

Vision Score — A Leading Bank Backtest Performance

Evaluated on client-provided sample (4,657 records, 1,135 defaults). Vision Score delivered GINI 46.7 with monotonic ranking across all 10 score bins.

46.7

GINI SCORE
Backtest · client sample

24.37%

Sample bad rate
Backtest baseline (bad-enriched sample)

49.1%

Bottom decile bad rate
Score 27–56 — 2.0x sample avg

4.5%

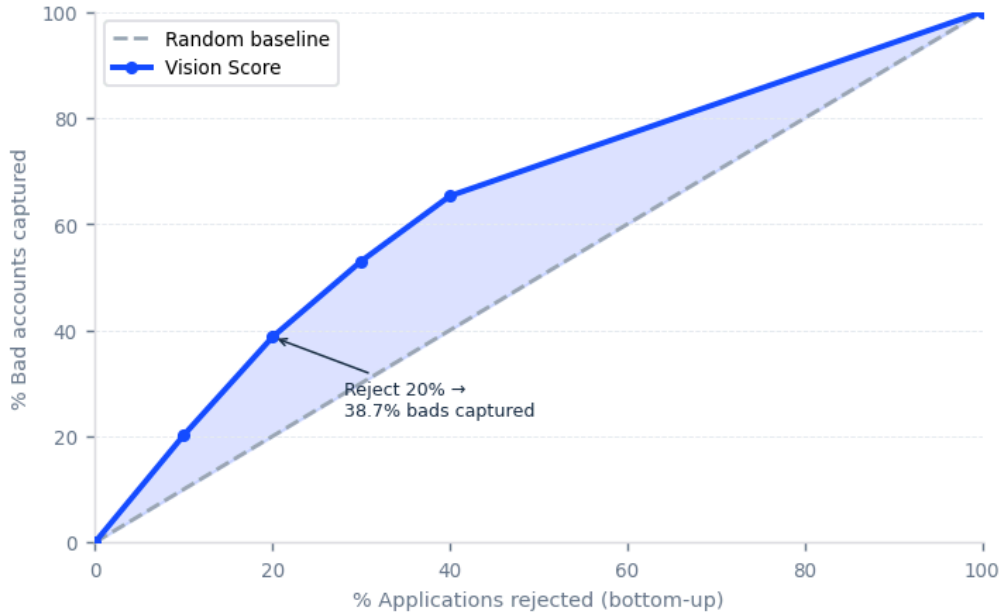
Top decile bad rate
Score 88–96 — 81% lower than avg

38.7%

Bads captured · worst 20%
Bad rate after reject → 18.7% (-23.3%)

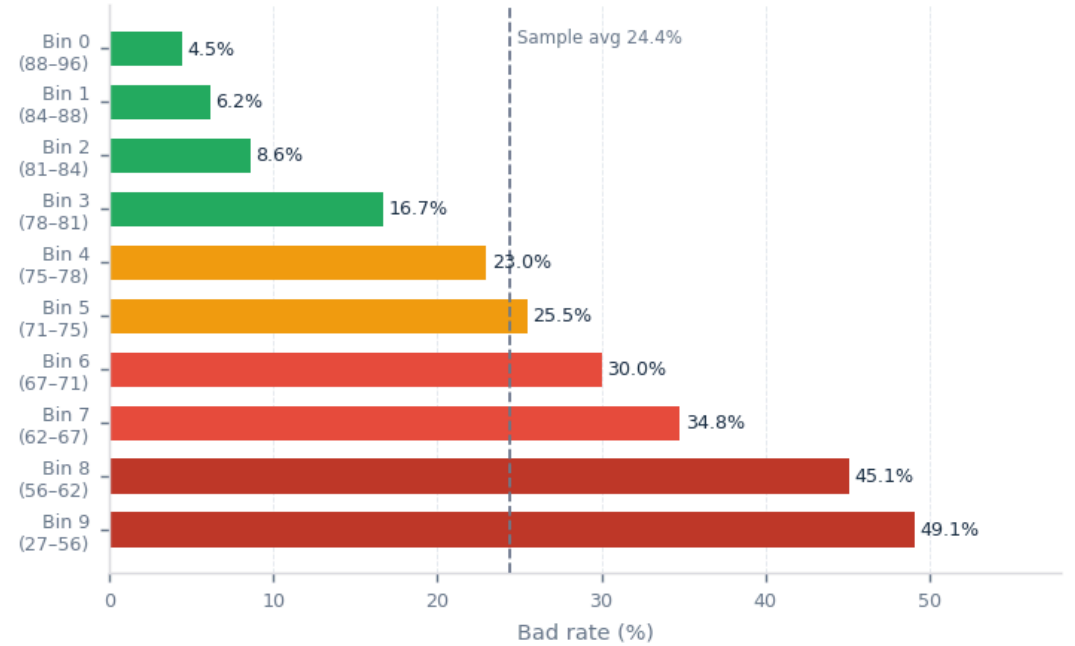
LIFT CURVE — VISION SCORE VS RANDOM BASELINE

Area between curves is model lift. At 20% rejection, the model catches 38.7% of all defaults (vs 20% random) — lift index ≈ 1.9x.



BAD RATE BY SCORE BIN (10 EQUAL-SIZE DECILES)

Bin 0 (88–96) = lowest risk · Bin 9 (27–56) = highest risk



REJECTION STRATEGY OUTCOMES

Reject	Score cut	Bad rate after	Reduction	Bads captured
Worst 10%	≤ 56	21.62%	-11.3%	20.2%
Worst 20%	≤ 62	18.68%	-23.3%	38.7%
Worst 30%	≤ 67	16.39%	-32.8%	53.0%
Worst 40%	≤ 71	14.11%	-42.1%	65.3%

■ RANKING POWER

GINI 46.7 — strong and monotonic across all bins

Bad rate decreases smoothly from **49.1% (bin 9, lowest scores)** down to **4.5% (bin 0, highest scores)** — roughly **11x** separation. No reversal or inversion at any decile. The score is a reliable, ordered risk signal.

■ RISK CONCENTRATION

Half of all defaults sit in the bottom 30% of scores

Applicants scoring **≤ 67 (worst 30%)** contain **53.0%** of all defaults. Top decile (score ≥ 88) has bad rate **4.5%** — 81% below sample average. Risk separation is clean at both ends of the distribution.

■ CUT-OFF RECOMMENDATION

Balanced cut-off at score ≤ 62 — adjustable per risk appetite

Recommended: reject score ≤ 62 (worst 20%) → bad rate 18.7%, captures 38.7% of bads, keeps 80% of volume. **Conservative:** reject ≤ 67 → bad rate 16.4%, 53.0% bads captured. Threshold fully configurable.