

Analysis

Results for output field default.payment.next.month

Individual Models

Comparing \$L-default.payment.next.month with default.payment.next.month

Correct	24,333	81.11%
Wrong	5,667	18.89%
Total	30,000	

Performance Evaluation

0	0.051
1	1.168

Confidence Values Report for \$LP-default.payment.next.month

Range	0.5 - 1.0
Mean Correct	0.811
Mean Incorrect	0.736
Always Correct Above	0.999 (0.25% of cases)
Always Incorrect Below	0.5 (0.01% of cases)
90.01% Accuracy Above	0.937
2.0 Fold Correct Above	0.943 (90.6% of cases)

Evaluation Metrics

Model	AUC	Gini
\$L-default.payment.next.month	0.728	0.455

Analysis

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