Portfolio Overview

Range of Probabilities of Default

Band
A
B
C
D
E

High Risk Exposure

13,38%

Portfolio Applicants

307,51K

Average Probability of Default

8,08 %

Expected Defaults

24,84K

Distribution of Probability of Default

● Count. Target (Ground Truth)   ● Count. Calibrated (Predicted)

Default Rate by Risk Band

● Avg. Target (Ground Truth)   ● Avg. Calibrated (Predicted)

Band	Avg. Target	Avg. Calibrated
A	1,12 %	0,78 %
B	2,04 %	2,10 %
C	4,61 %	4,78 %
D	10,41 %	10,14 %
E	23,19 %	23,25 %

Portfolio Composition by Risk Band

band	
A	4K
B	66K
C	113K
D	83K
E	41K
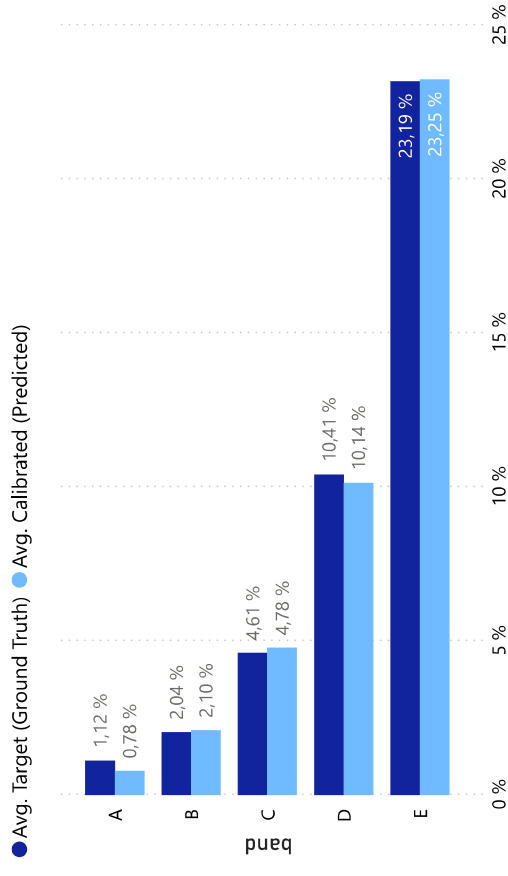
Credit Strategy Simulator

Approval Threshold

| Approve A–B | Approve A–D |
| Approve A–C | **Approve All** |

Approval Rate

100,00%

Approved Applicants

307,51K

Expected Defaults

24,84K

Avg. PD (Approved)

8,08%

Probability of Default Distribution

● Approved Applicants ● Rejected Applicants

Probability of Default (Calibrated)
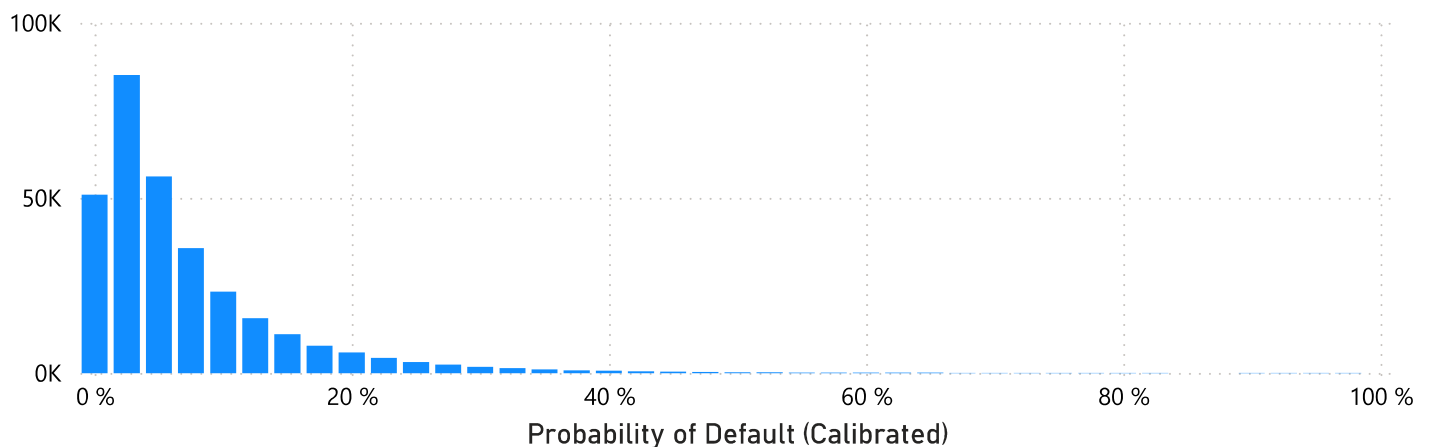
Approved vs Rejected

● Approved Applicants ● Rejected Applicants
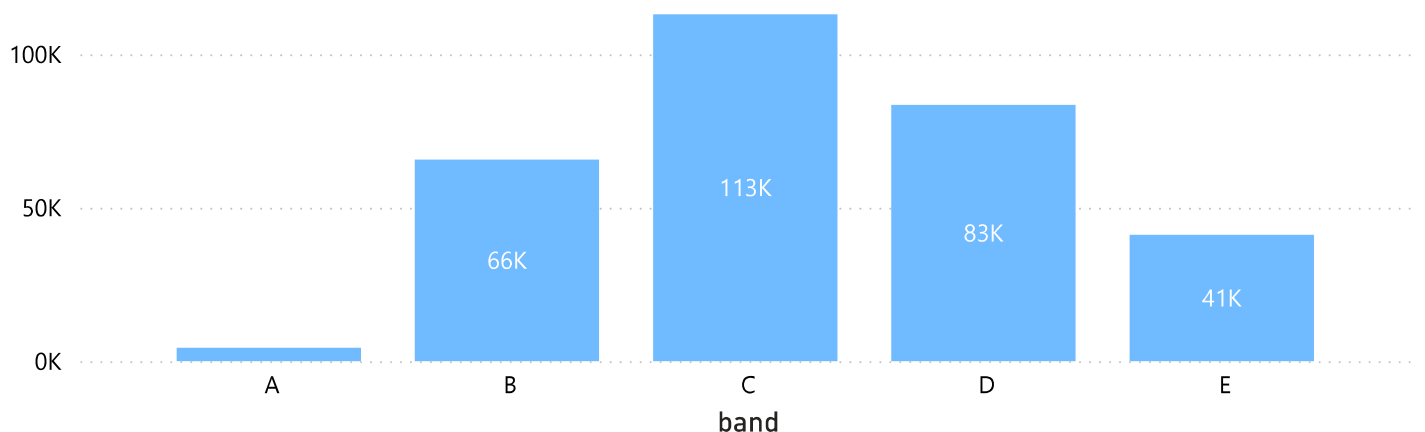
band

Post-Model Insight

Range of Probabilities of Default
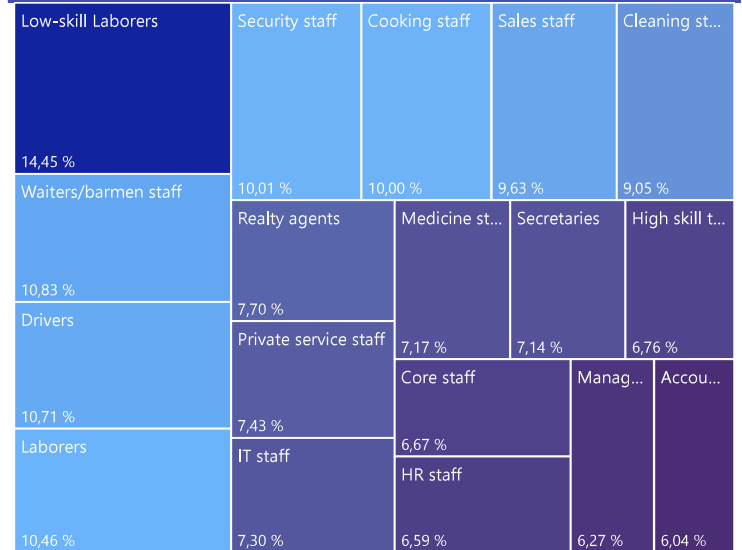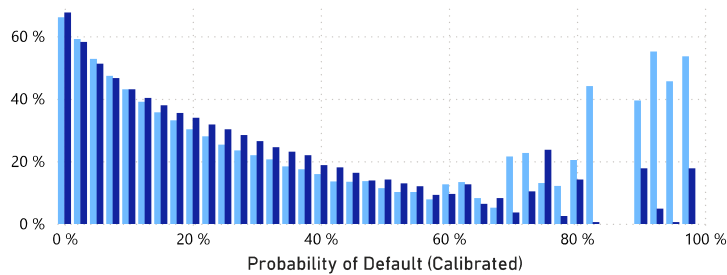
| 0,00 % | 99,99 % |

Band

| A | B | C | D | E |

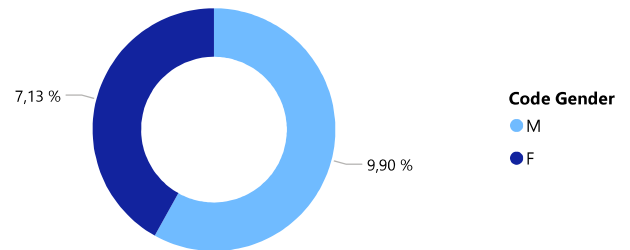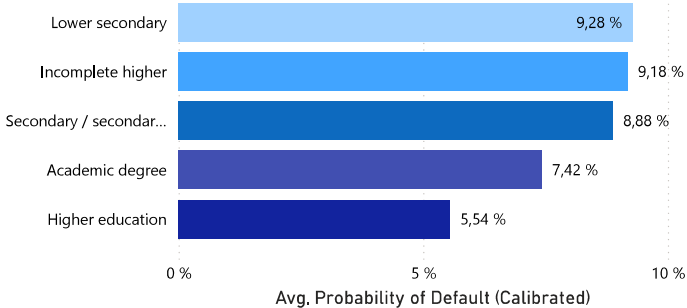| Feature	Model Contribution (relative) ▲	Model
EXT_SOURCE_3	136.057,00	Random Forest
EXT_SOURCE_2	150.146,00	Random Forest
CODE_GENDER_M	313.726,00	Logistic Regression
EXT_SOURCE_2	381.366,00	Logistic Regression
EXT_SOURCE_3	430.331,00	Logistic Regression

Avg. Calibrated PD by Occupation Type

Low-skill Laborers 14,45 %
Security staff 10,01 %
Cooking staff 10,00 %
Sales staff 9,63 %
Cleaning st... 9,05 %
Waiters/barmen staff 10,83 %
Realty agents 7,70 %
Medicine st... 7,17 %
Secretaries 7,14 %
High skill t... 6,76 %
Drivers 10,71 %
Private service staff 7,43 %
Core staff 6,67 %
Manag... 6,27 %
Accou... 6,04 %
Laborers 10,46 %
IT staff 7,30 %
HR staff 6,59 %

Avg. Ext Source by PD

● Avg. Ext Source 2 ● Avg. Ext Source 3

Probability of Default (Calibrated)

Avg. Calibrated PD by Gender

7,13 %
9,90 %

Code Gender
● M
● F

Avg. Calibrated PPDD by Education Level

Lower secondary	9,28 %
Incomplete higher	9,18 %
Secondary / secondar...	8,88 %
Academic degree	7,42 %
Higher education	5,54 %

Avg. Probability of Default (Calibrated)

Avg. Calibrated PD by Age Group

Age
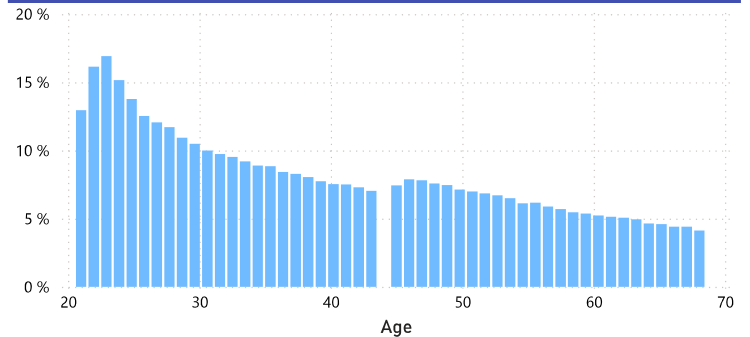
Avg. Calibrated PD Across Income Levels

Amount of Total Income
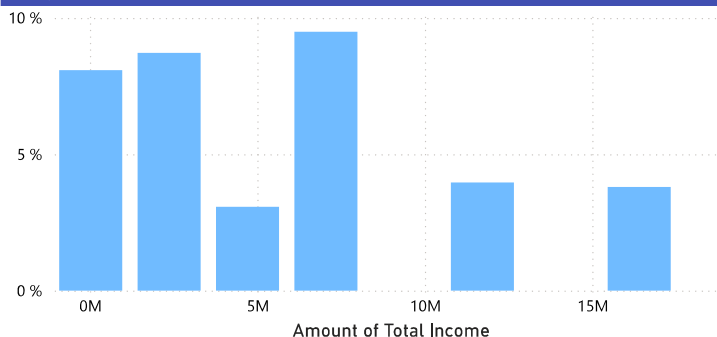
Avg. Calibrated PD by Credit Amount

Amount of Credit