Dataset and Target variable

Development window

Validation window
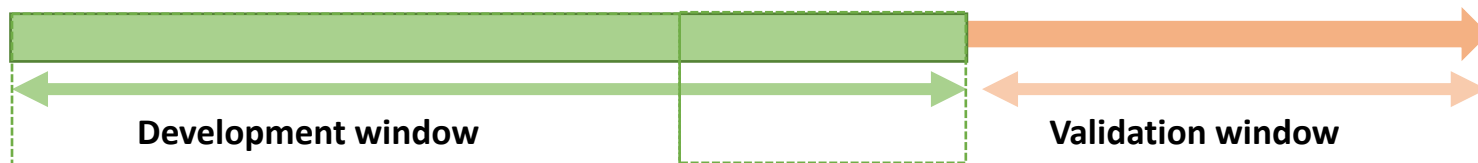
Training/Validation : 7:3

Feature engineering & model training

Demographics

Credit behavior

3rd info
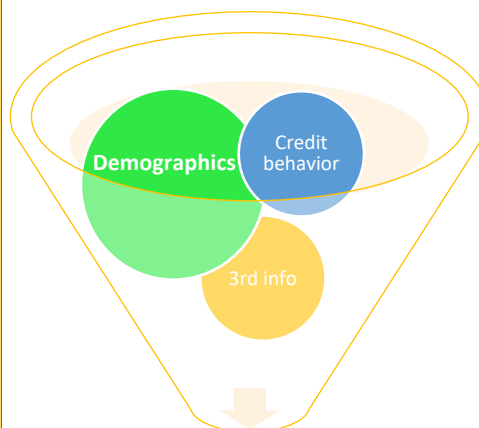
Final list of independent variables

INFORMATION VALUE

Var 1	28%
Var 2	9%
Var 3	8%
Var 4	8%
....	7%
	5%
	4%
	3%
	3%
	3%

ROC CURVE

100%
80%
60%
40%
20%
0%

0%   20%   40%   60%   80%   100%
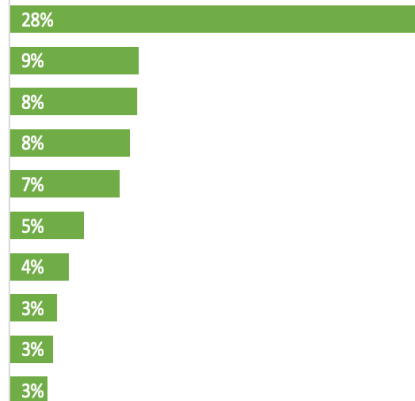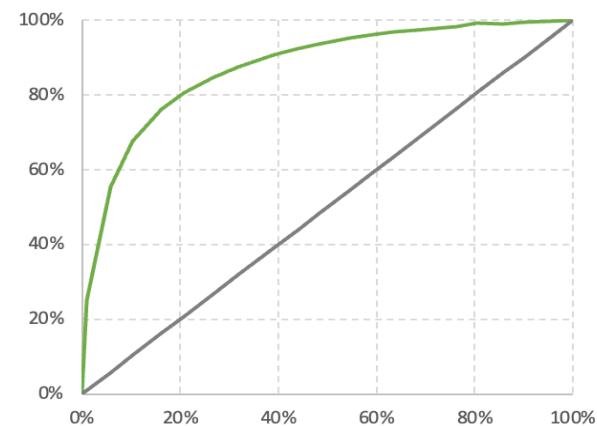
Performance & Stability evaluation

BAD RATE by SCORE GROUP

5.9% 3.2% 2.3% 1.7% 1.3% 1.0% 0.9% 0.8% 0.7% 0.6%

1 2 3 4 5 6 7 8 9 10

DECILE   ACC_BADRATE

Population stability

Validation window

PSI Index	6.4%	10.3%	11.5%	8.0%