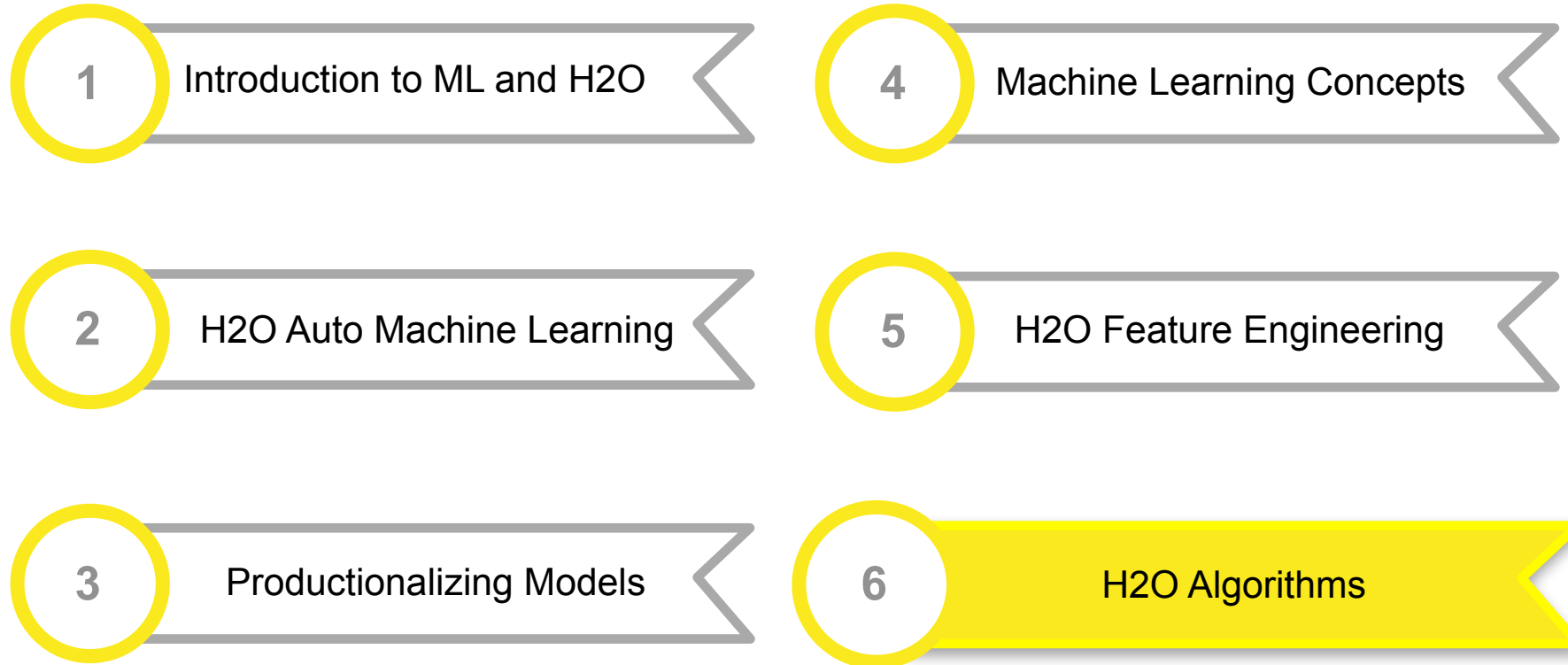




Casestudy: Lending Club Dataset

Predictor Column Name	Transformation
loan_amnt	Manage high and low amounts
term	Recode as 0/1 binary
emp_length	Create missing value indicator
home_ownership	Combine categories
annual_inc	Manage high and low annual incomes
purpose	Cross-Validated Mean Target Encoding
addr_state	Cross-Validated Mean Target Encoding
dti	Manage high and low debt-to-income ratios
delinq_2yrs	Manage high and low delinquency counts
revol_util	Manage high and low utilization
total_acc	Manage high and low number of accounts
longest_credit_length	Manage high and low credit lengths
verification_status	Recode as 0/1 binary

H2O Training



Case Study: Lending Club Dataset

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