

| Dataset                | AUC   | Accuracy | Sensitivity | Specificity | Precision | F1    |
|------------------------|-------|----------|-------------|-------------|-----------|-------|
| Train (2004-2013)      | 0.987 | 0.934    | 0.954       | 0.933       | 0.262     | 0.411 |
| Validation (2014-2015) | 0.985 | 0.932    | 0.944       | 0.932       | 0.248     | 0.393 |
| Test (2016-2017)       | 0.979 | 0.915    | 0.931       | 0.914       | 0.208     | 0.340 |

*Source:*

HMDA data on originated loans for the purchase of owner-occupied homes from 2004-2017.

Metrics calculated using optimal threshold from Youden’s J statistic.

Training: 2004-2013, Validation: 2014-2015, Test: 2016-2017.