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(71) 申请人: 无限星途科技私人有限公司 (X STAR TECHNOLOGY PTE. LTD.) [SG/SG]; 新加坡新达城1号楼, 37-03, 淡马锡林荫道7号 038987 (SG)。

(72) 发明人: 杨芮哲 (YANG, Ruizhe); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。 段庆龙 (DUAN, Qinglong); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。 涂若欣 (TU, Ruoxin); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。 冯利光 (FENG, Liguang); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。 刘兵 (LIU, Bing); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。 张磊 (ZHANG, Lei); 中国上海市浦东新区中国（上海）自由贸易试验区浦东大道2123号三层 200135 (CN)。

(74) 代理人: 北京超凡宏宇知识产权代理有限公司 (CHOFN INTELLECTUAL PROPERTY); 中国北京市海淀区北四环西路68号左岸工社1215-1218室 100080 (CN)。

(54) **Title:** VEHICLE LOAN RISK PREDICTION METHOD AND APPARATUS, STORAGE MEDIUM, AND ELECTRONIC DEVICE

(54) **发明名称:** 车贷风险预测方法、装置、存储介质及电子设备

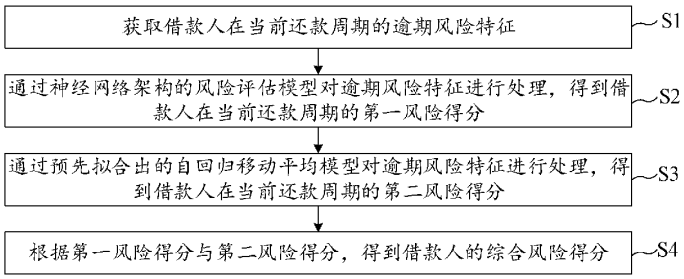


图 1

S1 Acquire an expiration risk feature of a borrower in a current repayment period
S2 Process the expiration risk feature by means of a risk assessment model of a neural network architecture to obtain a first risk score of the borrower in the current repayment period
S3 Process the expiration risk feature by means of a pre-fitted autoregressive integrated moving average model to obtain a second risk score of the borrower in the current repayment period
S4 Obtain a comprehensive risk score of the borrower on the basis of the first risk score and the second risk score

(57) **Abstract:** The present application relates to the field of machine learning, and provides a vehicle loan risk prediction method and apparatus, a storage medium, and an electronic device. The method comprises: an electronic device acquiring an expiration risk feature of a borrower in a current repayment period (S1); processing the expiration risk feature by means of a risk assessment model of a neural network architecture to obtain a first risk score of the borrower in the current repayment period (S2); processing the expiration risk feature by means of a pre-fitted autoregressive integrated moving average model to obtain a second risk score of the borrower in the current repayment period (S3); and obtaining a comprehensive risk score of the borrower on the basis of the first risk score and the second risk score (S4). A risk assessment model of a neural network architecture can better capture the impacts of a sudden event, so

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that the defect that an autoregressive integrated moving average model is insensitive to a sudden event is overcome, thereby improving the expiration risk prediction accuracy.

(57) 摘要: 本申请提供一种车贷风险预测方法、装置、存储介质及电子设备，涉及机器学习领域。电子设备获取借款人在当前还款周期的逾期风险特征（S1）；通过神经网络架构的风险评估模型对逾期风险特征进行处理，得到借款人在当前还款周期的第一风险得分（S2）；通过预先拟合出的自回归移动平均模型对逾期风险特征进行处理，得到借款人在当前还款周期的第二风险得分（S3）；根据第一风险得分与第二风险得分，得到借款人的综合风险得分（S4）。由于神经网络架构的风险评估模型能够更好地捕捉突发性事件的影响，从而弥补了自回归移动平均模型对突发性事件不敏感的缺陷，提高了对逾期风险的预测精度。