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Cross Validation Target Encoding

Fold	Pay 1	Default Payment	Mean Target Encoding
2	Up To Date	0	0
3	Up To Date	0	0
2	Missed 1 Mo	1	0.5
3	Missed 1 Mo	0	0.5

Fold	Pay 1	Default Payment	CV Target Encoding
1	Up To Date	0	0
1	Missed 1 Mo	0	0.5
1	Missed 5 Mo	1	







Cross Validation Target Encoding

Fold	Pay 1	Default Payment	Mean Target Encoding
2	Up To Date	0	0
3	Up To Date	0	0
2	Missed 1 Mo	1	0.5
3	Missed 1 Mo	0	0.5
Fold	Pay 1	Default Payment	CV Target Encoding
1	Up To Date	0	0
1	Missed 1 Mo	0	0.5
1	Missed 5 Mo	1	NA

Cross Validation Target Encoding

Fold	Pay 1	Default Payment	Mean Target Encoding
2	Up To Date	0	0
3	Up To Date	0	0
2	Missed 1 Mo	1	0.5
3	Missed 1 Mo	0	0.5
Fold	Pay 1	Default Payment	CV Target Encoding
1	Up To Date	0	0
1	Missed 1 Mo	0	0.5
1	Missed 5 Mo	1	