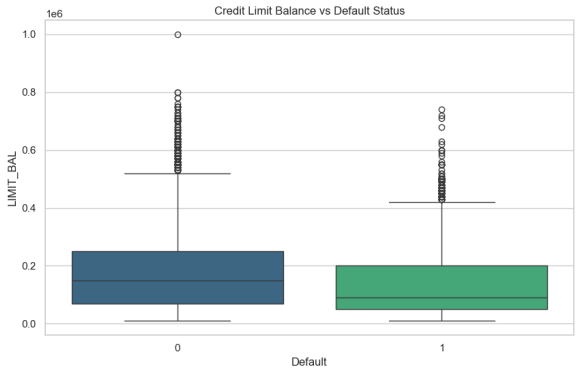
# Fintech Project: Credit Default Prediction

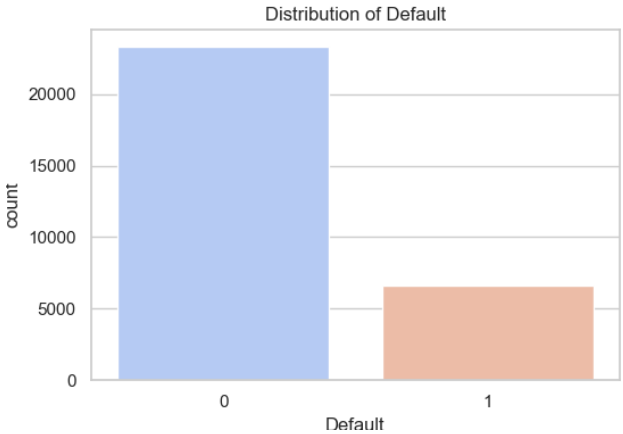
## 1. Problem Statement

The goal of this project is to predict credit card default based on client demographic and status patterns. We utilized the UCS Credit Card Default dataset and compare




## 2. Exploratory Data Analysis

We observed the class balance and correlations. Key visu




## 3. Model Performance

Logistic Regression AUC: 0.7076

XGBoost AUC: 0.7565

XGBoost generally captured non-linear relationships better than the baseline model.

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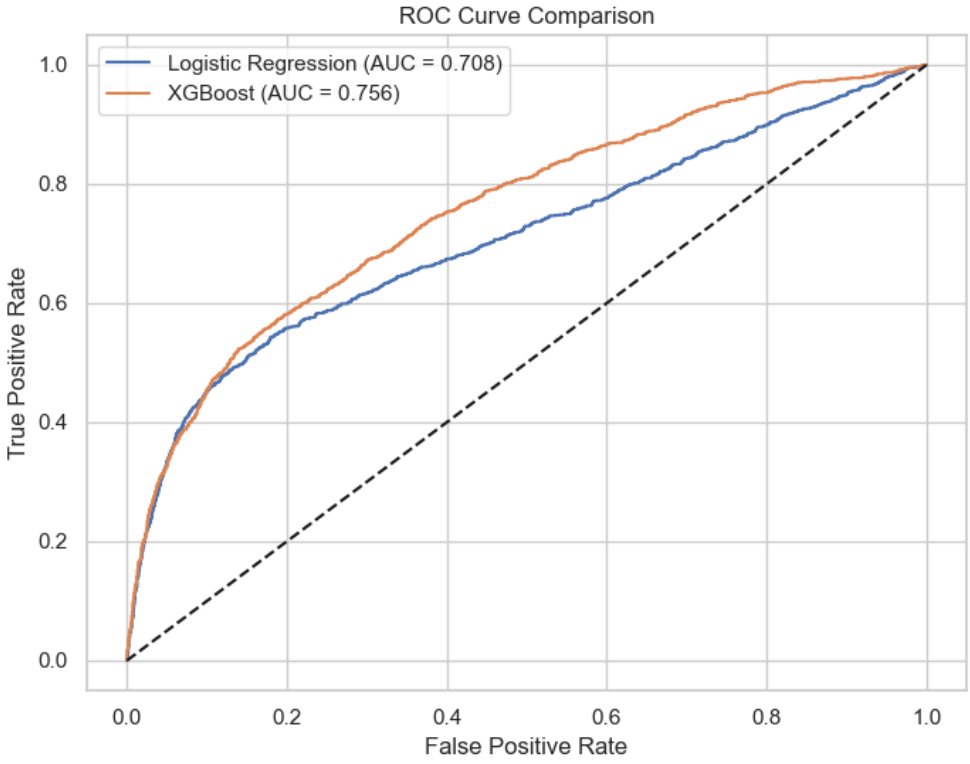

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## 4. Conclusion & Key Findings

Key drivers of default risk appear to be related to the most recent payment statuses (PAY_x features). Future improvements could include hyperparameter tuning and handling class imbalance using SMOTE.