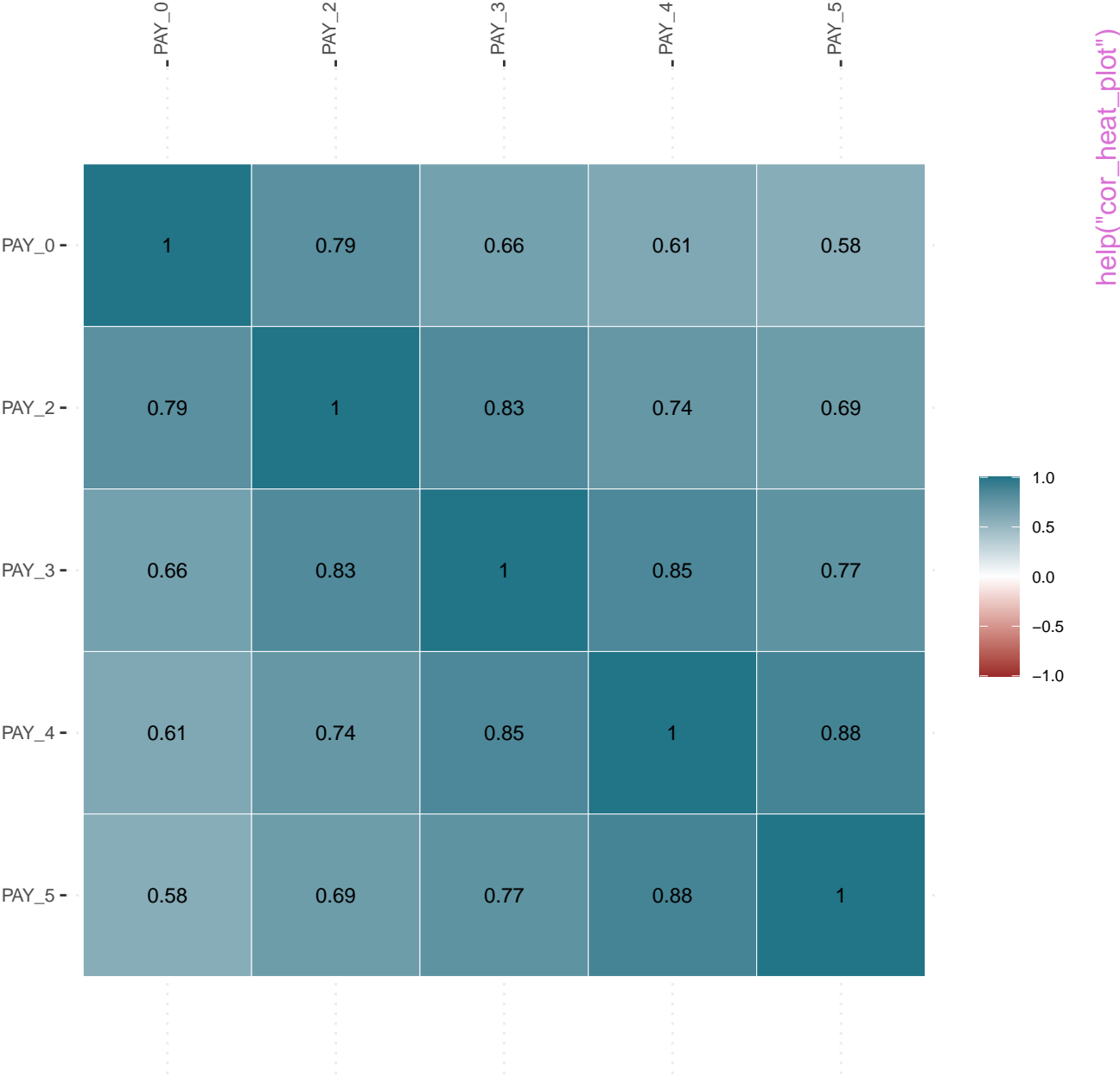
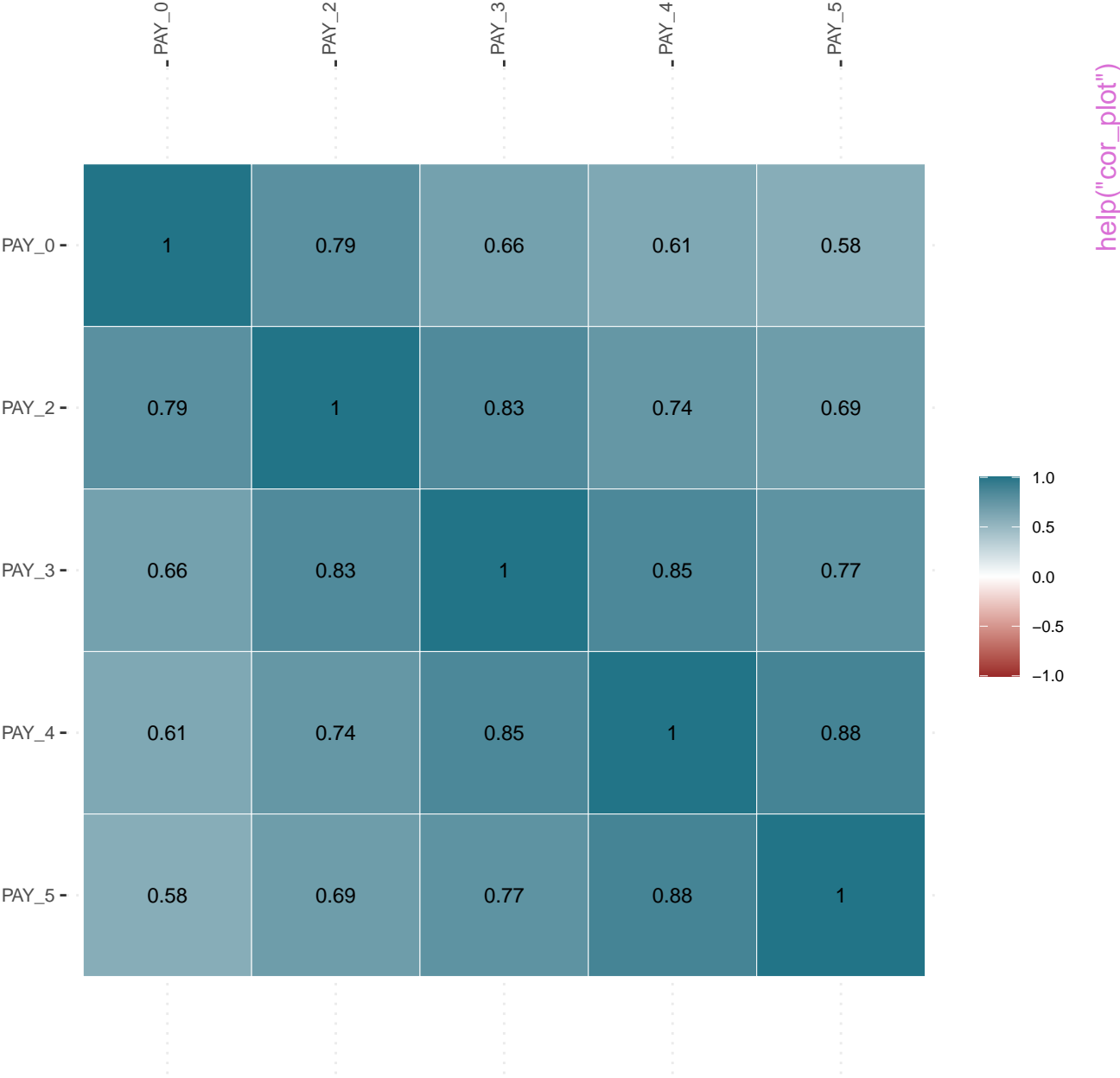


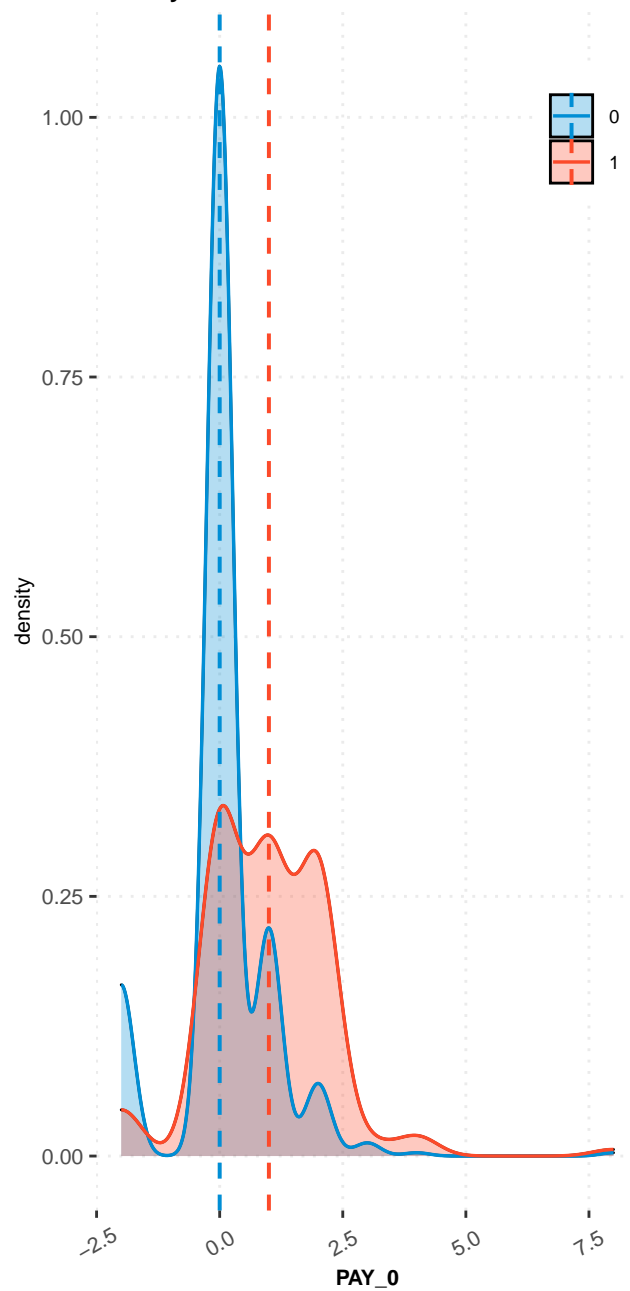
Correlation Matrix



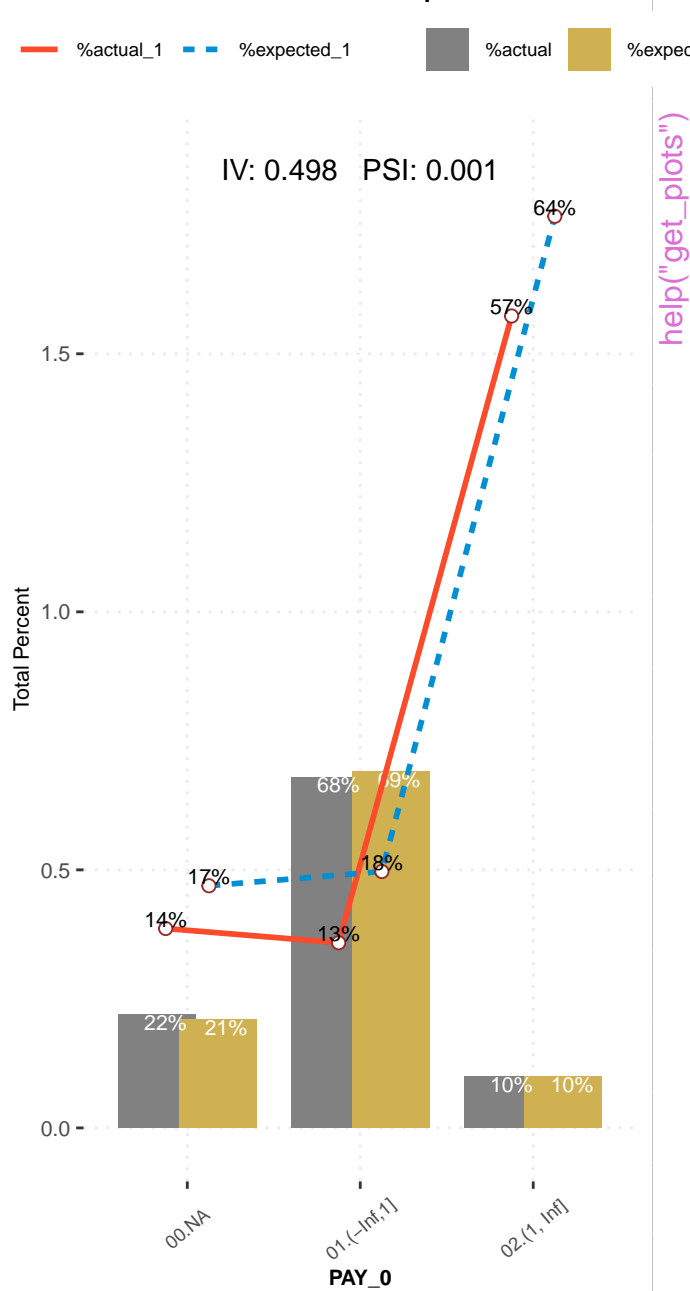
Correlation Matrix



Density of PAY_0



PAY_0 Distribution of Train/Expected and Test/Actual

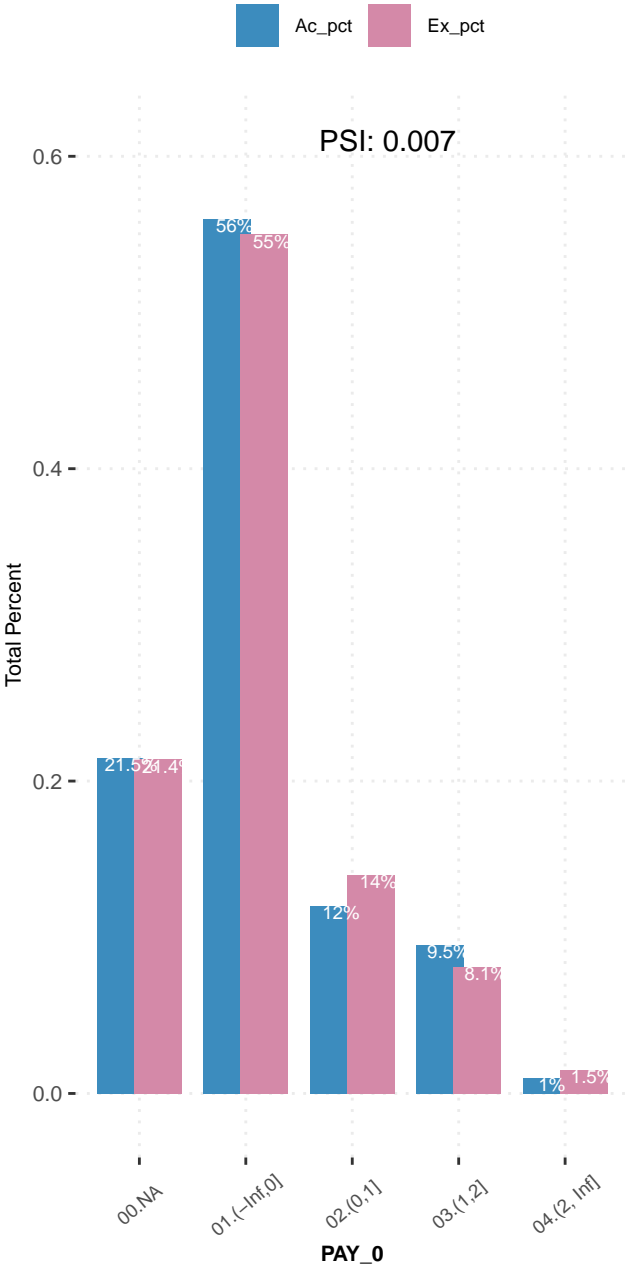


help("get_plots")

PSI of PAY_0

Bins	actual	expected	Ac_pct	Ex_pct	PSI_i	PSI
00.NA	43	171	21.5%	21.4%	0	0.007
01.(-Inf,0]	112	440	56%	55%	0	0.007
02.(0,1]	24	112	12%	14%	0.003	0.007
03.(1,2]	19	65	9.5%	8.1%	0.002	0.007
04.(2,Inf]	2	12	1%	1.5%	0.002	0.007

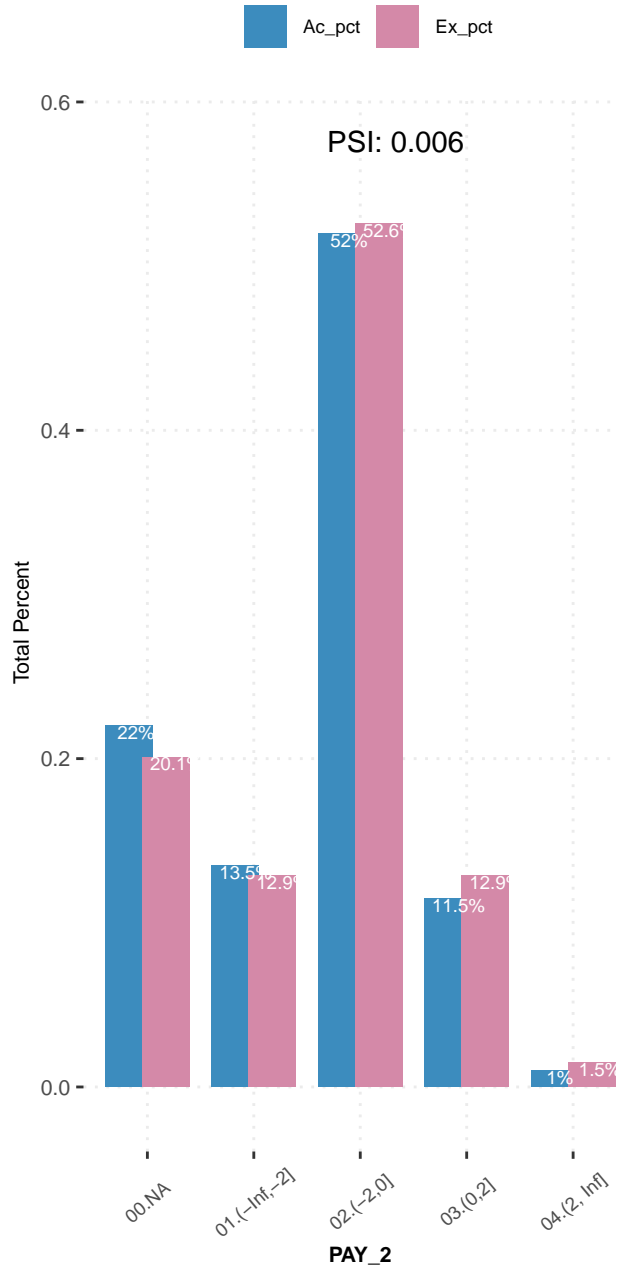
PAY_0 Distribution of Expected and Actual



PSI of PAY_2

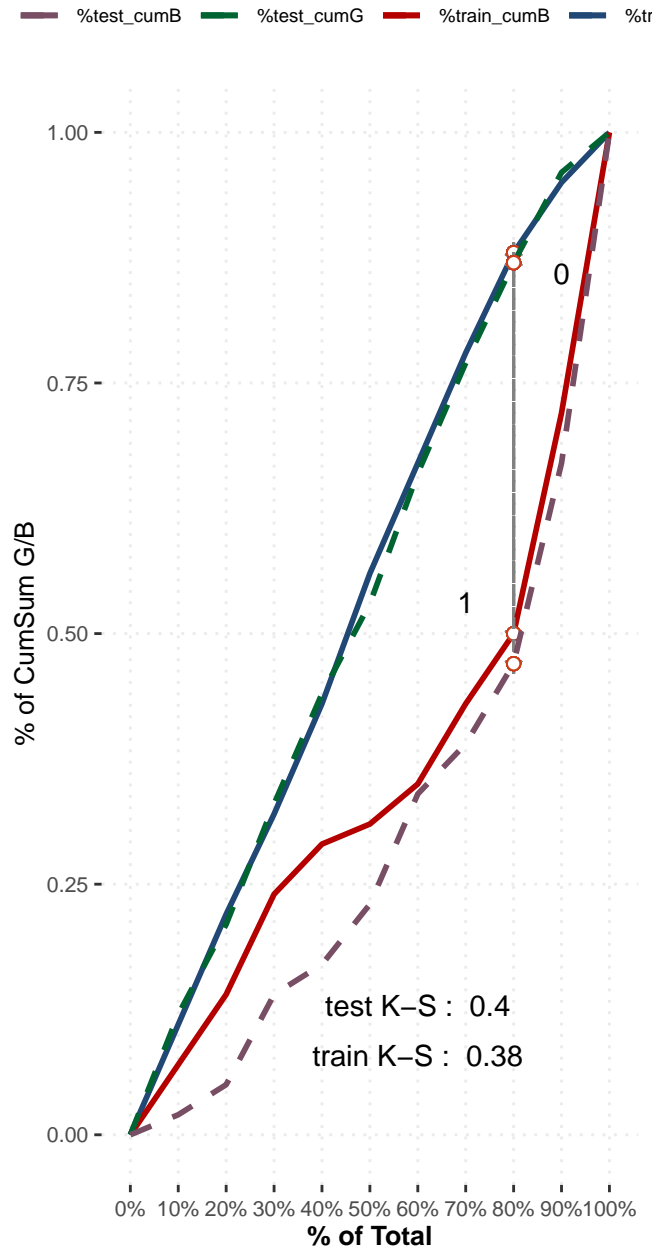
Bins	actual	expected	Ac_pct	Ex_pct	PSI_i	PSI
00.NA	44	161	22%	20.1%	0.002	0.006
01.(-Inf,-2]	27	103	13.5%	12.9%	0	0.006
02.(-2,0]	104	421	52%	52.6%	0	0.006
03.(0,2]	23	103	11.5%	12.9%	0.002	0.006
04.(2,Inf]	2	12	1%	1.5%	0.002	0.006

PAY_2 Distribution of Expected and Actual

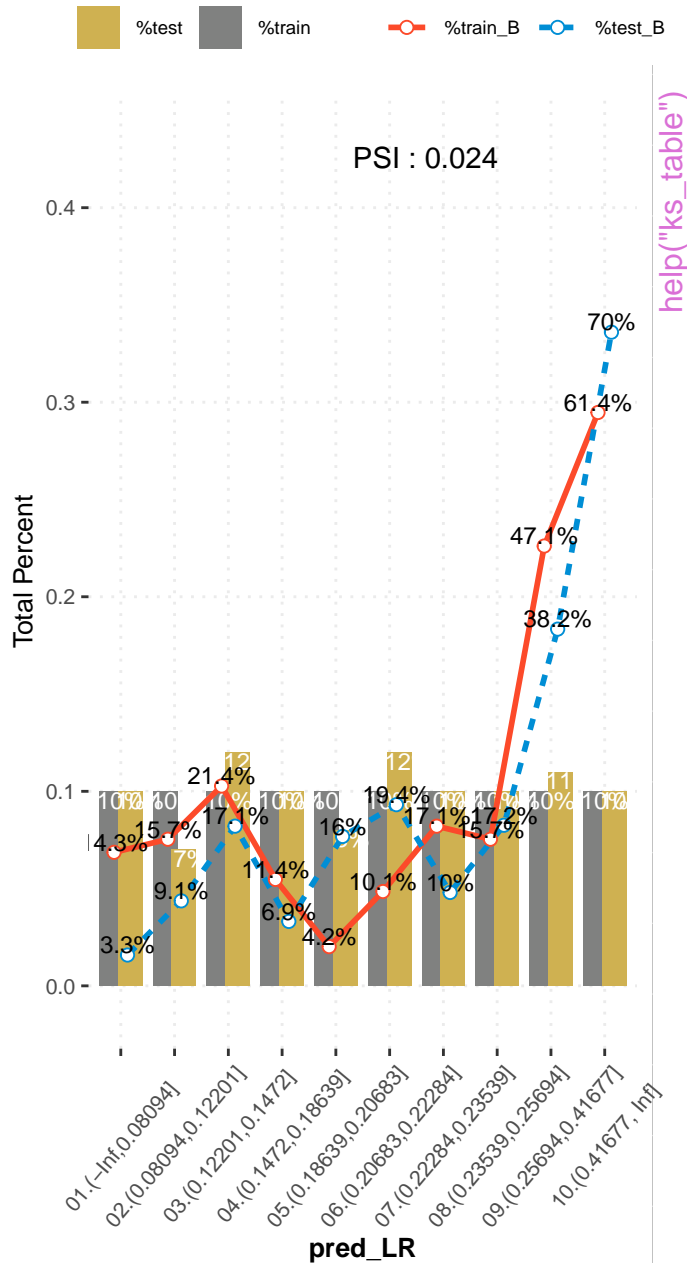


help("get_psi_plots")

Model K-S : Train vs. Test



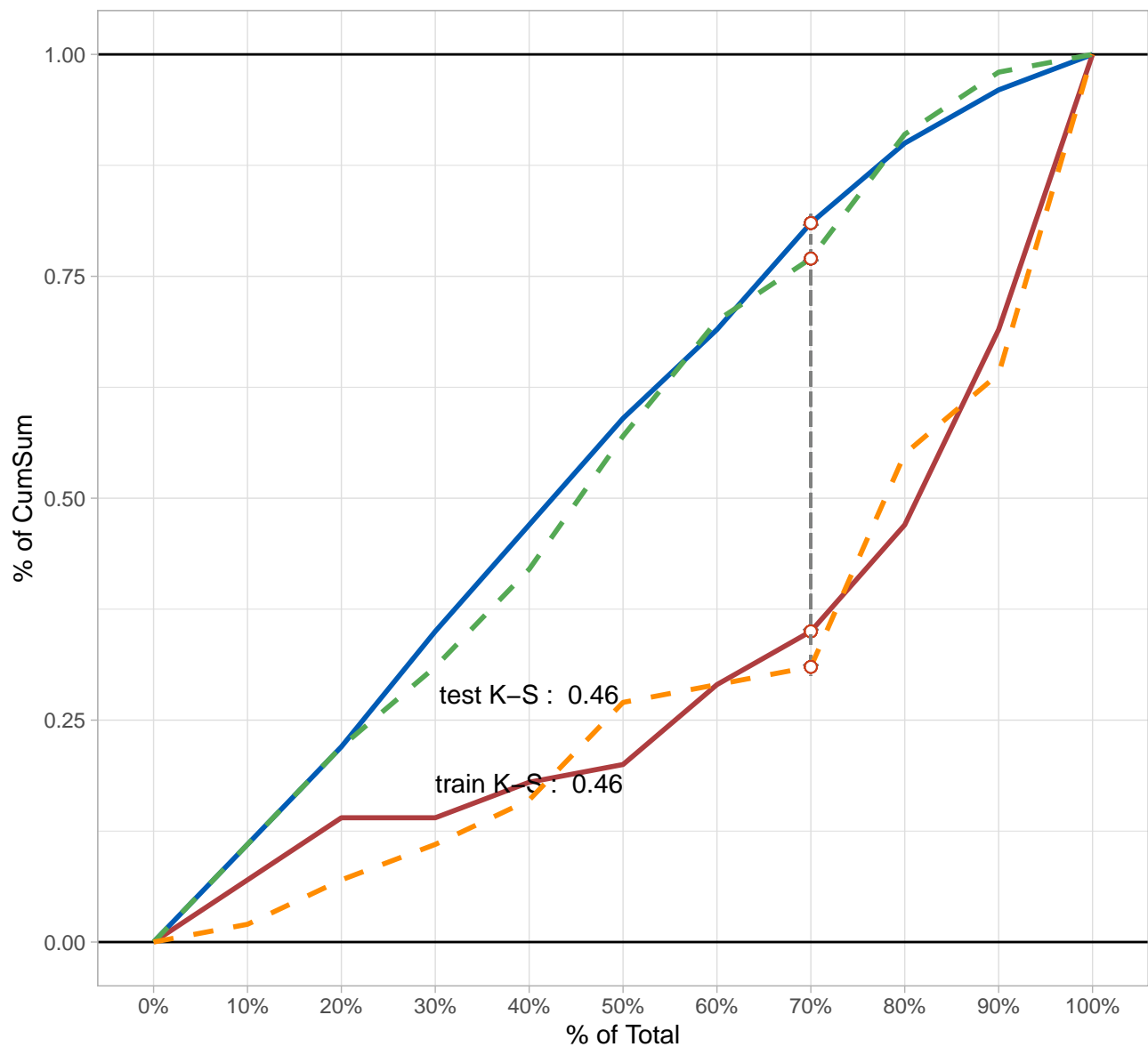
Model Train and Test Distribution



help("ks_table")

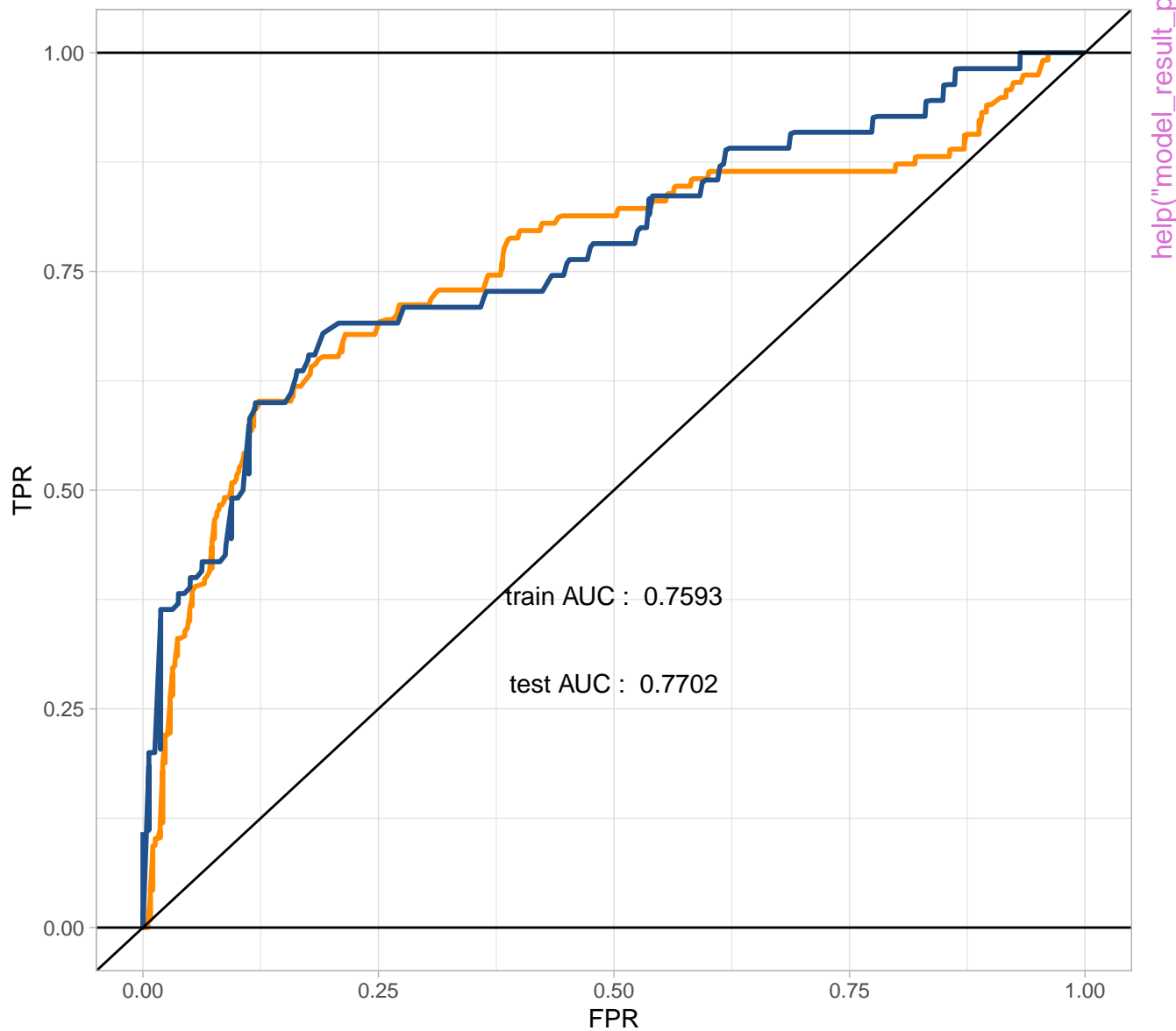
Model K-S Curve

%test_0 %test_1 %train_0 %train_1

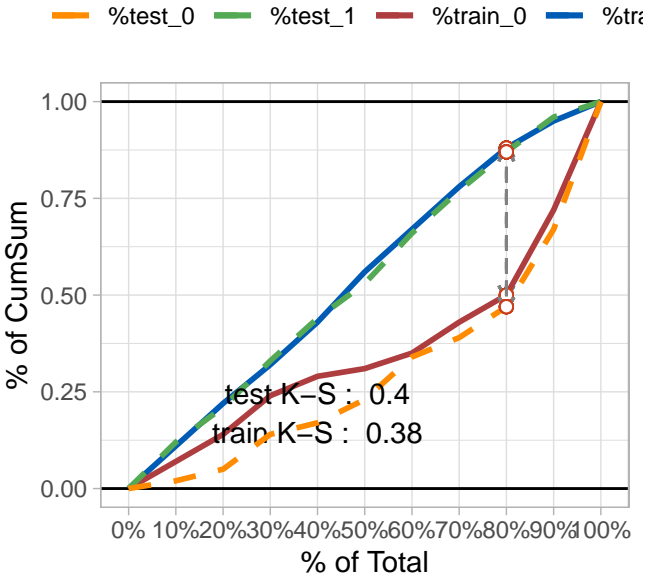


Model ROC Curve

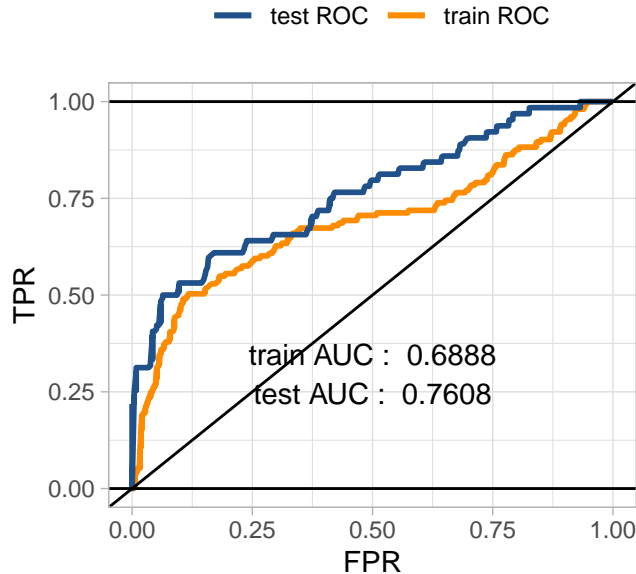
test ROC train ROC



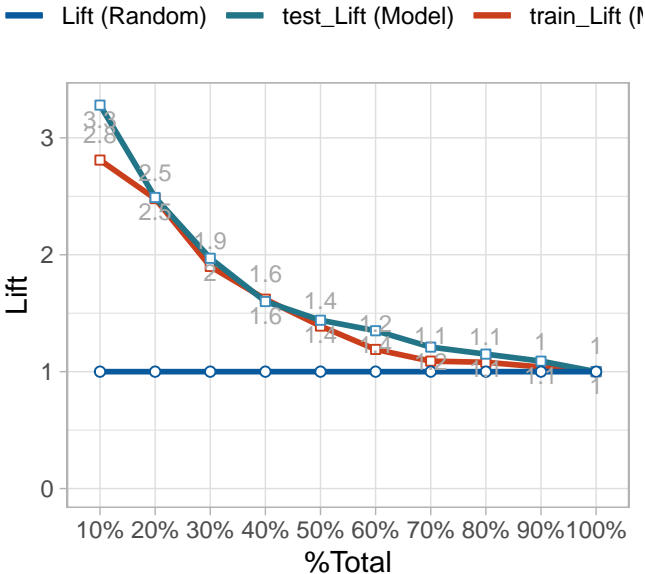
Model K-S Curve



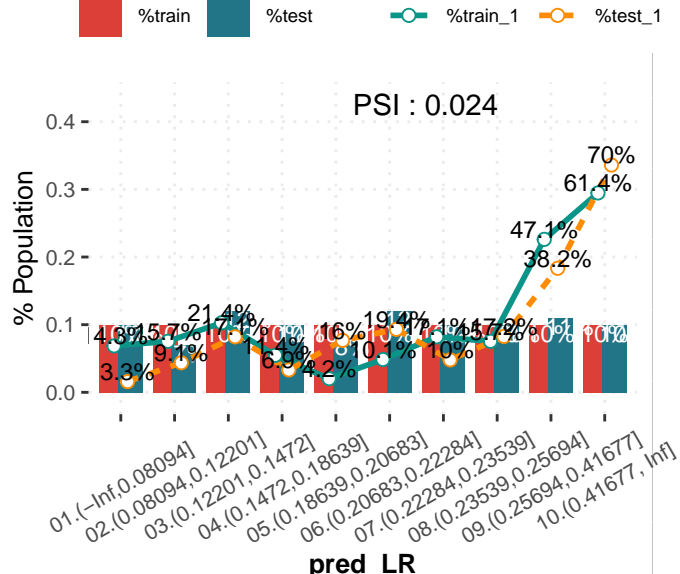
Model ROC Curve



Model Lift Chart

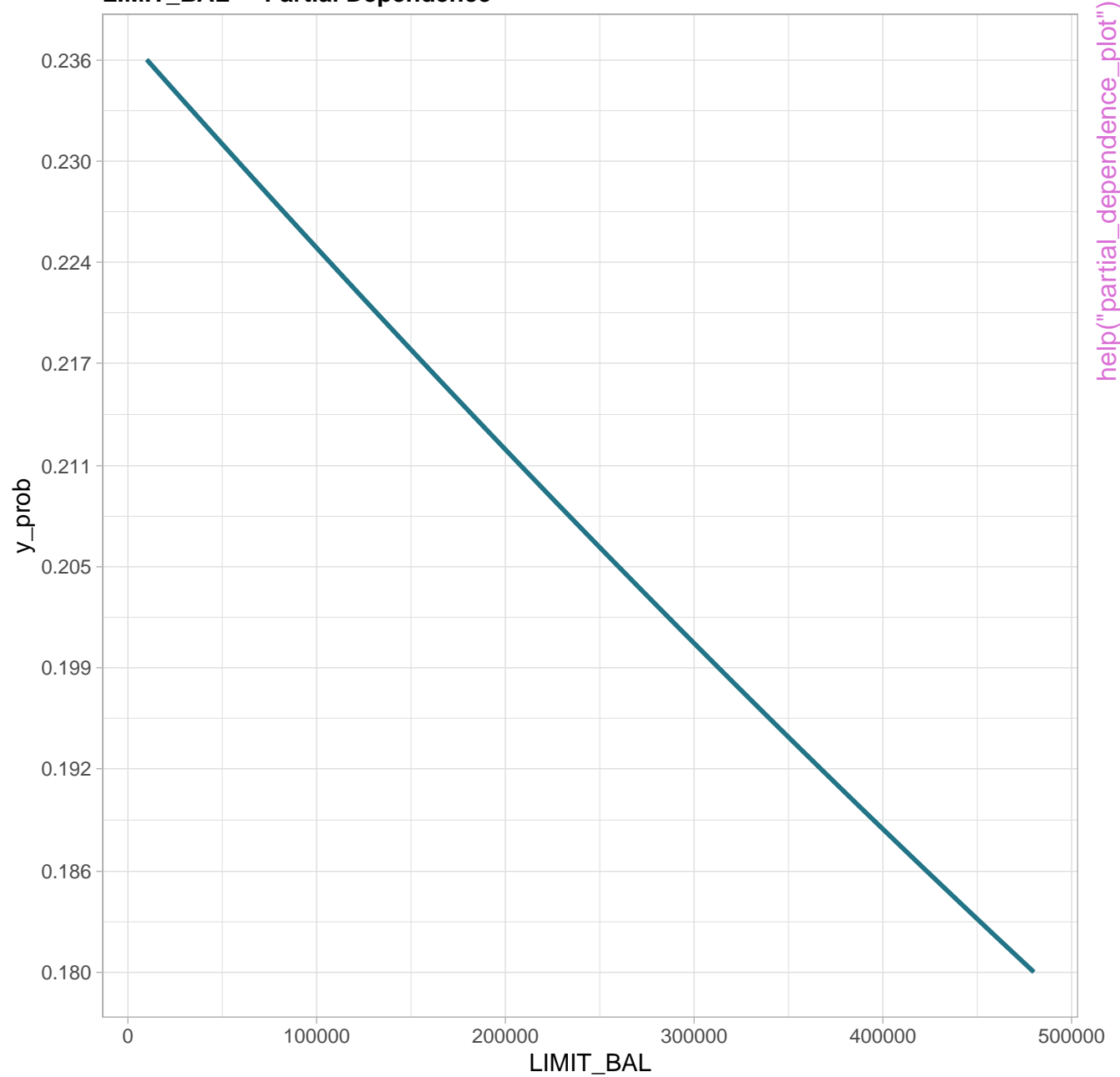


Model Population Distribution

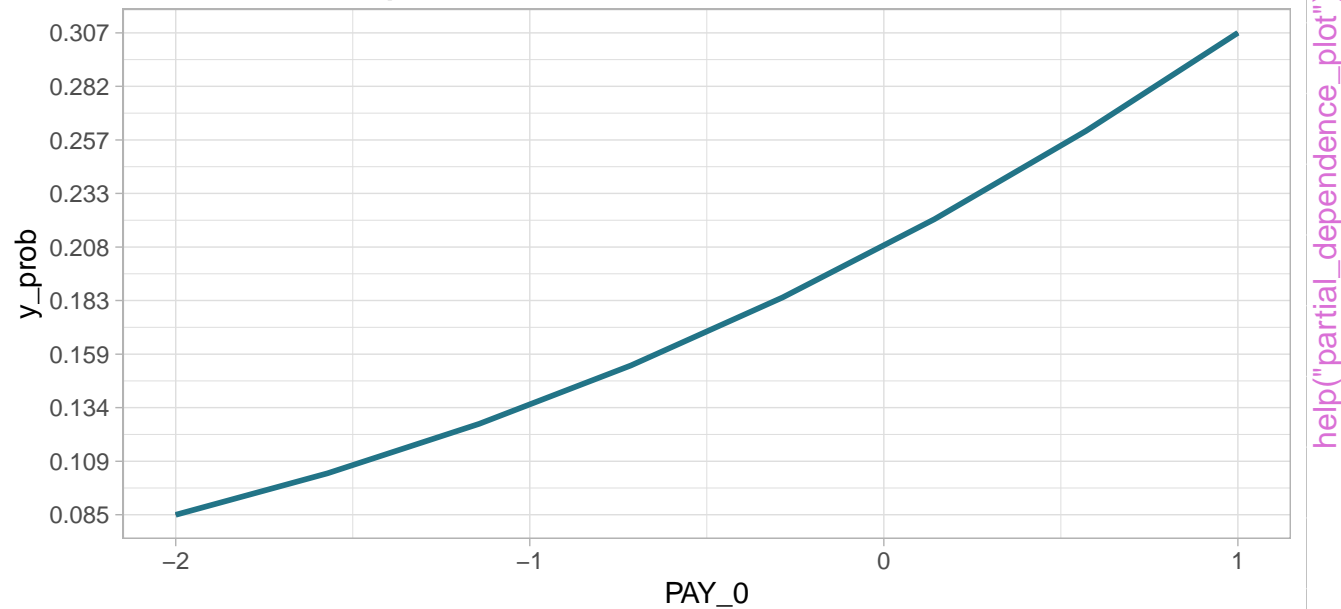


help("multi_grid")

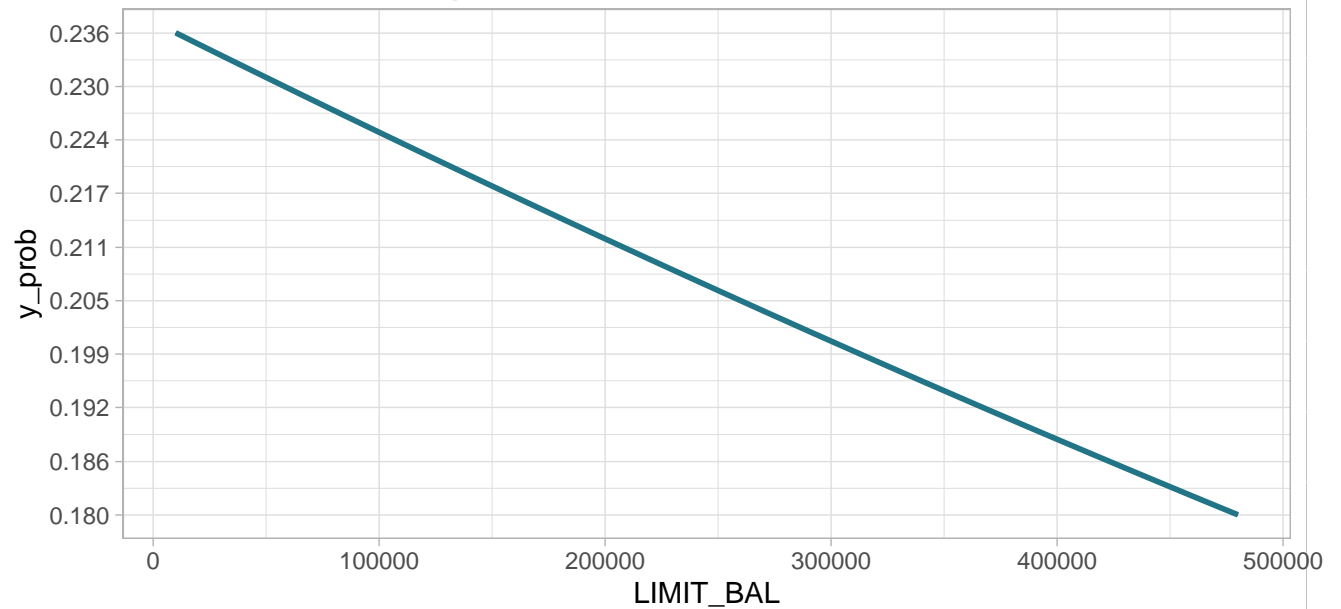
LIMIT_BAL - Partial Dependence



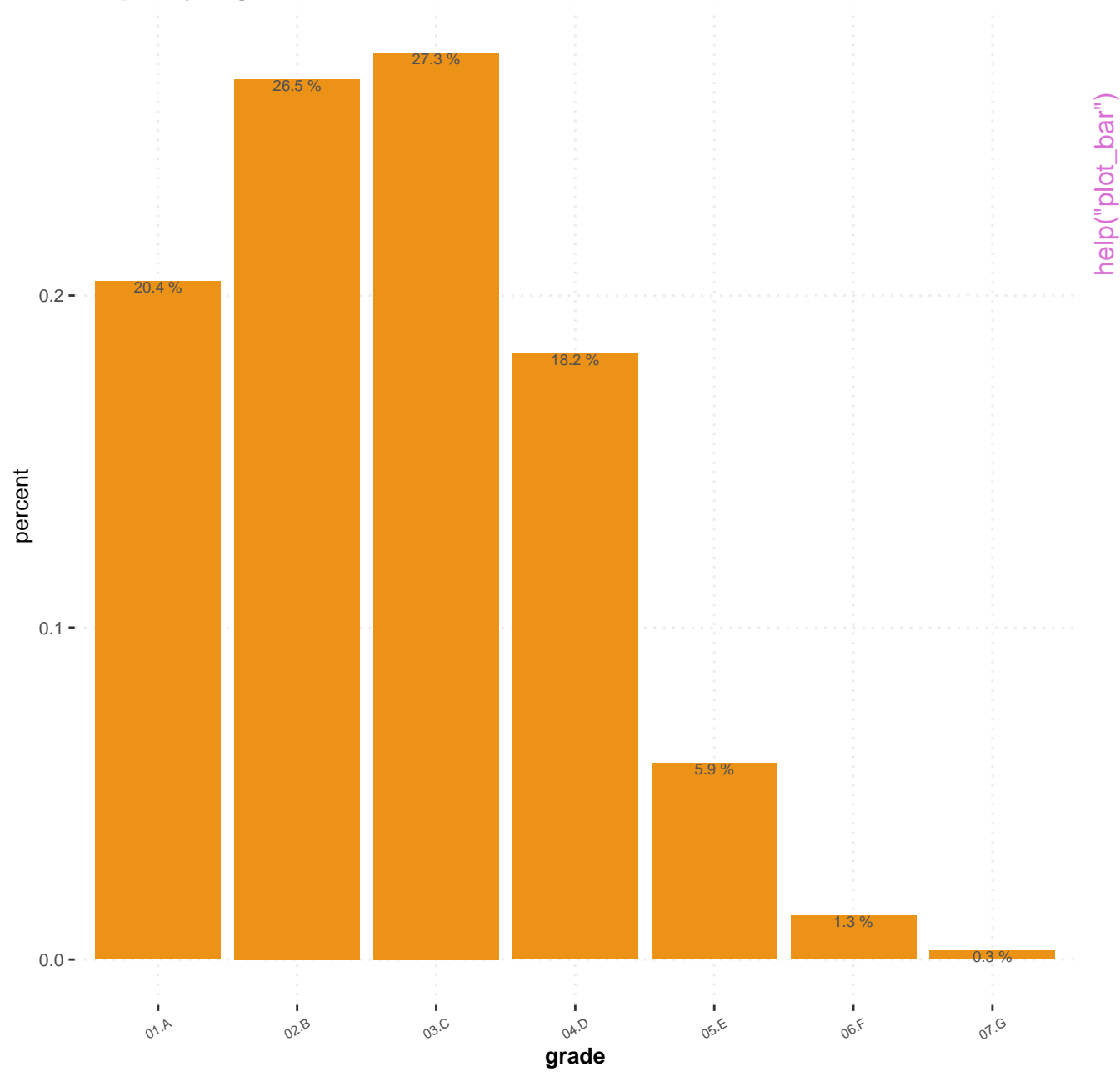
PAY_0 - Partial Dependence

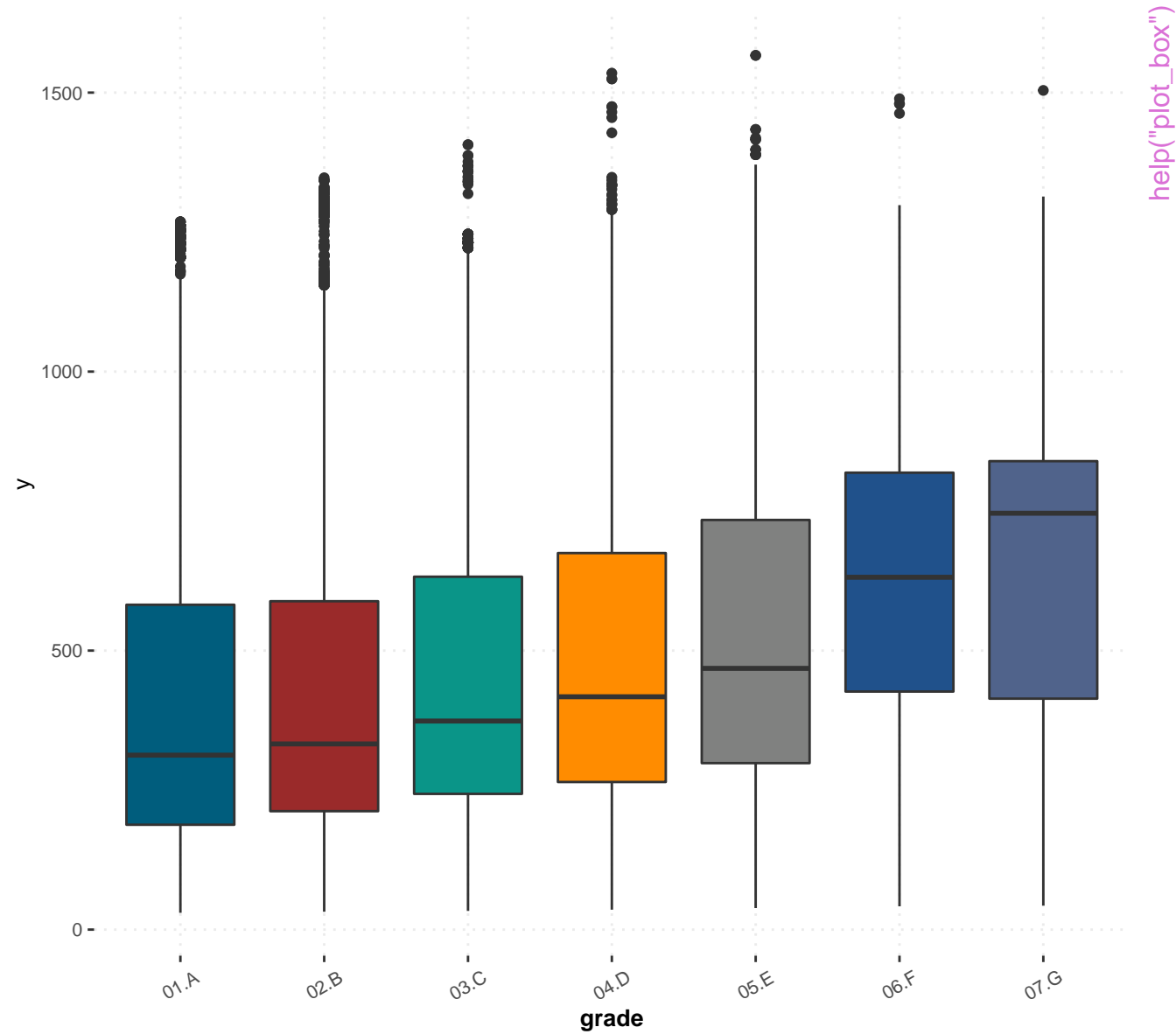
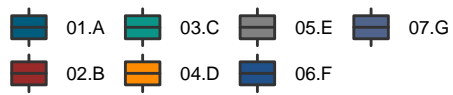


LIMIT_BAL - Partial Dependence

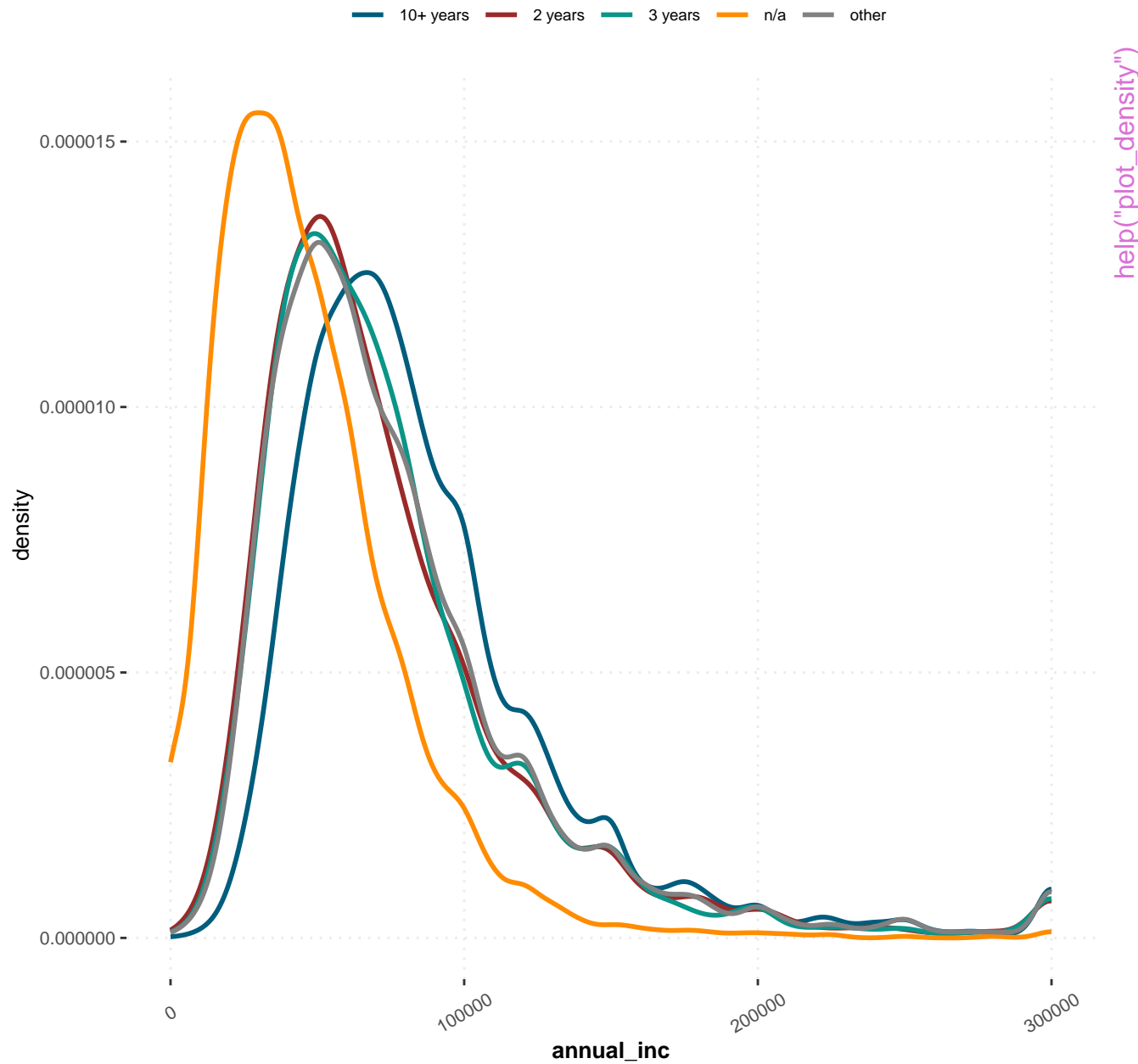


Frequency of grade

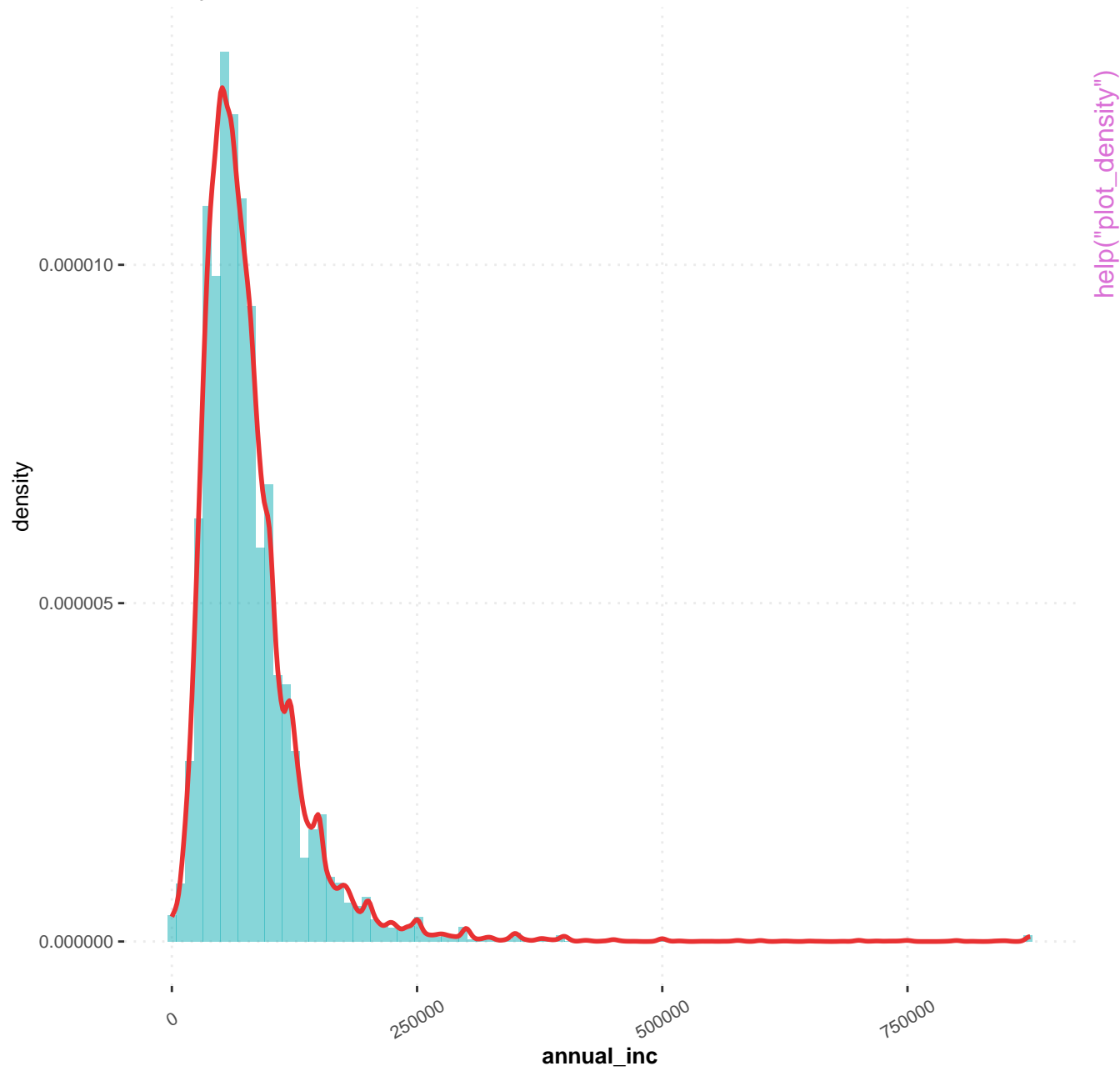




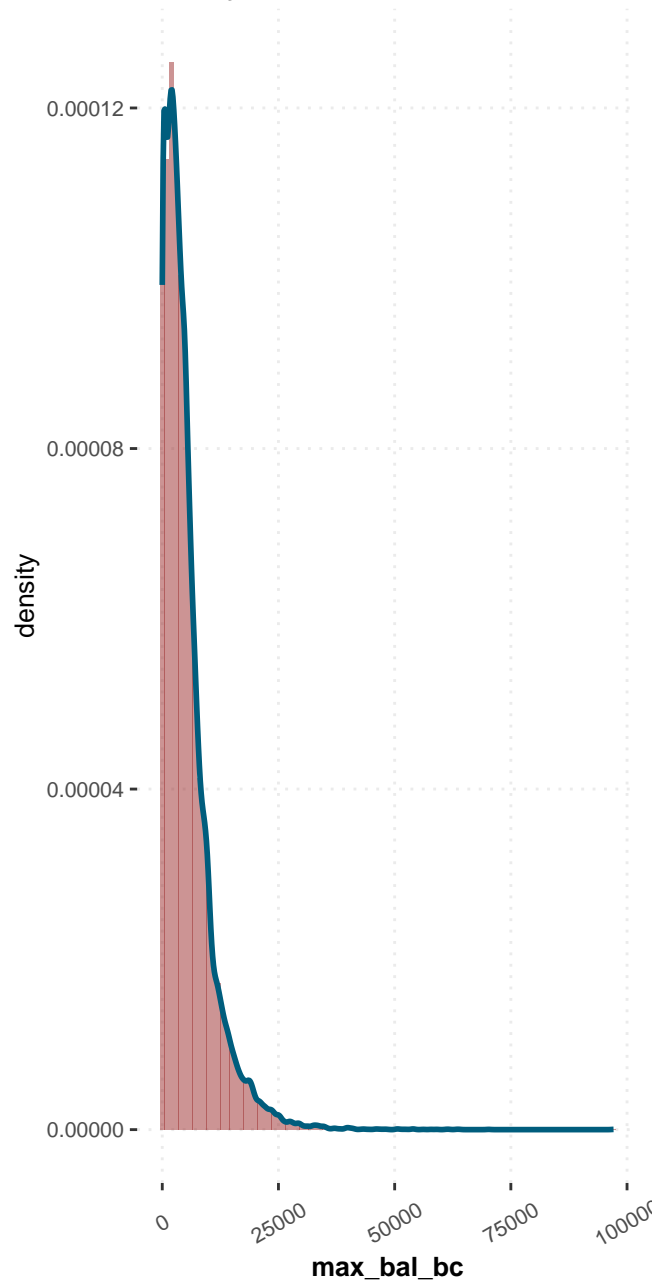
Density Distribution of emp_length – annual_inc



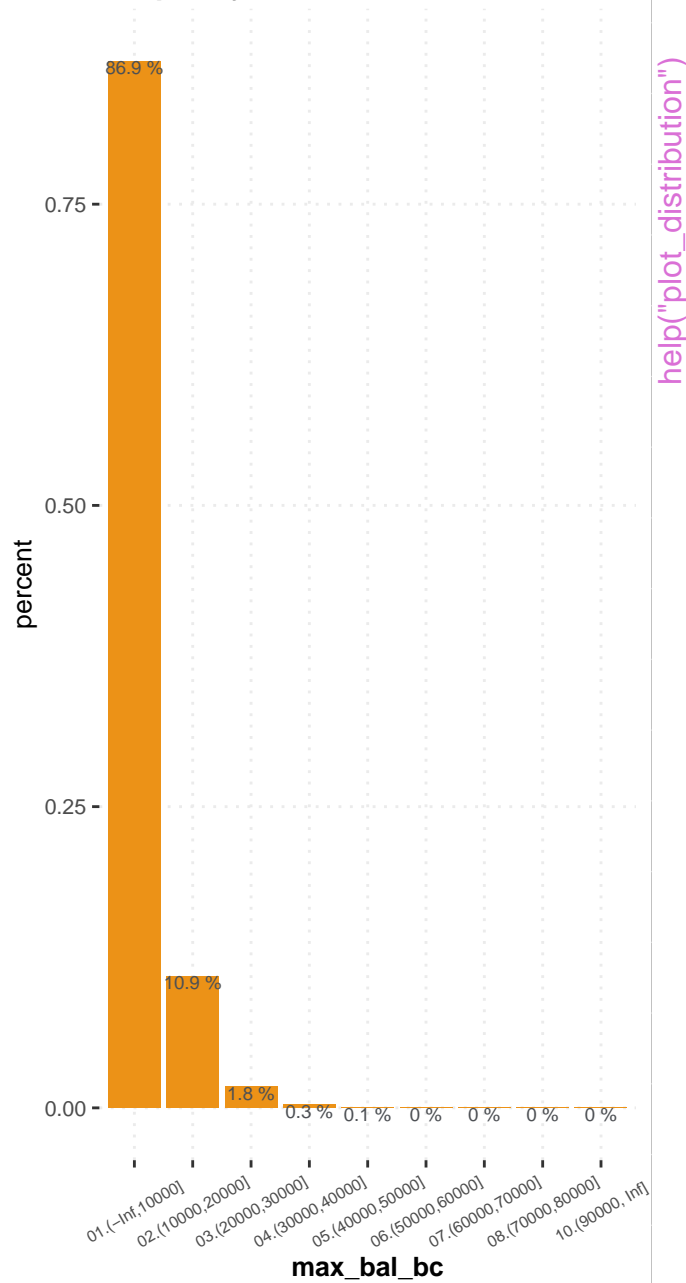
Density Distribution of annual_inc



Density Distribution of max_bal_bc



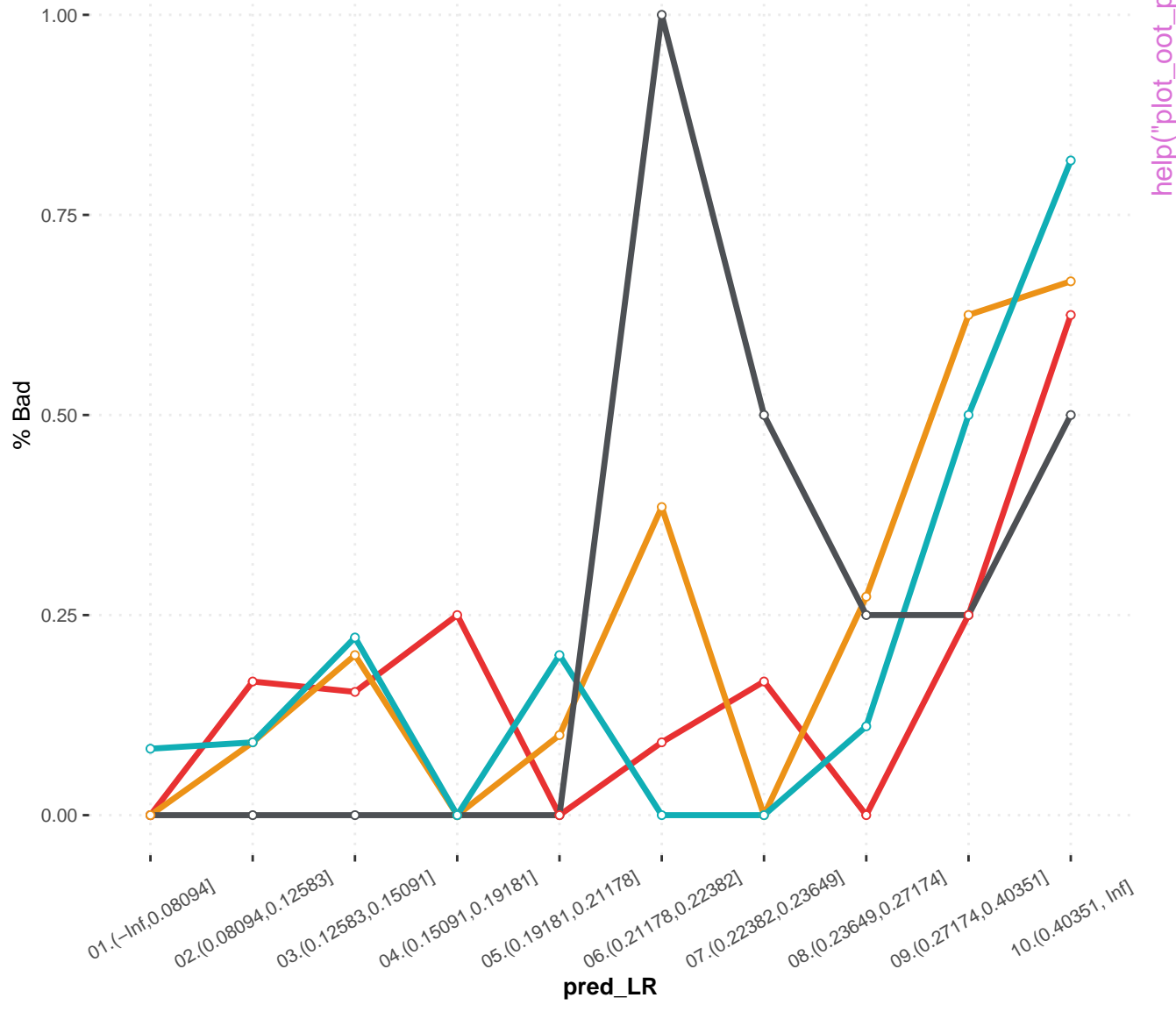
Frequency of max_bal_bc



help("plot_distribution")

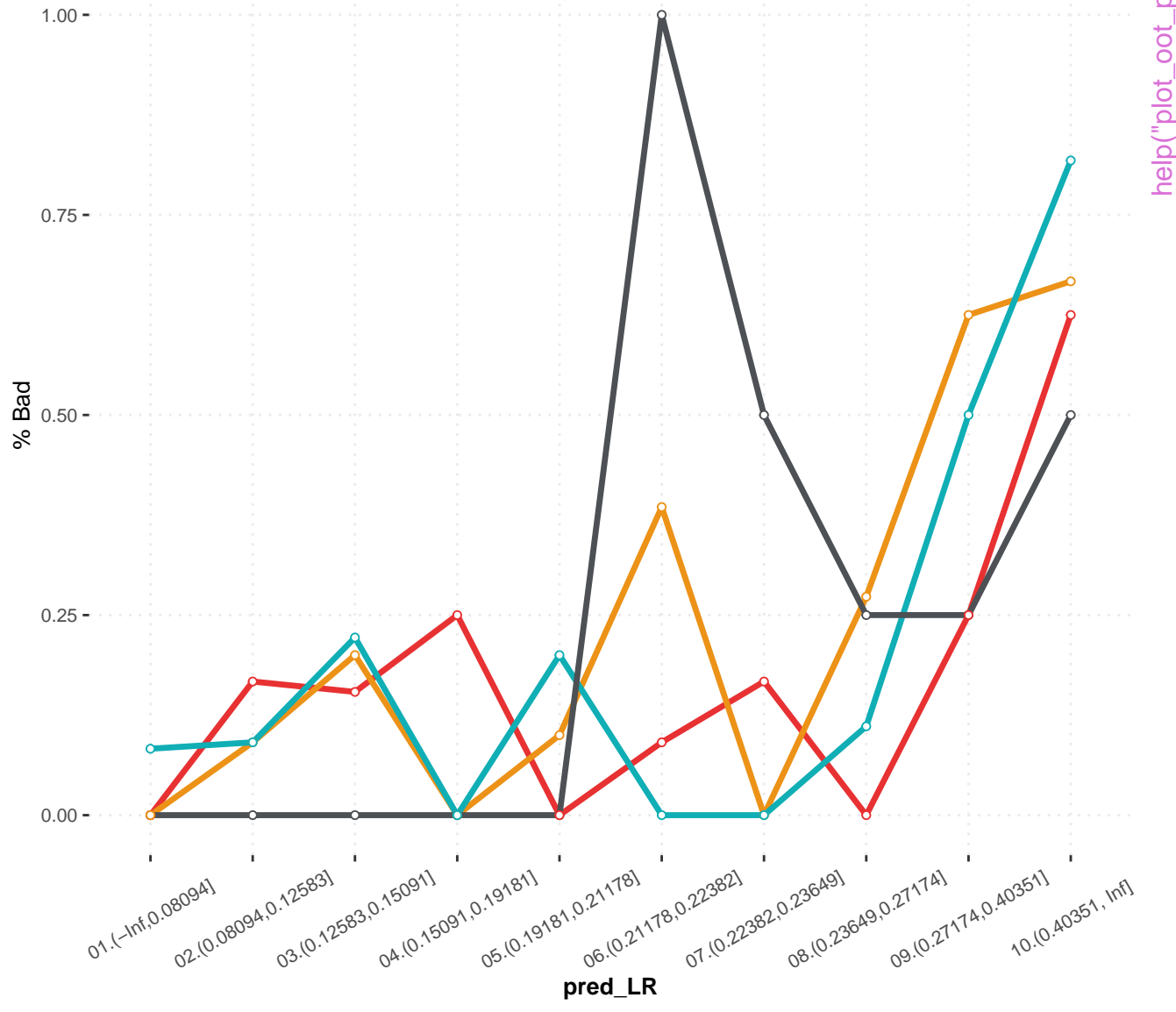
% Bad of OOT samples

2016/10/1 00:35_13:39 2016/11/1 12:14_18:35 2016/12/1 10:00_23:30 2016/9/22 03:13_19:28

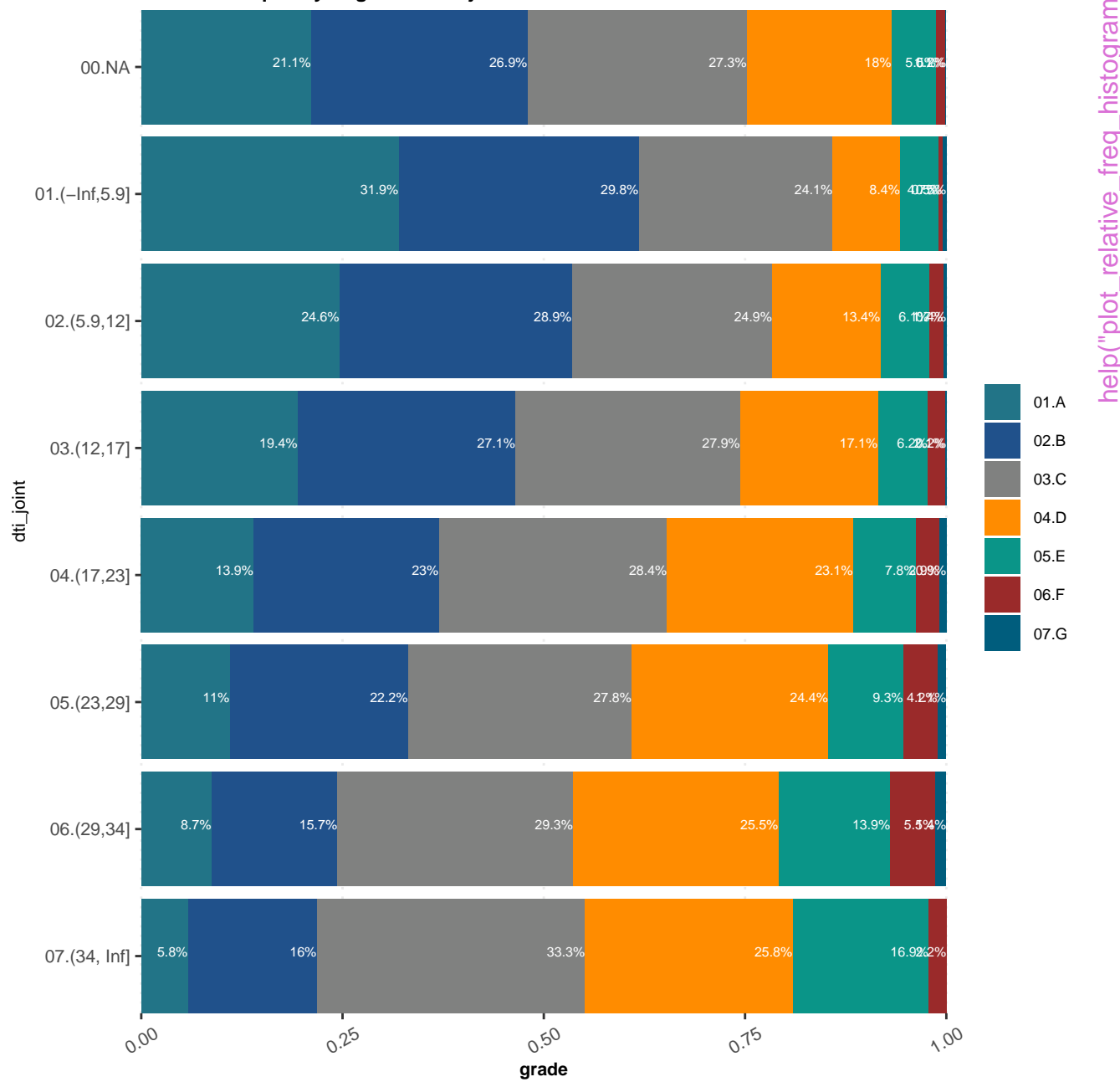


% Bad of OOT samples

2016/10/1 00:35_13:39 2016/11/1 12:14_18:35 2016/12/1 10:00_23:30 2016/9/22 03:13_19:28



Relative Frequency of grade – dti_joint



Feature	binsource	bindest	total	expected	expected	expected	actual	actual	qual	total	expected	actual	total	expected	actual	dis_ratio	dis_ratio	PSI	IVI
PAY_30	NA	15938	4089	3449	640	1849	1563	286	0.2	0.19	0.21	0.16	0.16	0.15	1.537	0	0.001	0.032	
PAY_301	(-Inf,-1]	14085	2859	2324	535	1226	1004	222	0.14	0.14	0.14	0.19	0.19	0.18	1.249	0.002	0	0.006	
PAY_302	(-1,1]	115768	11077	9167	1910	4691	3849	842	0.53	0.53	0.52	0.17	0.17	0.18	1.343	0.004	0	0.042	
PAY_303	(1,Inf]	4209	2975	1410	1565	1234	598	636	0.14	0.14	0.14	0.52	0.53	0.52	0.259	0	0	0.332	
Total	--	30000	21000	16350	4650	9000	7014	1986	1	1	1	0.22	0.22	0.22	1	0.006	0.001	0.412	

help("plot_table")