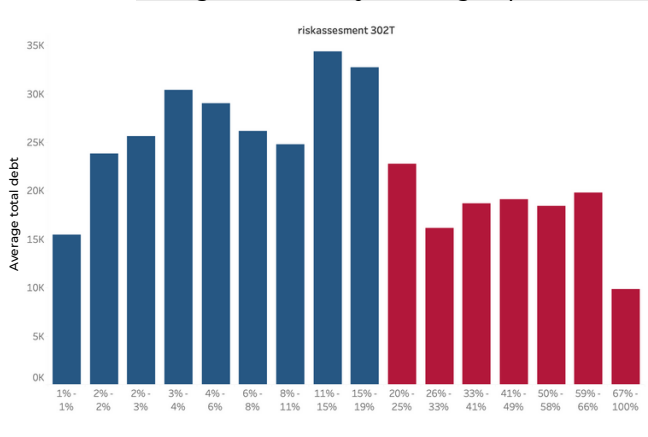


HOME CREDIT

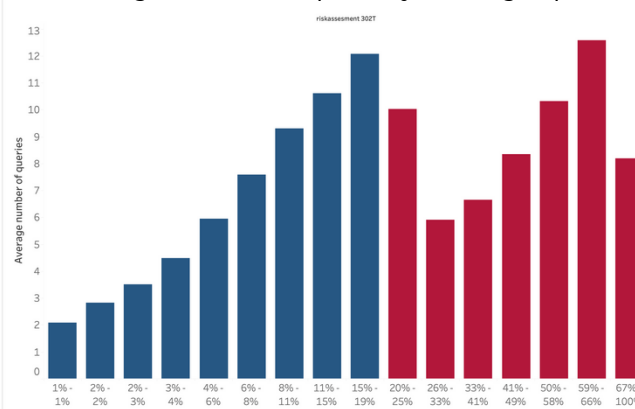
High default
Low default

METHOD: Random Forest classification on Demographics, Socioeconomics, and Credit-related Data

Average total debt by default groups



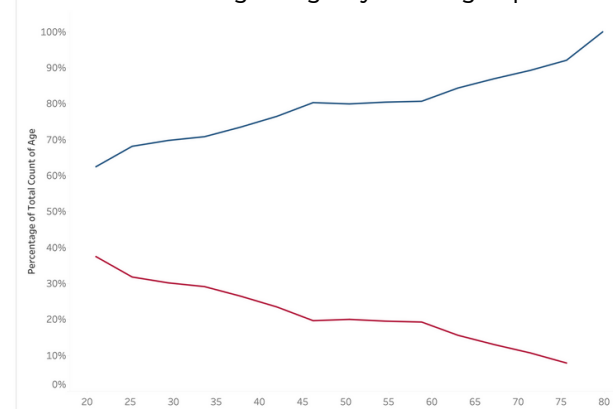
Average number of inquiries by default groups



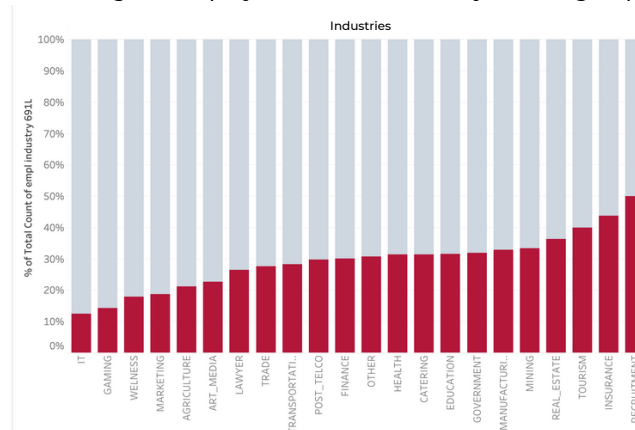
STRATEGIES AND ASSESSMENT

1. Query Thresholds
2. Income & Financial Indicators
3. Age Correlation
4. Industry-based Approach
5. Marital Status & Education Data

Percentage of age by default groups

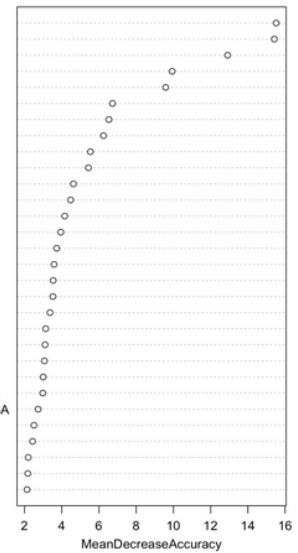


Percentage of Employment in industries by default groups

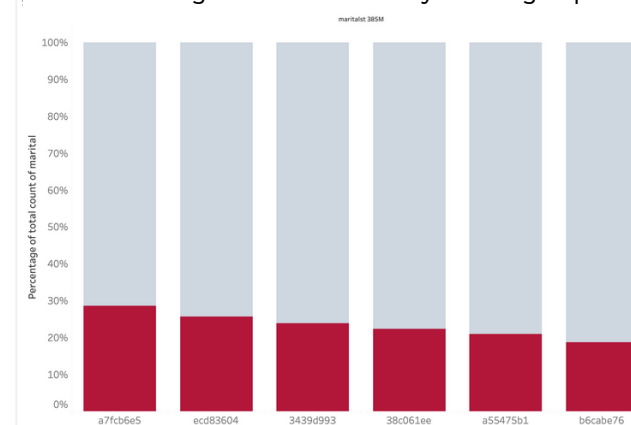


Most predictive
Credit-related
variables

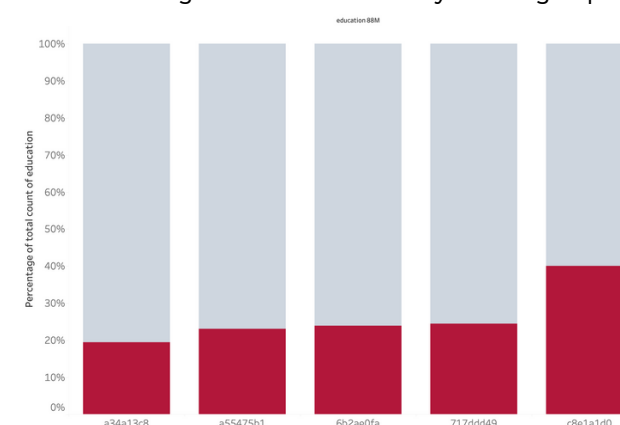
days360_512L
numberofqueries_373L
birthdate_574D
firstquarter_103L
pmtsum_45A
totaldebt_9A
numinststopaygr_769L
numinstunpaidmax_3546851L
pmtscout_423L
currdebt_22A
lastrejectdate_50D
sumoutstandtotal_3546847A
lastcancelreason_561M
numrejects9m_859L
numinstpaidearly_338L
lastactivateddate_801D
maxdebt4_972A
lastst_736L
lastapprcredamount_781A
annuitynextmonth_57A
numinsts_657L
credtype_322L
firstdatedue_489D
avgoutstandbalance6m_4187114A
maxoutstandbalance12m_4187113A
education_1103M
lastapprdate_640D
lastapplicationdate_877D
totalsettled_863A
numactiverelcontr_750L



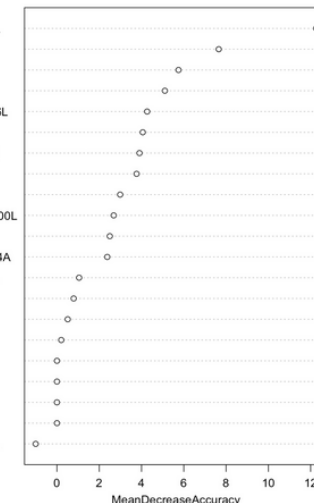
Percentage of marital status by default groups



Percentage of education levels by default groups



numberofqueries_373L
age
education_88M
empl_industry_691L
contractsum_5085716L
familystate_447L
description_5085714M
incometype_1044T
maritalst_385M
empl_employedtotal_800L
sex_738L
mainoccupationinc_384A
safeguarantylflag_411L
language1_981M
role_1084L
for3years_584L
for3years_128L
pmtaverage_3A
childnum_185L
num_group1
requesttype_4525192L



Most predictive
demographics and
socioeconomics
variables.