Canadian Credit Risk Analysis & Explainability

This dashboard predicts **Credit Risk** using Canadian macroeconomic credit data and explains the predictions using SHAP values.

Upload a Feature-Engineered CSV

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Bank_of_Canada_feature_engineered.csv 1.9KB

Data Preview

	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Jun-25_MoM_change	Jul-25_MoM_change	Aug-25_MoM_change	Sep-25_MoM_change	Jun-25_MoM_pct_change
0	1	1	1	1	1	-6821	-5190	-1516	18385	-0.1474
1	0.4173	0.4191	0.4212	0.4235	0.4254	2503	6350	9152	16784	0.1091
2	0.262	0.2645	0.2662	0.2683	0.2702	5739	5894	8375	14348	0.3434
3	0	0	0	0	0	-3236	456	777	2436	-0.5203
4	0.4274	0.4262	0.4238	0.4212	0.4193	-9324	-11539	-10670	1601	-0.3996

Aligned Model Features

	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Jun-25_MoM_change	Jul-25_MoM_change	Aug-25_MoM_change	Sep-25_MoM_change	Jun-25_MoM_pct_change
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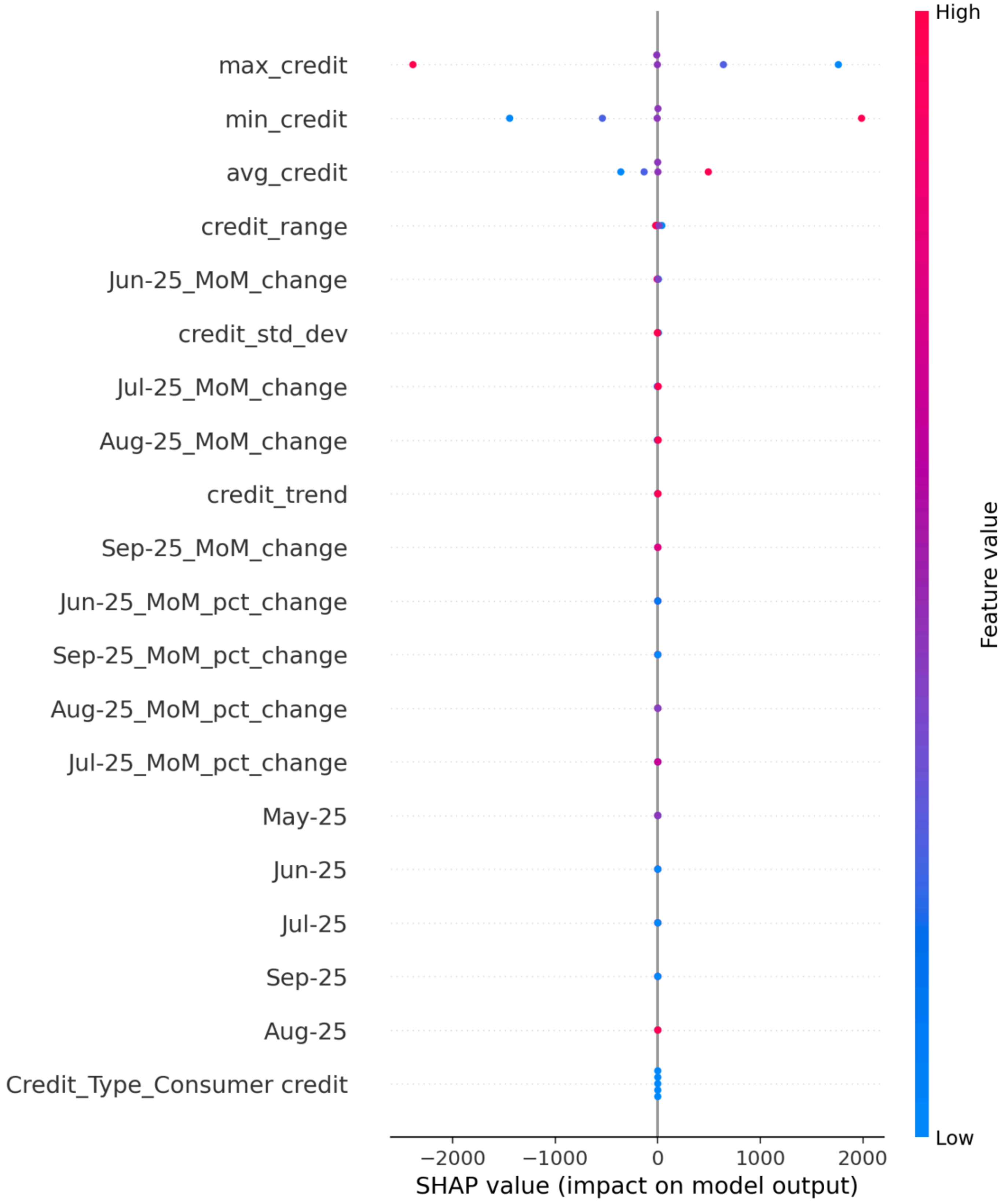
Predictions

	Predicted Credit Risk
0	Low
1	High
2	High
3	Low
4	High

Predicted CSV saved at: C:\Users\kirti\VS Code Projects\VS Code\33. Canadian-Credit-Risk-Model\Output\predicted_credit_risk.csv

SHAP summary CSV saved at: C:\Users\kirti\VS Code Projects\VS Code\33. Canadian-Credit-Risk-Model\Output\shap_summary.csv

Model Explainability (SHAP)



Top 5 Features Impacting Risk Prediction

	0
max_credit	
min_credit	
avg_credit	
credit_range	
Jun-25_MoM_change	

Business Insights

- High volatility and rapid credit growth increase risk probability.
- Stable trends in credit reduce predicted risk.
- Use this dashboard to monitor emerging risk in credit portfolios.