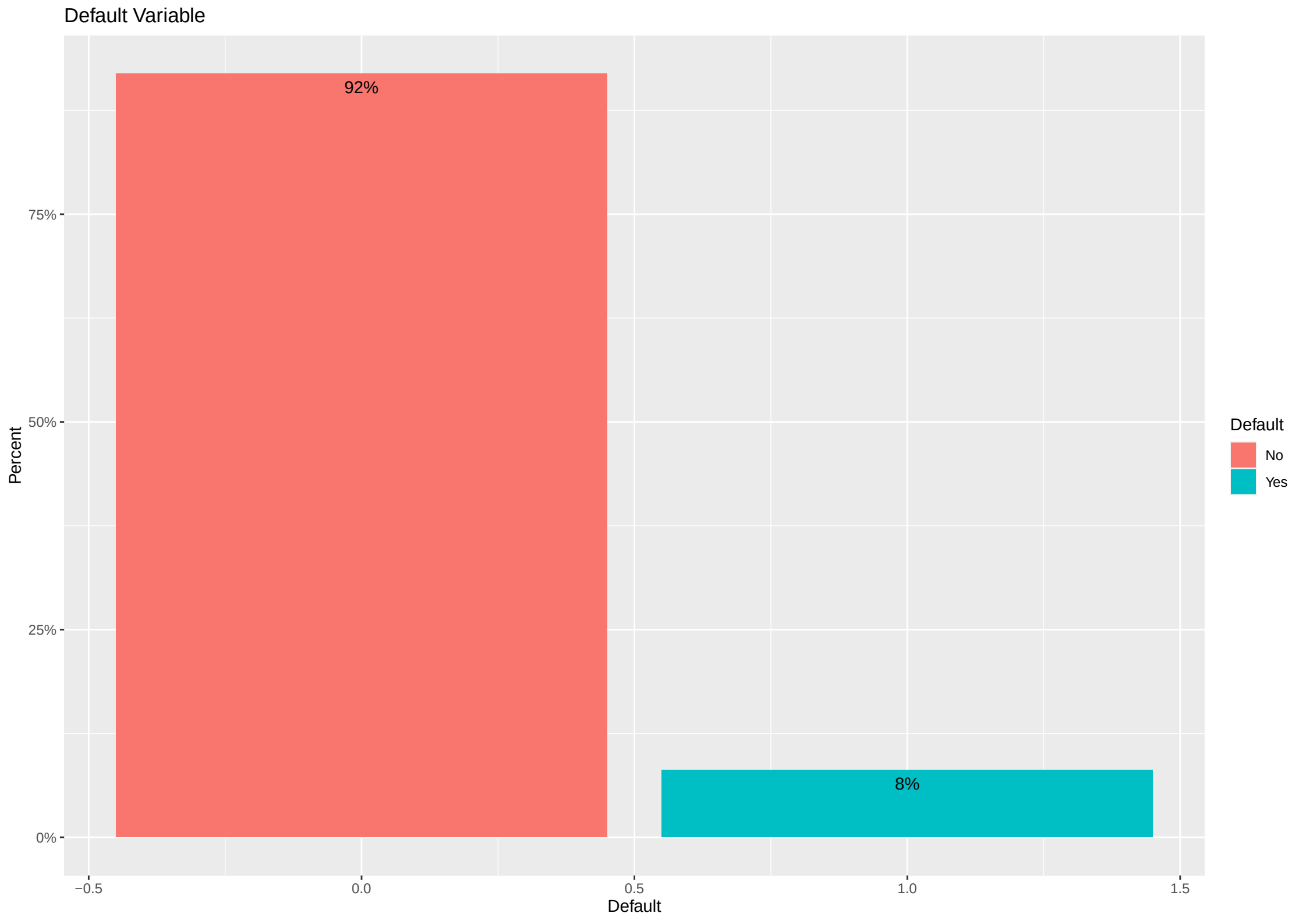
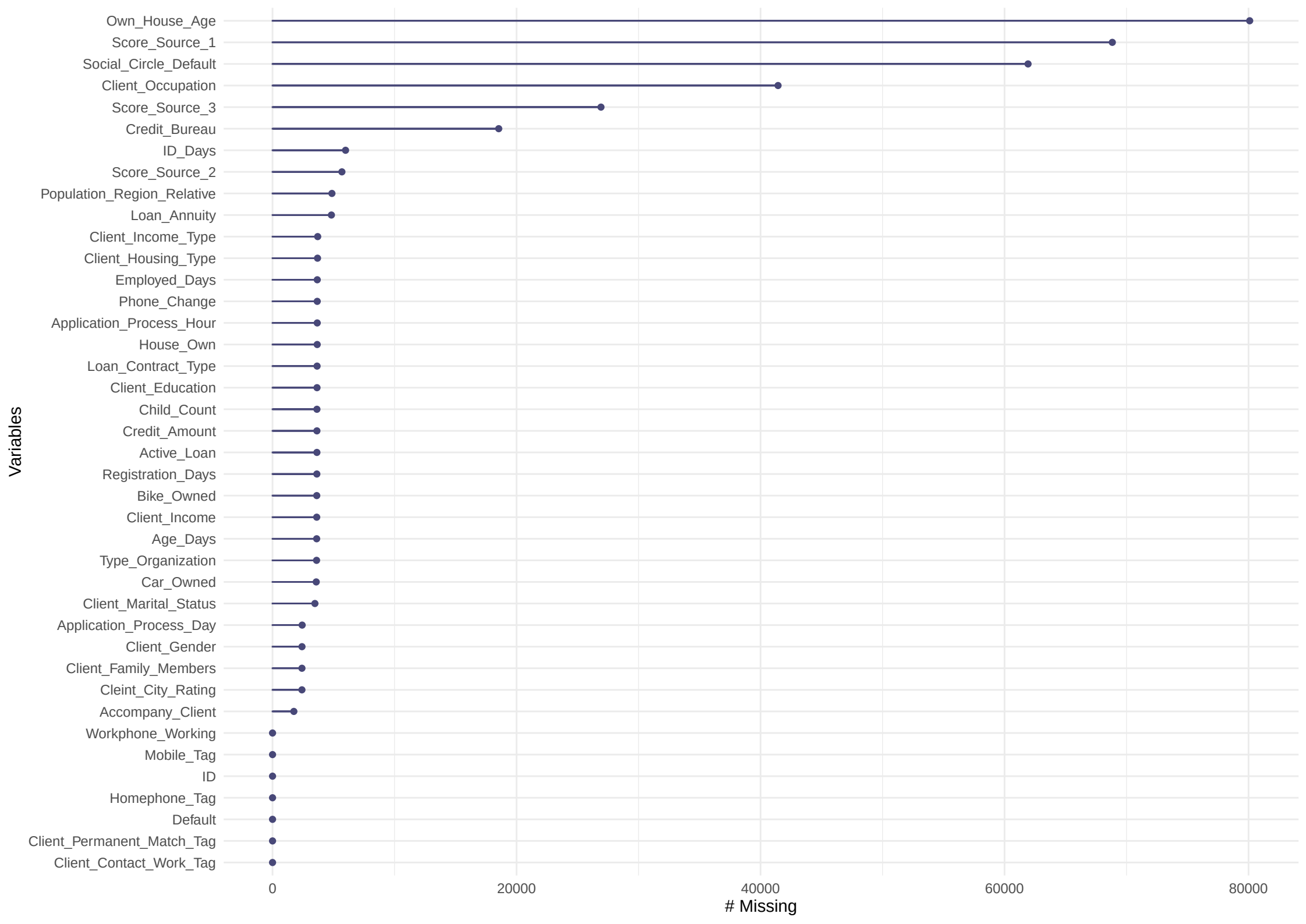
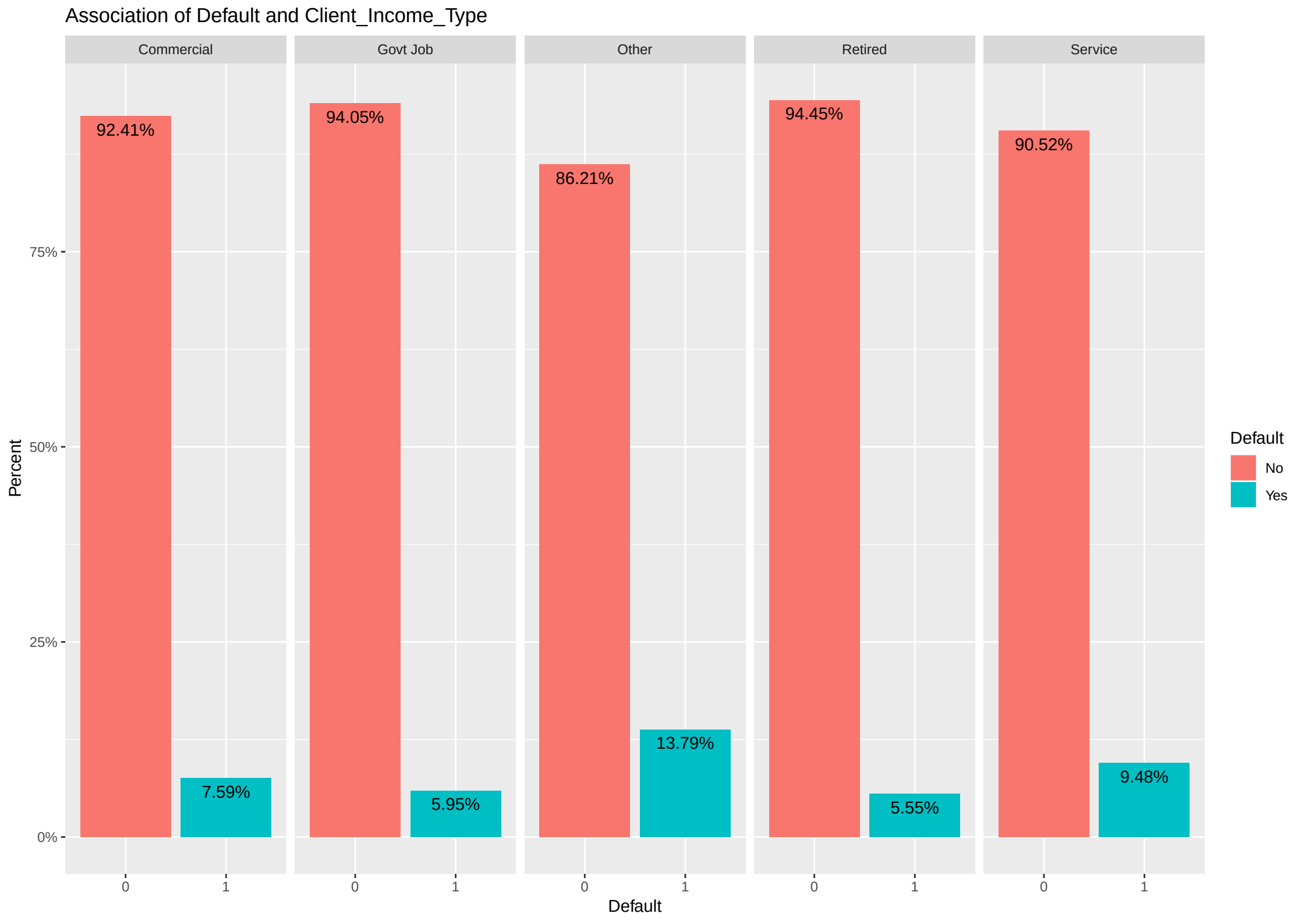
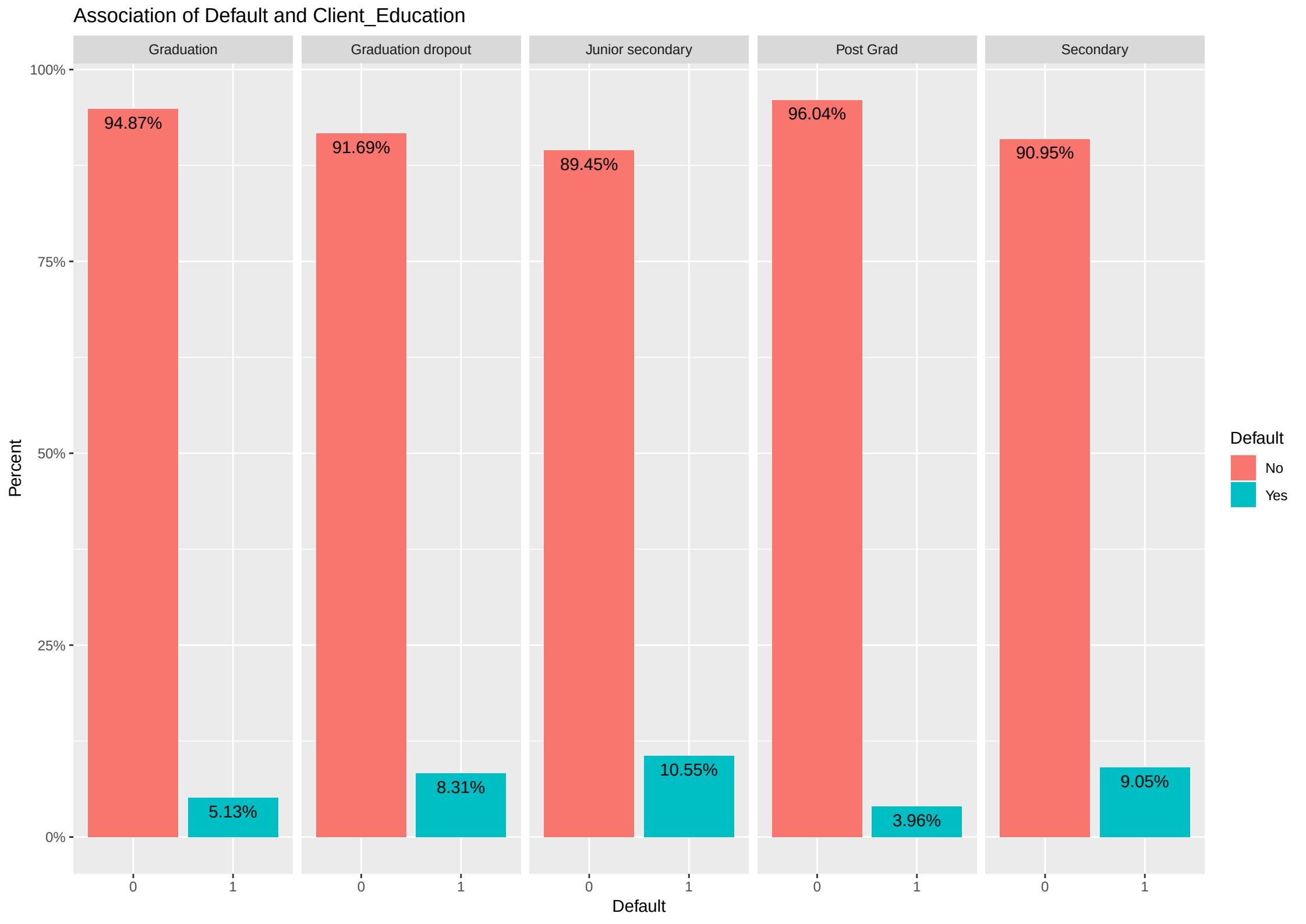
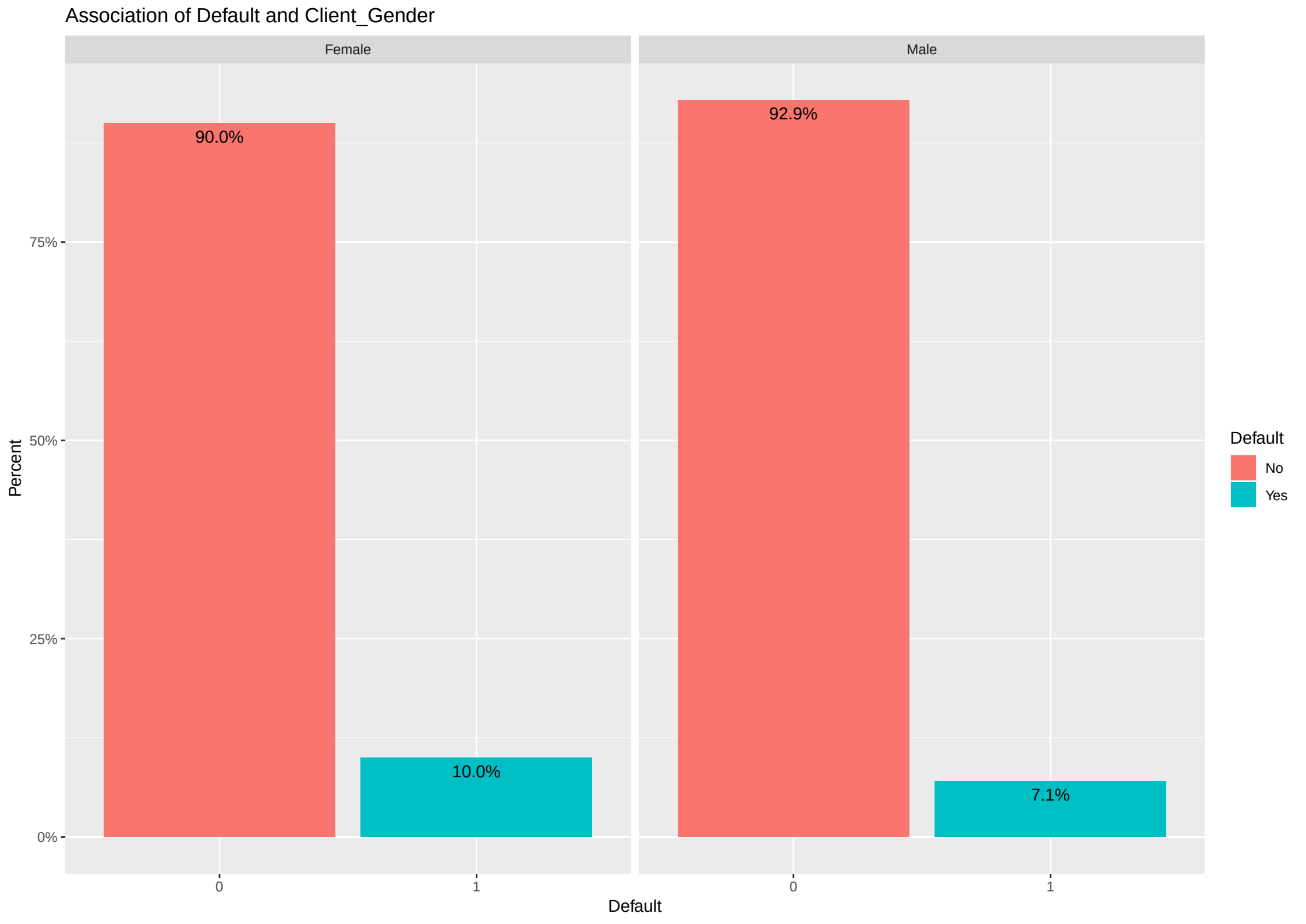
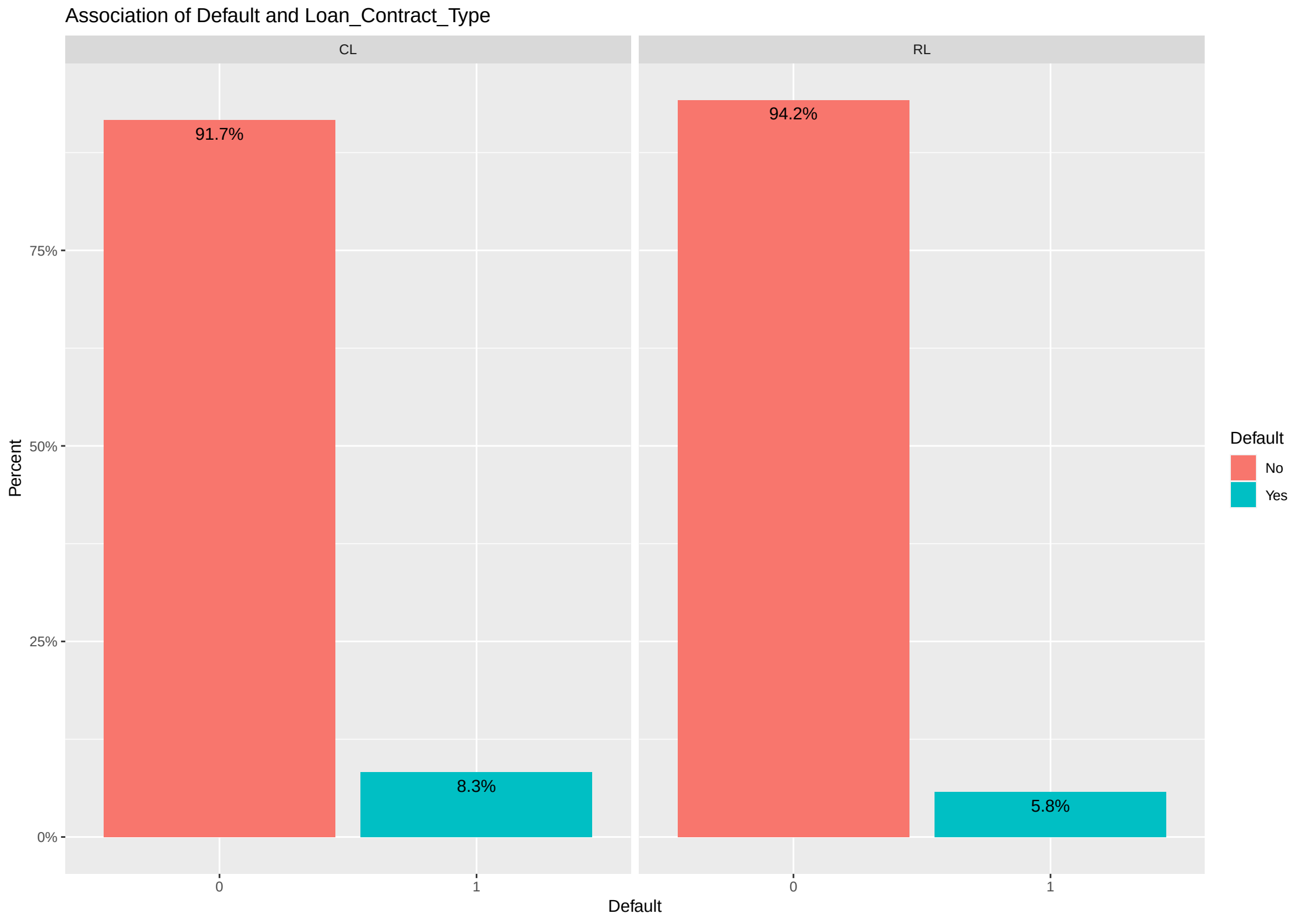

Default Variable
92%
8%
75%
50%
25%
0%
Percent
−0.5
0.0
0.5
1.0
1.5
Default
Default
No
Yes

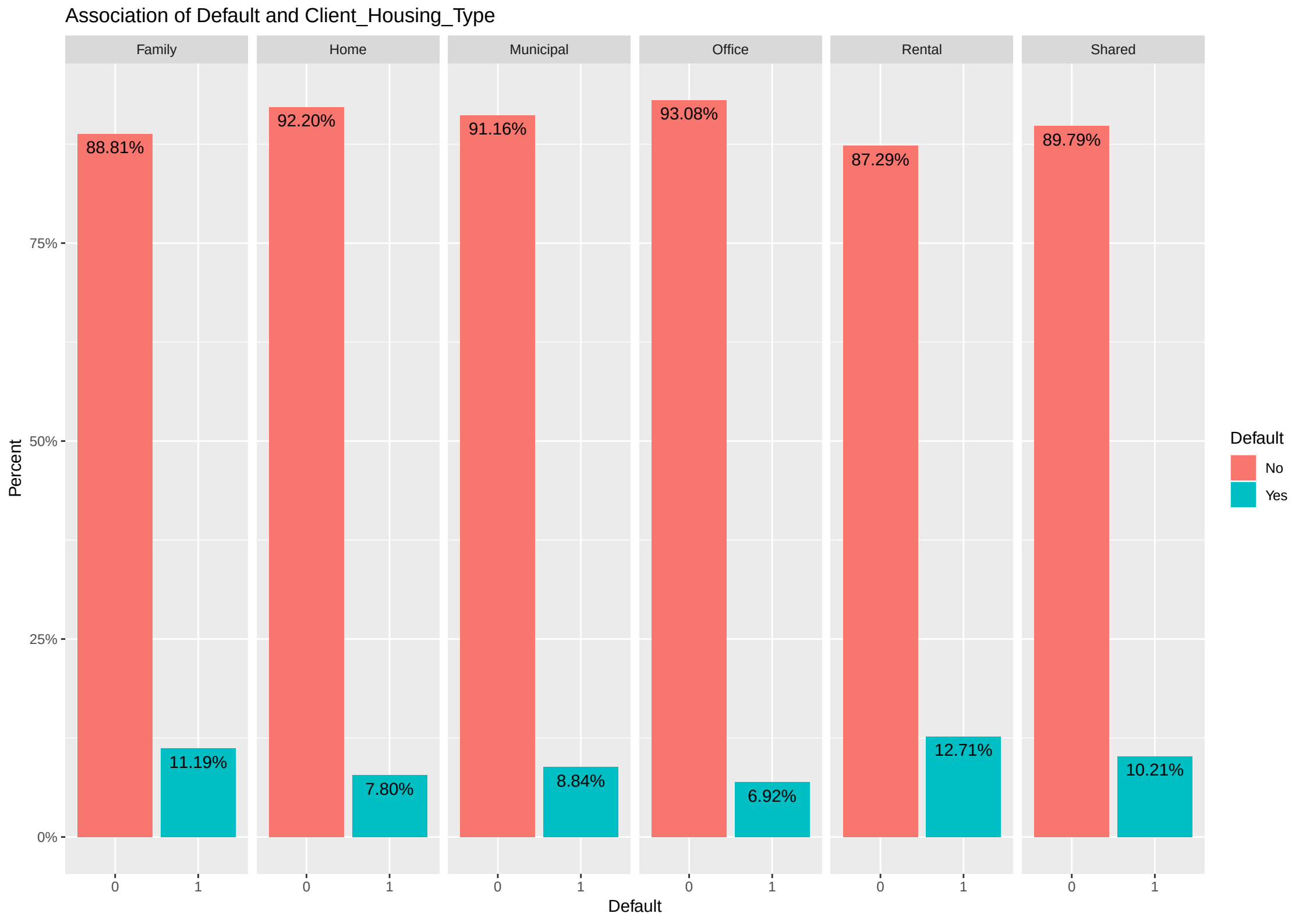

Own_House_Age
Score_Source_1
Social_Circle_Default
Client_Occupation
Score_Source_3
Credit_Bureau
ID_Days
Score_Source_2
Population_Region_Relative
Loan_Annuity
Client_Income_Type
Client_Housing_Type
Employed_Days
Phone_Change
Application_Process_Hour
House_Own
Loan_Contract_Type
Client_Education
Child_Count
Credit_Amount
Active_Loan
Registration_Days
Bike_Owned
Client_Income
Age_Days
Type_Organization
Car_Owned
Client_Marital_Status
Application_Process_Day
Client_Gender
Client_Family_Members
Cleint_City_Rating
Accompany_Client
Workphone_Working
Mobile_Tag
ID
Homephone_Tag
Default
Client_Permanent_Match_Tag
Client_Contact_Work_Tag
Variables
0
20000
40000
60000
80000
Missing

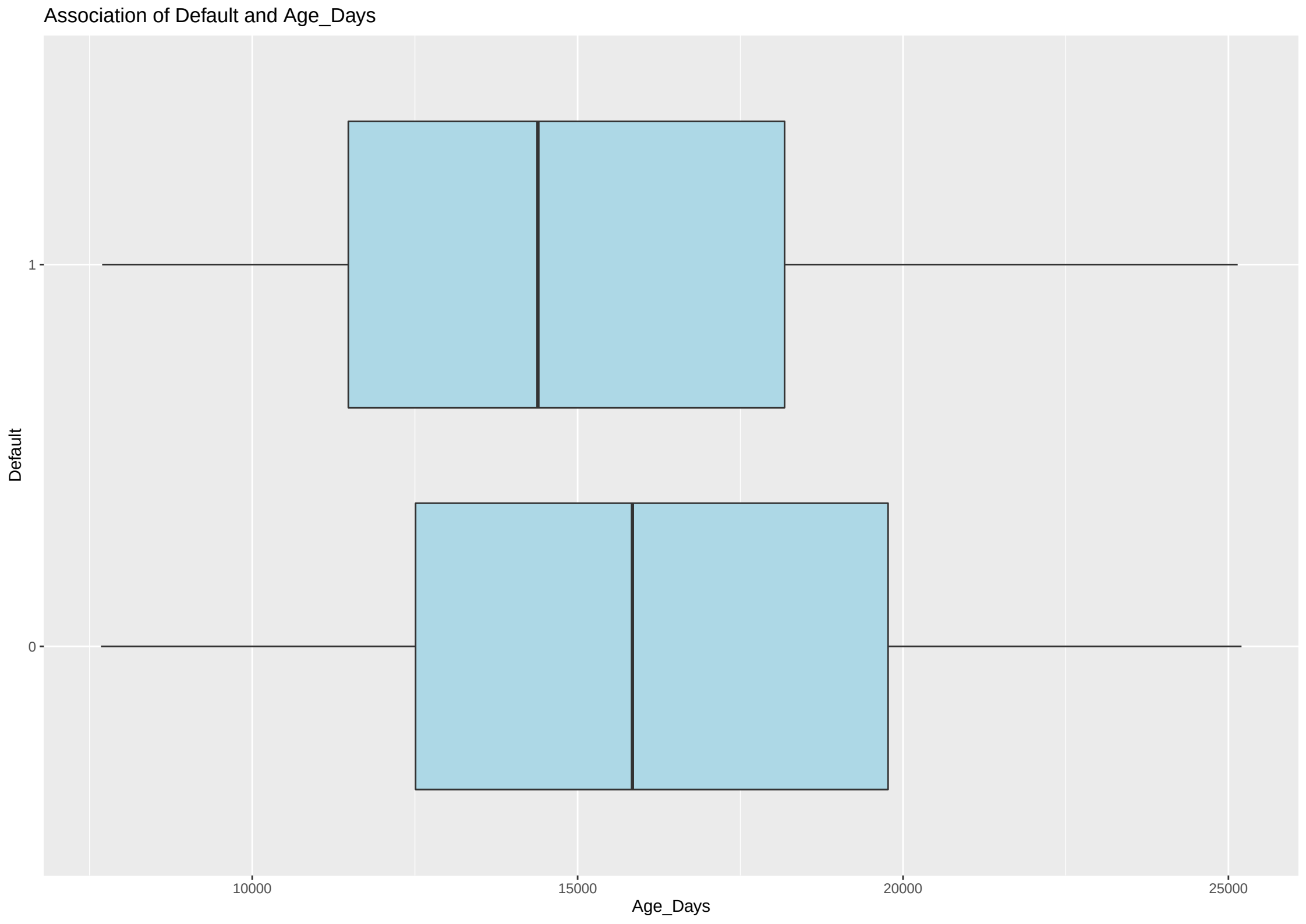

Association of Default and Client_Income_Type
Commercial
Govt Job
Other
Retired
Service
92.41%
7.59%
94.05%
5.95%
86.21%
13.79%
94.45%
5.55%
90.52%
9.48%
75%
50%
25%
0%
Percent
0
1
Default
Default
No
Yes

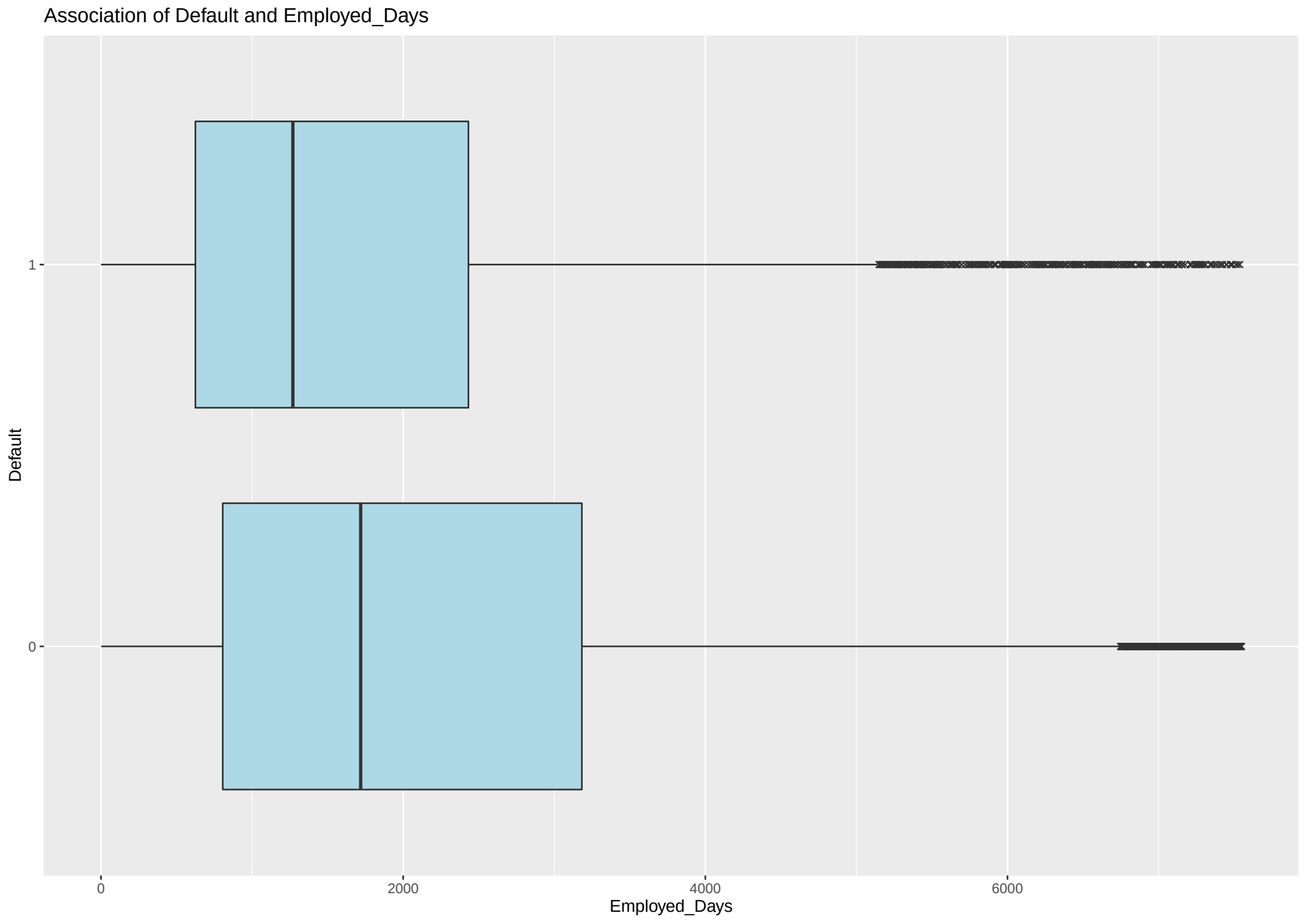

Association of Default and Client_Education
Graduation
Graduation dropout
Junior secondary
Post Grad
Secondary
100%
75%
50%
25%
0%
Percent
94.87%
5.13%
91.69%
8.31%
89.45%
10.55%
96.04%
3.96%
90.95%
9.05%
0
1
Default
Default
No
Yes

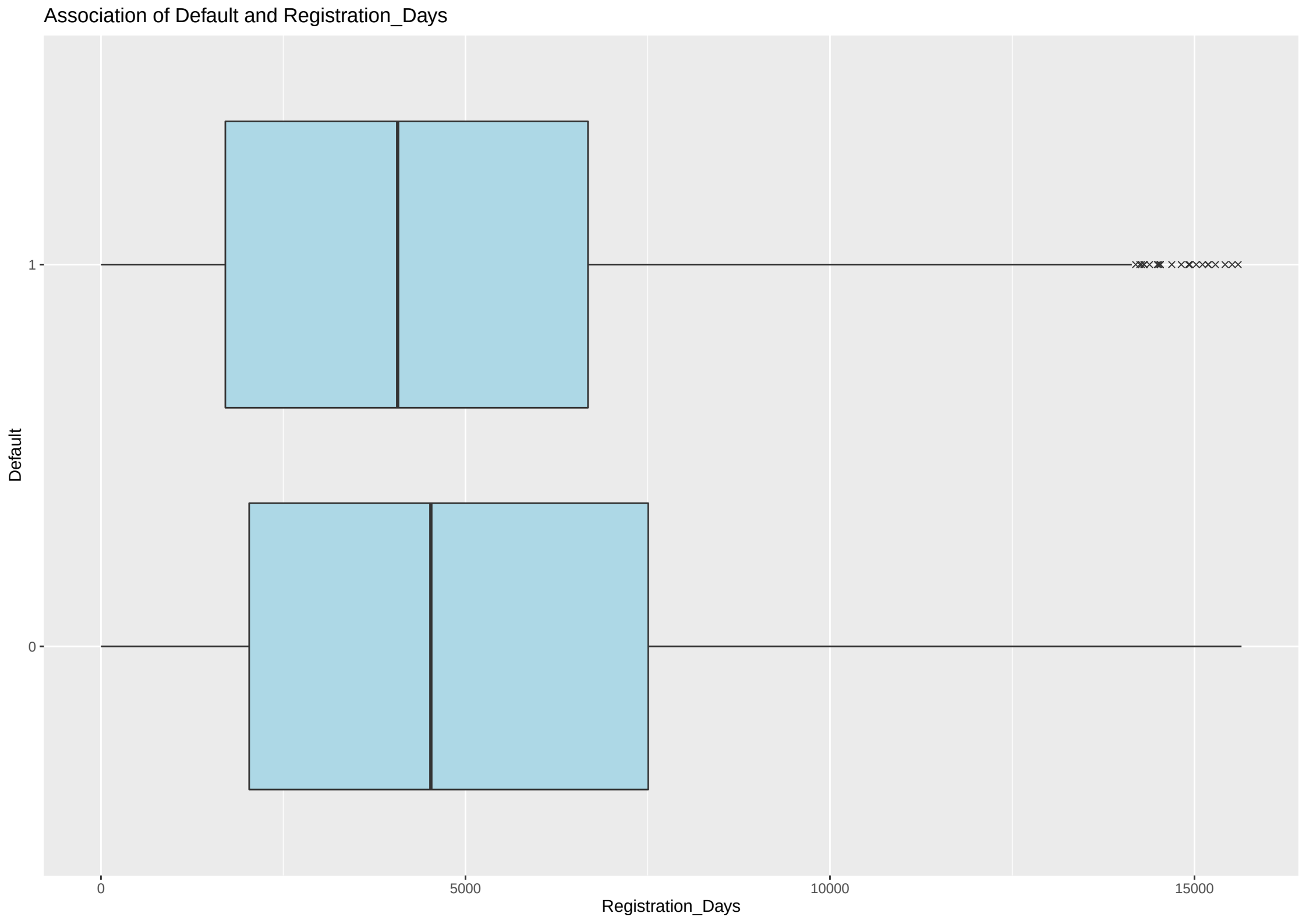

Association of Default and Client_Gender
Female
Male
90.0%
10.0%
92.9%
7.1%
75%
50%
25%
0%
Percent
0
1
0
1
Default
Default
No
Yes

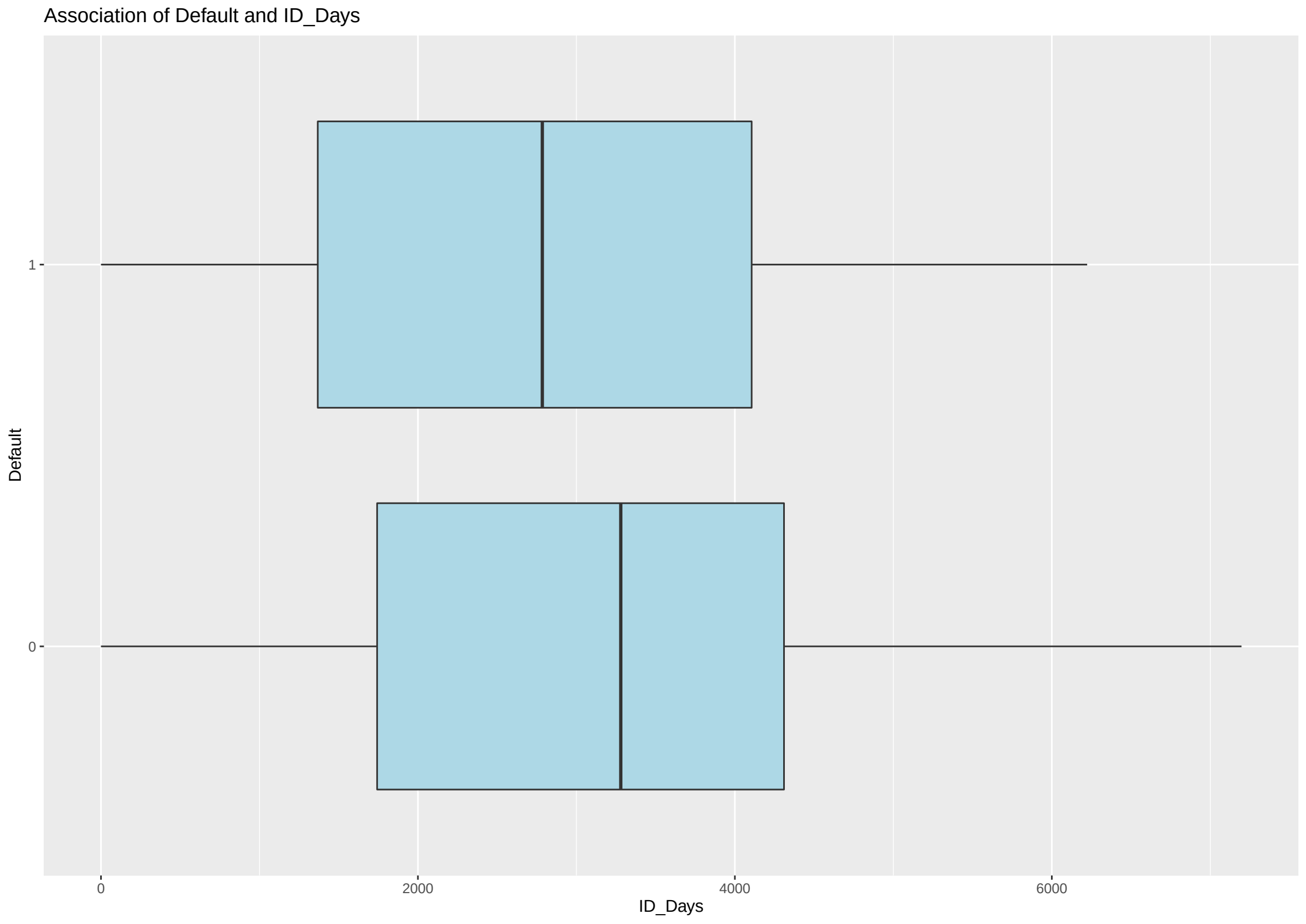

Association of Default and Loan_Contract_Type
CL
RL
91.7%
8.3%
94.2%
5.8%
75%
50%
25%
0%
Percent
0
1
0
1
Default
Default
No
Yes

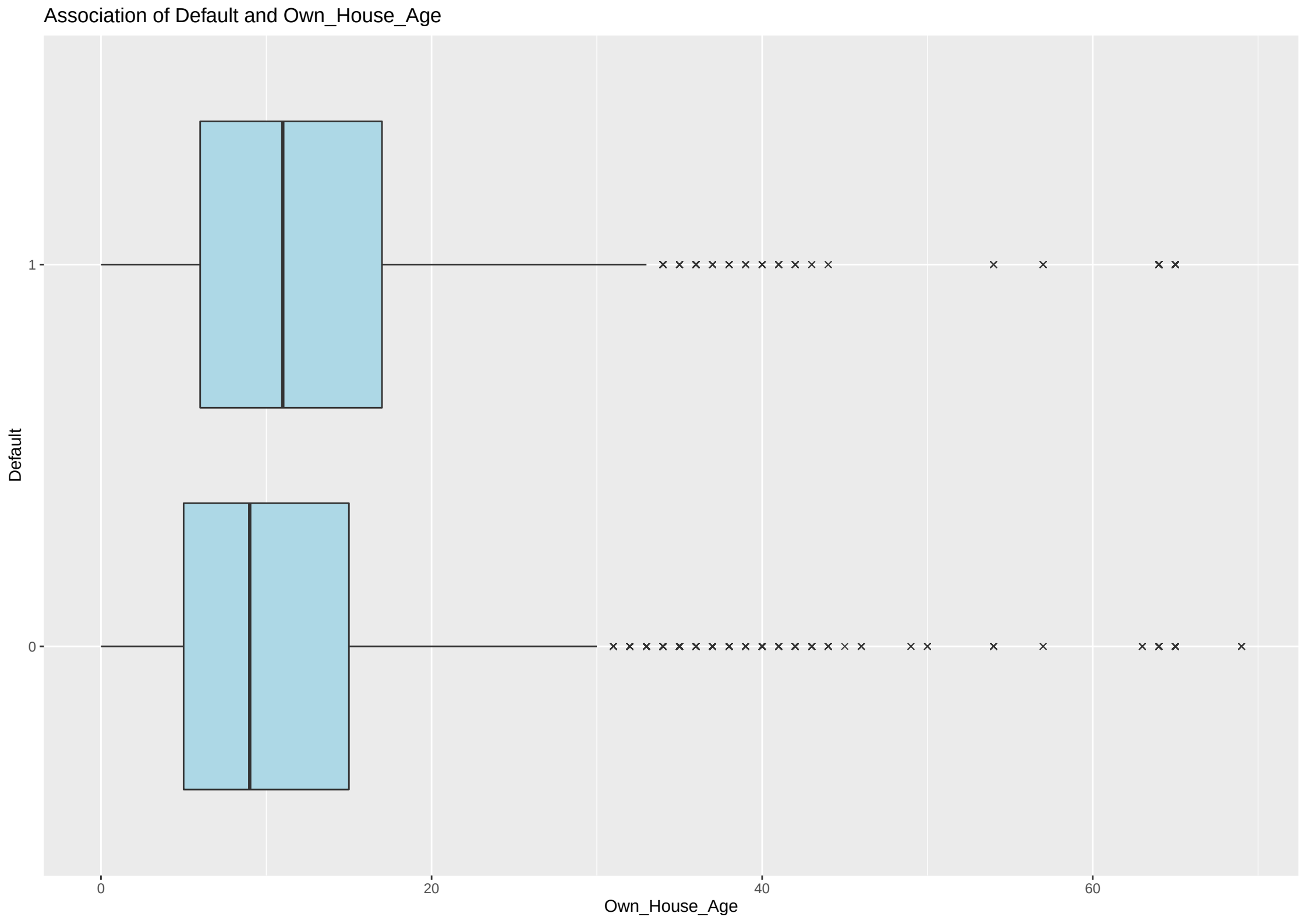

Association of Default and Client_Housing_Type
Family
Home
Municipal
Office
Rental
Shared
88.81%
11.19%
92.20%
7.80%
91.16%
8.84%
93.08%
6.92%
87.29%
12.71%
89.79%
10.21%
75%
50%
25%
0%
Percent
0
1
Default
Default
No
Yes

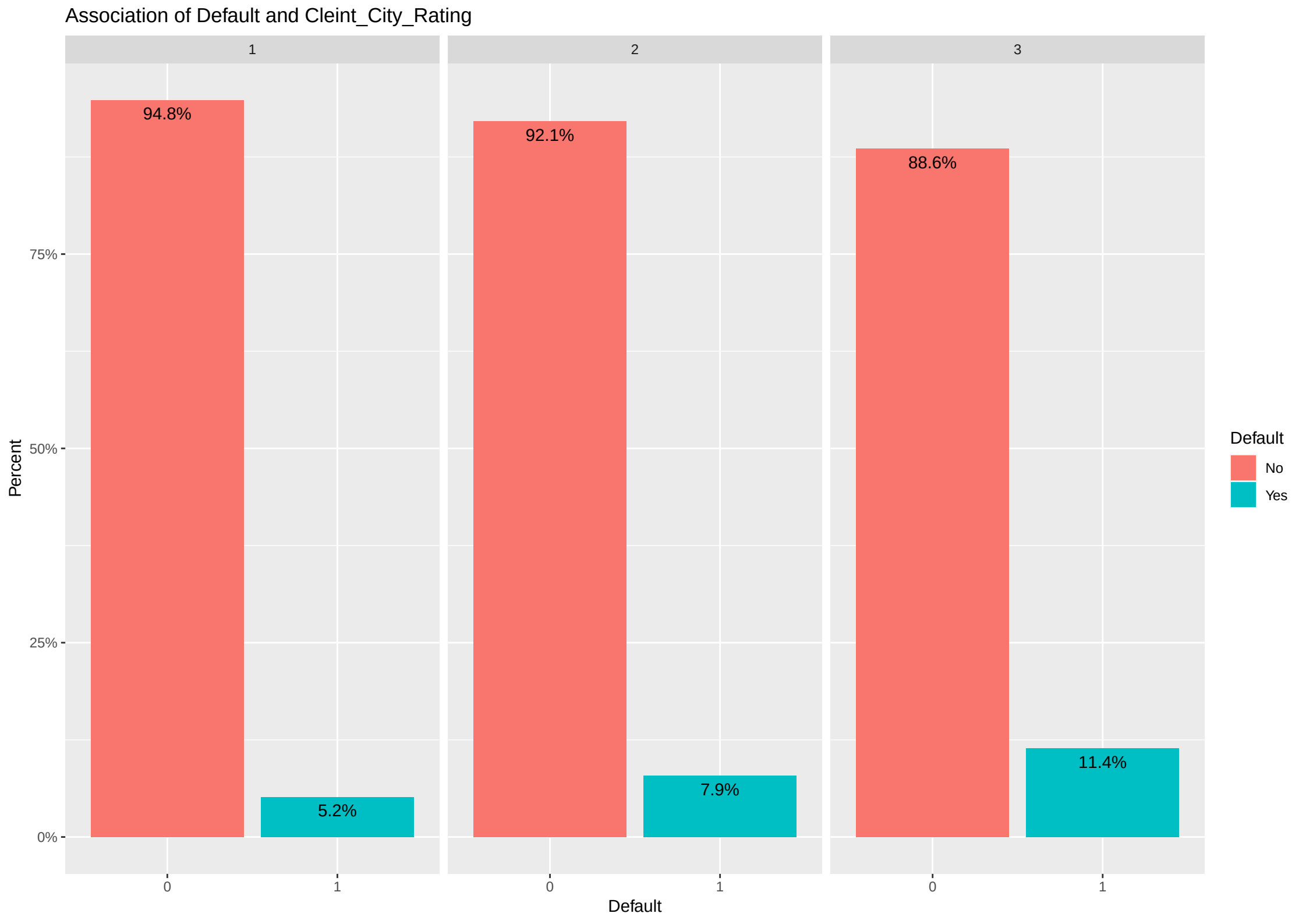

Association of Default and Age_Days
Default
1
0
10000
15000
20000
25000
Age_Days

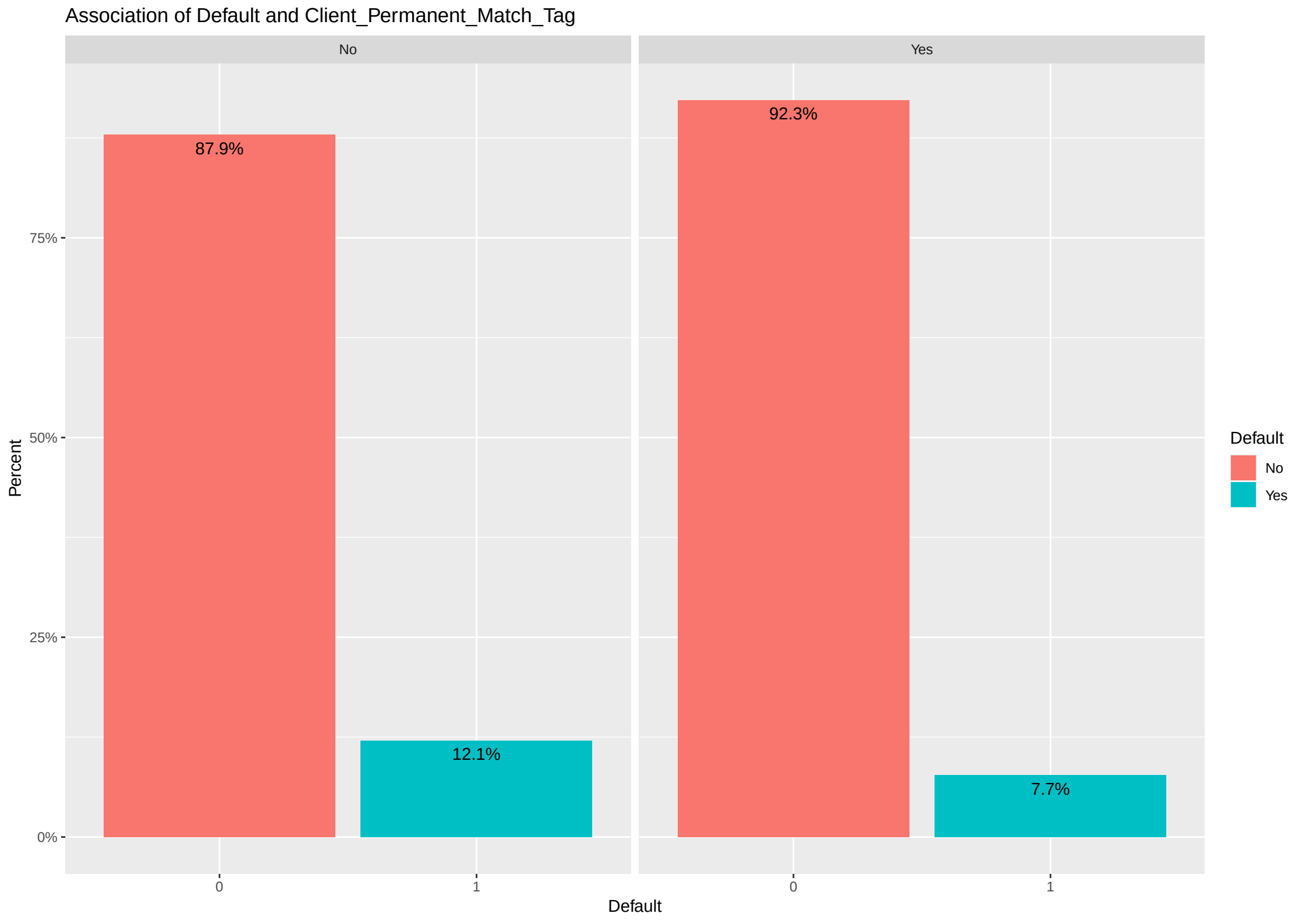

Association of Default and Employed_Days
Default
1
0
0
2000
4000
6000
Employed_Days

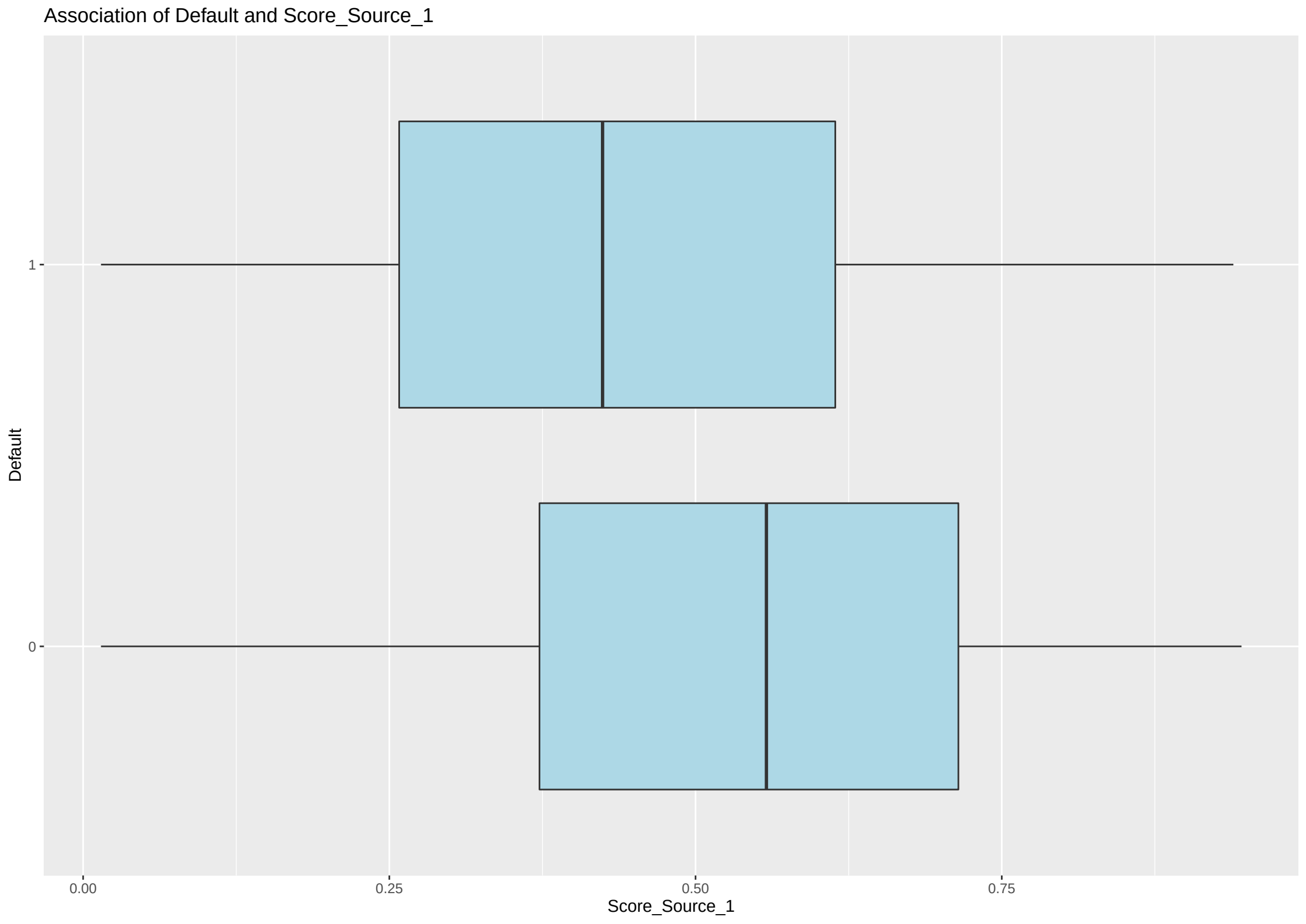

Association of Default and Registration_Days
Default
1
0
0
5000
10000
15000
Registration_Days

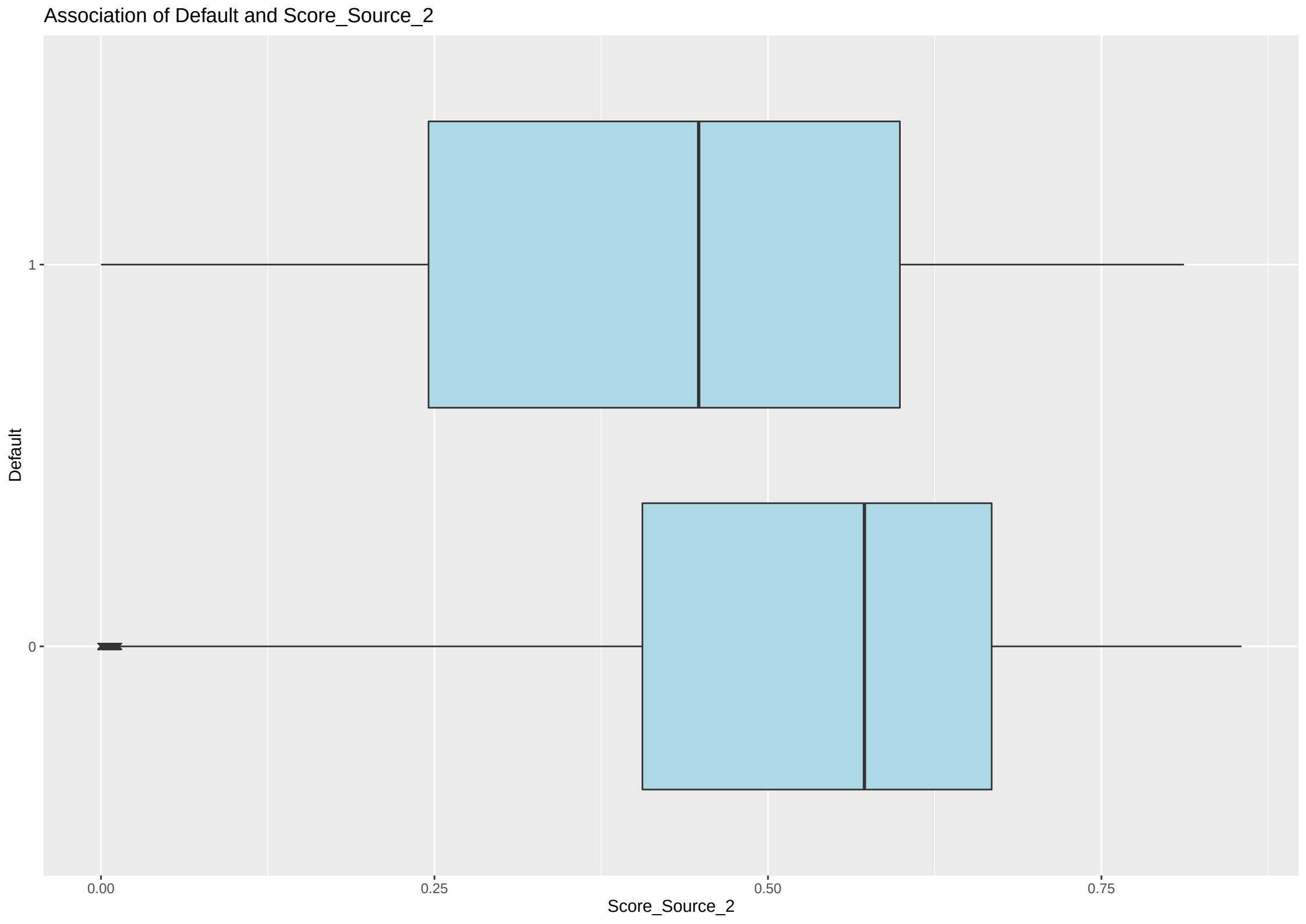

Association of Default and ID_Days
Default
1
0
0
2000
4000
6000
ID_Days

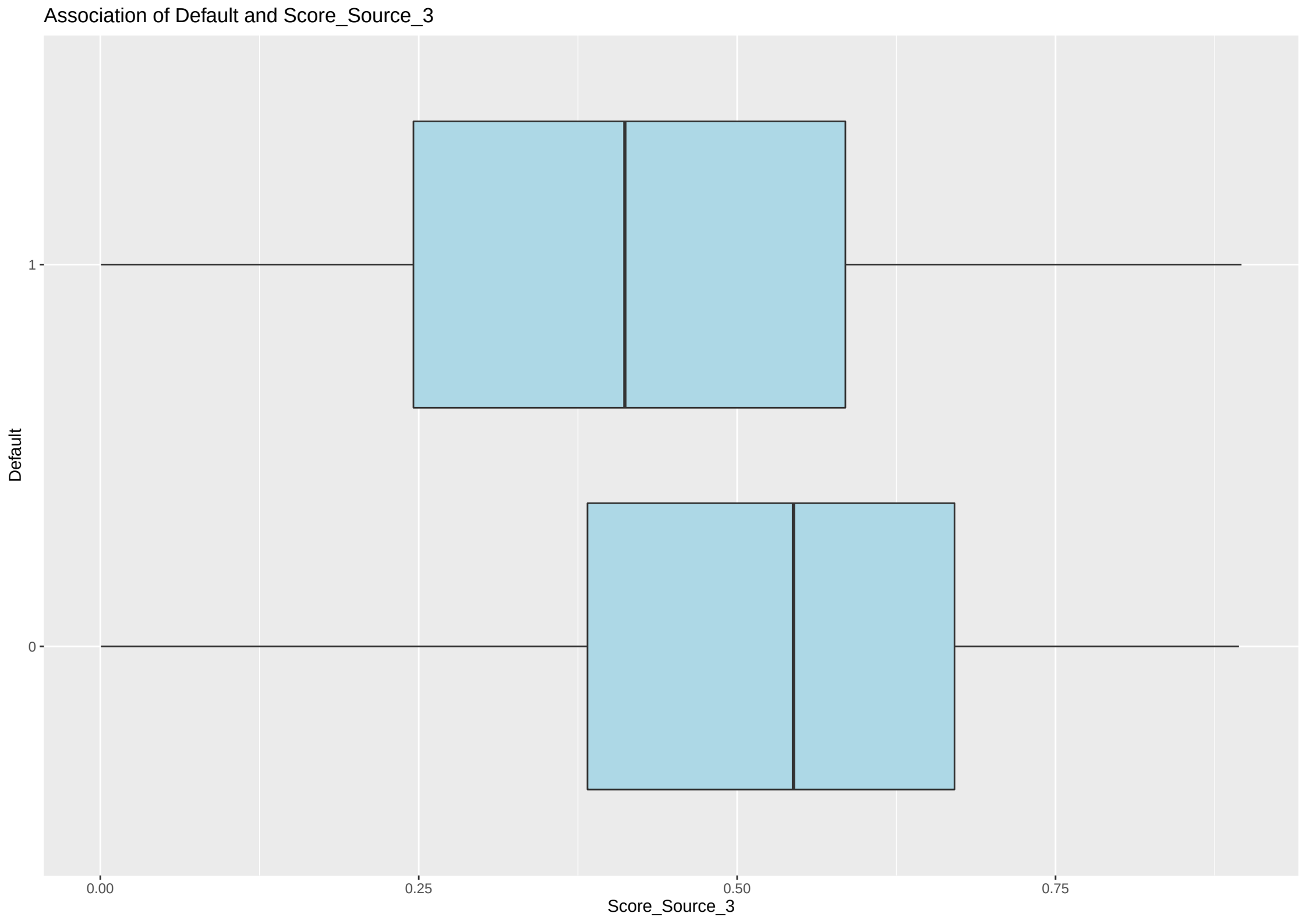

Association of Default and Own_House_Age
Default
1
0
0
20
40
60
Own_House_Age

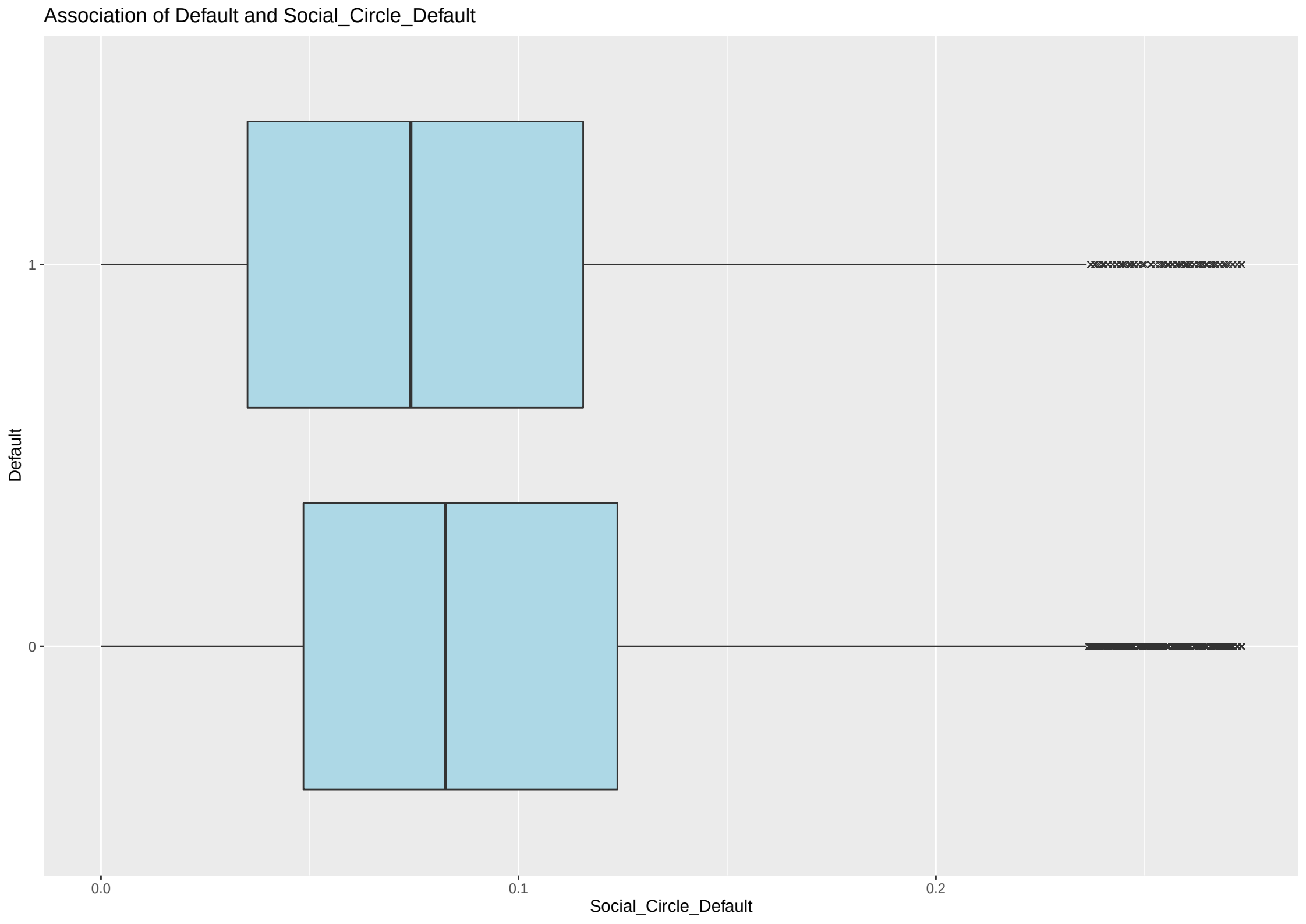

Association of Default and Cleint_City_Rating
1
2
3
94.8%
5.2%
92.1%
7.9%
88.6%
11.4%
75%
50%
25%
0%
Percent
0
1
Default
Default
No
Yes

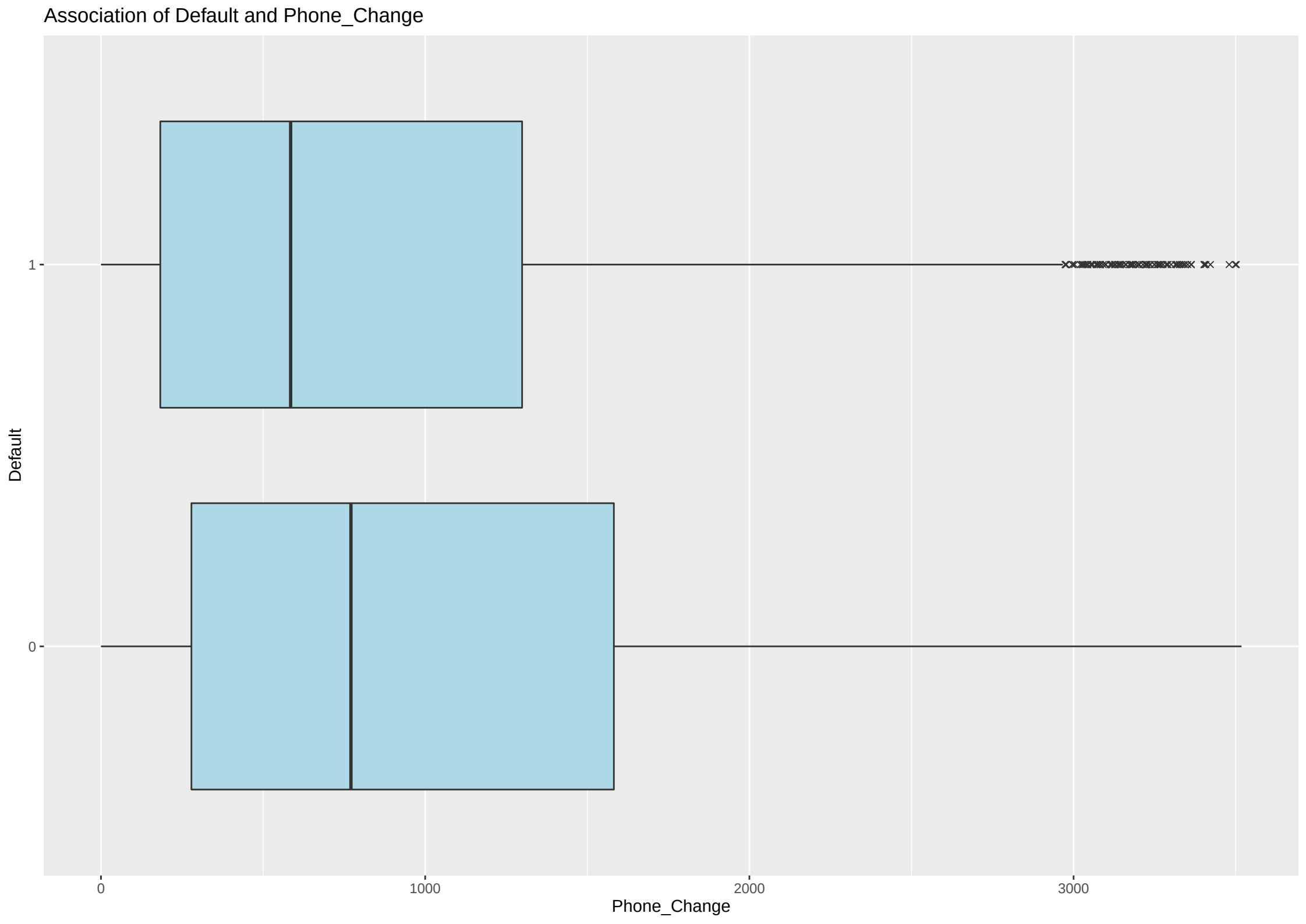

Association of Default and Client_Permanent_Match_Tag
No
Yes
87.9%
12.1%
92.3%
7.7%
75%
50%
25%
0%
Percent
0
1
0
1
Default
Default
No
Yes

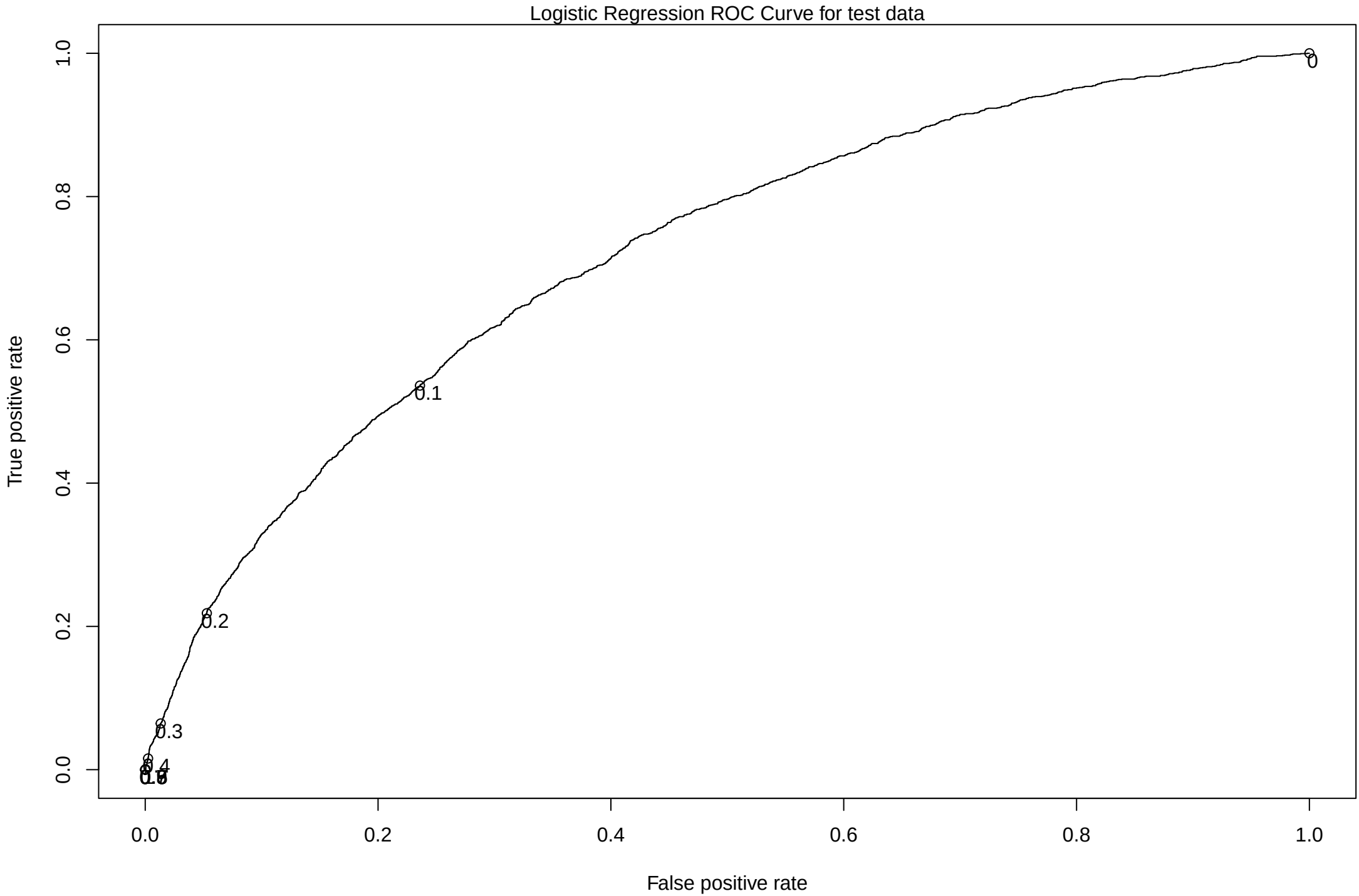

Association of Default and Score_Source_1
Default
1
0
0.00
0.25
0.50
0.75
Score_Source_1

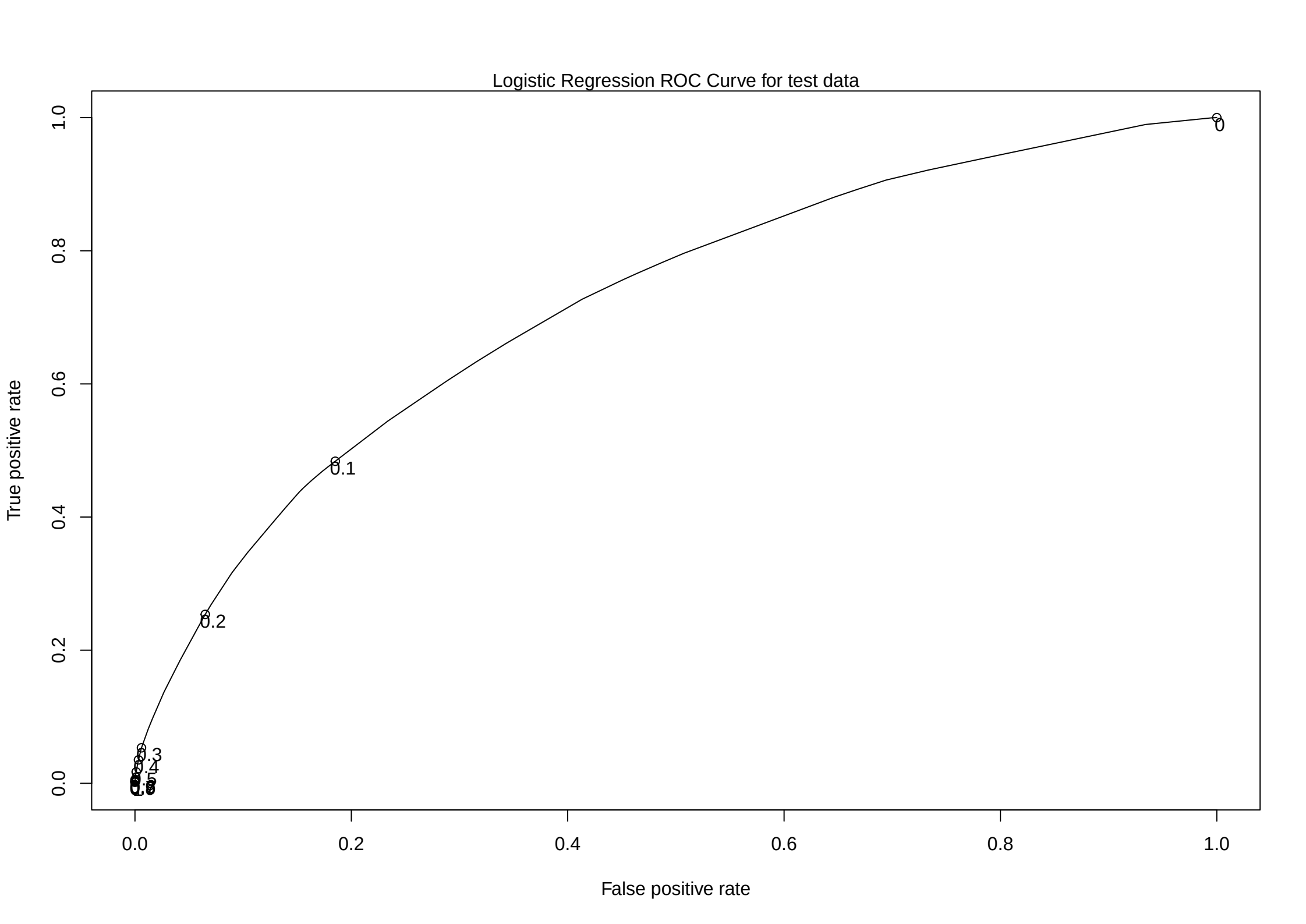

Association of Default and Score_Source_2
Default
1
0
0.00
0.25
0.50
0.75
Score_Source_2

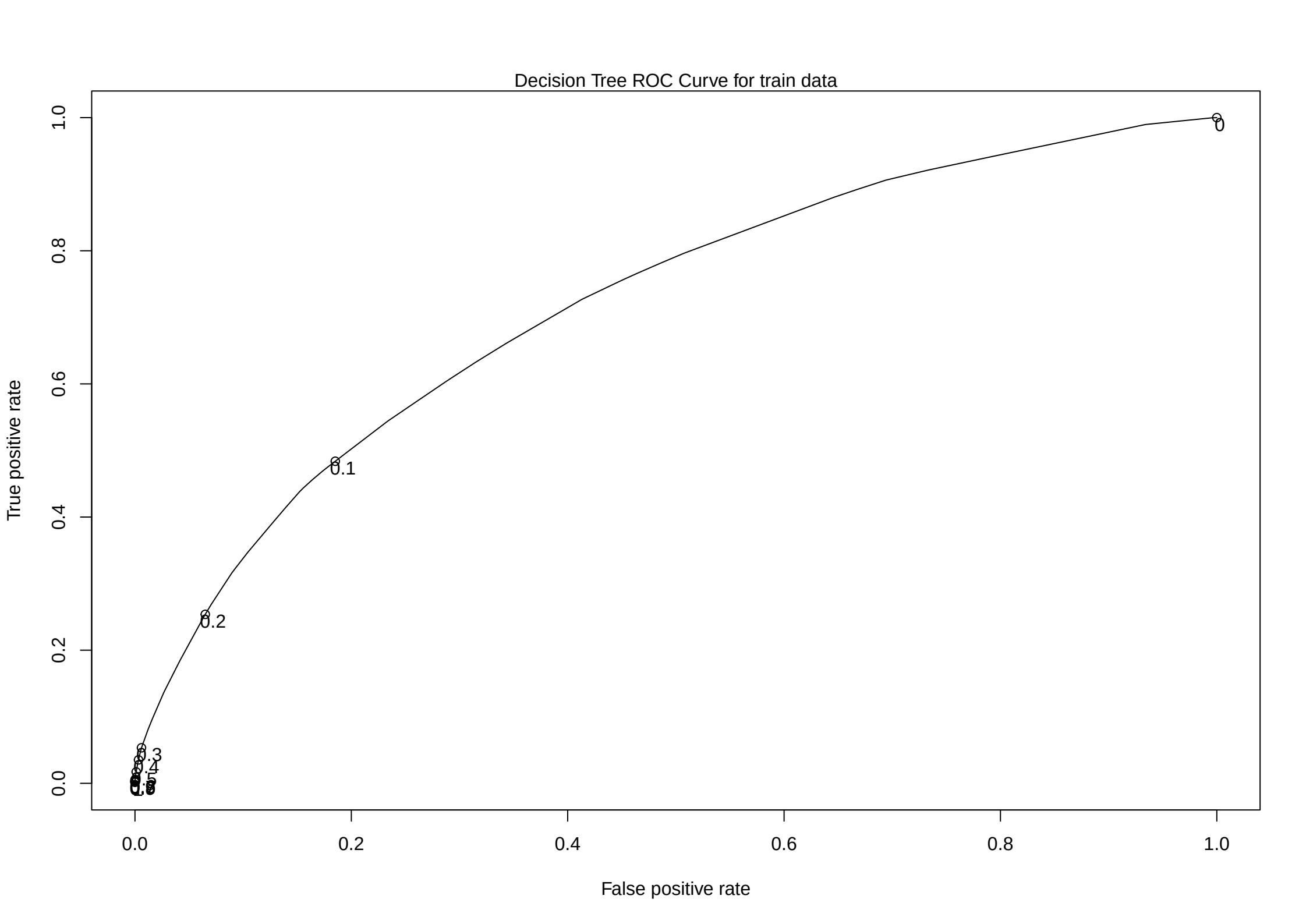

Association of Default and Score_Source_3
Default
1
0
0.00
0.25
0.50
0.75
Score_Source_3

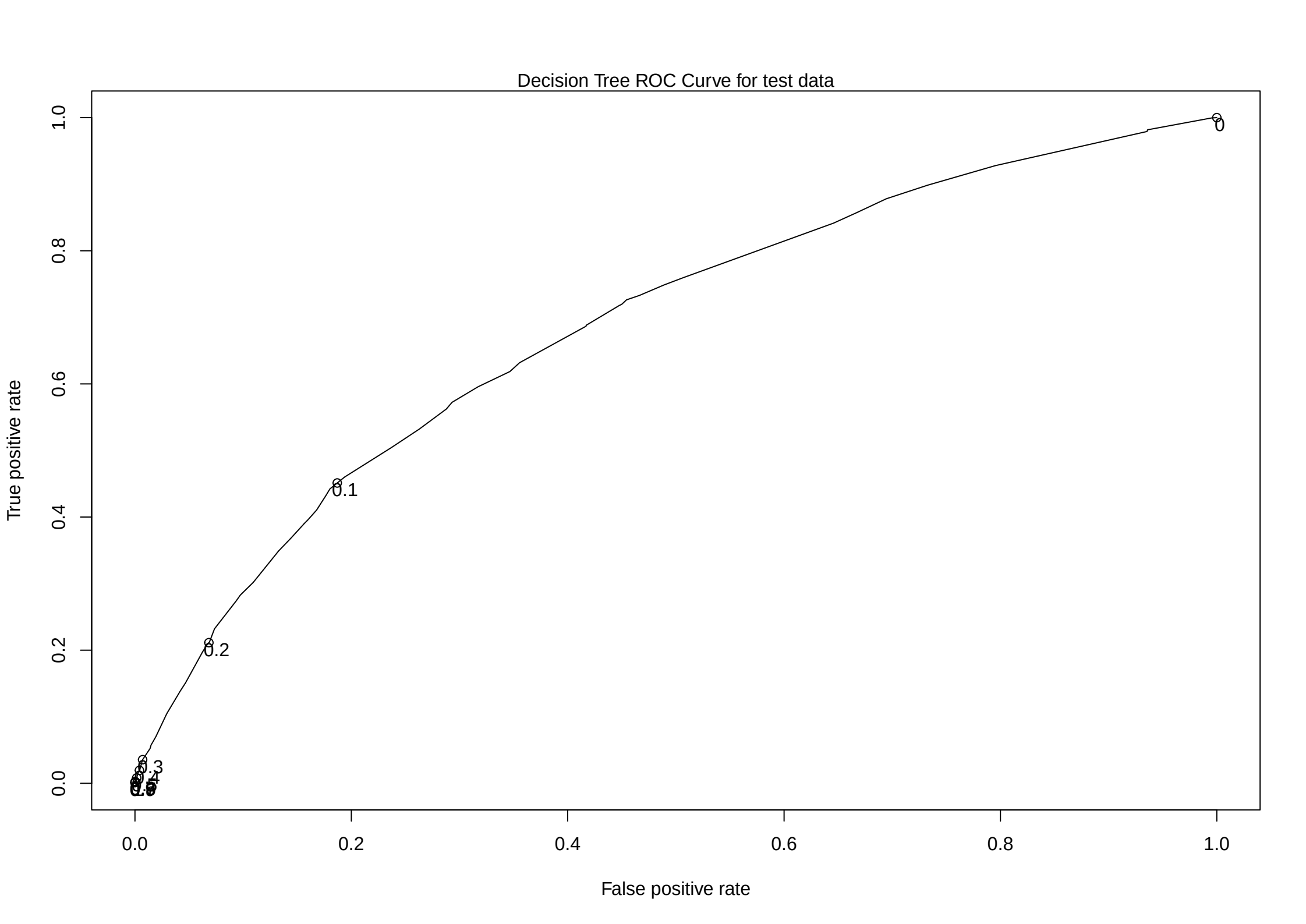

Association of Default and Social_Circle_Default
Default
1
0
0.0
0.1
0.2
Social_Circle_Default

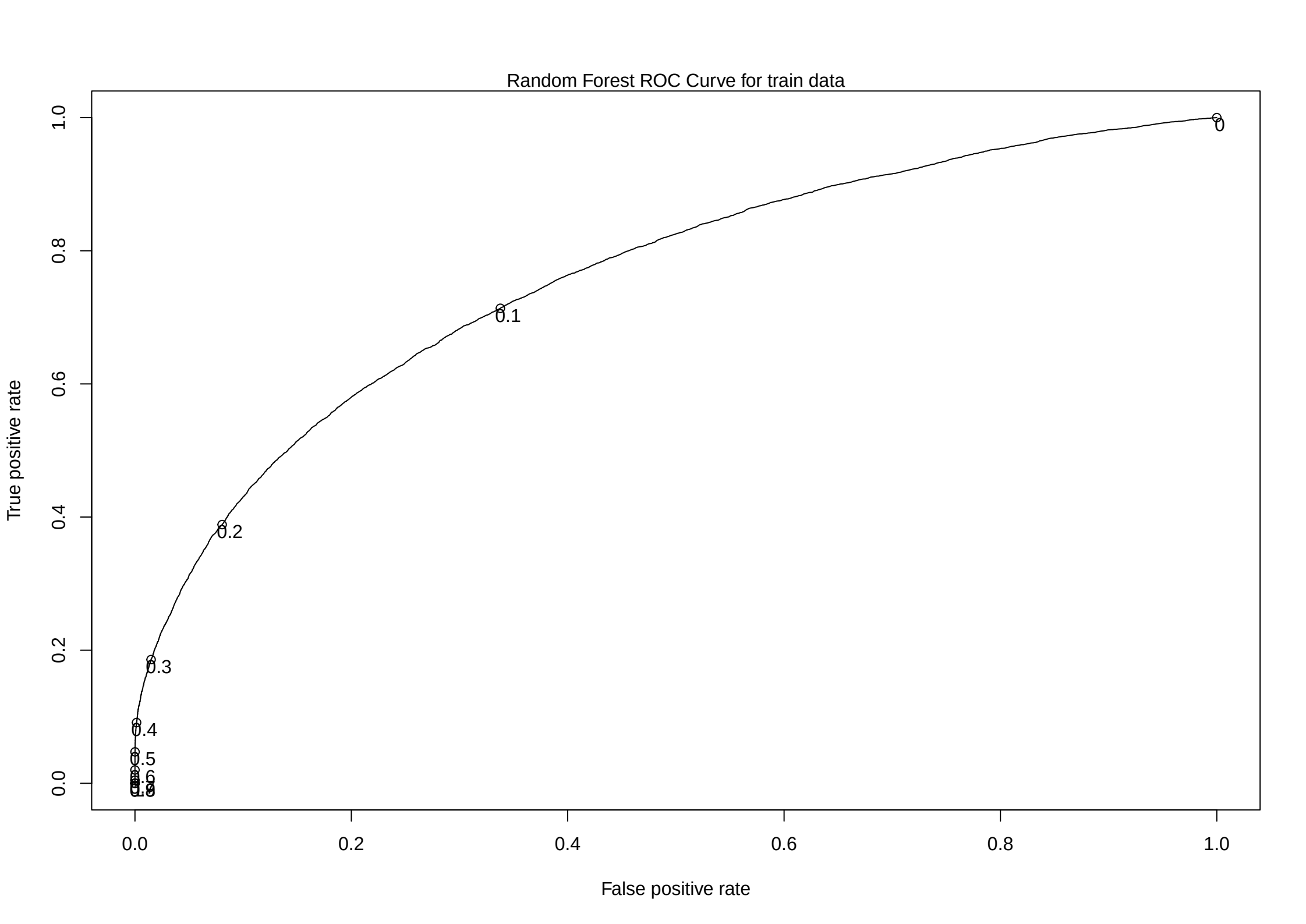

Association of Default and Phone_Change
Default
1
0
0
1000
2000
3000
Phone_Change

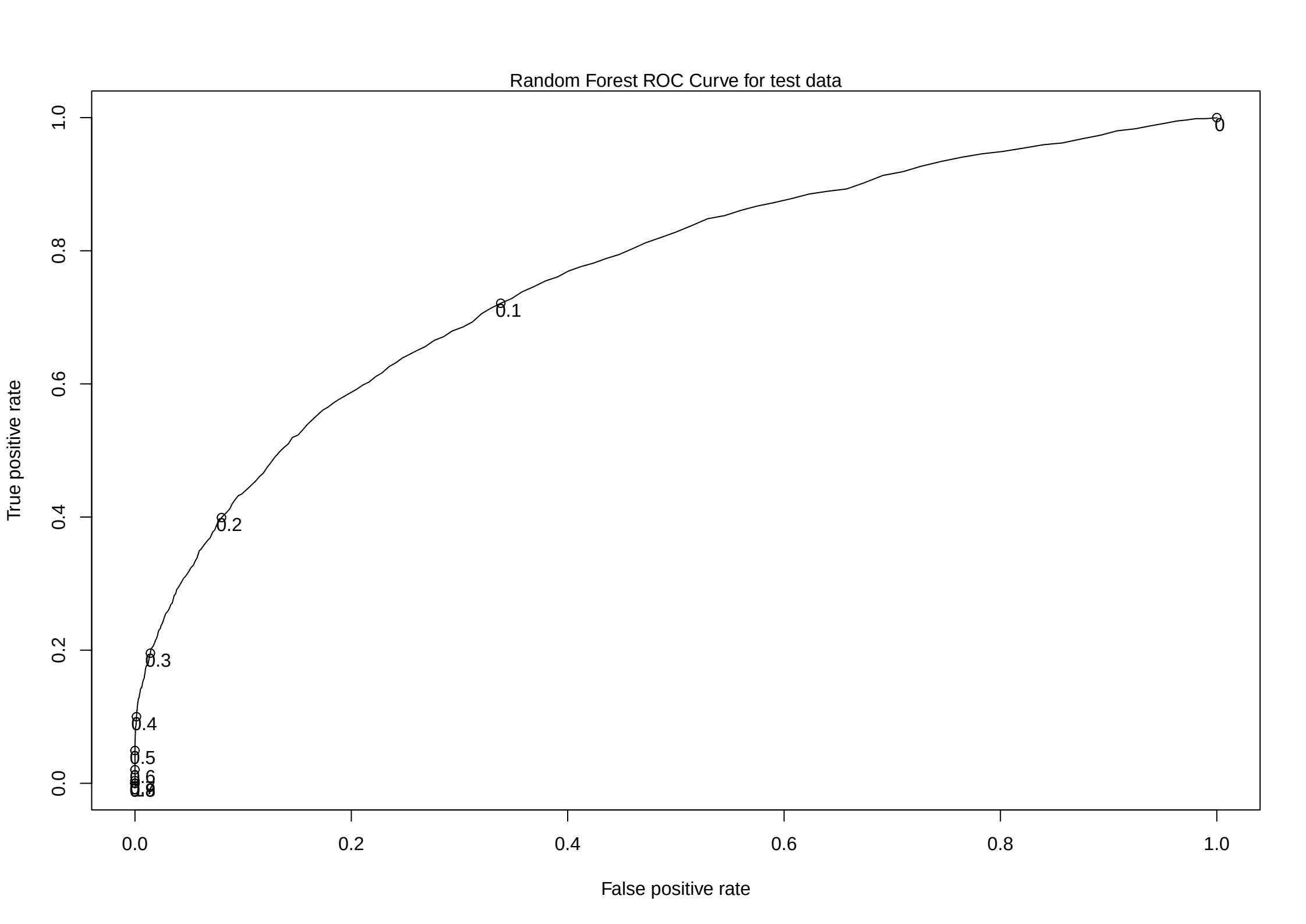

Logistic Regression ROC Curve for test data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4

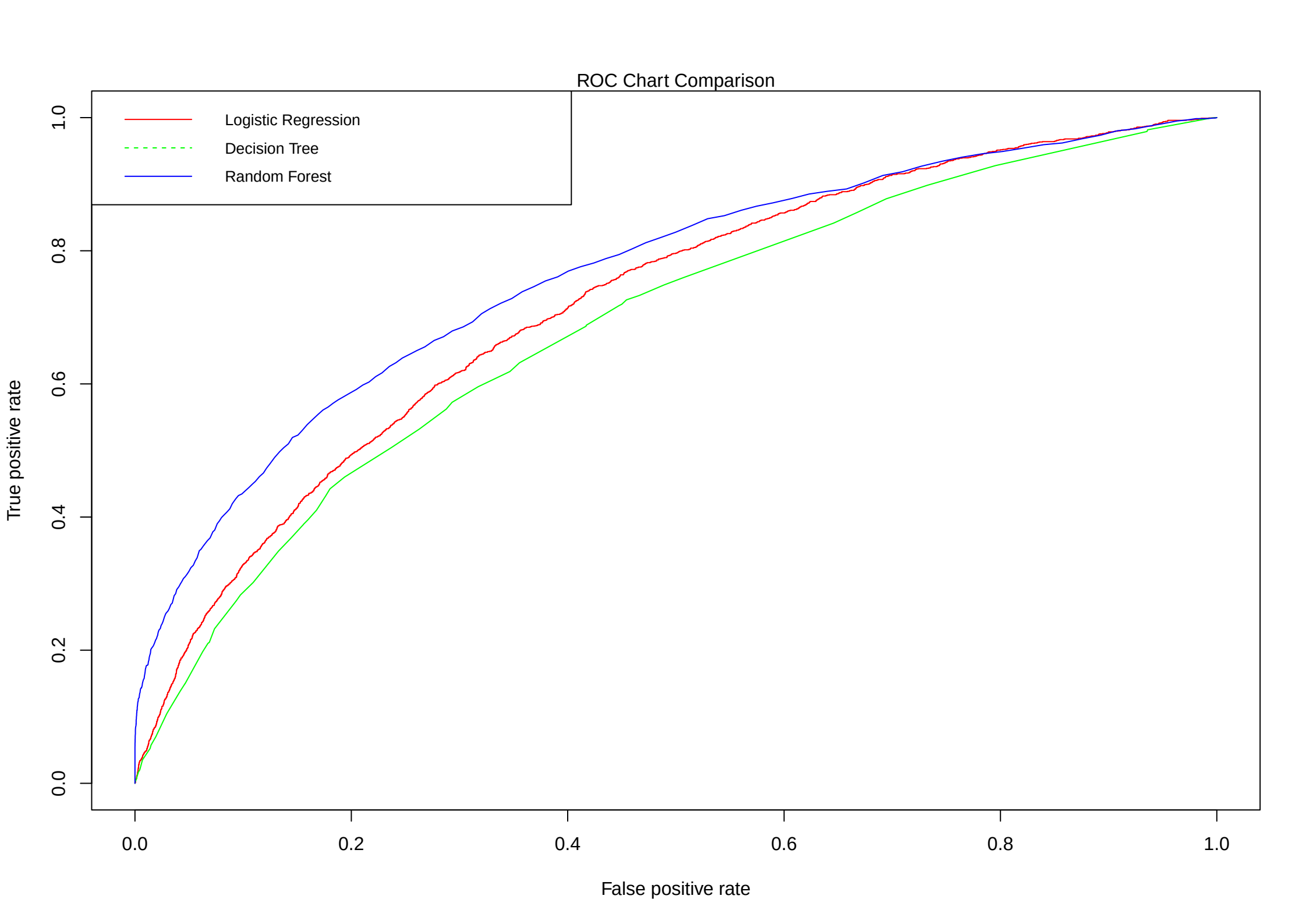

Logistic Regression ROC Curve for test data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4


Decision Tree ROC Curve for train data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4


Decision Tree ROC Curve for test data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4


Random Forest ROC Curve for train data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4
0.5


Random Forest ROC Curve for test data
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0
0
0.1
0.2
0.3
0.4
0.5


ROC Chart Comparison
Logistic Regression
Decision Tree
Random Forest
True positive rate
False positive rate
0.0
0.2
0.4
0.6
0.8
1.0