REFUSED** when `proba_default >= threshold`.

Low default risk estimated by model.

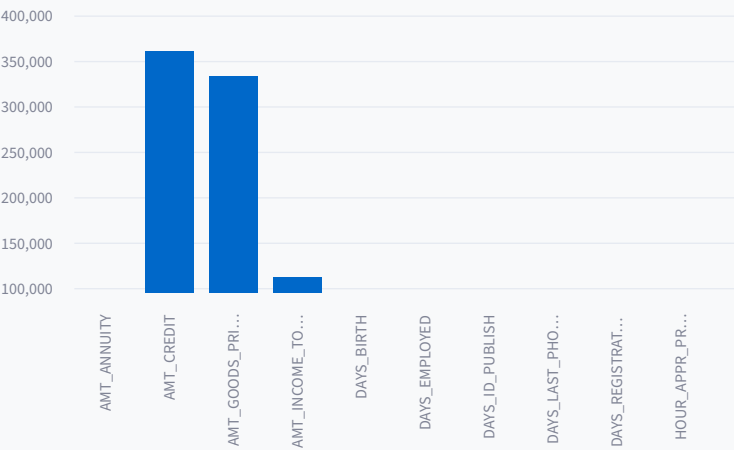
3) Feature importance (proxy)

Proxy view: local impact is based on client deviation from population (z-score), global impact is based on feature spread in population.

Local (client level)



Global (portfolio level)



feature	local_impact_proxy	feature	global_impact_proxy
LIVINGAREA_MODE	3.4354	AMT_CREDIT	360000
AMT_GOODS_PRICE	3.3559	AMT_GOODS_PRICE	330000
TOTALAREA_MODE	3.3387	AMT_INCOME_TOTAL	110000
LIVINGAREA_MEDI	3.2695	INCOME_PER_PERSON	0
LIVINGAREA_AVG	3.2474	AMT_ANNUITY	360000
YEARS_BUILD_AVG	3.1336	DAYS_BIRTH	0
YEARS_BUILD_MEDI	3.1294	DAYS_REGISTRATION	0
YEARS_BUILD_MODE	3.1109	DAYS_EMPLOYED	0
LIVINGAPARTMENTS_MODE	2.9791	DAYS_ID_PUBLISH	0
OCCUPATION_TYPE_Sales staff	2.9621	DAYS_LAST_PHONE_CHANGE	0

Profile variables

CODE_GENDER

FLAG_OWN_CAR

FLAG_OWN_REALTY

CNT_CHILDREN

AMT_INCOME_TOTAL

AMT_CREDIT

4) Client profile

Feature	Value
CODE_GENDER	
FLAG_OWN_CAR	
FLAG_OWN_REALTY	
CNT_CHILDREN	
AMT_INCOME_TOTAL	
AMT_CREDIT	

Comparison group filter

Filter column

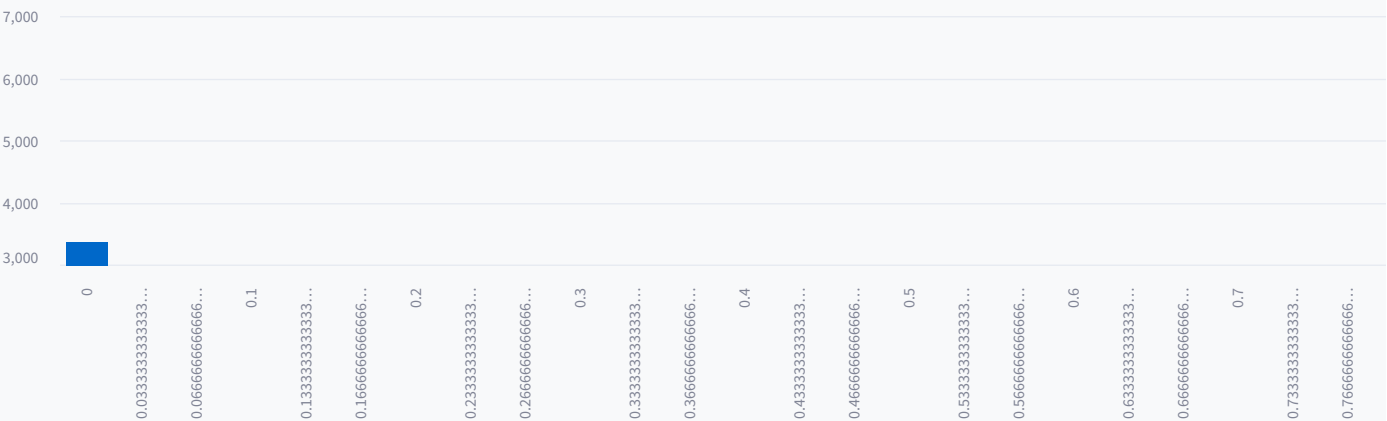
(No filter)

Comparison group size: 10,000 clients

Feature for comparison

CODE_GENDER

5) Client vs comparison group



Client value: 1.0 | Percentile in comparison group: 33.5%

Bivariate X

CODE_GENDER

Bivariate Y

FLAG_OWN_CAR

6) Bivariate analysis



7) What-if simulation

Change selected variables and recompute score through API /predict.

Editable numeric features

CODE_GENDER ×

FLAG_OWN_CAR ×

FLAG_OWN_REA... ×

CNT_CHILDREN ×

AMT_INCOME_T... ×

×

▼

AMT_CREDIT ×

AMT_ANNUITY ×

AMT_GOODS_PR... ×

CODE_GENDER

1.00

-

+

FLAG_OWN_CAR

0.00

-

+

FLAG_OWN_REALTY

0.00

-

+

CNT_CHILDREN

0.00

-

+

AMT_INCOME_TOTAL

135000.00

-

+

AMT_CREDIT

568800.00

-

+

AMT_ANNUITY

20560.50

-

+

AMT_GOODS_PRICE

450000.00

-

+

Run what-if scoring

Accessibility note: color is never the only carrier of information; values, thresholds and labels are displayed in text. For full WCAG compliance, include keyboard-only tests and contrast audits in QA.