

8.07%

Default Rate

\$599.0K

Average Loan Amount

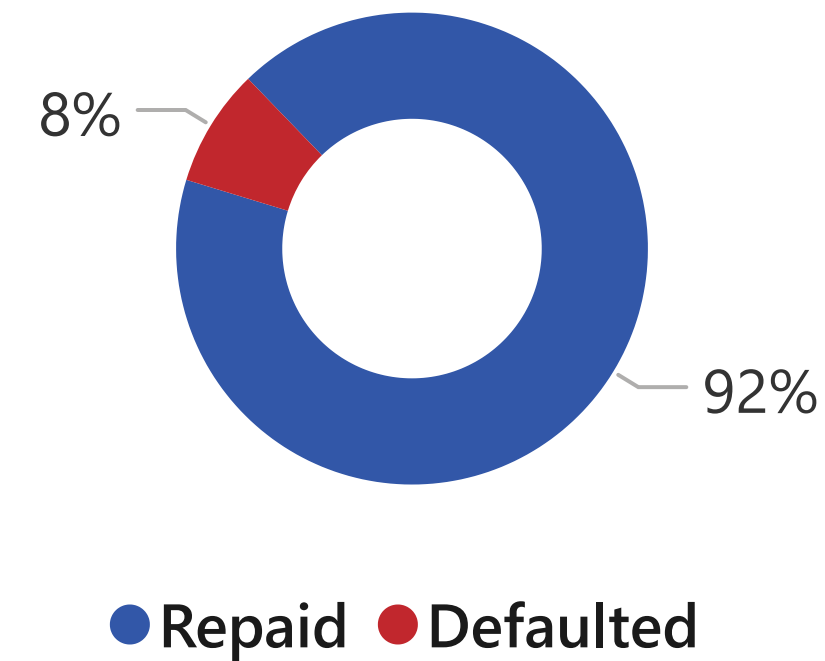
307.51K

Number of Loans

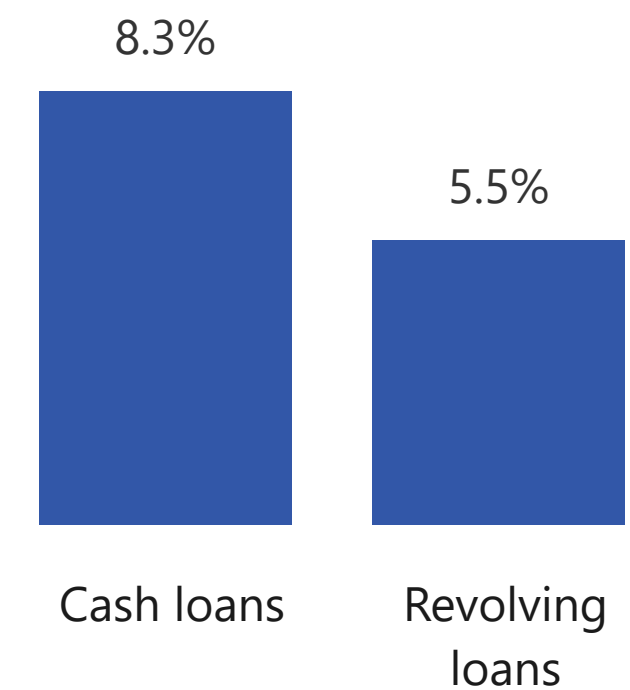
\$184.2bn

Total Loan Volume

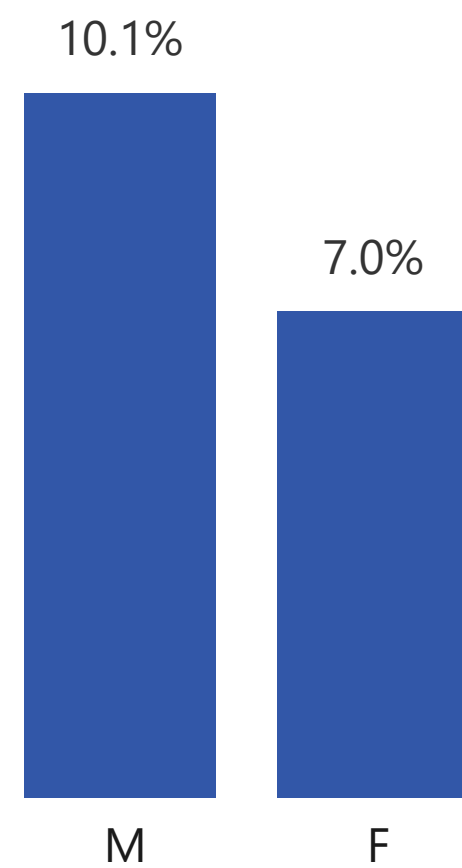
Default Status Distribution



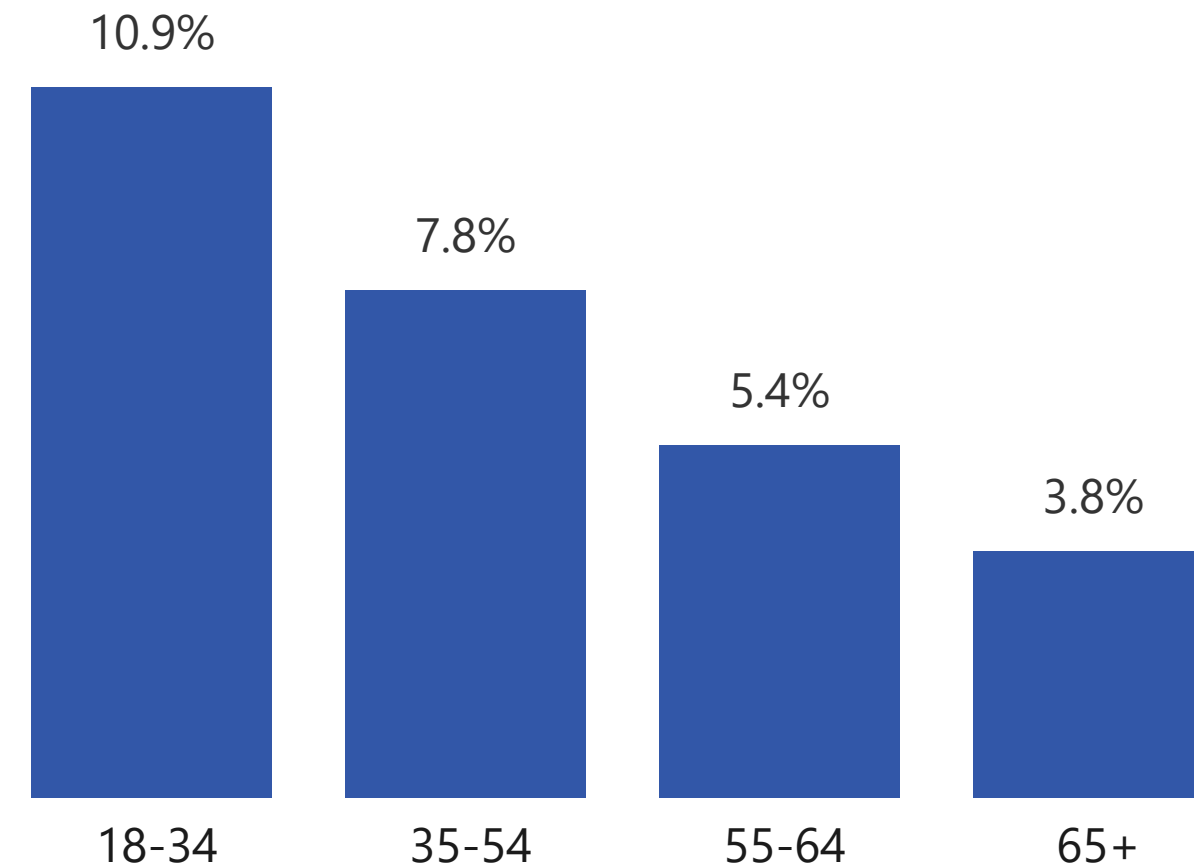
Default % by Contract Type



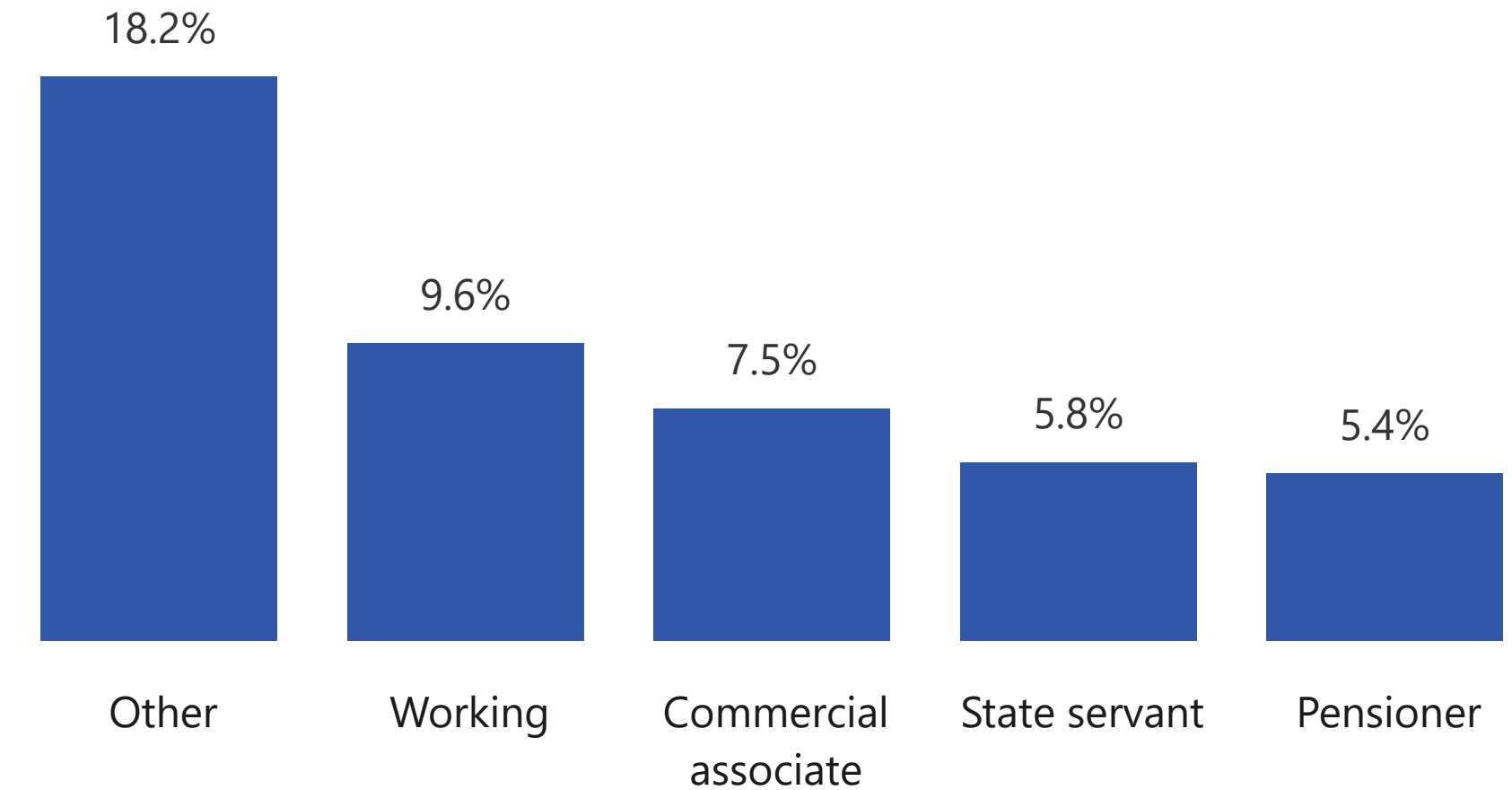
Default % by Gender



Default % by Age Group



Default % by Income Type



Model: LightGBM (Gradient Boosted Trees)
Task: Binary Classification
Target: Loan Default Prediction

75.25%

Recall

17.61%

Precision

0.76

AUC

Decision Threshold

0.077



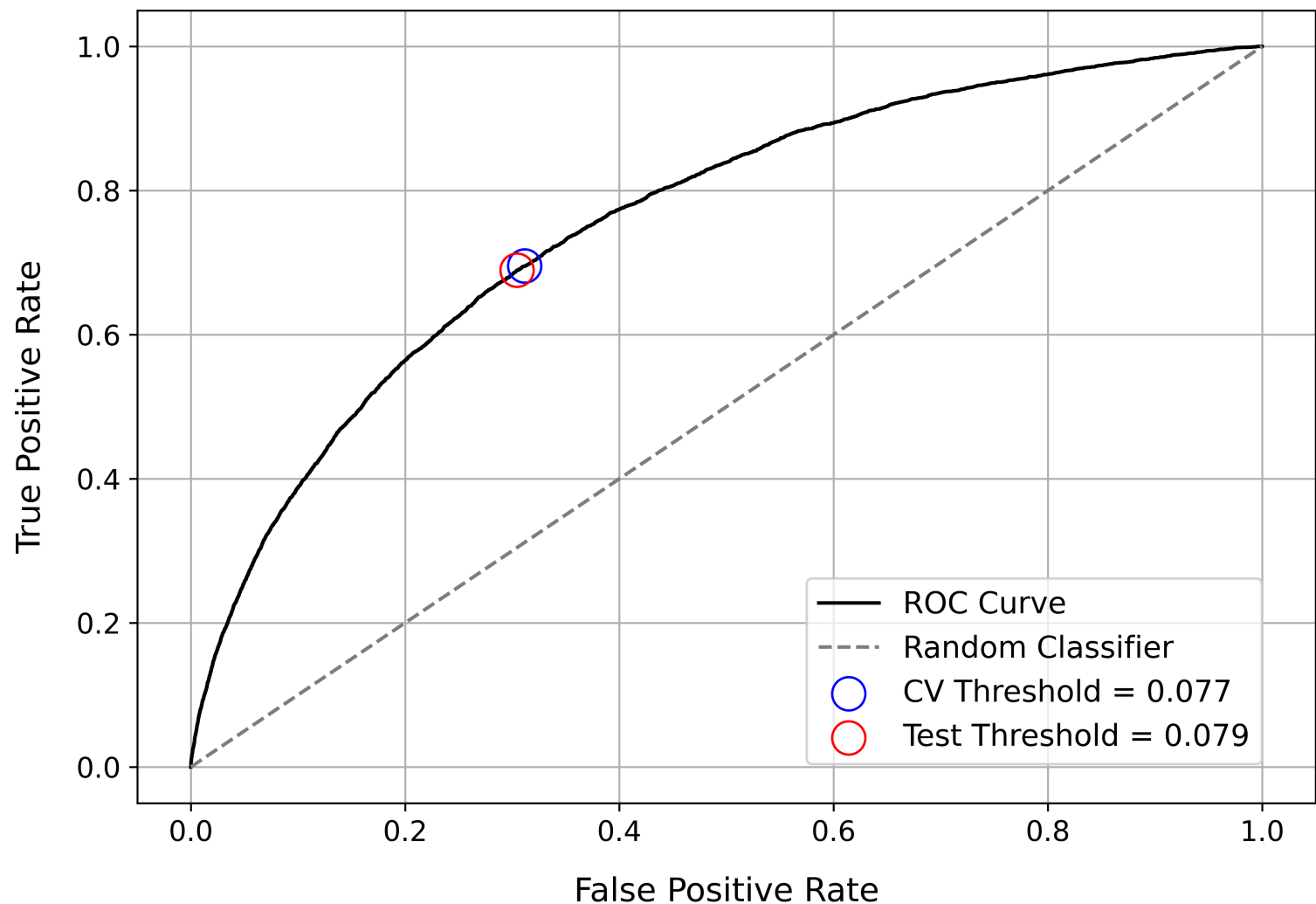
69.57%

Accuracy

28.53%

F1 Score

ROC Curve



Dataset Split

80.0%



train

20.0%



test

Loan Decision Volume

201K



Approved

106K



Rejected

Key Predictive Features

Rank Feature

Rank	Feature
1	ORGANIZATION_TYPE
2	EXT_SOURCE_1
3	EXT_SOURCE_3
4	EXT_SOURCE_2
5	AMT_CREDIT
6	YEARS_BIRTH
7	YEARS_EMPLOYED
8	OCCUPATION_TYPE
9	YEARS_REGISTRATION
10	AMT_ANNUITY

Risk segmentation by **predicted default probability**.
Decision threshold: 0.077 based on CV.

Segment definitions:

- **Very Low Risk:** < 5%
- **Low Risk:** 5-10%
- **Medium Risk:** 10-20%
- **High Risk:** ≥ 20%

8.07%

Default Rate

\$599.0K

Average Loan Amount

6.53

Years in Current Job

\$184.2bn

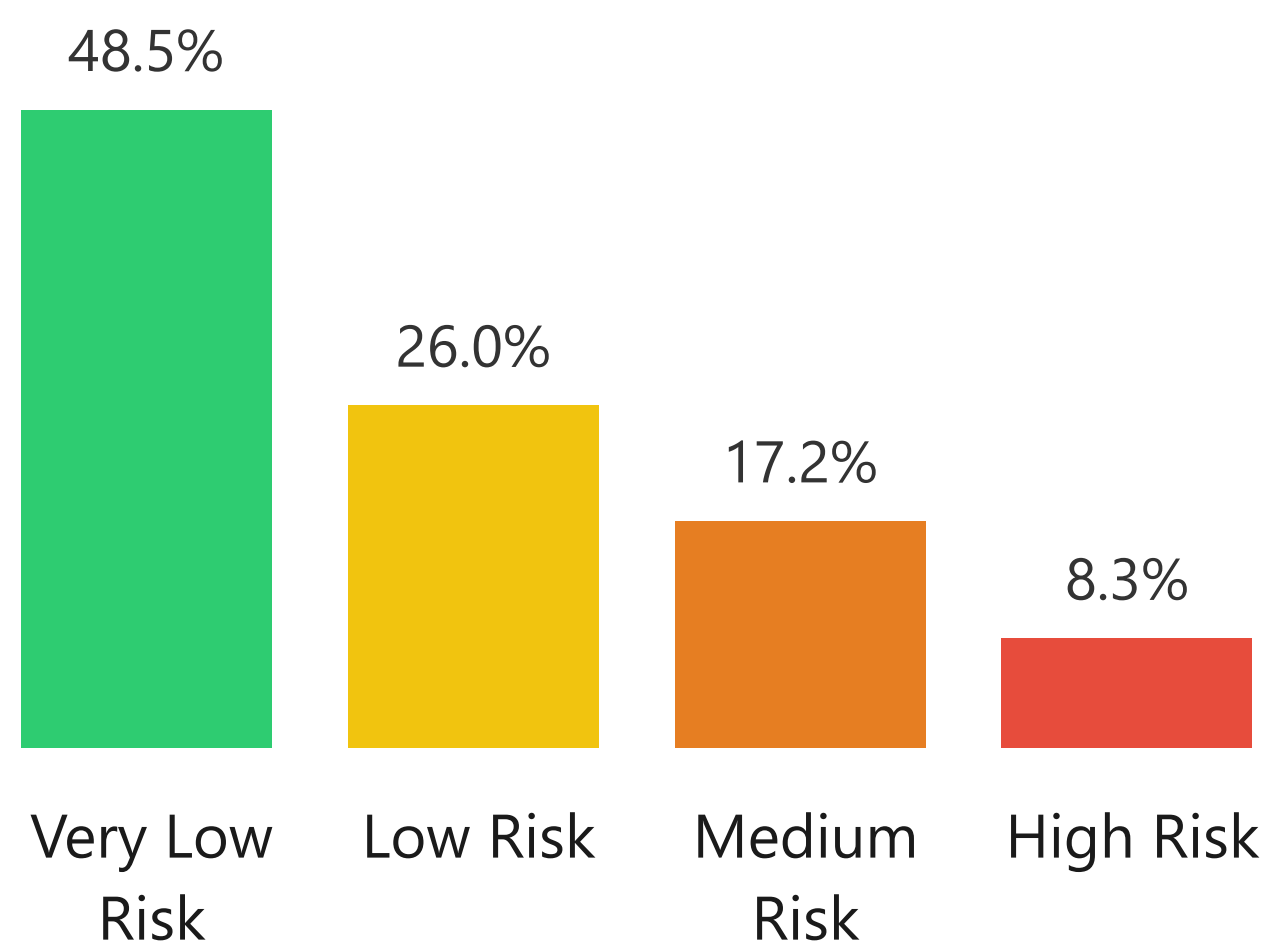
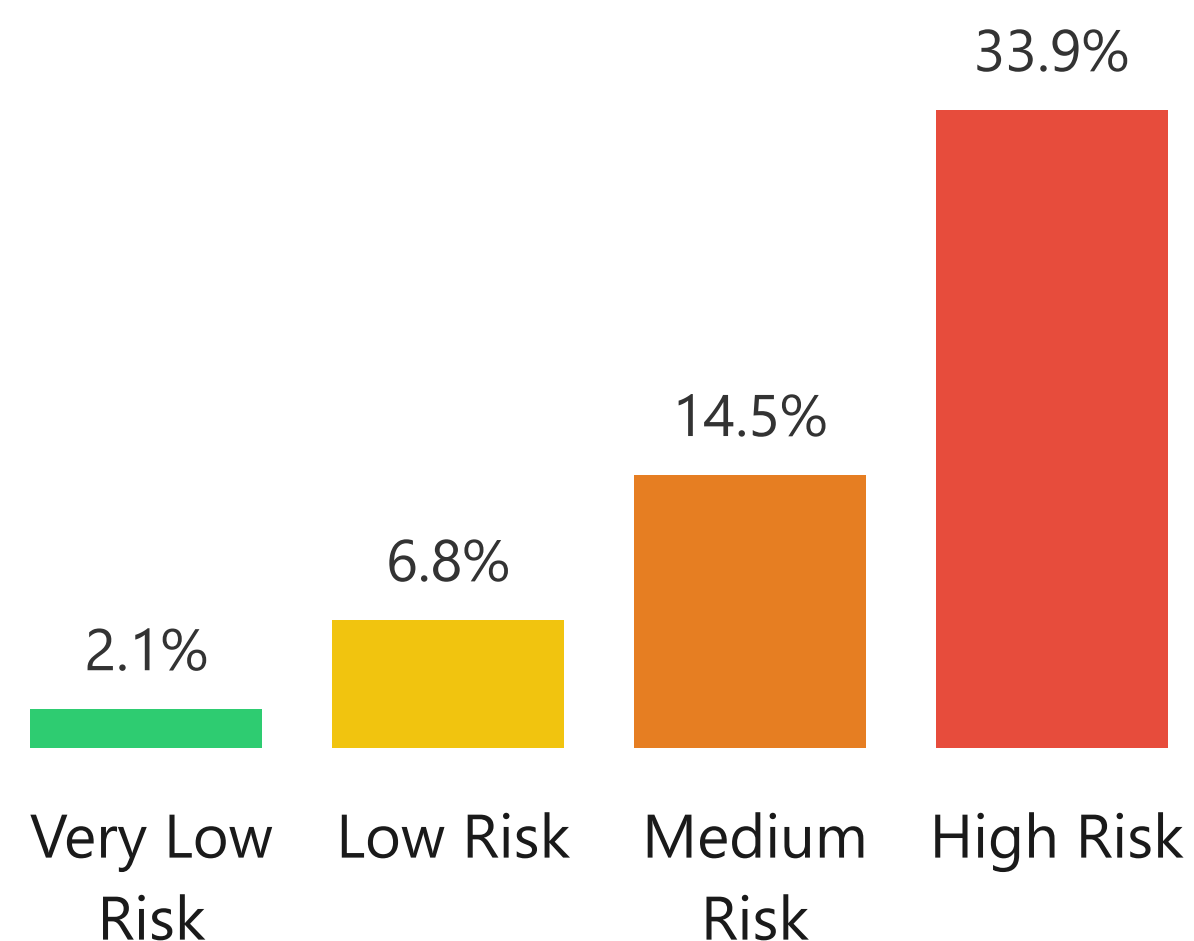
Total Loan Volume

43.94

Age

1.76

Bureau Active Loan

Risk Segment Distribution**Default Rate by Risk Segment****Organization Type Distribution**