

8.07%

Default Rate

\$599.0K

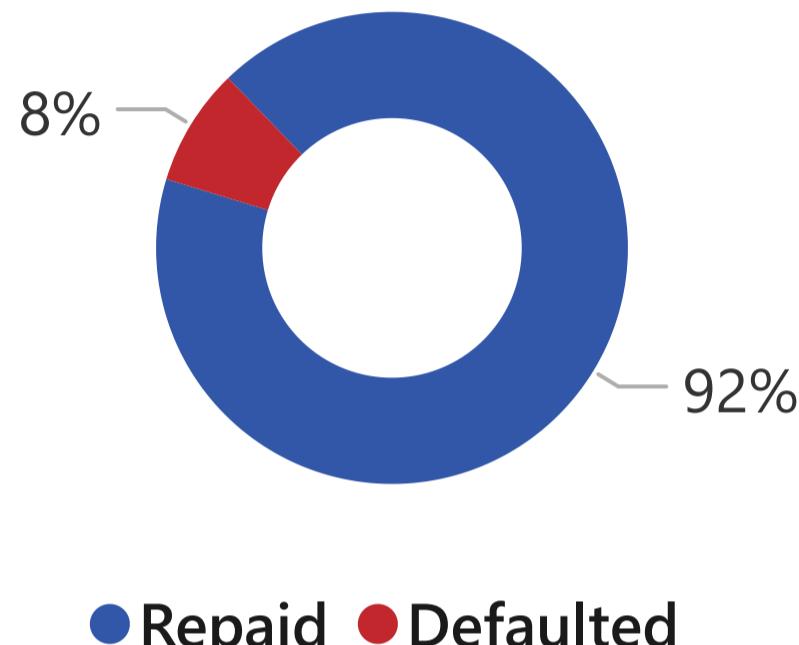
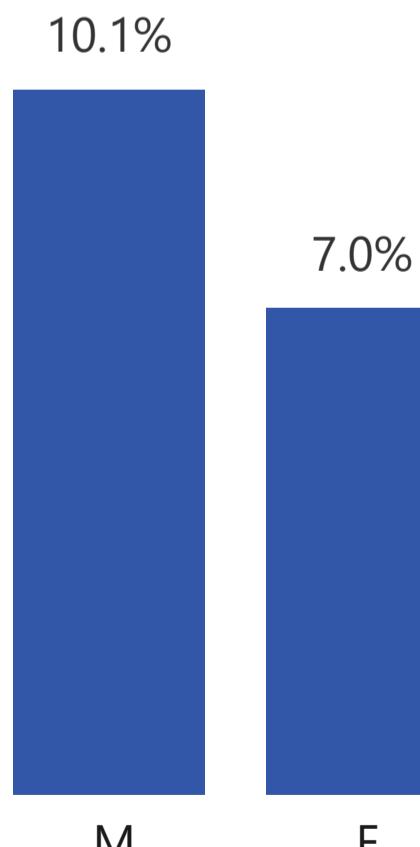
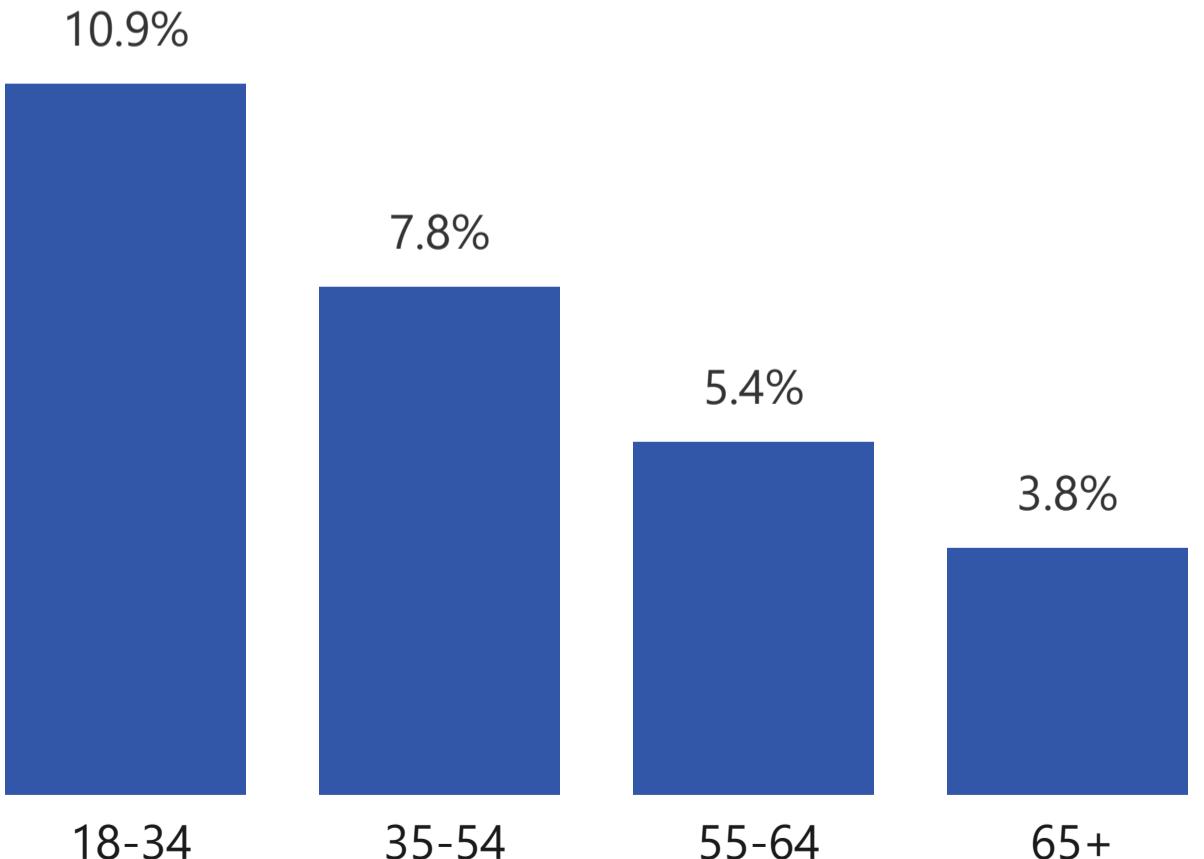
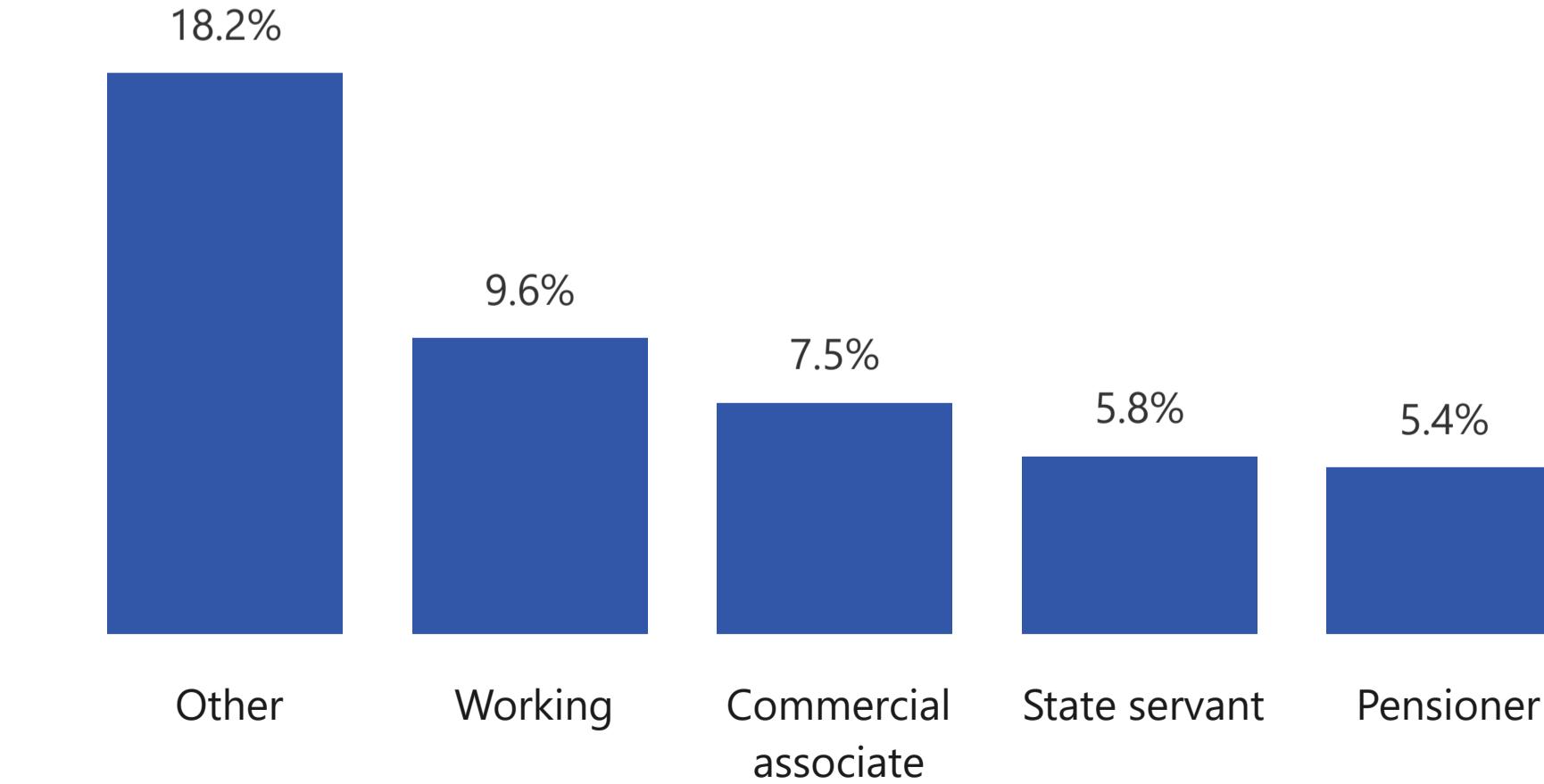
Average Loan Amount

307.51K

Number of Loans

\$184.2bn

Total Loan Volume

Default Status Distribution**Default % by Gender****Default % by Age Group****Default % by Income Type**

Model: LightGBM (Gradient Boosted Trees)

Task: Binary Classification

Target: Loan Default Prediction

75.69%

Recall

17.94%

Precision

0.76

AUC

Decision Threshold

0.077

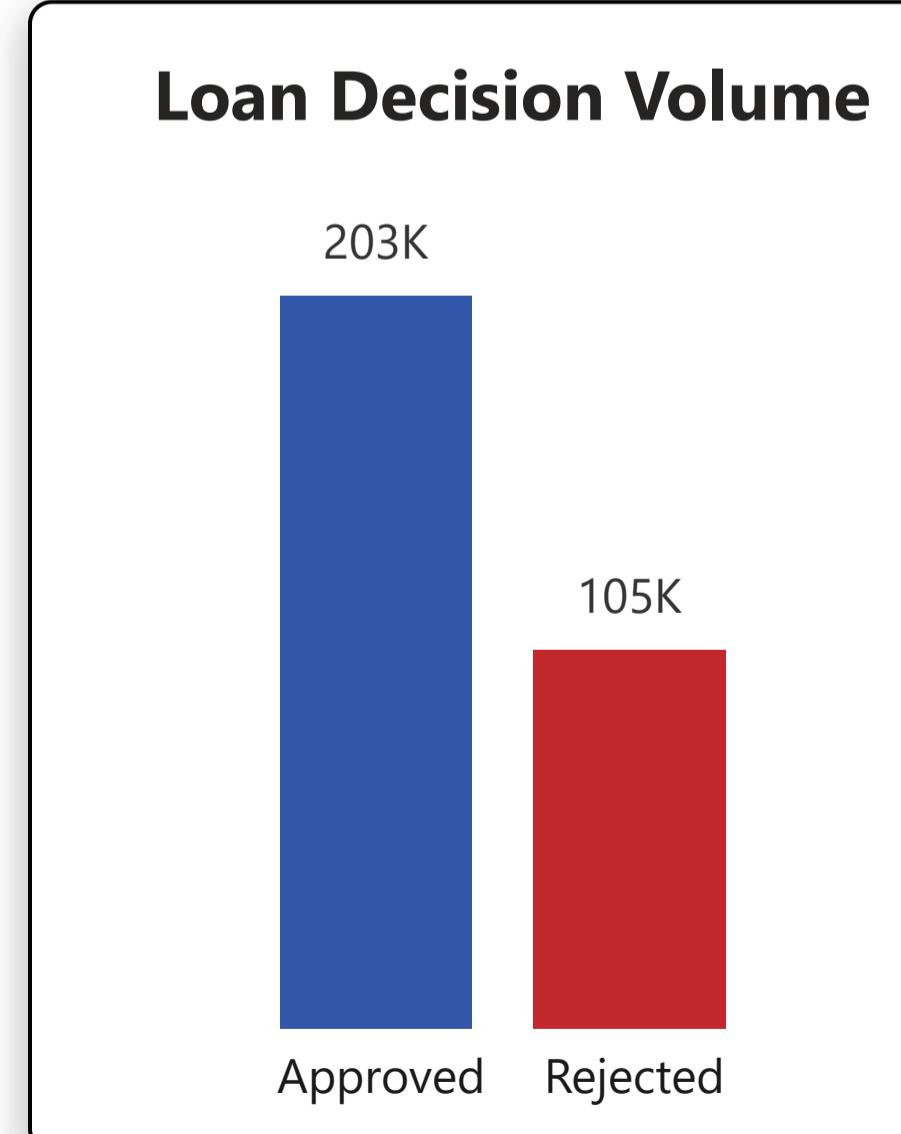
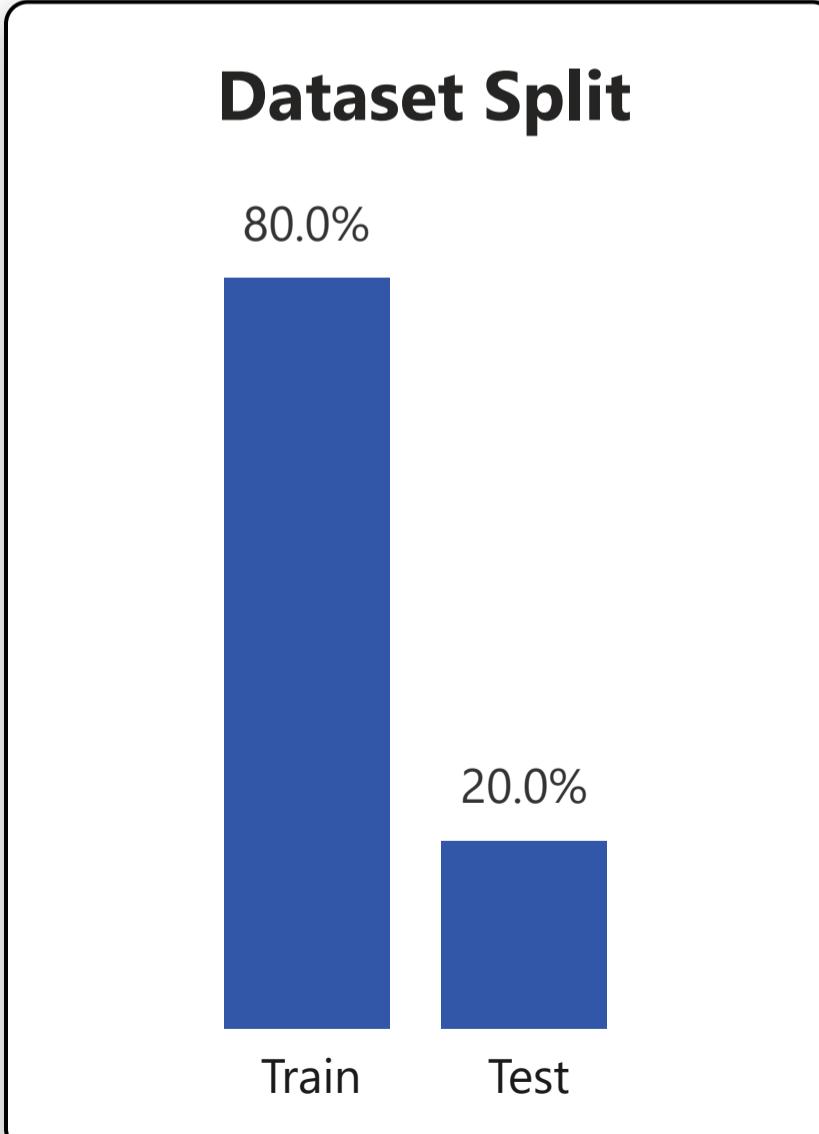
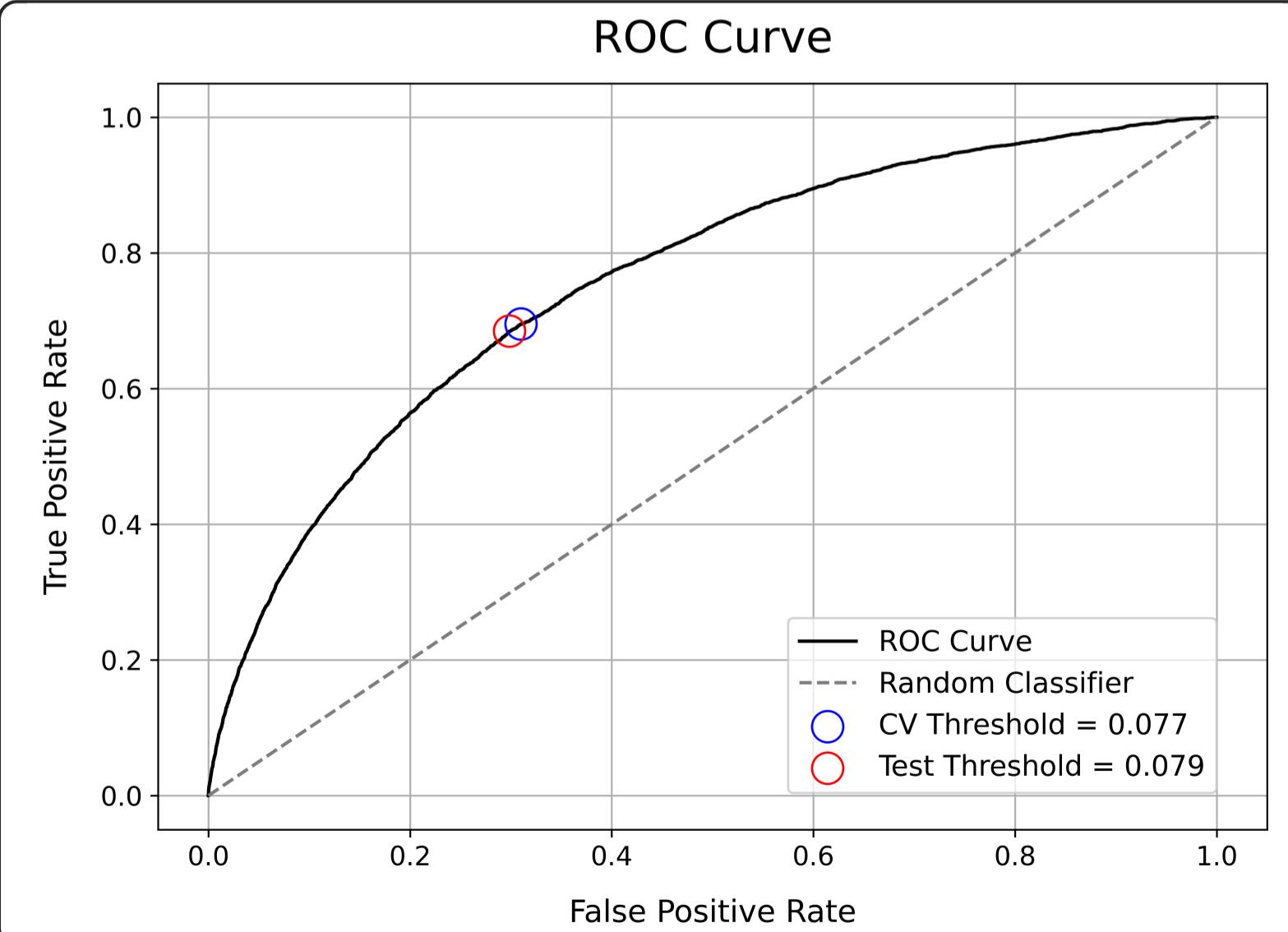


70.09%

Accuracy

29.01%

F1 Score



Key Predictive Features

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

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

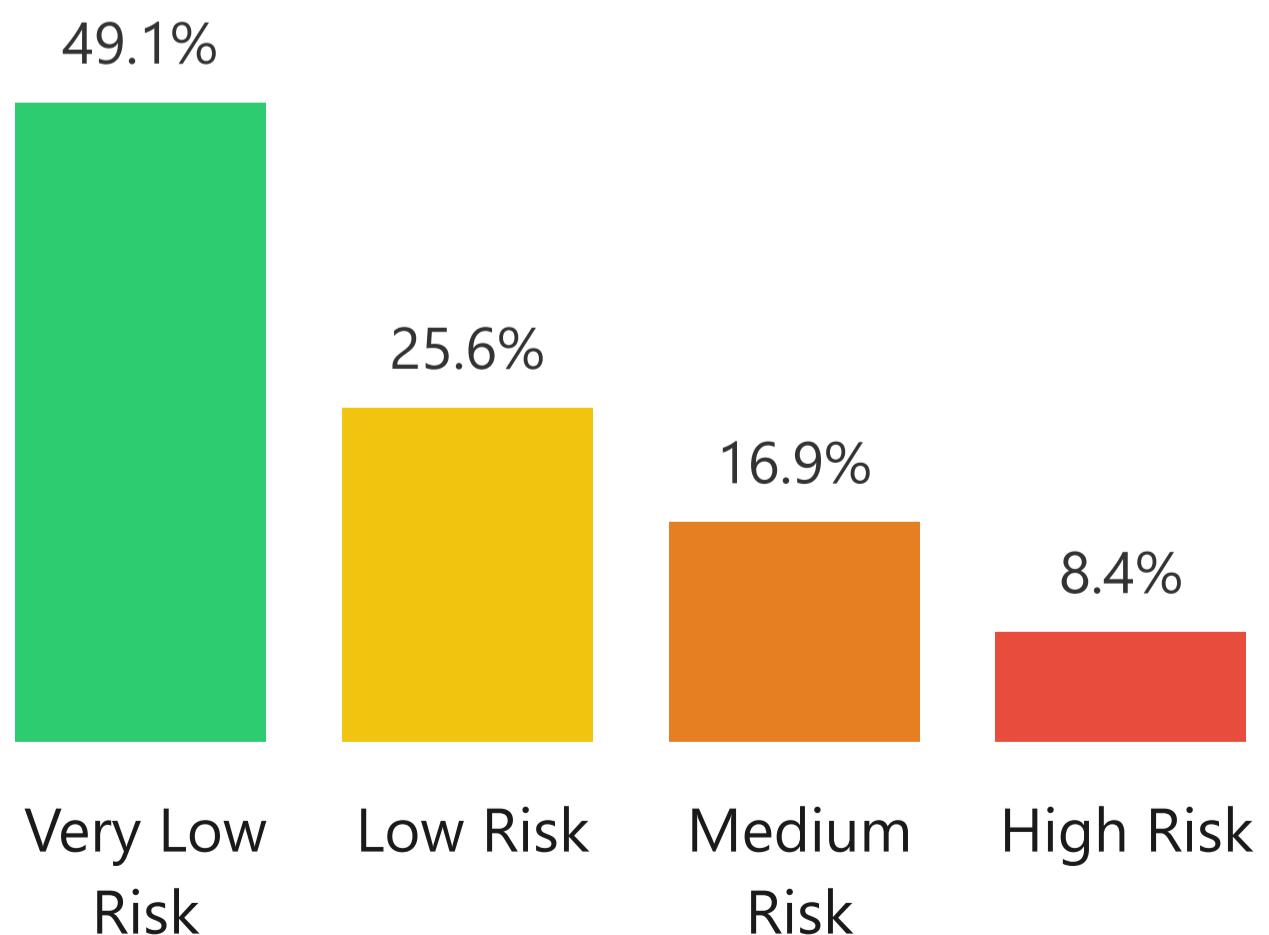
43.94

Age

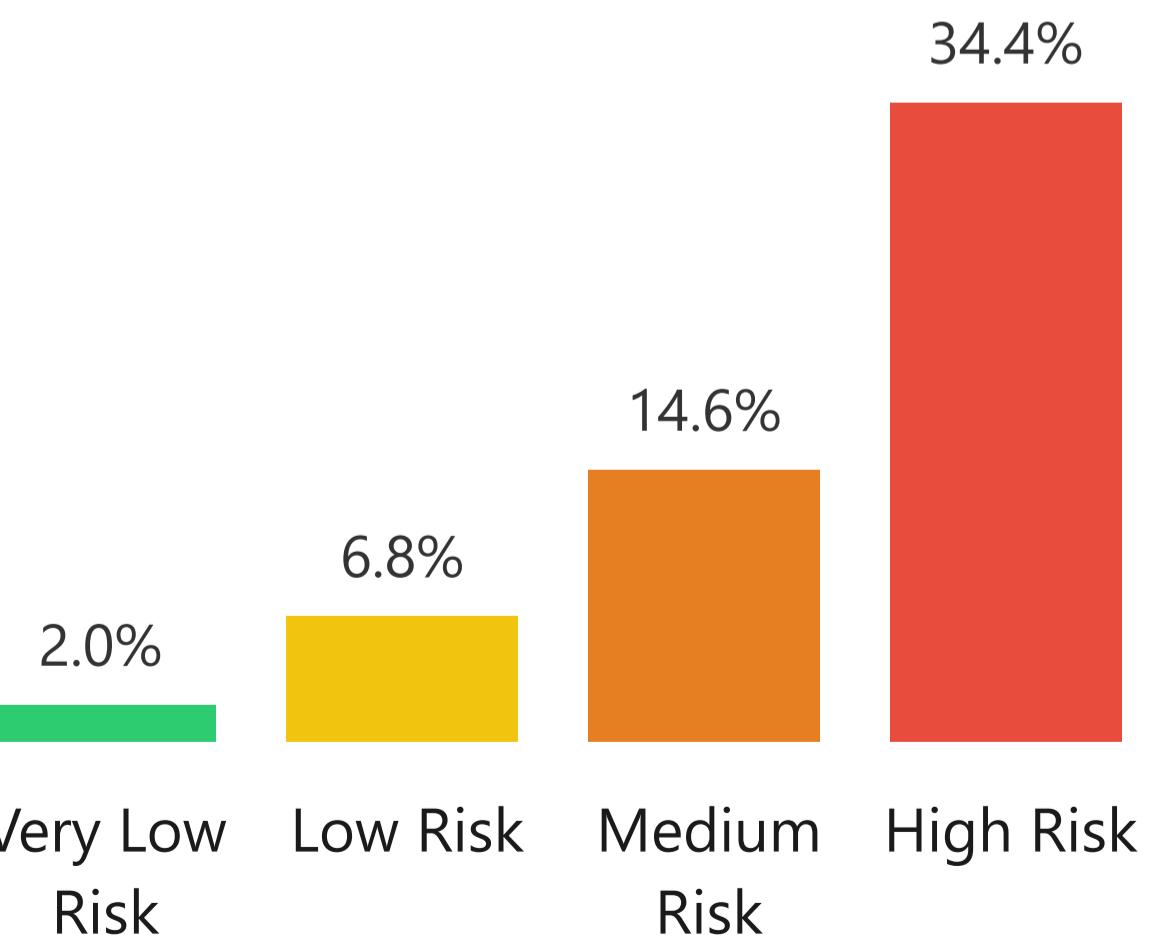
1.76

Bureau Active Loan

Risk Segment Distribution



Default Rate by Risk Segment



Organization Type Distribution

