Basic Summary

Call:

randomForest(formula = Credit.Application.Result ~ Account.Balance + Duration.of.Credit.Month + Payment.Status.of.Previous.Credit + Purpose + Credit.Amount + Value.Savings.Stocks + Length.of.current.employment + Instalment.per.cent + Most.valuable.available.asset + Age.years + Type.of.apartment + No.of.Credits.at.this.Bank, data = the.data, ntree = 500)

Type of forest: classification

Number of trees: 500

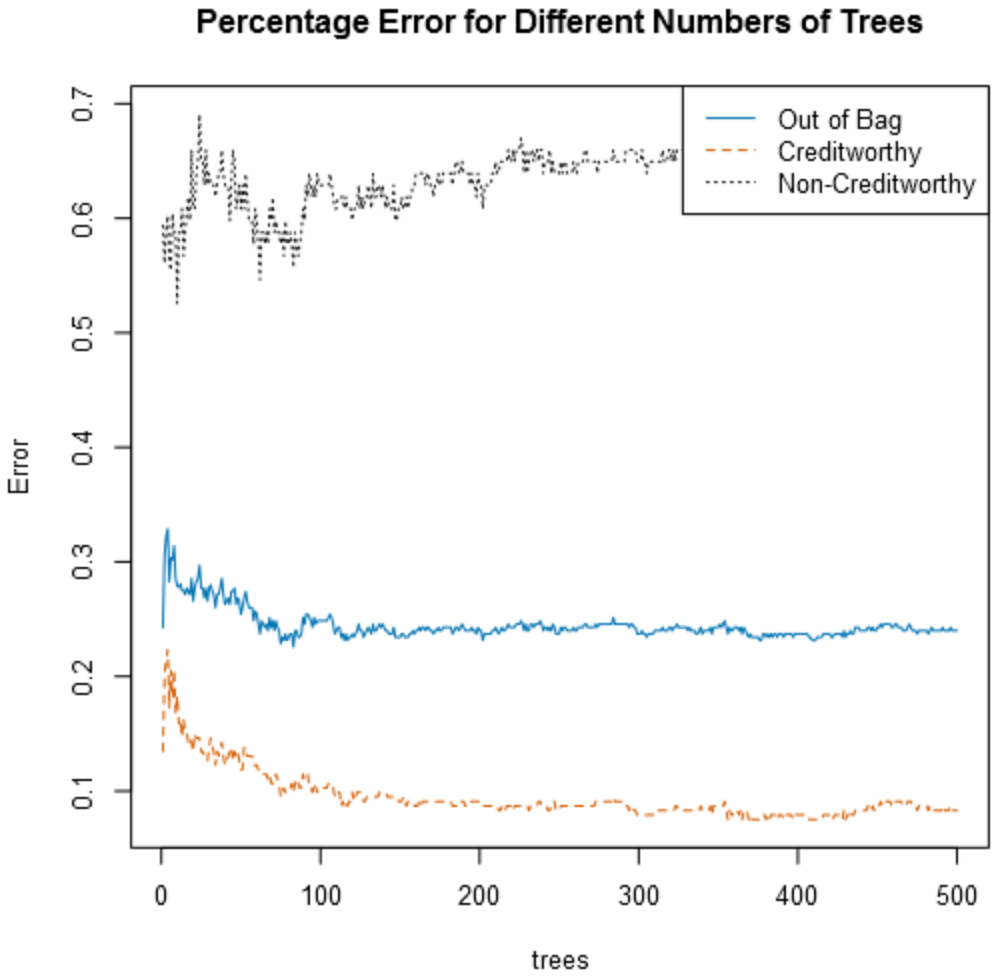
Number of variables tried at each split: 3

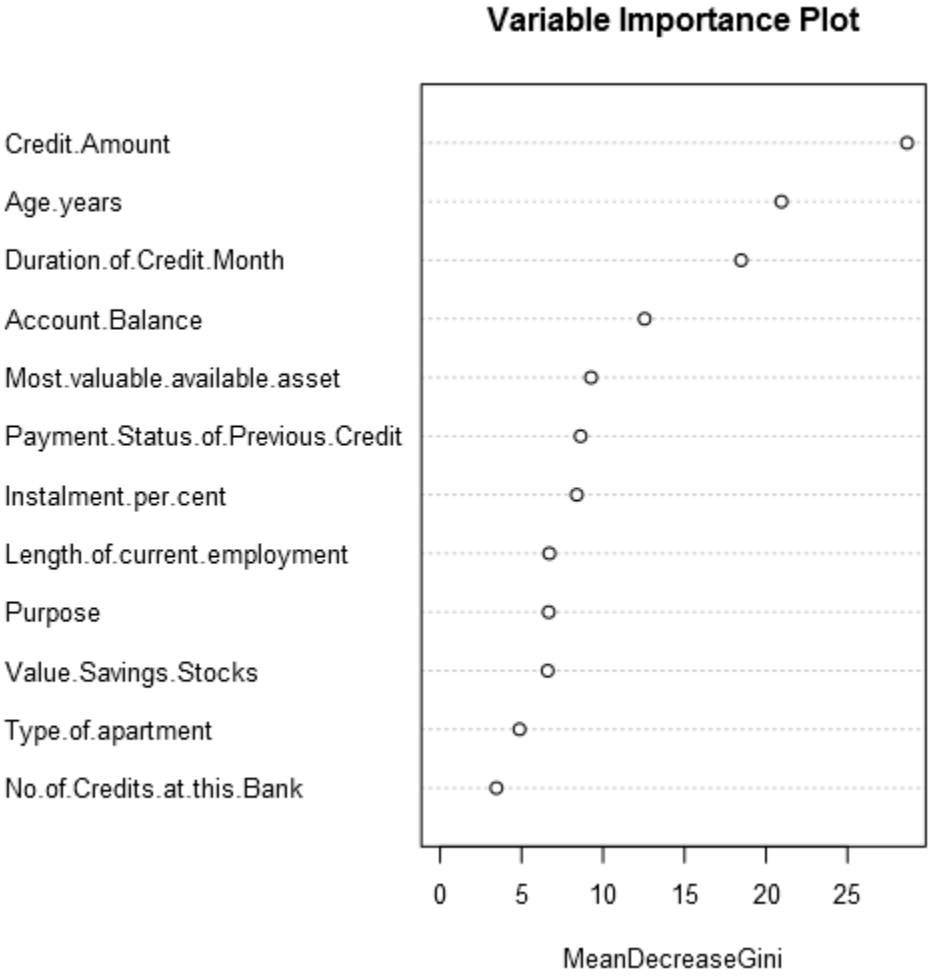
OOB estimate of the error rate: 36.6%

Confusion Matrix:

	Classification Error	Creditworthy	Non-Creditworthy
Creditworthy	0.083	232	21
Non-Creditworthy	0.649	63	34

Plots




Variable Importance Plot
Credit.Amount
Age.years
Duration.of.Credit.Month
Account.Balance
Most.valuable.available.asset
Payment.Status.of.Previous.Credit
Instalment.per.cent
Length.of.current.employment
Purpose
Value.Savings.Stocks
Type.of.apartment
No.of.Credits.at.this.Bank
0
5
10
15
20
25
MeanDecreaseGini