

Credit Card Defaulters

November 29th, 2021
Brent Smart



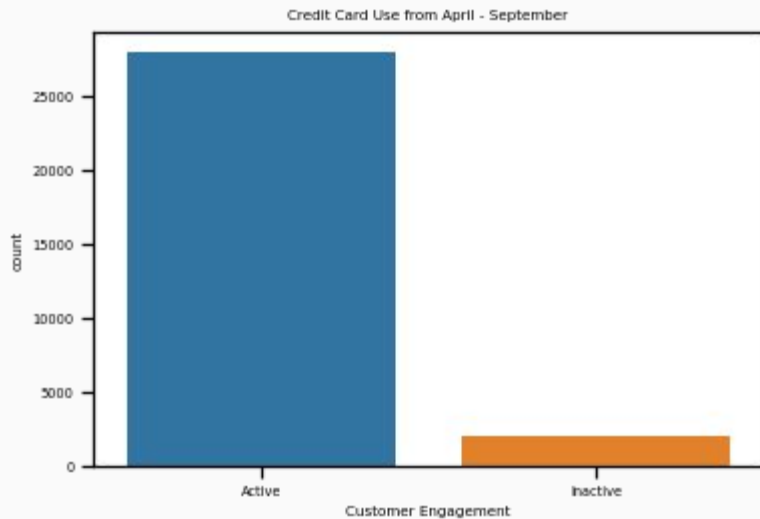
Goals

- Of our active clients, which ones default on their credit cards?
- What company losses and risks are associated with credit card defaulters?
- How can predictive models help identify these clients?

Data source



[Machine Learning Repository](#)

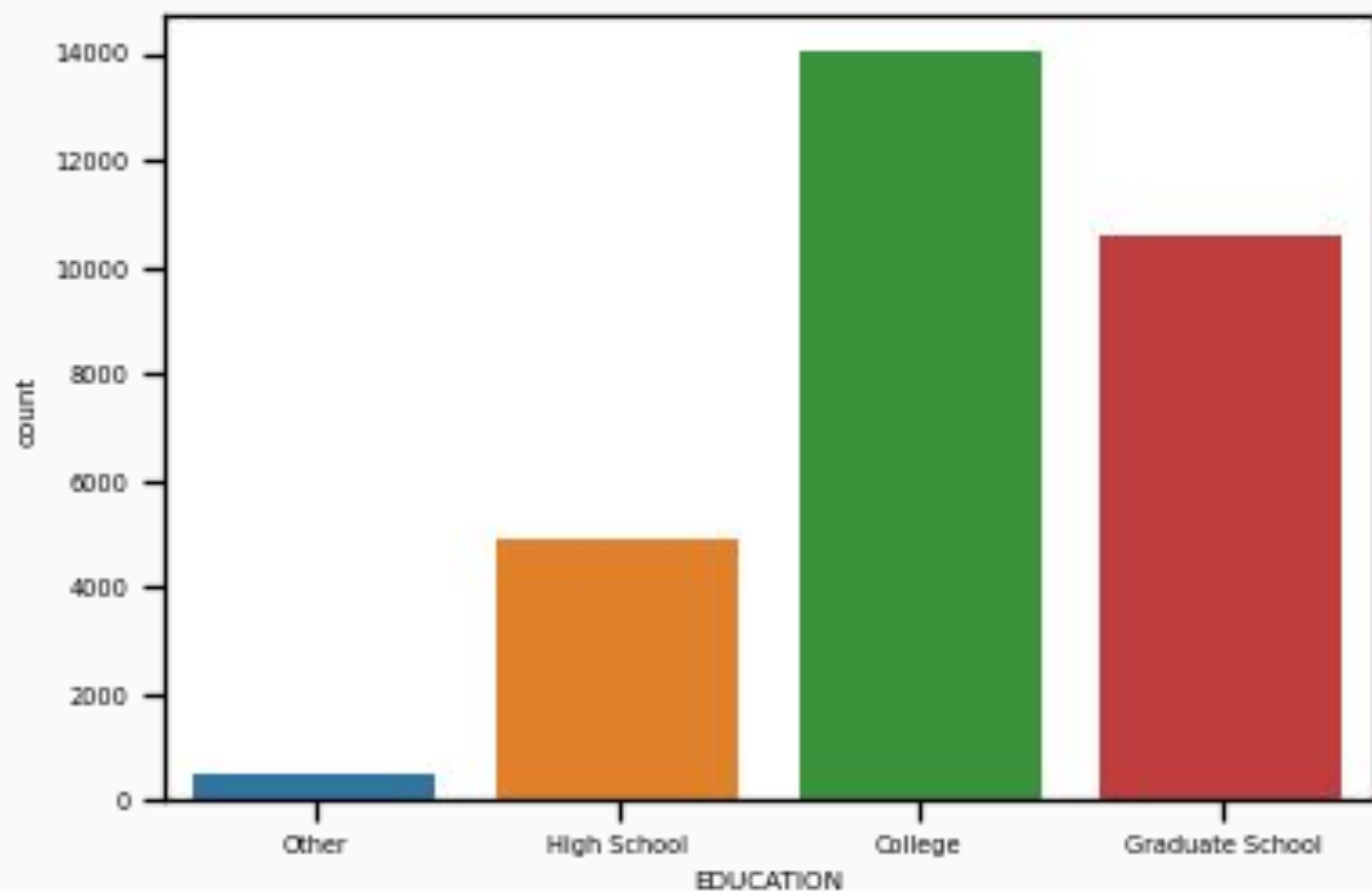


93%
engaged

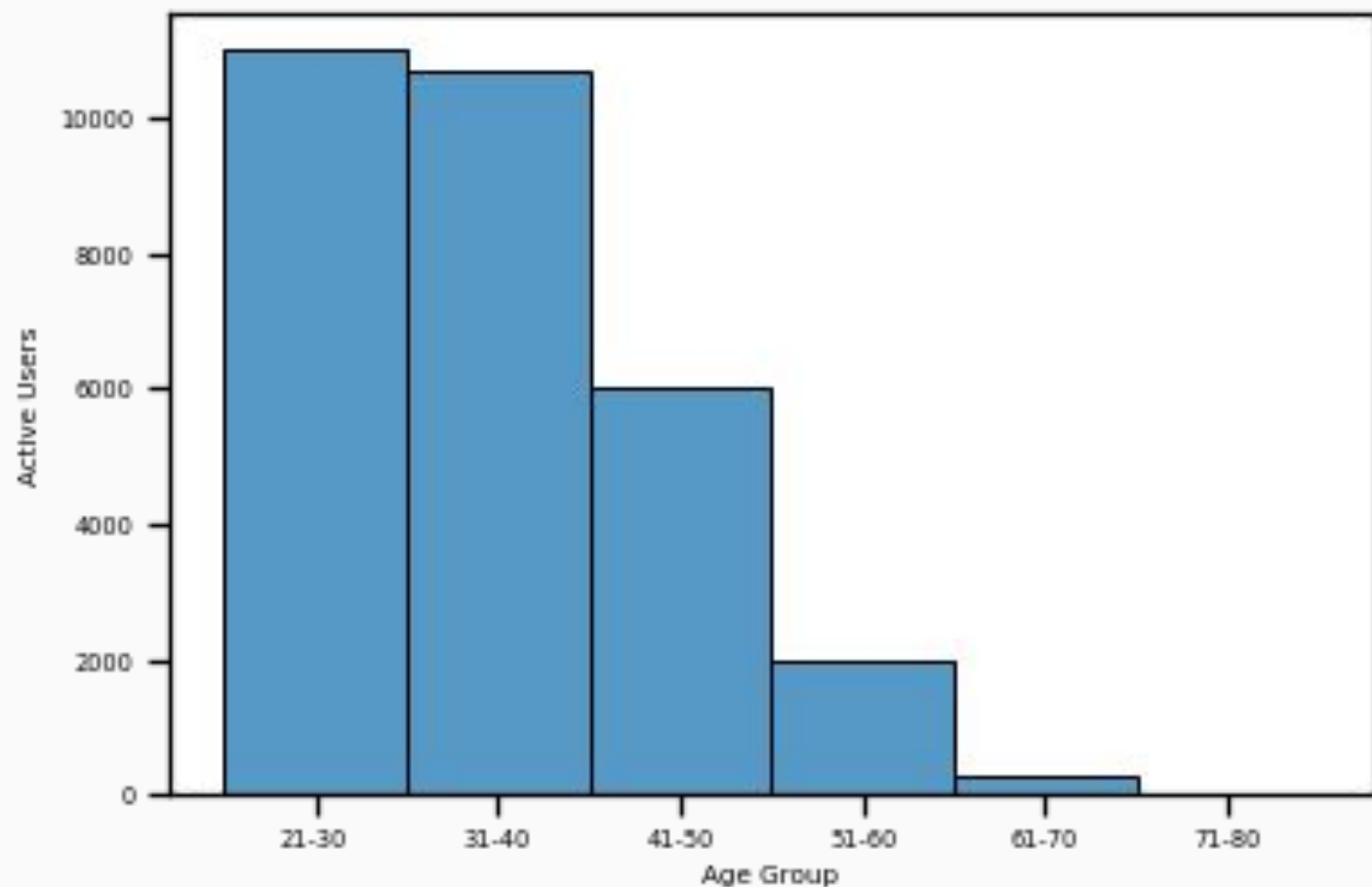
(27891/30000)

Who are our engaged clients?

Number of Clients by Education



Clients by Age Group



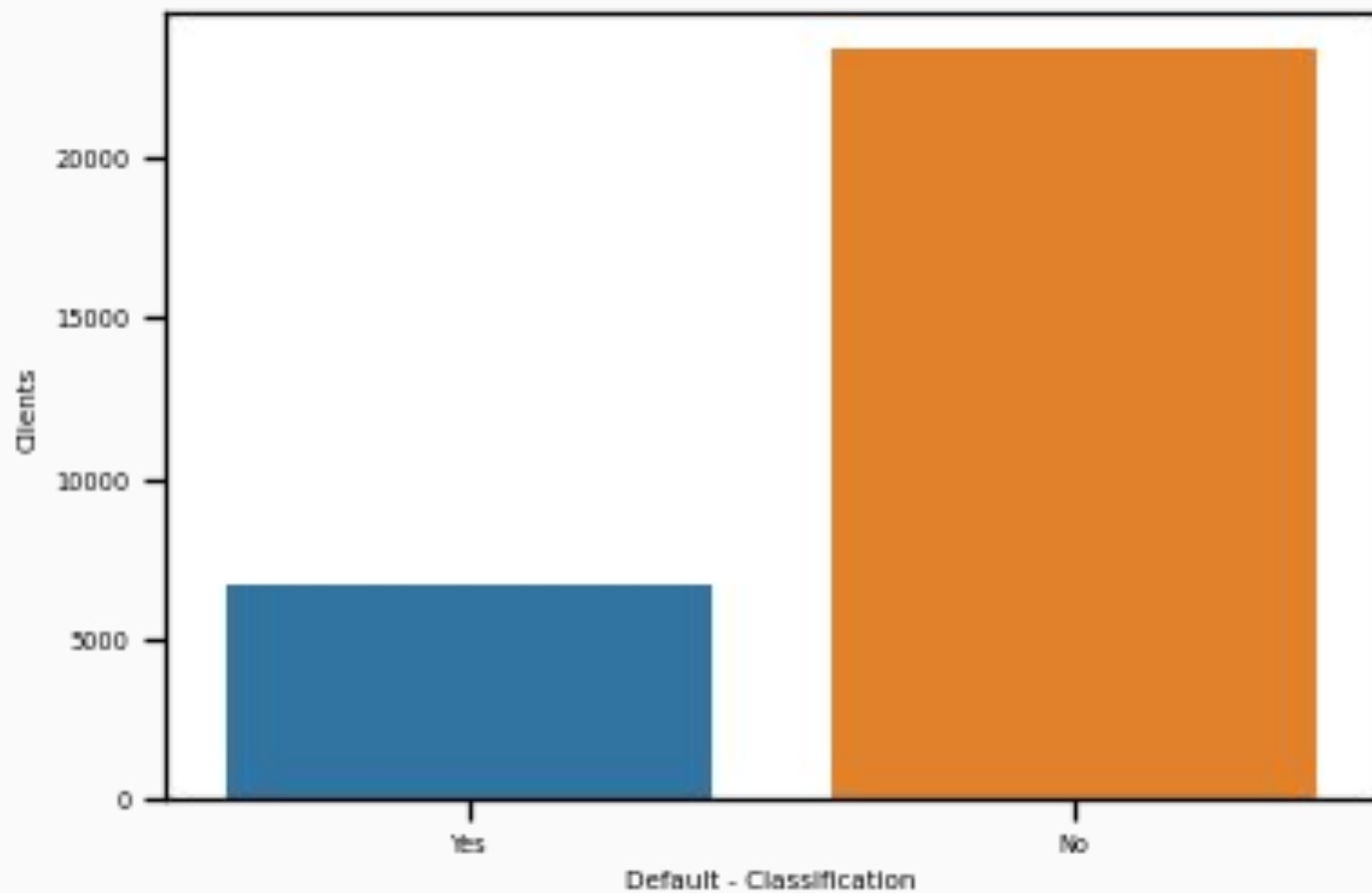
What is at risk?

21% ▼

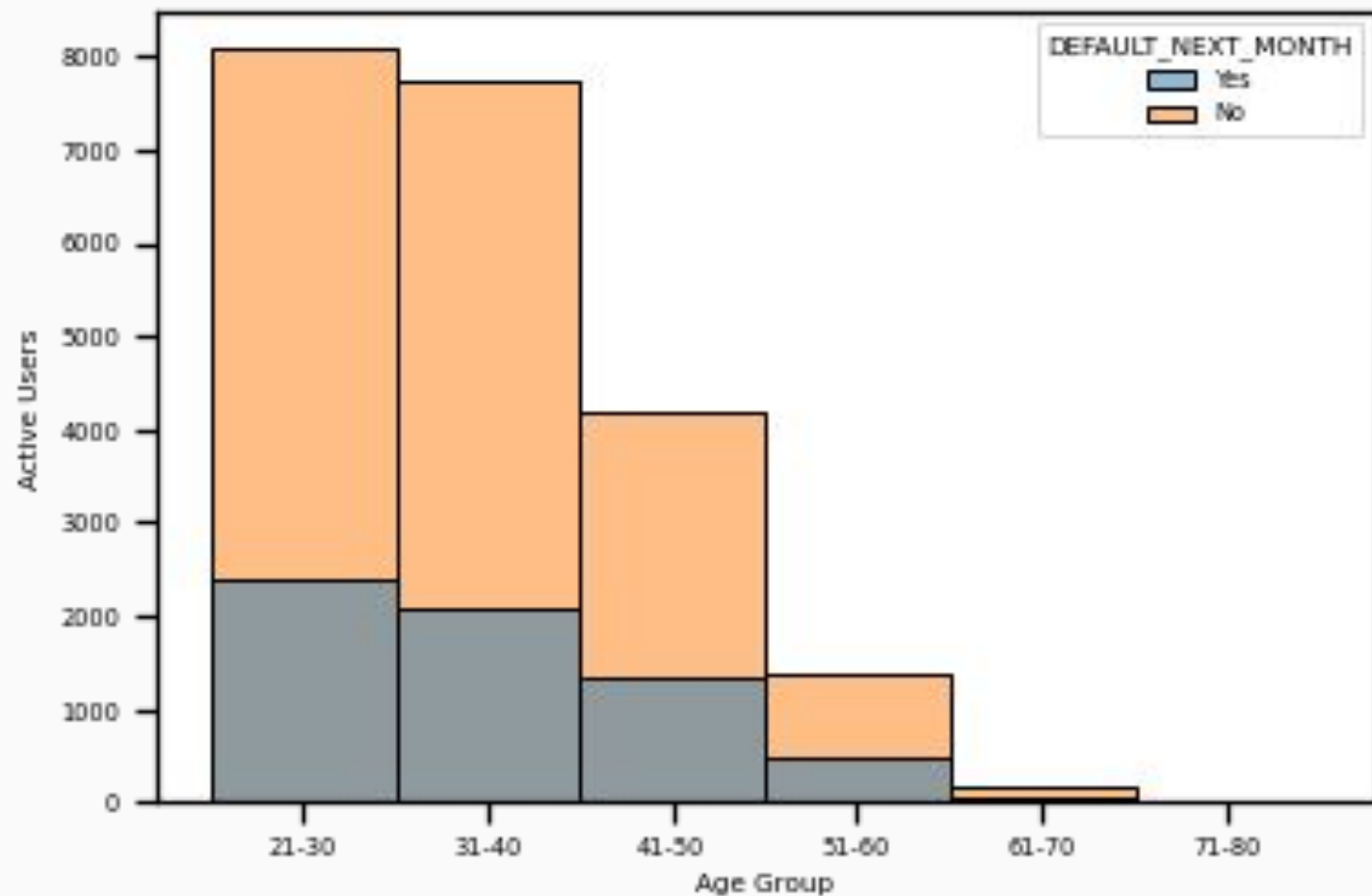
drop in future income (next month)

Which clients default?

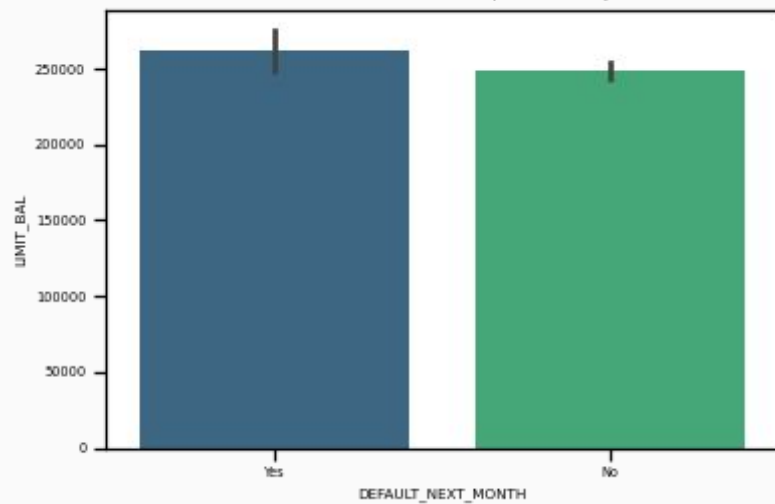
Defaulting and Nondefault Clients Count



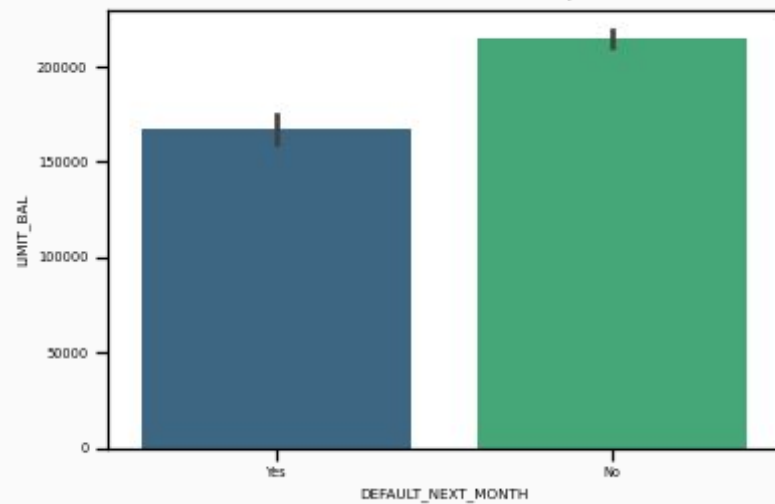
Default Classification by Age Group



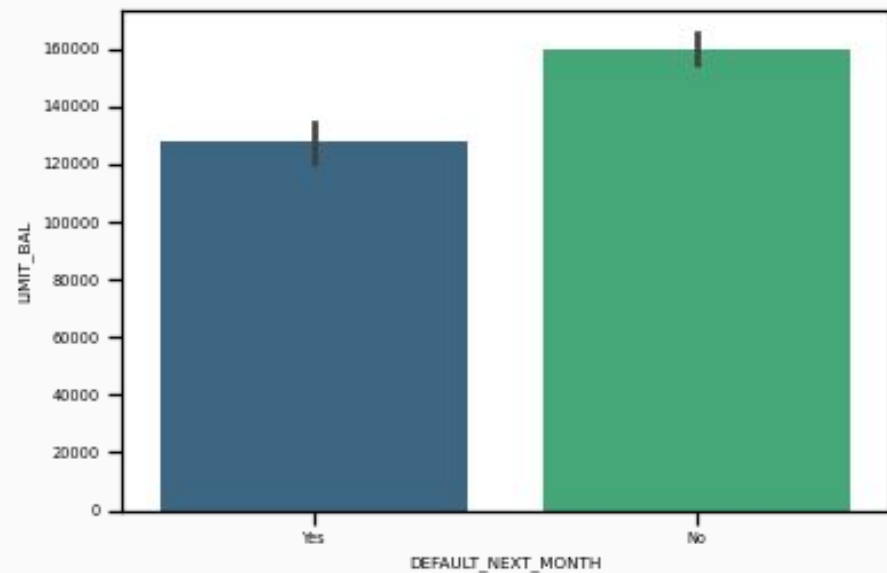
Default Next Month with no September Activity



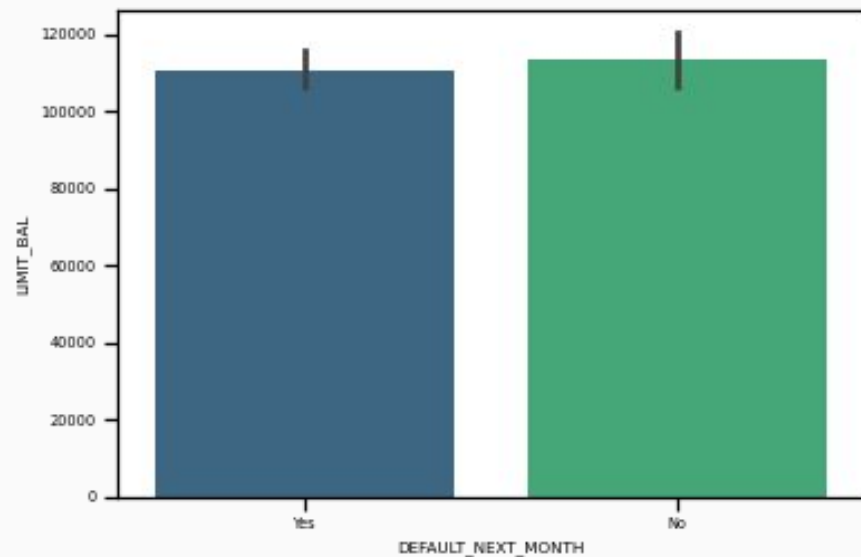
Default Next Month Paid Amount Due in September



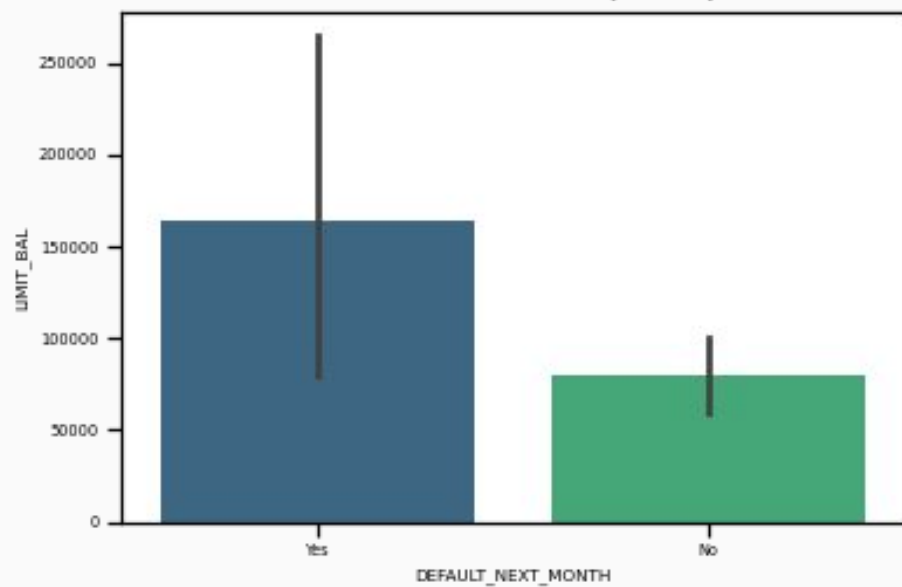
Default Next Month with 1 Month Payment Delay



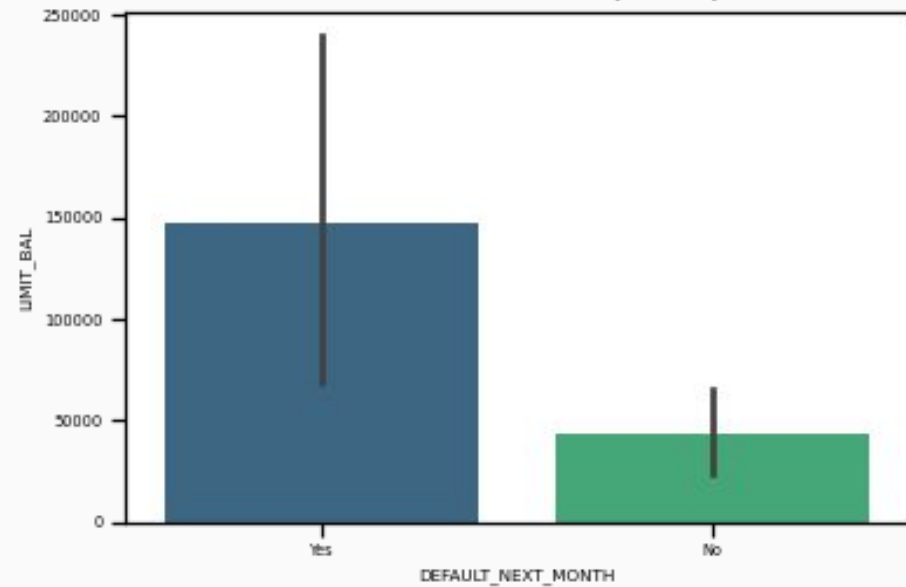
Default Next Month with 2 Month Payment Delay



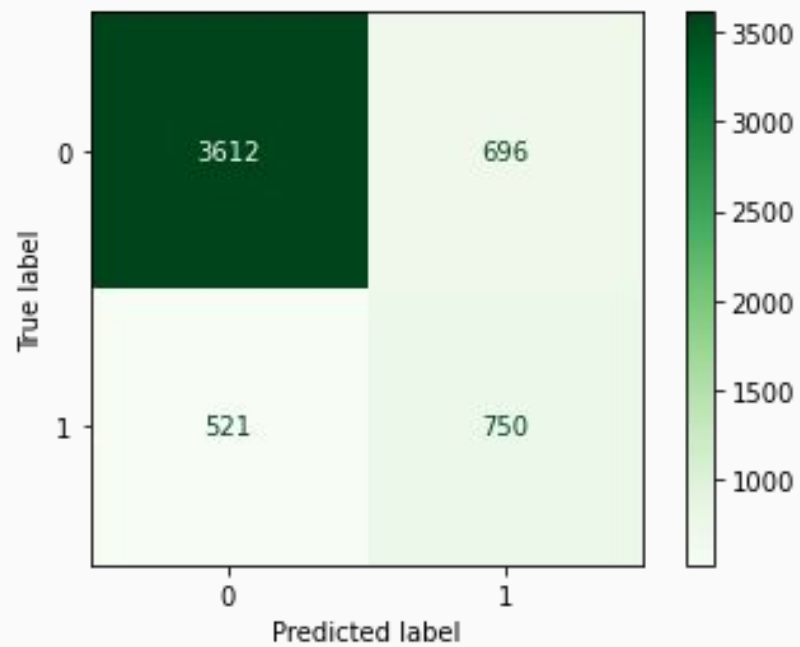
Default Next Month with 7 Month Payment Delay



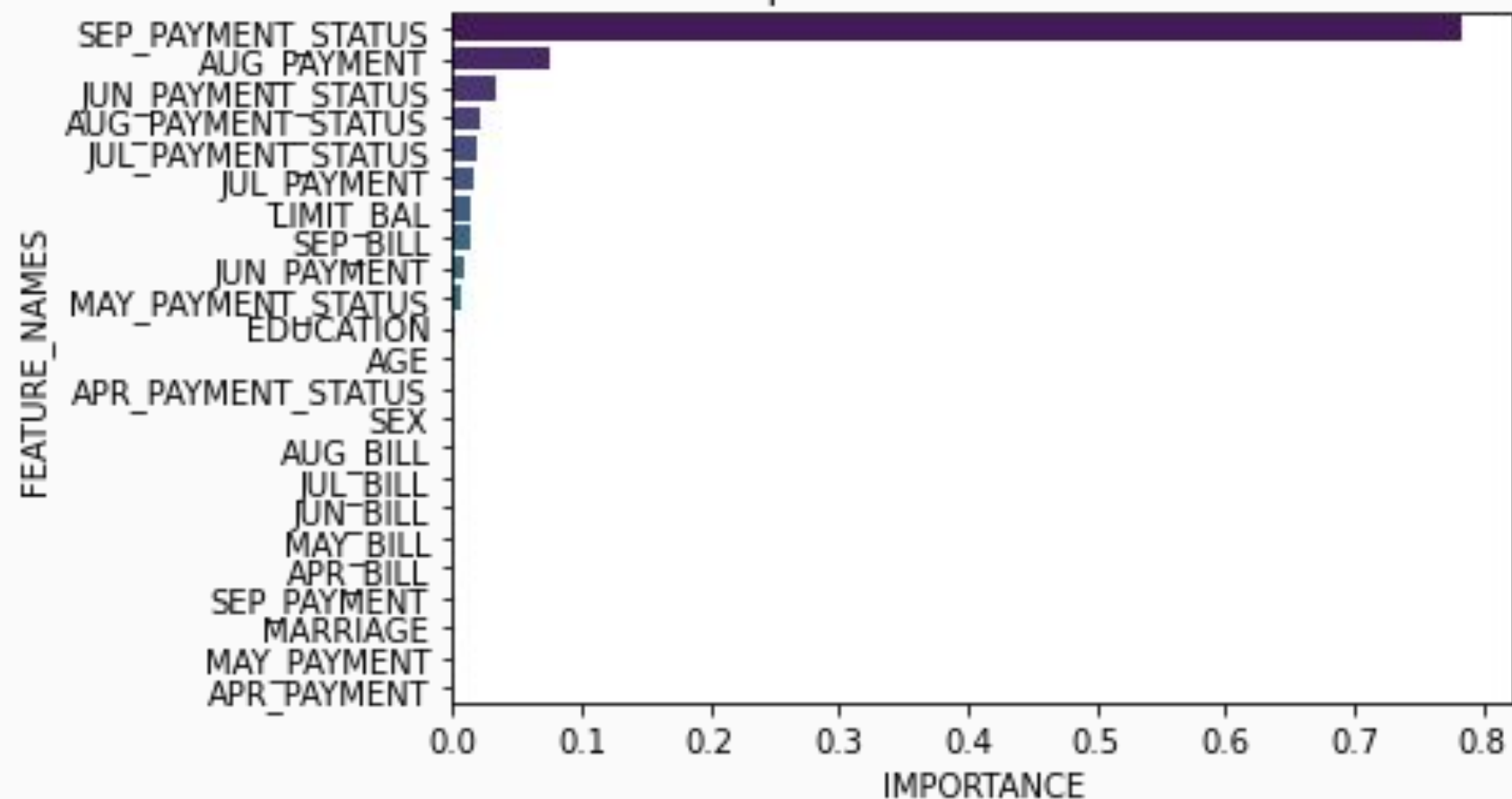
Default Next Month with 8 Month Payment Delay



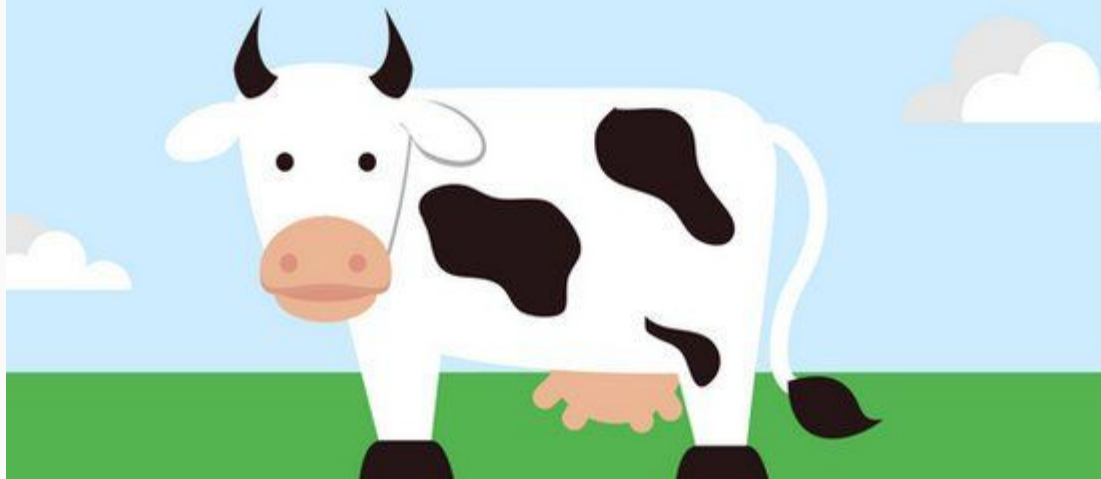
How can predictive models to identify these clients?



Feature Importance - Decision Tree Model



moochas gracias!





Contact Me

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