

Score Evaluation

Score Evaluation Evaluation Report

logit

logit Evaluation Report

SCORE | LOGIT

MAIN DATAFRAME

index	consultas	restricoes	score scr	total_consultas
0	0	2	309.36	0
1	0	5	335.77	0
2	0	3	271.43	3
3	0	0	346.2	0
4	0	0	0	0
5	1	0	0	4
6	1	1	313.04	2
7	0	4	187.99	0
8	0	2	638.06	2
9	0	3	278.42	0

index	total_spc	idade	uf_loja_cliente	cidade_loja_cliente
0	2	58	0	0
1	8	42	0	0
2	3	40	0	0
3	3	28	1	0
4	1	65	0	0
5	0	43	0	0
6	1	52	0	0
7	4	34	1	0
8	2	31	1	0
9	4	27	1	0

index	score pod	renda	score nv	tempo empreendedor
0	0.2583	2256	212	0
1	0.1268	2287	259	11
2	0.1482	2032	171	0
3	0.1596	2153	284	0
4	0.2196	2211	234	0
5	0.4348	4926	200	0
6	0.2354	8329	352	37
7	0.1038	1518	103	0
8	0.4367	1518	194	0
9	0.0646	9440	218	6

index	qnt empresas	divida uniao	propensao	aposentado
0	0	0	0	0

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1	1	0	580	0
2	0	0	460	0
3	0	0	448	0
4	0	0	448	0
5	0	0	528	1
6	1	0	768	0
7	0	0	70	0
8	0	0	52	0
9	1	1	748	0

index	over	data	split	cia_ENEL RJ
0	1	2024-01-01 11:02:01	train	False
1	1	2024-01-01 22:16:04	train	False
2	1	2024-01-01 16:48:58	train	False
3	0	2024-01-01 15:09:06	test	False
4	1	2024-01-01 13:20:40	train	True
5	0	2024-01-01 21:35:00	train	True
6	0	2024-01-01 15:42:56	train	False
7	0	2024-01-01 13:54:22	train	True
8	0	2024-01-02 07:26:34	train	False
9	1	2024-01-02 08:39:46	train	False

index	cia_ENEL SP	geracao_BABY_BOOMER	geracao_GEN X	geracao_GEN Y
0	False	False	True	False
1	False	False	False	True
2	True	False	False	True
3	False	False	False	False
4	False	True	False	False
5	False	False	False	True
6	False	False	True	False
7	False	False	False	True
8	False	False	False	True
9	False	False	False	False

index	geracao_GEN Z	geracao_VETERANOS	escolaridade_Doutorado	escolaridade_Ensino Fundamental
0	False	False	False	False
1	False	False	False	False
2	False	False	False	False

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3	True	False	False
4	False	False	True
5	False	False	False
6	False	False	False
7	False	False	False
8	False	False	False
9	True	False	False
index	escolaridade_Ensino Médio	escolaridade_Ensino Superior	escolaridade_Ensino Técnico
escolaridade_Mestrado			
0	False	False	True
1	False	True	False
2	False	False	True
3	False	True	False
4	False	False	False
5	False	True	False
6	False	True	False
7	False	False	False
8	False	False	False
9	False	False	False
index	escolaridade_Pos Graduacao	persona_ADULTO DE SUCESSO	persona_ADULTO SEM ESTUDO
persona_ADULTO VIDA MODESTA			

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0	False		False	False	
False					
1	False		False	False	
True					
2	False		False	False	
True					
3	False		False	False	
False					
4	False		False	False	
False					
5	False		False	False	
False					
6	False		False	False	
False					
7	False		False	True	
False					
8	False		False	True	
False					
9	False		False	False	
False					
=====					
index	persona_APOSENTADO POR IDADE	persona_BLOGUEIRA	persona_CONQUISTADOR	persona_DEPENDENTE SOCIAL	
0	False	False	False	False	
1	False	False	False	False	
2	False	False	False	False	
3	False	False	False	False	
4	False	False	False	False	
5	False	False	False	False	
6	False	False	False	False	
7	False	False	False	False	
8	False	False	False	False	
9	False	False	False	False	

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index	persona_DONA DE CASA	persona_DONA DO DESTINO	persona_ESTUDANTE BOA VIDA
0	False	False	False
1	False	False	False
2	False	False	False
3	False	False	False
4	False	False	False
5	False	False	False
6	False	False	True
7	False	False	False
8	False	False	False
9	False	True	False

index	persona_HOMEM COM FOCO NO TRABALHO	persona_HOMEM PROVEDOR	persona_JOVEM APRENDIZ
0	False	False	False
1	False	False	False
2	False	False	False
3	False	False	False
4	False	False	False
5	False	False	False
6	False	False	False

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-----+			
	7	False	False
False			
+-----+			
	8	False	False
False			
+-----+			
	9	False	False
False			
+-----+			
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+-----+			
	index	persona_JOVEM CARREIRA DEFINIDA	persona_JOVEM ESPERANÇA
persona_JOVEM INICIO DE TRABALHO			persona_JOVEM INFLUENTE
=====+			
	0	False	False
False			
+-----+			
	1	False	False
False			
+-----+			
	2	False	False
False			
+-----+			
	3	False	False
True			
+-----+			
	4	False	False
False			
+-----+			
	5	True	False
False			
+-----+			
	6	False	False
False			
+-----+			
	7	False	False
False			
+-----+			
	8	False	False
False			
+-----+			
	9	False	False
False			
+-----+			
-----+			
+-----+			
	index	persona_JOVEM NEM NEM	persona_JOVEM-CARREIRA-DEFINIDA
persona_MULHER COM FOCO NA CARREIRA			persona_JOVEM_BOMBANDO
=====+			
	0	False	False
False			
+-----+			
	1	False	False
False			
+-----+			
	2	False	False
False			
+-----+			
	3	False	False
False			
+-----+			
	4	False	False

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False			
-----+			
5 False			
False			
-----+			
6 False			
False			
-----+			
7 False			
False			
-----+			
8 False			
False			
-----+			
9 False			
False			
-----+			
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-----+			
index persona_MULHER COM FOCO NA FAMÍLIA persona_MULHER COM FOCO NO EMPREGO persona_MULHER DE SUCESSO persona_NEM TRABALHA NEM É APOSENTADO			
=====+			
0 False True False			
False			
-----+			
1 False False False			
False			
-----+			
2 False False False			
False			
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3 False False False			
False			
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4 False False False			
False			
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5 False False False			
False			
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6 False False False			
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7 False False False			
False			
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8 False False False			
False			
-----+			
9 False False False			
False			
-----+			
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-----+			
index persona_QUERO APROVEITAR A VIDA persona_QUERO DESCANSAR persona_QUERO SOSSEGO			
persona_SENHORA DEPENDENTE			
=====+			
0 False False False			
False			
-----+			
1 False False False			
False			
-----+			

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-----+					
2 False			False		False
False					
+-----+					+-----+
3 False			False		False
False					
+-----+					+-----+
4 False			True		False
False					
+-----+					+-----+
5 False			False		False
False					
+-----+					+-----+
6 False			False		False
False					
+-----+					+-----+
7 False			False		False
False					
+-----+					+-----+
8 False			False		False
False					
+-----+					+-----+
9 False			False		False
False					
+-----+					+-----+
-----+					-----+
+-----+					+-----+
index persona_SERVIÇOS GERAIS			persona_SUBEMPREGADO		persona_VETERANA APROVEITANDO A VIDA
persona_VETERANA CULTA					
=====+					=====+
0 False			False		False
False					
+-----+					+-----+
1 False			False		False
False					
+-----+					+-----+
2 False			False		False
False					
+-----+					+-----+
3 False			False		False
False					
+-----+					+-----+
4 False			False		False
False					
+-----+					+-----+
5 False			False		False
False					
+-----+					+-----+
6 False			False		False
False					
+-----+					+-----+
7 False			False		False
False					
+-----+					+-----+
8 False			False		False
False					
+-----+					+-----+
9 False			False		False
False					
+-----+					+-----+
-----+					-----+
+-----+					+-----+
index persona_VETERANA SOLITARIA			persona_VETERANO APOSENTADO		persona_VETERANO APROVEITANDO

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A VIDA	persona_VETERANO PODEROSO			
0	False	False	False	False
1	False	False	False	False
2	False	False	False	False
3	False	False	False	False
4	False	False	False	False
5	False	False	False	False
6	False	False	False	False
7	False	False	False	False
8	False	False	False	False
9	False	False	False	False
index	persona_VETERANO SOBREVIVENTE	persona_VIDA DE APOSENTADO	persona_VIDA SOFRIDA	persona_VITORIOSA
0	False	False	False	False
1	False	False	False	False
2	False	False	False	False
3	False	False	False	False
4	False	False	False	False
5	False	False	False	False
6	False	False	False	False
7	False	False	False	False
8	False	False	False	False

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[illegible]

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```
| False
```

4 | False False False

```
| False
```

```
| False
```

Diagram illustrating a sequence of 10 horizontal dashed lines. The first line has a '+' at the left end. The second line has a '+' at the left end. The third line has a '+' at the left end. The fourth line has a '+' at the left end. The fifth line has a '+' at the left end. The sixth line has a '+' at the left end. The seventh line has a '+' at the left end. The eighth line has a '+' at the left end. The ninth line has a '+' at the left end. The tenth line has a '+' at the left end. Below the lines, there are labels: '6' under the first line, 'False' under the second line, 'False' under the third line, and 'False' under the fourth line. A vertical line is drawn at the right end of the first line.

```
| False
```

7 | False | True | False

```
| False
```

8 False True False False False False +

```
| False
```

1

[illegible]

logit Evaluation Report

```
| False
```

```
| False
```

```
| False
```

2 | False

```
| False
```

```
| False
```

```
| False
```

A diagram of a 10x10 grid with dashed lines. The grid contains several '+' signs and a vertical line. The bottom row is labeled '3 | False'.

```
| False
```

```
| False
```

```
| False
```

Diagram illustrating a step in a search algorithm. The grid shows a 10x10 area with dashed lines. The bottom row contains a vertical line, the number '4', and the text 'False'. The grid is used to illustrate a step in a search algorithm.

```
| False
```

```
| False
```

```
| False
```

[illegible]

logit Evaluation Report

```
-----+
|      5 | False
```

```
| False
```

```
| False
```

```
| False
```

A handwriting practice sheet featuring a vertical line at the top left and several horizontal dashed lines. Plus signs are placed at the beginning of some of these lines to guide letter formation.

```
-----+
|      6 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      7 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

-----+	
8	False

```
| False
```

```
| False
```

```
| False
```

[illegible]

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[illegible]

logit Evaluation Report

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      2 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      3 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      4 | False
```

```
| False
```

```
| False
```

```
| False
```

This image shows a full page of primary-ruled paper. It features ten horizontal dashed lines spaced evenly down the page. On the left side, there are two vertical solid lines that serve as margins, creating a narrow left margin and a wider right margin. The paper is otherwise blank, with no handwriting or other markings.

```
-----+
|      5 | False
```

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```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      6 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      7 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      8 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
-----+
|      9 | False
```


logit Evaluation Report

```
|      1 | False
```

```
| False
```

```
| False
```

False

[illegible]

```

-+
|      2 | False

```

```
| False
```

```
| False
```

False

[illegible]

```
-+
|      3 | False
```

```
| False
```

```
| False
```

False

This image shows a full page of primary-ruled paper. It features ten horizontal rows. Each row is defined by two parallel dashed lines, one above and one below a central baseline. Vertical solid lines are placed at regular intervals along the top and bottom edges of the page, creating margins on all four sides. There are five vertical lines on each side, resulting in six equal-width columns. The entire page is white and contains no text or other markings.

```
-+
|      4 | False
```

```
| False
```

```
| False
```

logit Evaluation Report

False

[illegible]

False

False

+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
 ------+-----+-----+-----+-----+-----+-----+-----+-----+-----+
 +-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
 ------+-----+-----+-----+-----+-----+-----+-----+-----+-----+
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 ------+-----+-----+-----+-----+-----+-----+-----+-----+-----+
 -+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----+
 | 7 | False
 | False
 | False
 | False

False

This image shows a full page of primary-ruled paper. It features multiple sets of horizontal dashed lines for writing, separated by solid horizontal lines. Vertical solid lines are placed on both sides to create margins. There are four small '+' marks located at the intersections of the first, third, fifth, and seventh horizontal solid lines from the top. A single vertical solid line is positioned near the right edge of the page. The entire area between the margins is filled with horizontal dashed lines.

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```
-----
-----
-----
-----+-----
-----
-----
-+
|      8 | False
|
|      | False
|
|      | False
|
False
|
+-----+-----
-----+-----
-----+-----
-----+-----
-----+-----
-----+-----
-----+-----
-+
|      9 | False
|
|      | False
|
|      | False
|
False
|
+-----+-----
-----+-----
-----+-----
-----+-----
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-----+-----
-----+-----
-+
+-----+-----
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-----+-----
|      index | consumo_ALIMENTOS E AFINS|AUTOMOVEIS E ACESSORIOS|CARTAO DE CREDITO E PRODUTOS DE
PAGAMENTOS|ELETRONICOS, COMPUTADORES E JOGOS ELETRONICOS|ENTRETENIMENTO / TURISMO|IMOVEIS|INTERNET|MOTOS
E ACESSORIOS|PETS|FINANCIAMENTOS E INVESTIMENTOS|CREDITO PESSOAL / CONSIGNADO|      | consumo_ALIMENTOS E
AFINS|AUTOMOVEIS E ACESSORIOS|CARTAO DE CREDITO E PRODUTOS DE PAGAMENTOS|ELETRONICOS, COMPUTADORES E
JOGOS ELETRONICOS|INTERNET|MOTOS E ACESSORIOS|CREDITO PESSOAL / CONSIGNADO|      | consumo_ALIMENTOS E
AFINS|AUTOMOVEIS E ACESSORIOS|CARTAO DE CREDITO E PRODUTOS DE PAGAMENTOS|ENTRETENIMENTO /
TURISMO|INTERNET|ROUPAS, SAPATOS E ACESSORIOS|      | consumo_ALIMENTOS E AFINS|AUTOMOVEIS E
ACESSORIOS|CARTAO DE CREDITO E PRODUTOS DE PAGAMENTOS|E_COMMERCE / VAREJISTA ONLINE|ELETRONICOS,
COMPUTADORES E JOGOS ELETRONICOS|ENTRETENIMENTO / TURISMO|GOSTO PELO LUXO|IMOVEIS|INTERNET|PETS|ROUPAS,
SAPATOS E ACESSORIOS|SEGUROS|FINANCIAMENTOS E INVESTIMENTOS|LIVROS, ASSINATURAS E REVISTAS|      |
+=====+=====
=====+=====
=====+=====
=====+=====
=====+=====
=====+=====
=====+=====
```


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[illegible]

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```
|      4 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
|      5 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
|          6 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

```
|          7 | False
```

```
| False
```

```
| False
```

```
| False
```

[illegible]

8	False
---	-------

```
| False
```

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```
| False
```

```
| False
```

```
| False
```

```
| False
```

```
| False
```

[illegible][illegible][illegible]

```
|      0 | False
```

```
| False
```

| False

```
| False
```

[illegible]

```
|      1 | False
```

```
| False
```

| False

```
| False
```

2 | False

False

False

False

3 | False

False

False

False

4 | False

False

False

False

5 | False

False

False

False

6 | False

False

False

False

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[illegible]

[illegible]

logit Evaluation Report

[illegible]

[illegible]

logit Evaluation Report

		+	
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		2 False	
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		3 False	
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		4 False	
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6 | False

| False

| False

| False

7 | False

| False

| False

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8 | False

| False

| False

| False

9 | False

| False

| False

| False

logit Evaluation Report

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index consumo_ALIMENTOS E AFINS BELEZA E ESTETICA CASA, JARDIM E FERRAMENTAS ENTRETENIMENTO /									
TURISMO PETS CREDITO PESSOAL / CONSIGNADO consumo_ALIMENTOS E AFINS BELEZA E ESTETICA CASA, JARDIM E									
FERRAMENTAS PETS CREDITO PESSOAL / CONSIGNADO consumo_ALIMENTOS E AFINS BELEZA E ESTETICA PETS									
consumo_ALIMENTOS E AFINS BELEZA E ESTETICA PETS CREDITO PESSOAL / CONSIGNADO									
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3 False									
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4 False									
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6 False									
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7 False									
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8 False									
False									
False									
False									
+-----+-----+-----+-----+-----+-----+-----+-----+-----+-----									
-----+-----+-----+-----+-----+-----+-----+-----+-----+-----									
-----+-----+-----+-----+-----+-----+-----+-----+-----+-----									

logit Evaluation Report

[illegible]

logit Evaluation Report

8	False	False	False	False
9	False	False	False	False
index	consumo_ALIMENTOS E AFINS	MOTOS E ACESSORIOS	CREDITO PESSOAL / CONSIGNADO	consumo_ALIMENTOS E AFINS
AFINS	PETS	PETS	CREDITO PESSOAL / CONSIGNADO	PETS
0	False	False	False	False
1	False	False	True	False
2	False	False	False	False
3	True	False	False	False
4	False	True	False	False
5	False	False	False	False
6	False	False	False	False
7	False	False	False	False
8	False	False	False	False
9	False	False	False	False

logit Evaluation Report

logit Evaluation Report

[illegible]

logit Evaluation Report

index	fonte renda_APOSENTADO	fonte renda_ASSALARIADO	fonte renda_AUTÔNOMO	fonte renda_FUNCPUBLICO
0	False	False	False	False
1	False	True	False	False
2	False	True	False	False
3	False	False	True	False
4	False	False	True	False
5	True	False	False	False
6	False	True	False	False
7	False	False	True	False
8	False	False	True	False
9	False	False	False	False
index	fonte renda_SOCIODEEMPRESA	risco_RISCO ALTO	risco_RISCO BAIXO	risco_RISCO MUITO ALTO
0	False	True	False	False
1	False	True	False	False
2	False	True	False	False
3	False	True	False	False
4	False	True	False	False
5	False	True	False	False
6	False	False	False	False
7	False	False	False	True

logit Evaluation Report

-----+	8	False		True	False	False
+-----+						
-----+	9	True		True	False	False
+-----+						
-----+						
+-----+-----+-----+-----+-----+-----+-----+ index risco_RISCO MUITO BAIXO risco_RISCO MÉDIO persona credito_FUJAM DE MIM persona credito_NOVOS ENTRANTES =====+=====+=====+=====+=====+=====+=====+ =====+						
-----+	0	False		False	False	False
+-----+						
-----+	1	False		False	False	False
+-----+						
-----+	2	False		False	False	False
+-----+						
-----+	3	False		False	False	False
+-----+						
-----+	4	False		False	False	False
+-----+						
-----+	5	False		False	False	False
+-----+						
-----+	6	False		True	False	False
+-----+						
-----+	7	False		False	True	False
+-----+						
-----+	8	False		False	False	False
+-----+						
-----+	9	False		False	False	False
+-----+						
-----+						
+-----+-----+-----+-----+-----+-----+-----+ index persona credito_O BEM AMADO persona credito_PAGO QUANDO PUDER persona credito_QUEM SOU EU persona credito_SEMPRE PRESENTE =====+=====+=====+=====+=====+=====+=====+ =====+						
-----+	0	False		True		False
+-----+		False				
-----+	1	False		True		False
+-----+		False				
-----+	2	False		True		False
+-----+		False				
-----+	3	False		True		False
+-----+		False				
-----+	4	False		True		False
+-----+		False				
-----+	5	False		True		False
+-----+						

logit Evaluation Report

	False		
6	False	False	True
	False		
7	False	False	False
	False		
8	False	True	False
	False		
9	False	True	False
	False		

index	digital_Digital +	digital_Digital + -	digital_Digital ++	digital_Digital -
0	False	False	False	False
1	False	True	False	False
2	False	False	False	True
3	False	False	True	False
4	False	False	False	False
5	True	False	False	False
6	False	True	False	False
7	False	False	False	True
8	False	False	False	True
9	False	False	True	False

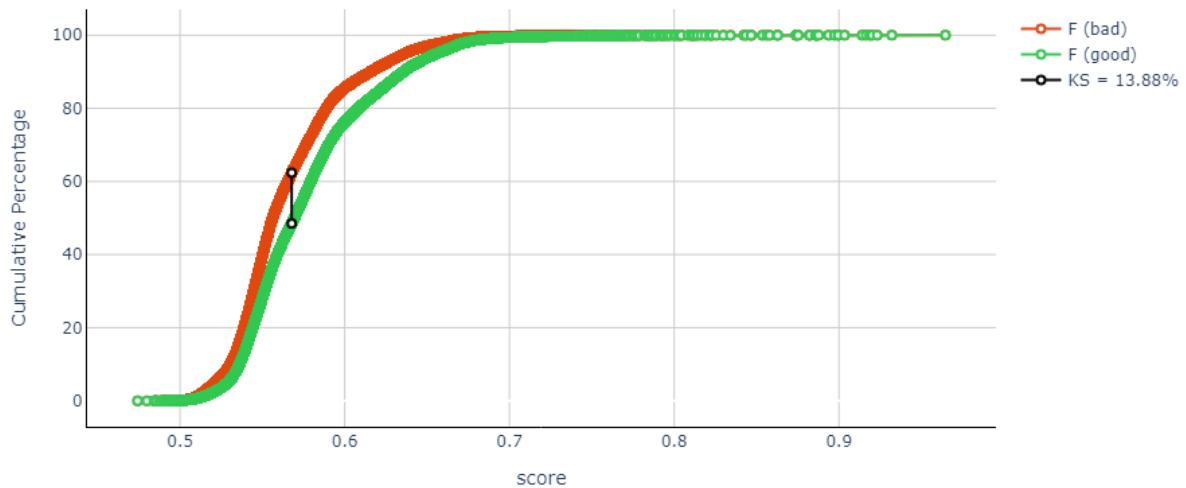
index	digital_Digital --	score	rating
0	True	0.540386	E
1	False	0.547402	E
2	False	0.533788	E
3	False	0.559564	D
4	True	0.534215	E
5	False	0.54645	E
6	False	0.598057	B
7	False	0.51697	F
8	False	0.549848	E
9	False	0.580521	C

logit Evaluation Report

KOLMOGOROV SMIRNOV

index	KS	Credit Score	Behavioral Score
score	13.881	Low	Low

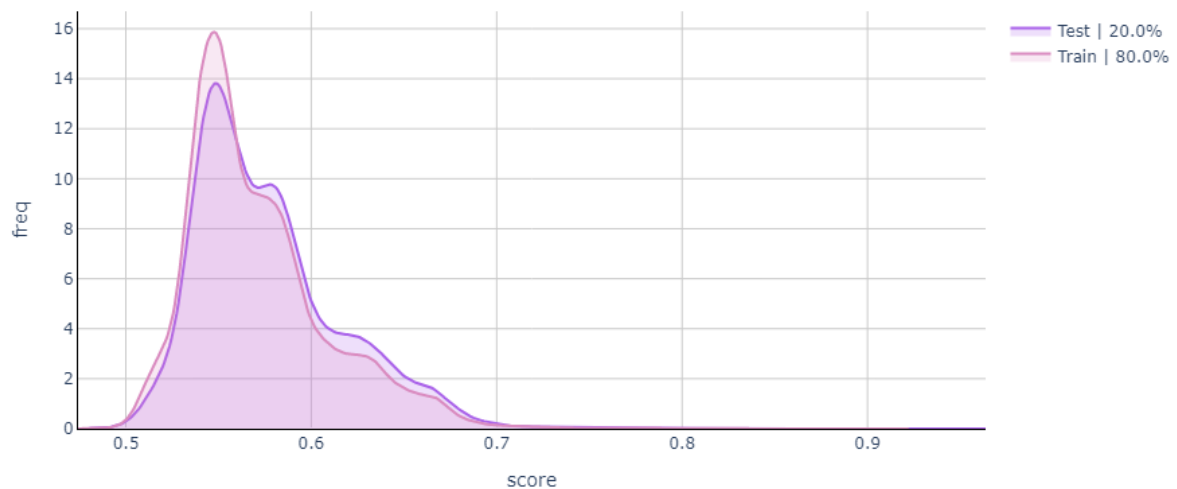
KS | score (Metric: over | V: 110978)



POPULATION STABILITY INDEX

index	PSI	ANDERSON (2022)
score	0.026	Green

Population Stability Analysis | PSI = Green



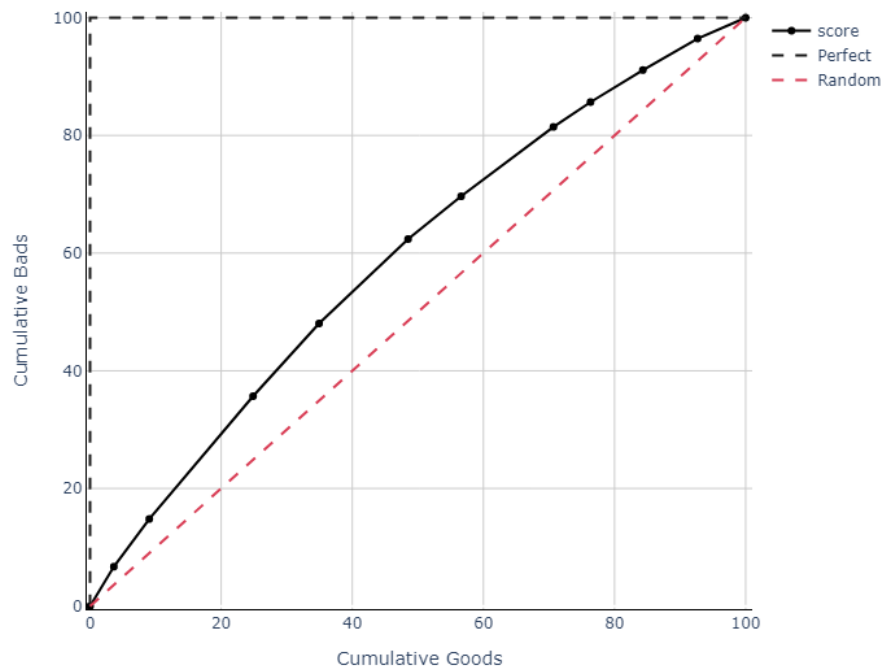
GINI LORENZ COEFFICIENT AND VARIABILITY

```
{'AUC': 0.592,  
'Gini': 0.184,  
'Gini CI Lower': 0.1785,  
'Gini CI Upper': 0.1895,
```

logit Evaluation Report

```
'N_B': 49403,  
'N_G': 61575,  
'Var (Bamber)': 0.0,  
'Var (Engelmann)': 0.0,  
'Var (Van Dantzig)': 0.0}
```

Lorenz & Gini | D = 18.418



logit Evaluation Report

INFORMATION VALUE

index	IV	SIDDIQI (2006)	THOMAS (2002)	ANDERSON (2022)
score	0.136848	Moderate	Moderate	Moderate

HOSMER LEMESHOW

```
{'HL': 986.1572,
 'conclusion': 'Not Well Adjusted',
 'degrees of freedom': 8,
 'p value': 0.0,
 'reject null': True}
```

DEVIANCE ODDS

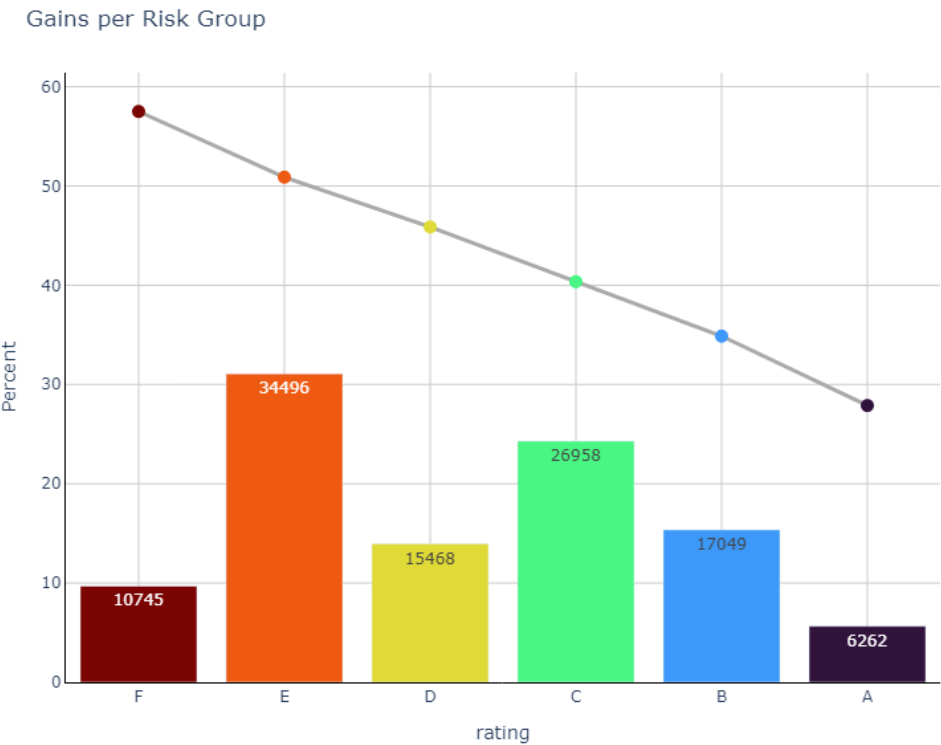
```
{'accuracy': 99.88,
 'conclusion': '<!-- The model has weak predictive power, indicating limited '
               'ability to rank or discriminate between outcomes. It may need '
               'retraining or feature engineering. --> The model is '
               'well-calibrated, with high naïve accuracy suggesting predicted '
               'probabilities align closely with observed outcomes.',
 'power': 2.44}
```

NoneType_1
logit

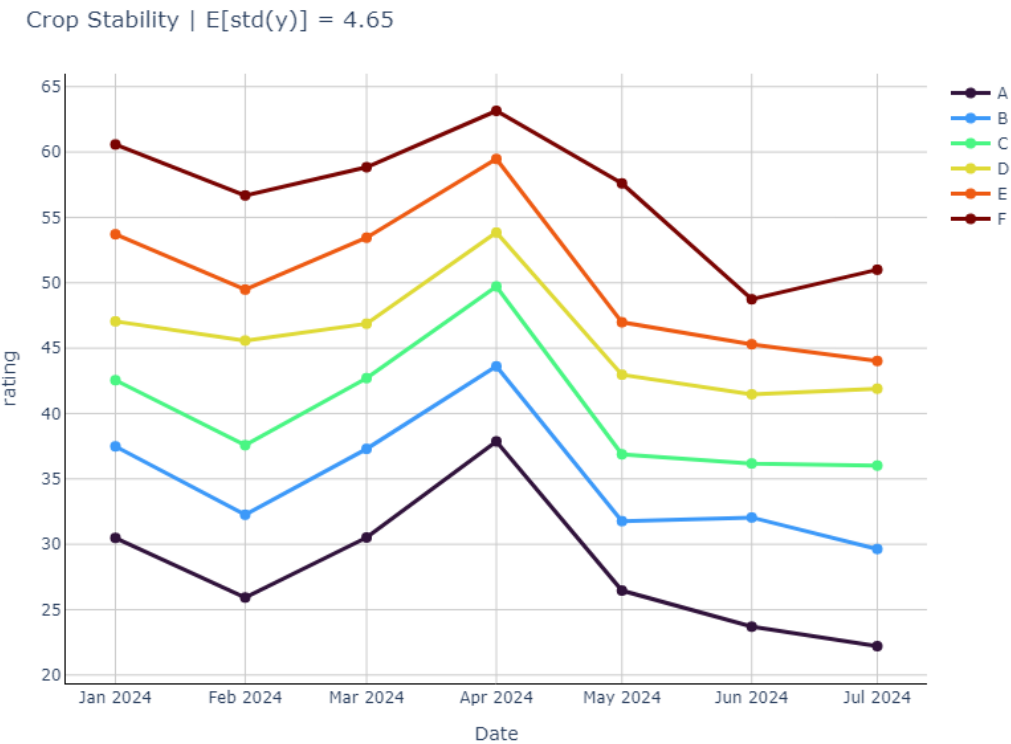
NoneType_1 (logit) Evaluation Report

RATING | NONETYPE_1

GAINS PER RISK GROUP



STABILITY IN TIME

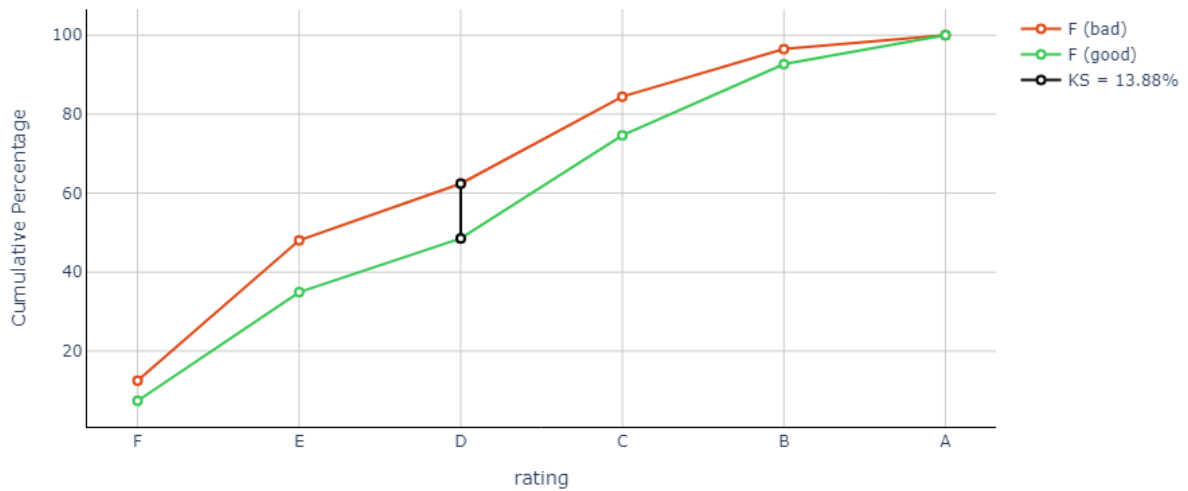


NoneType_1 (logit) Evaluation Report

KOLMOGOROV SMIRNOV

index	KS	Credit Score	Behavioral Score
rating	13.88	Low	Low

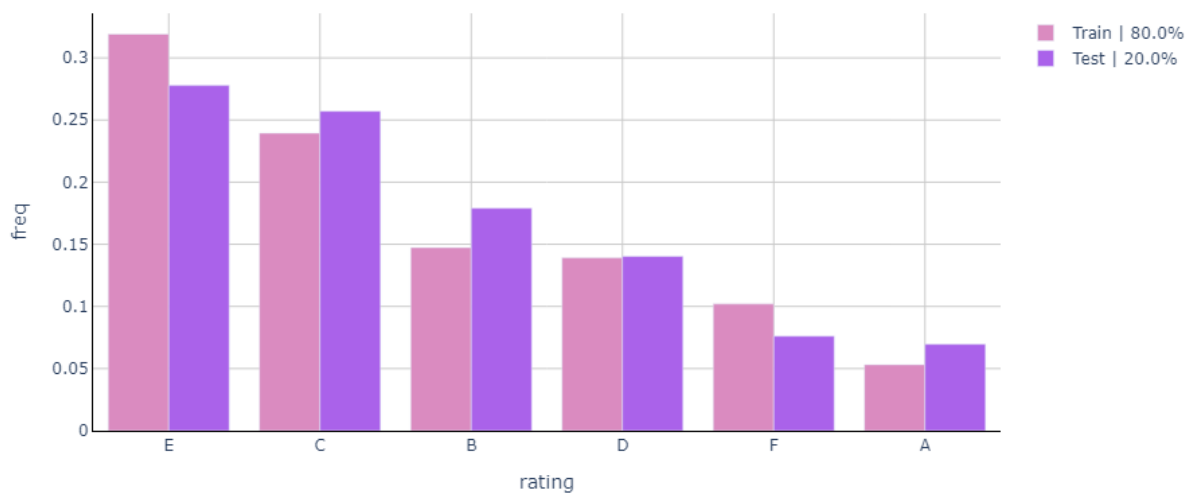
KS | rating (Metric: over | V: 110978)



POPULATION STABILITY INDEX

index	PSI	ANDERSON (2022)
rating	0.0253	Green

Population Stability Analysis | PSI = Green



NoneType_1 (logit) Evaluation Report

INFORMATION VALUE

index	IV	SIDDIQI (2006)	THOMAS (2002)	ANDERSON (2022)
rating	0.106493	Moderate	Moderate	Moderate