



"Confidential and property of H2O.ai. All rights reserved"

Cross Validation Target Encoding

Fold	Pay 1	Default Payment
1	Up To Date	0
2	Up To Date	0
3	Up To Date	0
2	Missed 1 Mo	1
1	Missed 1 Mo	0
3	Missed 1 Mo	0
1	Missed 5 Mo	1

Cross Validation Target Encoding

Fold	Pay 1	Default Payment
2	Up To Date	0
3	Up To Date	0
2	Missed 1 Mo	1
3	Missed 1 Mo	0
Fold	Pay 1	Default Payment
1	Up To Date	0
1	Missed 1 Mo	0
1	Missed 5 Mo	1

Cross Validation Target Encoding

Fold	Pay 1	Default Payment
1	Up To Date	0
2	Up To Date	0
3	Up To Date	0
2	Missed 1 Mo	1
1	Missed 1 Mo	0
3	Missed 1 Mo	0
1	Missed 5 Mo	1