

8.07%

Default Rate

\$599.0K

Average Loan Amount

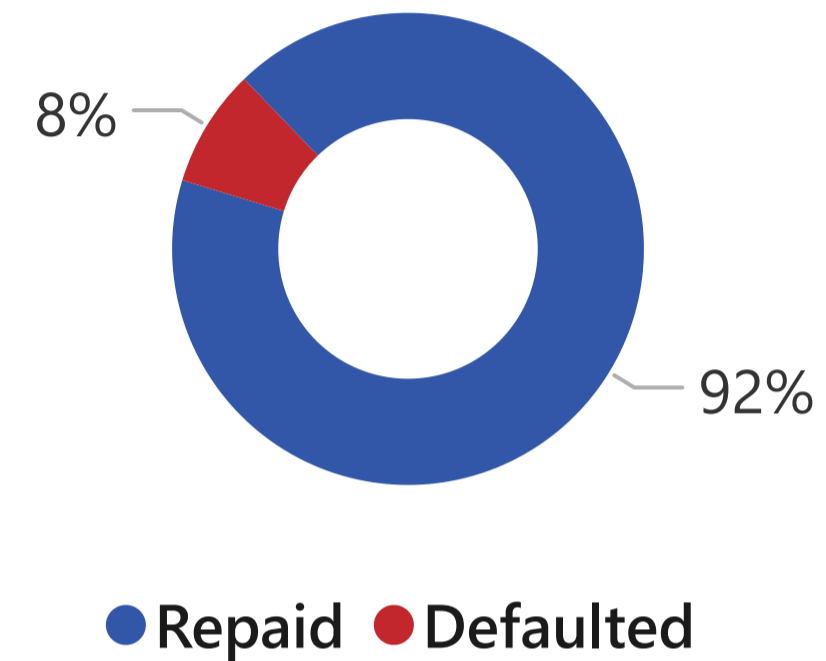
307.51K

Number of Loans

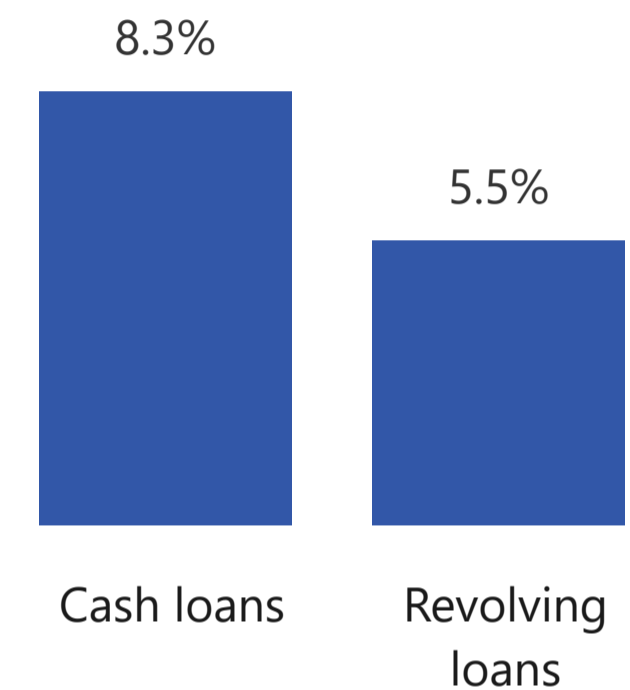
\$184.2bn

Total Loan Volume

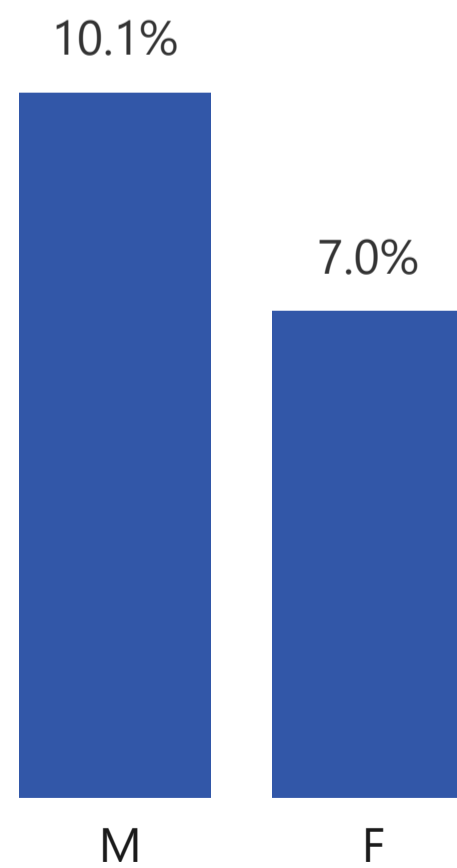
Default Status Distribution



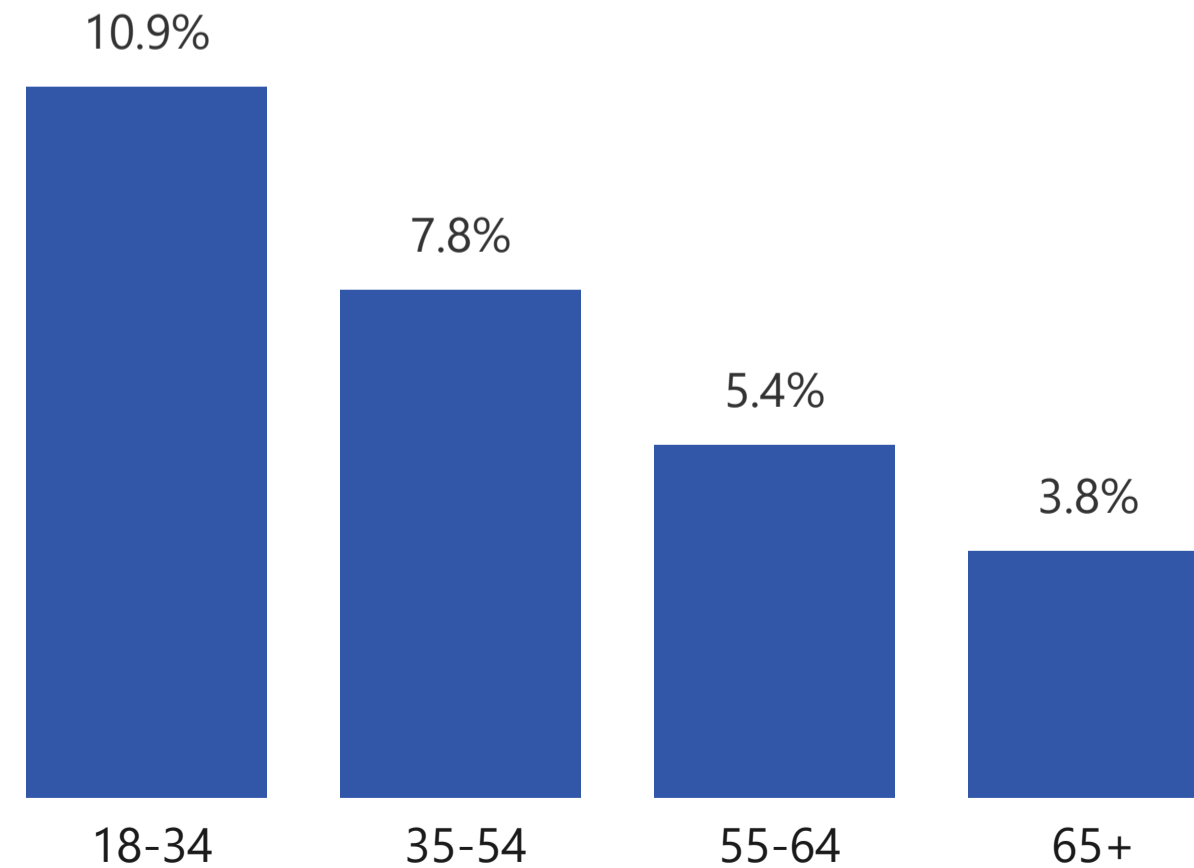
Default % by Contract Type



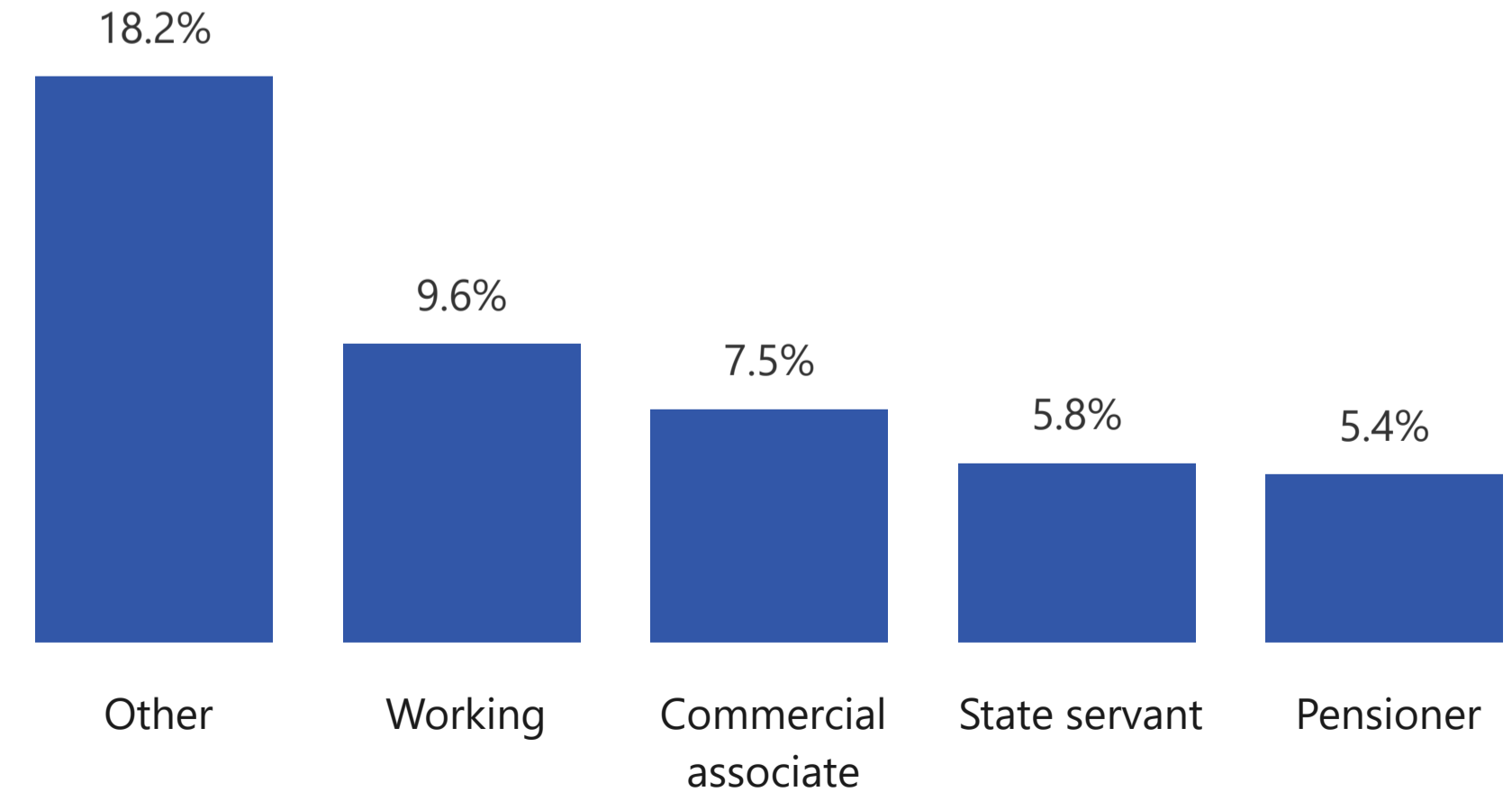
Default % by Gender



Default % by Age Group



Default % by Income Type



**Model:** LightGBM (Gradient Boosted Trees)

**Task:** Binary Classification

**Target:** Loan Default Prediction

Decision Threshold

0.077



75.69%

Recall

17.94%

Precision

0.76

AUC

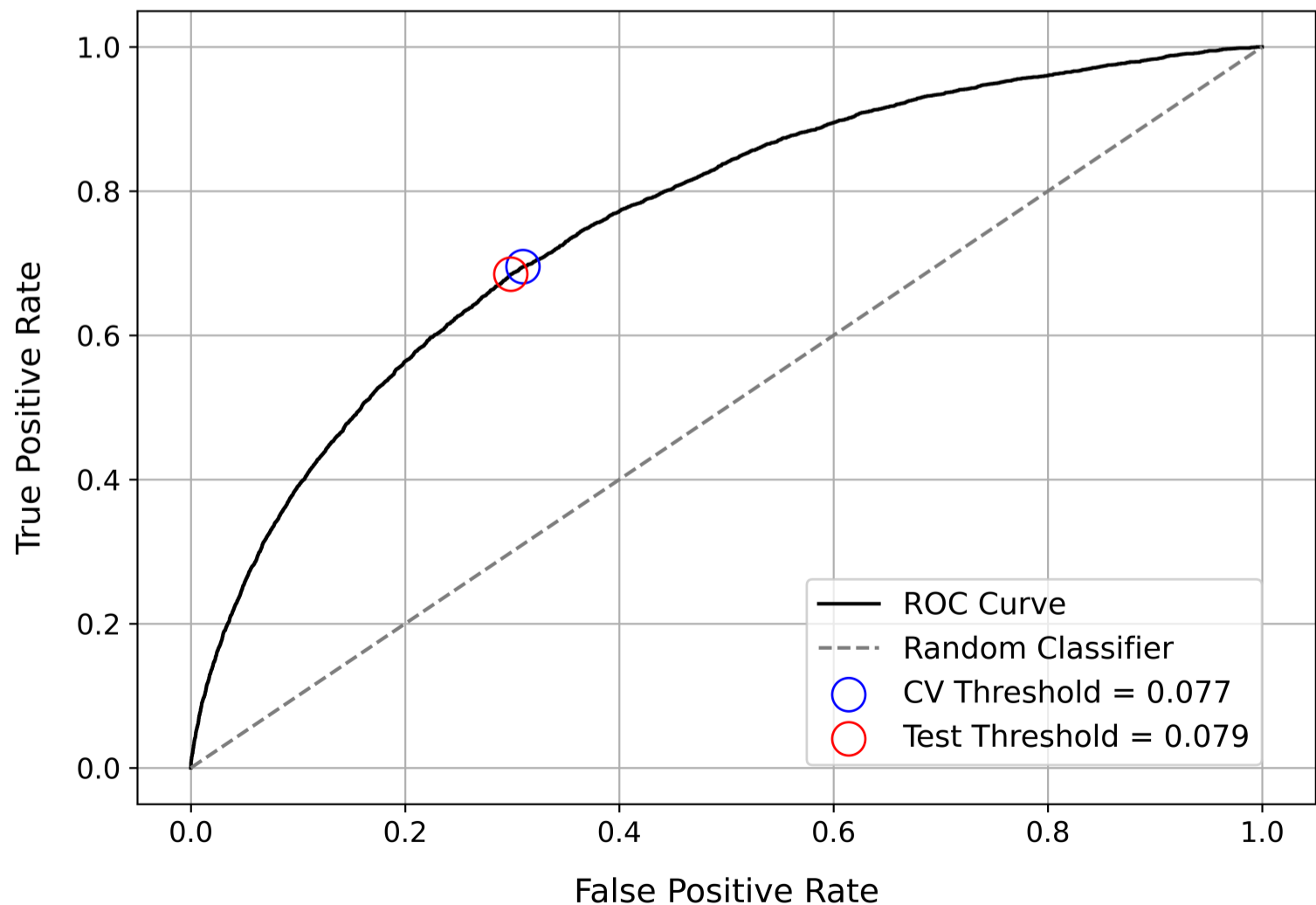
70.09%

Accuracy

29.01%

F1 Score

ROC Curve



Dataset Split

80.0%



Train

20.0%



Test

Loan Decision Volume

203K



Approved

105K



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	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**

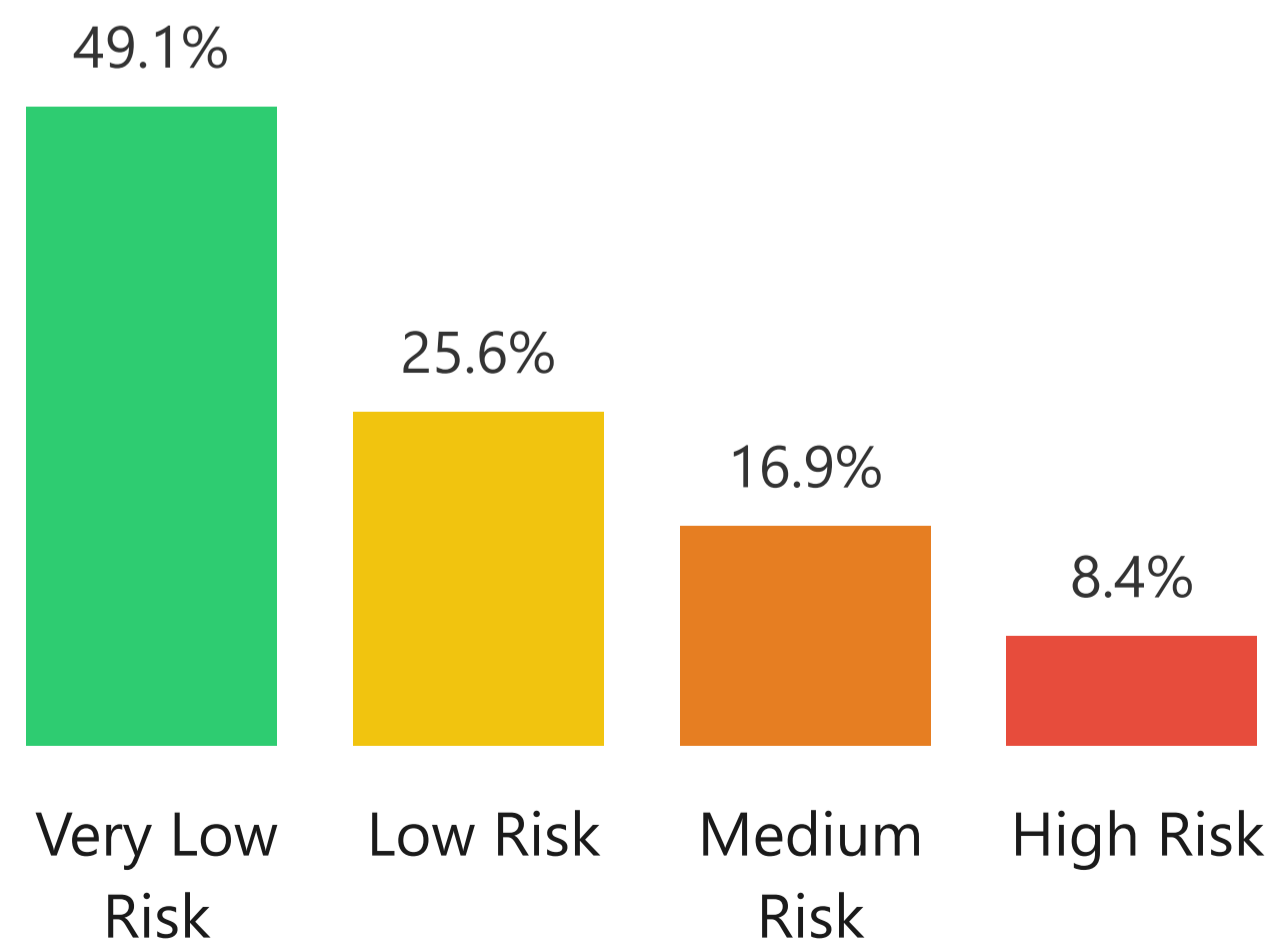
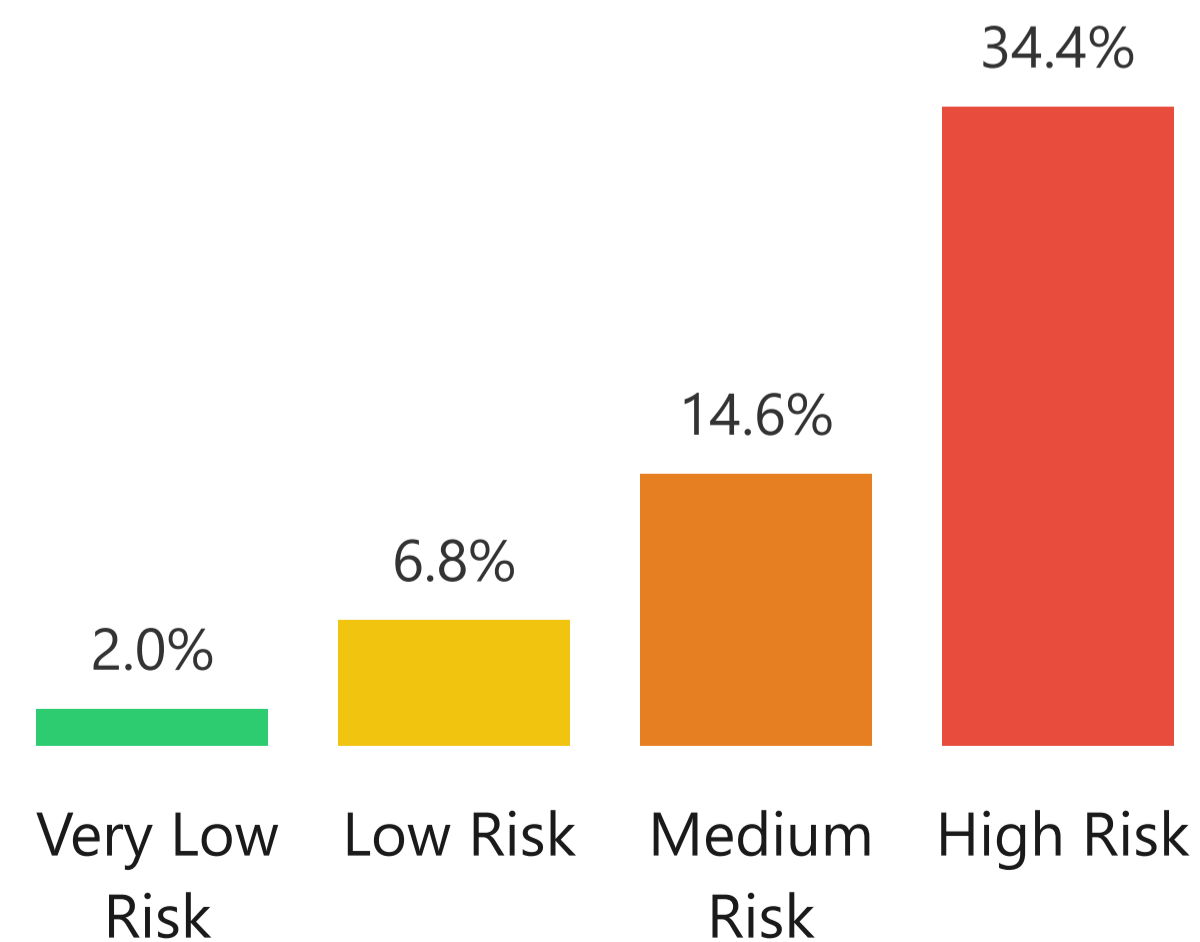
Total Loan Volume

**43.94**

Age

**1.76**

Bureau Active Loan

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