TITLE OF THE INVENTION: METHOD, DEVICE, STORAGE MEDIUM, AND ELECTRONIC DEVICE FOR PREDICTING AUTO LOAN RISK

ABSTRACT

The present disclosure provides a method, device, storage medium, and electronic device for predicting auto loan risks, which relate to the field of machine learning. The electronic device obtains overdue risk characteristics of a borrower in a current repayment cycle; processes the overdue risk characteristics through a risk assessment model of a neural network architecture to obtain a first risk score of the borrower in the current repayment cycle; processes the overdue risk characteristics through a pre-fitted autoregressive moving average model to obtain a second risk score of the borrower in the current repayment cycle; and obtains a comprehensive risk score of the borrower based on the first risk score and the second risk score. In this way, since the risk assessment model of a neural network architecture can better capture the impact of sudden events, it makes up for the defect that the autoregressive moving average model is insensitive to sudden events, and improves a prediction accuracy of overdue risks.

Figure 1