HOME CREDIT

Loan Performance Overview

Overview | Model | Risk Segment

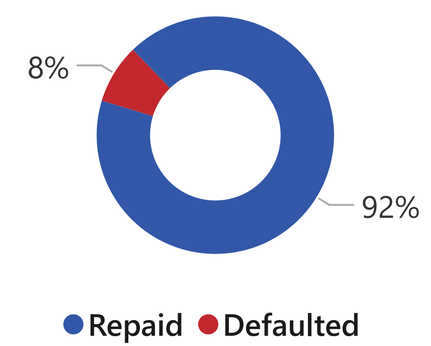
8.07%
Default Rate

$599.0K
Average Loan Amount

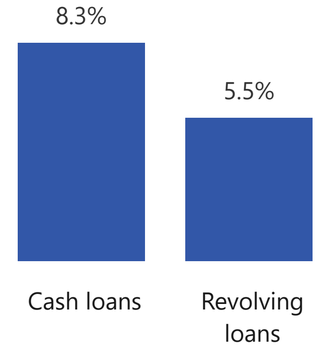
307.51K
Number of Loans

$184.2bn
Total Loan Volume

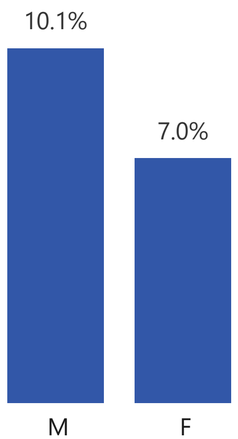
Default Status Distribution



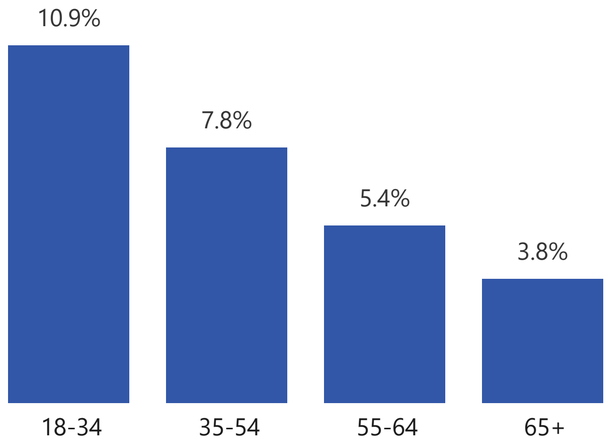
Default % by Contract Type



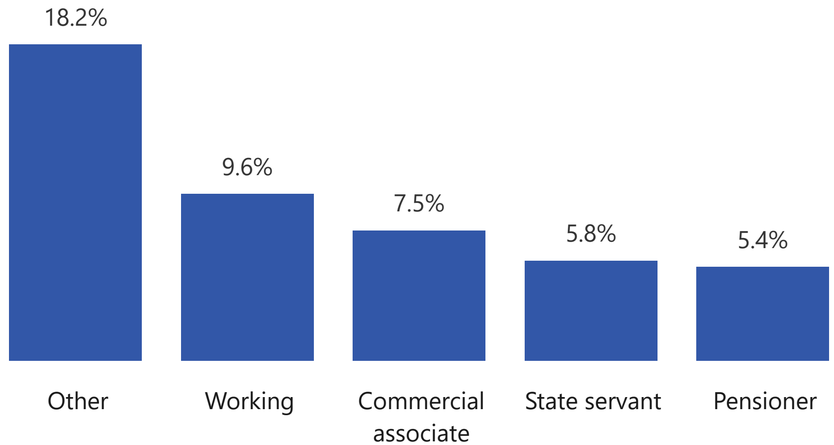
Default % by Gender



Default % by Age Group



Default % by Income Type



HOME CREDIT

Model Performance

Overview | Model | Risk Segment

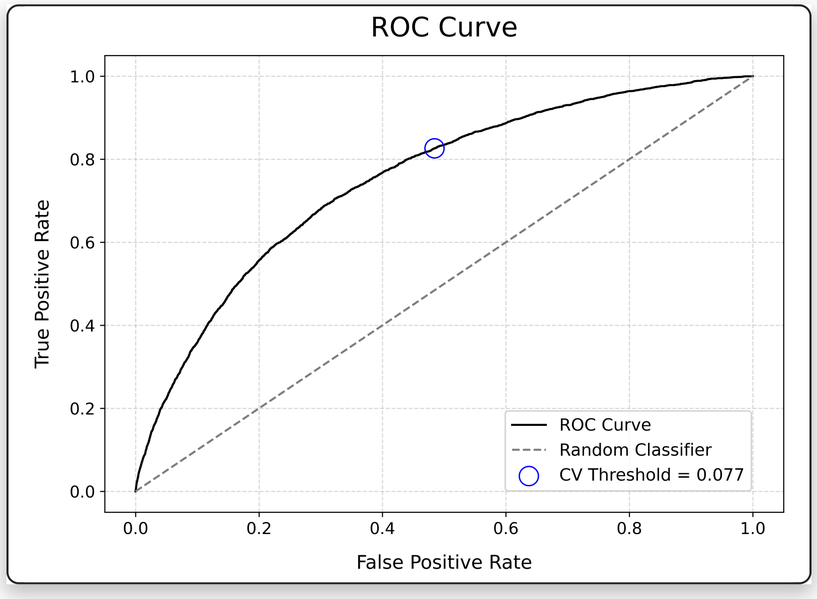
Model: LightGBM (Gradient Boosted Trees)
Task: Binary Classification
Target: Loan Default Prediction

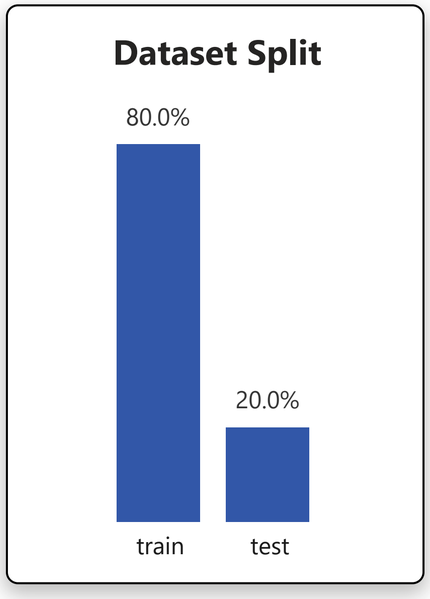
Decision Threshold

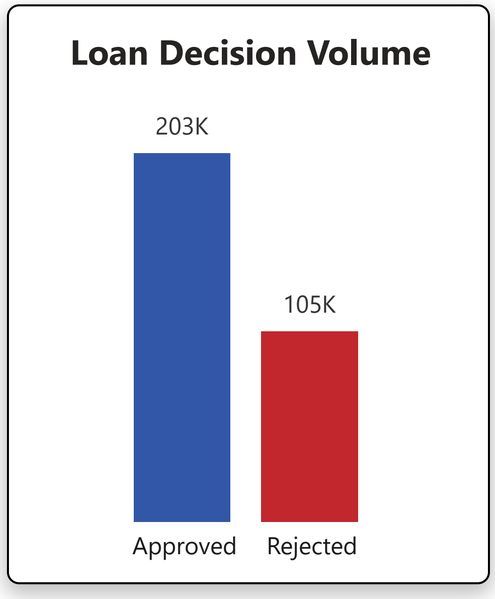
0.077

75.69% Recall	17.94% Precision
70.09% Accuracy	29.01% F1 Score

0.76 AUC







Key Predictive Features

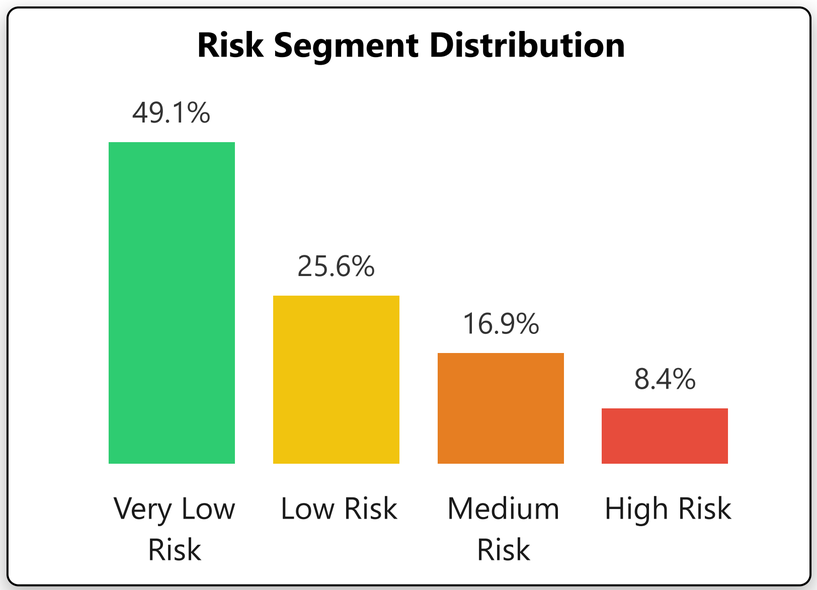
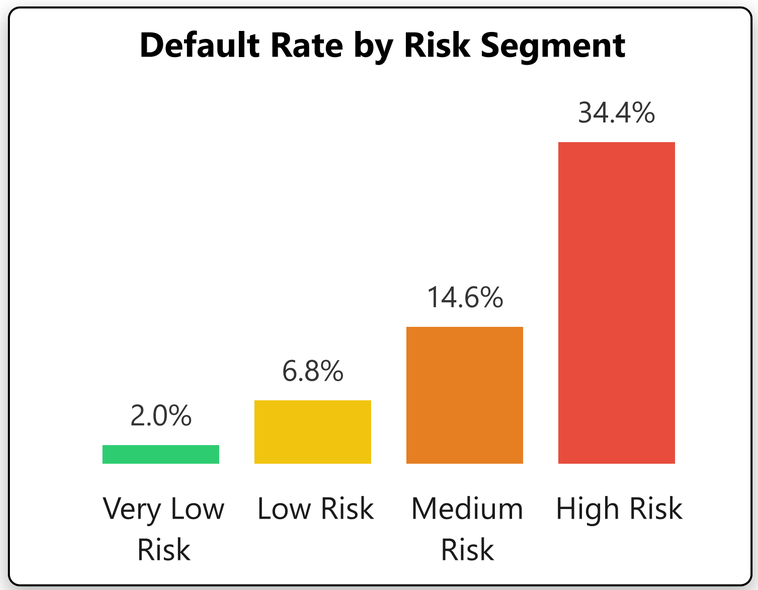
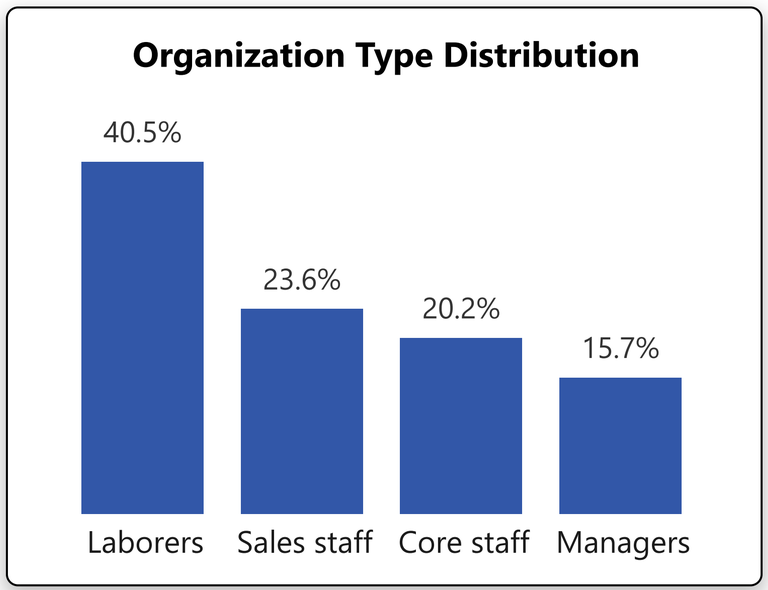
Rank	Feature
1	ORGANIZATION_TYPE
2	EXT_SOURCE_1
3	EXT_SOURCE_3
4	EXT_SOURCE_2
5	AMT_CREDIT
6	YEARS_BIRTH
7	AMT_ANNUITY
8	OCCUPATION_TYPE
9	YEARS_EMPLOYED
10	YEARS_REGISTRATION

Risk Segment Analysis

Overview | Model | Risk Segment

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