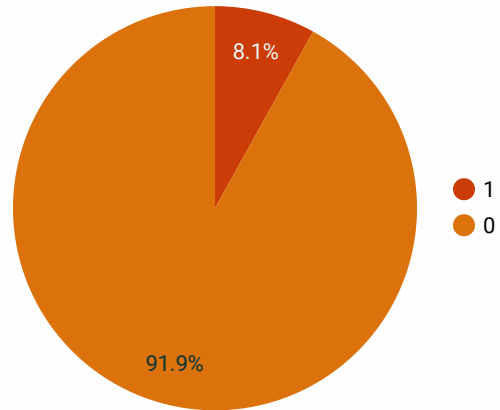


# Home Credit Default Risk Dashboard

## Client by Target



Client with Payment Difficult  
**24,825**

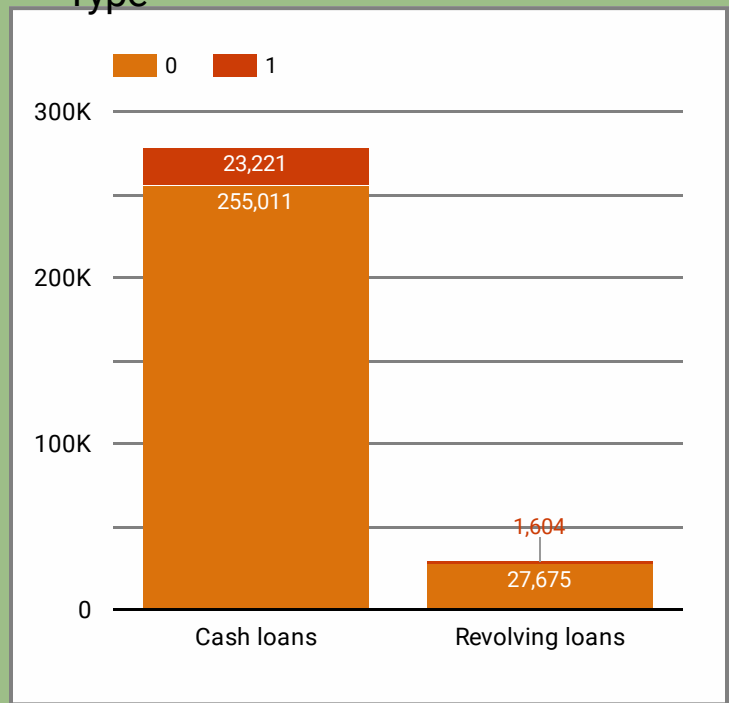
Client with Other Cases  
**282,686**

## Total Target by Education Type

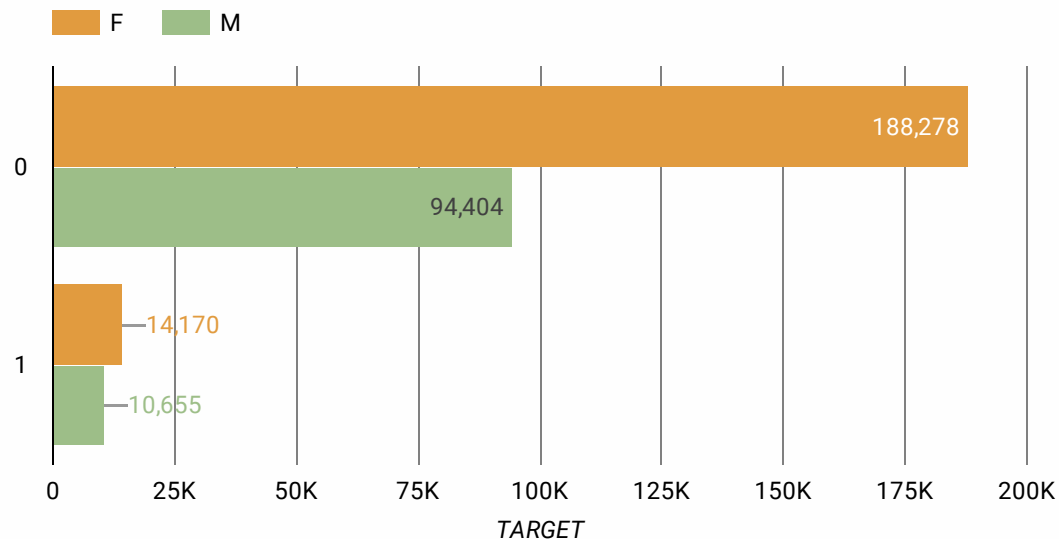
	NAME_EDUCATION_TYPE	TARGET	TARGET...
1.	Secondary / secondary special	0	198,867
2.	Higher education	0	70,854
3.	Secondary / secondary special	1	19,524
4.	Incomplete higher	0	9,405
5.	Higher education	1	4,009
6.	Lower secondary	0	3,399
7.	Incomplete higher	1	872
8.	Lower secondary	1	417
9.	Academic degree	0	161
10.	Academic degree	1	3

1 - 10 / 10 < >

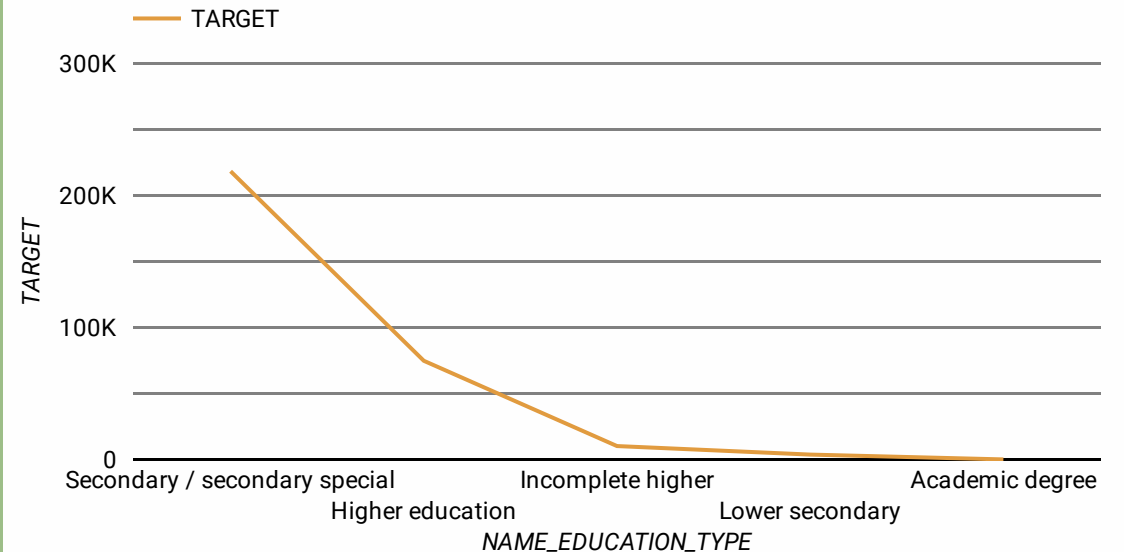
## Target by Contract Type



## Target by Gender

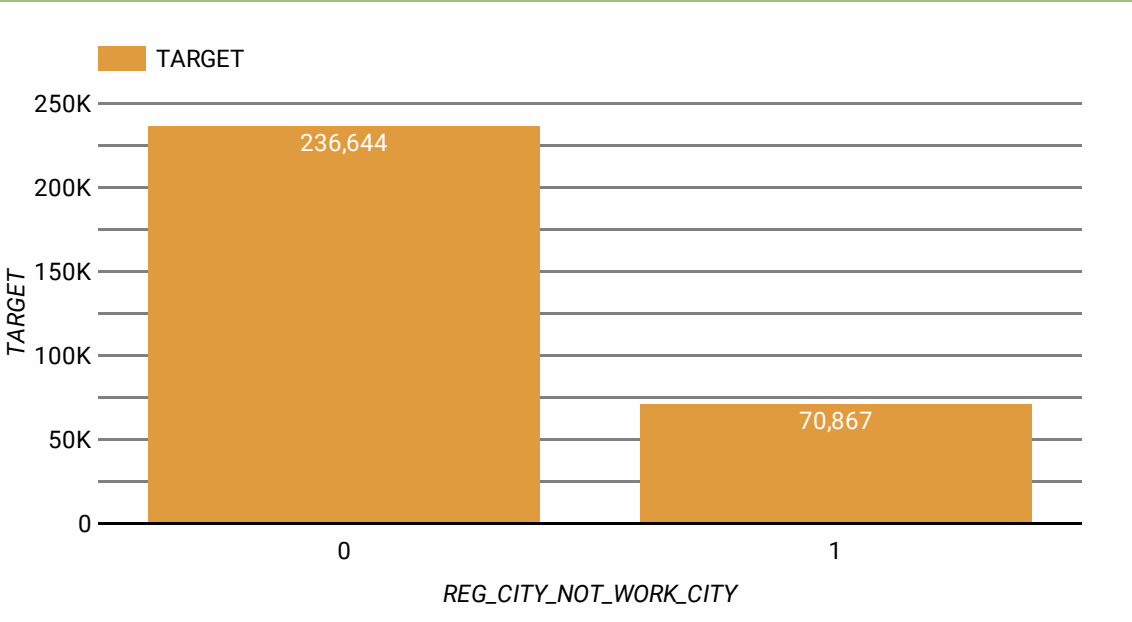


## Target by Education Type

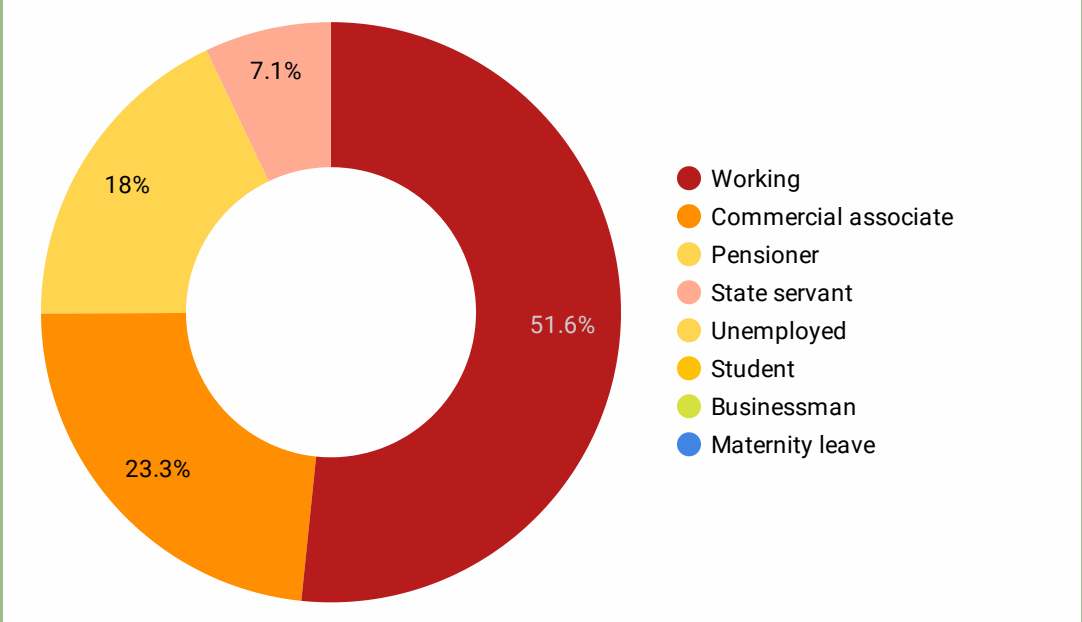


# Home Credit Default Risk Dashboard

## Comparison of Working in the Same City as Registration City



## Distribution of Income Types

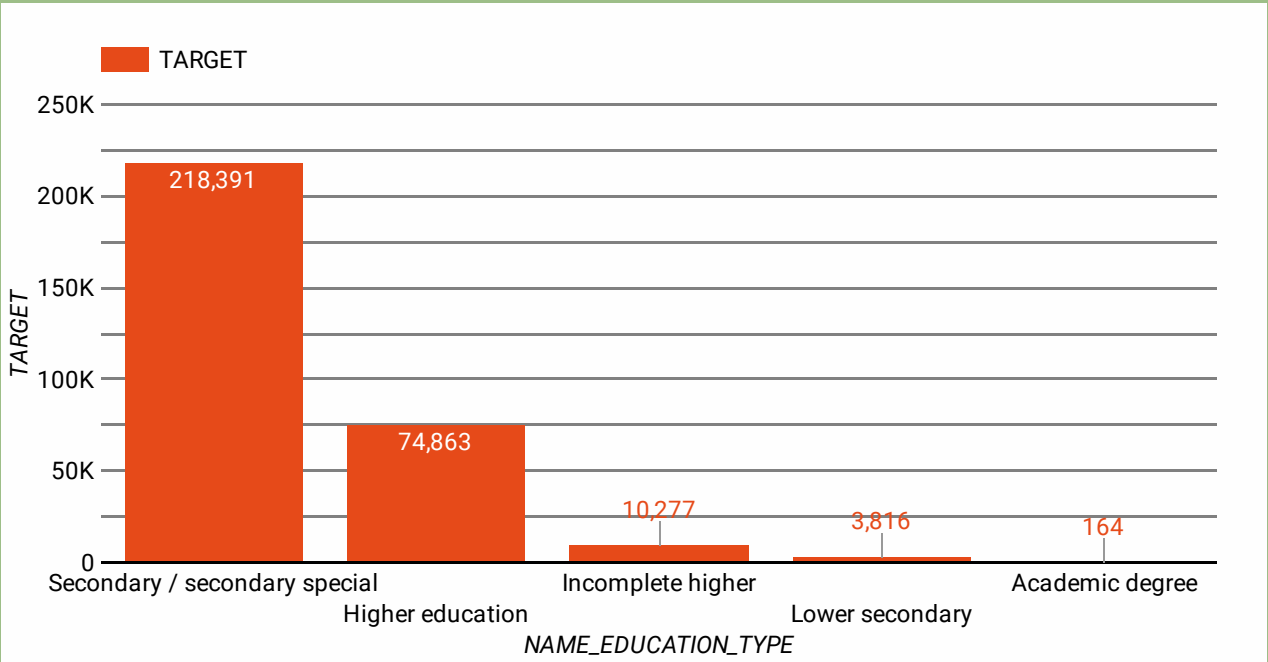


## Total Target by Organization Type

	ORGANIZATION_TYPE	TARGET	TARGET ▾
1.	Business Entity Type 3	0	61,669
2.	XNA	0	52,384
3.	Self-employed	0	34,504
4.	Other	0	15,408
5.	Medicine	0	10,456
6.	Government	0	9,678
7.	Business Entity Type 2	0	9,653
8.	School	0	8,367
9.	Trade: type 7	0	7,091
10.	Kindergarten	0	6,306

1 - 25 / 116 < >

## Distribution of Education Levels



# Home Credit Default Risk Dashboard

## Metric Evaluation

### Logistic Regression Without Handling

	precision	recall	f1-score	support
0	0.92	1.00	0.96	56389
1	0.00	0.00	0.00	5114
accuracy			0.92	61503
macro avg	0.46	0.50	0.48	61503
weighted avg	0.84	0.92	0.88	61503

### Random Forest Without Handling

	precision	recall	f1-score	support
0	0.92	1.00	0.96	56389
1	0.62	0.00	0.01	55144
accuracy			0.92	61503
macro avg	0.77	0.50	0.48	61503
weighted avg	0.89	0.92	0.88	61503

### Logistic Regression Using SMOTETomek

	precision	recall	f1-score	support
0	0.79	0.84	0.82	89
1	0.87	0.82	0.84	111
accuracy			0.83	200
macro avg	0.83	0.83	0.83	200
weighted avg	0.83	0.83	0.83	200

### Random Forest Using SMOTETomek

	precision	recall	f1-score	support
0	0.84	0.90	0.87	89
1	0.91	0.86	0.89	111
accuracy			0.88	200
macro avg	0.88	0.88	0.88	200
weighted avg	0.88	0.88	0.88	200

### Logistic Regression Using Over Sampling

	precision	recall	f1-score	support
0	0.80	0.83	0.81	89
1	0.86	0.83	0.84	111
accuracy			0.83	200
macro avg	0.83	0.83	0.83	200
weighted avg	0.83	0.83	0.83	200

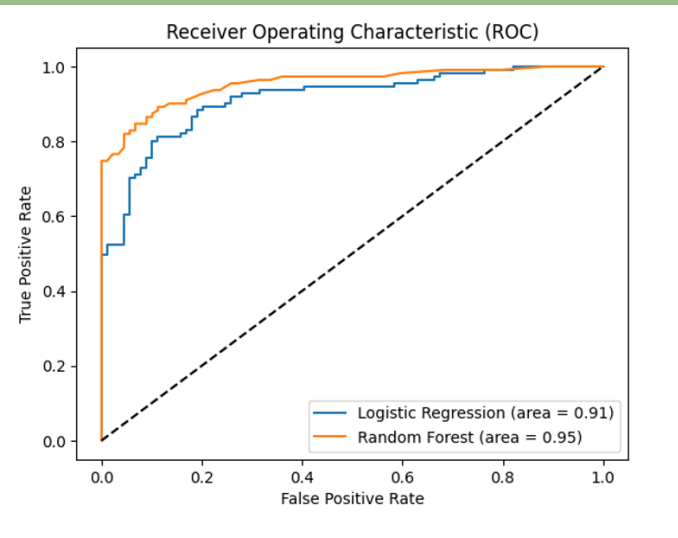
### Random Forest Using Over Sampling

	precision	recall	f1-score	support
0	0.84	0.91	0.87	89
1	0.82	0.86	0.89	111
accuracy			0.88	200
macro avg	0.88	0.88	0.88	200
weighted avg	0.88	0.88	0.88	200

# Home Credit Default Risk Dashboard

## Metric Evaluation

### Logistic Regression and Random Forest Without Handling



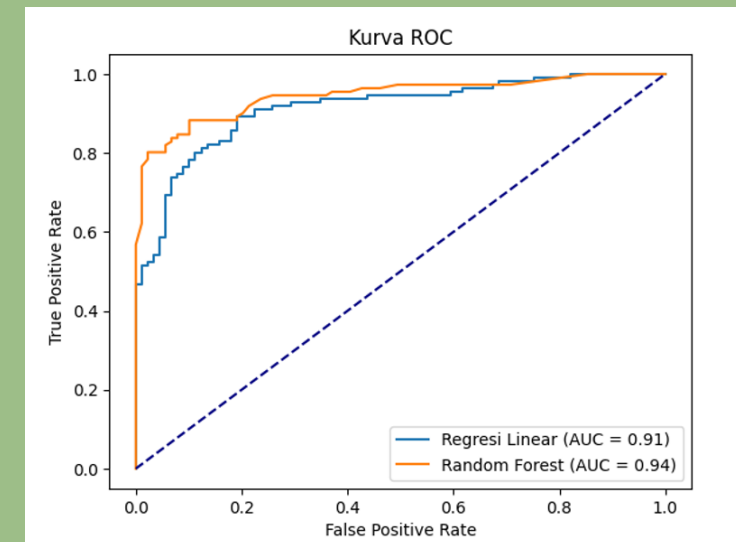
ROC AUC Logistic Regression

0.499

ROC AUC Random Forest

0.502

### Logistic Regression and Random Forest Using SMOTETomek



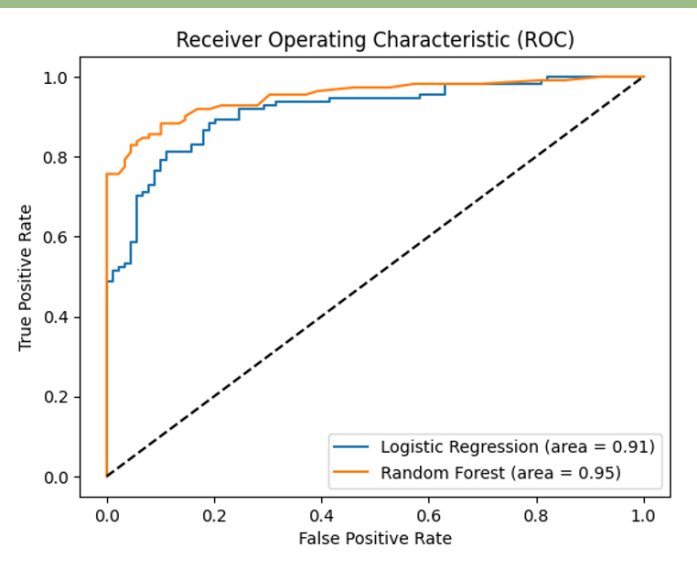
ROC AUC Logistic Regression  
SMOTETomek

0.832

ROC AUC Random Forest  
SMOTETomek

0.882

### Logistic Regression and Random Forest Using Over Sampling



ROC AUC Logistic Regression  
Random Over Sampling

0.83

ROC AUC Random Forest  
Random Over Sampling

0.88