

Term <= -0.498  
gini = 0.443  
samples = 1572  
value = [1052, 520]  
class = 0



Year <= -0.136  
gini = 0.332  
samples = 576  
value = [121, 455]  
class = 1

Bank\_SUPERIOR FINANCIAL GROUP, LLC <= 4.592  
gini = 0.122  
samples = 996  
value = [931, 65]  
class = 0

Term <= -0.979  
gini = 0.494  
samples = 83  
value = [46, 37]  
class = 0

Bank\_HANMI BANK <= 4.592  
gini = 0.258  
samples = 493  
value = [75, 418]  
class = 1

Bank\_AURORA BANK FSB <= 5.914  
gini = 0.103  
samples = 987  
value = [925, 53]  
class = 0

Term <= -0.086  
gini = 0.444  
samples = 18  
value = [6, 12]  
class = 1

City\_BLUE LAKE <= 19.805  
gini = 0.147  
samples = 25  
value = [2, 23]  
class = 1

Bank\_BANK OF AMERICA NATL ASSOC <= 0.891  
gini = 0.366  
samples = 58  
value = [44, 14]  
class = 0

Bank\_WILSHIRE BANK <= 3.791  
gini = 0.248  
samples = 489  
value = [71, 418]  
class = 1

gini = 0.0  
samples = 4  
value = [4, 0]  
class = 0

Year <= 0.11  
gini = 0.092  
samples = 987  
value = [920, 47]  
class = 0

Term <= 1.816  
gini = 0.103  
samples = 11  
value = [5, 6]  
class = 1

Zip <= 1.345  
gini = 0.332  
samples = 15  
value = [3, 12]  
class = 1

gini = 0.0  
samples = 3  
value = [3, 0]  
class = 0

Bank\_BANK OF THE SIERRA <= 5.914  
gini = 0.036  
samples = 24  
value = [1, 23]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_MUFG UNION BANK NATL ASSOC <= 2.668  
gini = 0.265  
samples = 51  
value = [43, 8]  
class = 0

City\_OROVILLE <= 13.991  
gini = 0.245  
samples = 7  
value = [1, 6]  
class = 1

Term <= -0.952  
gini = 0.236  
samples = 483  
value = [66, 417]  
class = 1

Zip <= -1.368  
gini = 0.278  
samples = 6  
value = [5, 1]  
class = 0

City\_ATWATER <= 19.805  
gini = 0.015  
samples = 535  
value = [531, 4]  
class = 0

Bank\_LIMPQUA BANK <= 3.515  
gini = 0.179  
samples = 432  
value = [389, 43]  
class = 0

City\_REDONDO BEACH <= 11.413  
gini = 0.245  
samples = 7  
value = [1, 6]  
class = 1

gini = 0.0  
samples = 4  
value = [4, 0]  
class = 0

City\_BEVERLY HILLS <= 7.443  
gini = 0.153  
samples = 12  
value = [1, 11]  
class = 1

gini = 0.0  
samples = 3  
value = [3, 0]  
class = 0

Term <= -0.439  
gini = 0.044  
samples = 2  
value = [2, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 1  
value = [2, 0]  
class = 0

gini = 0.0  
samples = 23  
value = [0, 23]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_BBCN BANK <= 2.433  
gini = 0.187  
samples = 48  
value = [43, 5]  
class = 0

gini = 0.0  
samples = 3  
value = [0, 3]  
class = 1

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Term <= -0.963  
gini = 0.363  
samples = 130  
value = [31, 99]  
class = 1

Term <= -0.706  
gini = 0.179  
samples = 353  
value = [35, 318]  
class = 1

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GRASS VALLEY <= 11.413  
gini = 0.011  
samples = 534  
value = [531, 3]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

City\_MADERA <= 9.874  
gini = 0.017  
samples = 424  
value = [387, 37]  
class = 0

Term <= -0.423  
gini = 0.159  
samples = 8  
value = [2, 6]  
class = 1

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [0, 0]  
class = 0

gini = 0.0  
samples = 11  
value = [0, 11]  
class = 1

gini = 0.0  
samples = 1  
value = [0, 11]  
class = 0

gini = 0.0  
samples = 1  
value = [2, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [2, 0]  
class = 0

Bank\_EAST WEST BANK <= 7.443  
gini = 0.286  
samples = 45  
value = [42, 3]  
class = 0

Zip <= -1.32  
gini = 0.444  
samples = 3  
value = [1, 2]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.286  
samples = 110  
value = [19, 91]  
class = 1

Amount <= -0.656  
gini = 0.48  
samples = 20  
value = [12, 8]  
class = 0

NoEmp <= 1.081  
gini = 0.041  
samples = 191  
value = [14, 187]  
class = 1

Term <= -0.696  
gini = 0.007  
samples = 162  
value = [131, 131]  
class = 1

City\_APPLE VALLEY <= 9.874  
gini = 0.087  
samples = 44  
value = [42, 2]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 2  
value = [2, 0]  
class = 1

Amount <= -0.413  
gini = 0.265  
samples = 108  
value = [17, 91]  
class = 1

gini = 0.0  
samples = 2  
value = [2, 0]  
class = 0

City\_NORTH HOLLYWOOD <= 5.914  
gini = 0.278  
samples = 6  
value = [1, 5]  
class = 1

CreateJob <= 0.217  
gini = 0.037  
samples = 14  
value = [11, 3]  
class = 0

City\_SPRING VALLEY <= 11.413  
gini = 0.342  
samples = 32  
value = [3, 187]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_CAPITAL ONE NATL ASSOC <= 1.869  
gini = 0.342  
samples = 212  
value = [25, 7]  
class = 0

Zip <= -1.394  
gini = 0.088  
samples = 130  
value = [6, 124]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.004  
samples = 209  
value = [531, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

Bank\_BUSINESS LOAN CENTER, LLC <= 19.805  
gini = 0.028  
samples = 212  
value = [208, 3]  
class = 0

Term <= -0.108  
gini = 0.253  
samples = 209  
value = [178, 31]  
class = 0

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

City\_CARSON <= 8.047  
gini = 0.0  
samples = 43  
value = [42, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 0

City\_IRVINE <= 4.348  
gini = 0.147  
samples = 74  
value = [6, 69]  
class = 1

Amount <= -0.405  
gini = 0.444  
samples = 33  
value = [11, 22]  
class = 1

RevLineCr <= 0.251  
gini = 0.48  
samples = 10  
value = [6, 4]  
class = 0

Bank\_COMMERCEWEST BANK <= 8.823  
gini = 0.34  
samples = 23  
value = [5, 18]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GARDEN GROVE <= 6.955  
gini = 0.165  
samples = 11  
value = [10, 1]  
class = 0

NoEmp <= 0.138  
gini = 0.444  
samples = 2  
value = [1, 2]  
class = 1

City\_SPRING VALLEY <= 11.413  
gini = 0.031  
samples = 190  
value = [3, 187]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_CAPITAL ONE NATL ASSOC <= 1.869  
gini = 0.342  
samples = 212  
value = [25, 7]  
class = 0

Zip <= -1.394  
gini = 0.088  
samples = 130  
value = [6, 124]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.004  
samples = 209  
value = [531, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

Bank\_BUSINESS LOAN CENTER, LLC <= 19.805  
gini = 0.028  
samples = 212  
value = [208, 3]  
class = 0

Term <= -0.108  
gini = 0.253  
samples = 209  
value = [178, 31]  
class = 0

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

City\_LOS GATOS <= 13.991  
gini = 0.126  
samples = 74  
value = [5, 69]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 0

City\_IRVINE <= 4.348  
gini = 0.147  
samples = 74  
value = [6, 69]  
class = 1

Amount <= -0.405  
gini = 0.444  
samples = 33  
value = [11, 22]  
class = 1

RevLineCr <= 0.251  
gini = 0.48  
samples = 10  
value = [6, 4]  
class = 0

Bank\_COMMERCEWEST BANK <= 8.823  
gini = 0.34  
samples = 23  
value = [5, 18]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GARDEN GROVE <= 6.955  
gini = 0.165  
samples = 11  
value = [10, 1]  
class = 0

NoEmp <= 0.138  
gini = 0.444  
samples = 2  
value = [1, 2]  
class = 1

City\_SPRING VALLEY <= 11.413  
gini = 0.031  
samples = 190  
value = [3, 187]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_CAPITAL ONE NATL ASSOC <= 1.869  
gini = 0.342  
samples = 212  
value = [25, 7]  
class = 0

Zip <= -1.394  
gini = 0.088  
samples = 130  
value = [6, 124]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.004  
samples = 209  
value = [531, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

Bank\_BUSINESS LOAN CENTER, LLC <= 19.805  
gini = 0.028  
samples = 212  
value = [208, 3]  
class = 0

Term <= -0.108  
gini = 0.253  
samples = 209  
value = [178, 31]  
class = 0

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

City\_SOUTH EL MONTE <= 19.805  
gini = 0.104  
samples = 73  
value = [4, 69]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 0

City\_IRVINE <= 4.348  
gini = 0.147  
samples = 74  
value = [6, 69]  
class = 1

Amount <= -0.405  
gini = 0.444  
samples = 33  
value = [11, 22]  
class = 1

RevLineCr <= 0.251  
gini = 0.48  
samples = 10  
value = [6, 4]  
class = 0

Bank\_COMMERCEWEST BANK <= 8.823  
gini = 0.34  
samples = 23  
value = [5, 18]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GARDEN GROVE <= 6.955  
gini = 0.165  
samples = 11  
value = [10, 1]  
class = 0

NoEmp <= 0.138  
gini = 0.444  
samples = 2  
value = [1, 2]  
class = 1

City\_SPRING VALLEY <= 11.413  
gini = 0.031  
samples = 190  
value = [3, 187]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_CAPITAL ONE NATL ASSOC <= 1.869  
gini = 0.342  
samples = 212  
value = [25, 7]  
class = 0

Zip <= -1.394  
gini = 0.088  
samples = 130  
value = [6, 124]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.004  
samples = 209  
value = [531, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

Bank\_BUSINESS LOAN CENTER, LLC <= 19.805  
gini = 0.028  
samples = 212  
value = [208, 3]  
class = 0

Term <= -0.108  
gini = 0.253  
samples = 209  
value = [178, 31]  
class = 0

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

City\_ANAHEIM <= 4.465  
gini = 0.08  
samples = 72  
value = [3, 69]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 0

City\_IRVINE <= 4.348  
gini = 0.147  
samples = 74  
value = [6, 69]  
class = 1

Amount <= -0.405  
gini = 0.444  
samples = 33  
value = [11, 22]  
class = 1

RevLineCr <= 0.251  
gini = 0.48  
samples = 10  
value = [6, 4]  
class = 0

Bank\_COMMERCEWEST BANK <= 8.823  
gini = 0.34  
samples = 23  
value = [5, 18]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GARDEN GROVE <= 6.955  
gini = 0.165  
samples = 11  
value = [10, 1]  
class = 0

NoEmp <= 0.138  
gini = 0.444  
samples = 2  
value = [1, 2]  
class = 1

City\_SPRING VALLEY <= 11.413  
gini = 0.031  
samples = 190  
value = [3, 187]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_CAPITAL ONE NATL ASSOC <= 1.869  
gini = 0.342  
samples = 212  
value = [25, 7]  
class = 0

Zip <= -1.394  
gini = 0.088  
samples = 130  
value = [6, 124]  
class = 1

City\_SAN LUIS OBISPO <= 7.443  
gini = 0.004  
samples = 209  
value = [531, 1]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 1

Bank\_BUSINESS LOAN CENTER, LLC <= 19.805  
gini = 0.028  
samples = 212  
value = [208, 3]  
class = 0

Term <= -0.108  
gini = 0.253  
samples = 209  
value = [178, 31]  
class = 0

gini = 0.0  
samples = 6  
value = [0, 6]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

Bank\_DESERT COMMUN BANK A DIVISION <= 9.874  
gini = 0.055  
samples = 71  
value = [2, 69]  
class = 1

gini = 0.0  
samples = 1  
value = [1, 0]  
class = 0

gini = 0.0  
samples = 1  
value = [0, 1]  
class = 0

City\_IRVINE <= 4.348  
gini = 0.147  
samples = 74  
value = [6, 69]  
class = 1

Amount <= -0.405  
gini = 0.444  
samples = 33  
value = [11, 22]  
class = 1

RevLineCr <= 0.251  
gini = 0.48  
samples = 10  
value = [6, 4]  
class = 0

Bank\_COMMERCEWEST BANK <= 8.823  
gini = 0.34  
samples = 23  
value = [5, 18]  
class = 1

gini = 0.0  
samples = 5  
value = [5, 0]  
class = 0

City\_GARDEN GROVE <= 6.955  
gini = 0.165  
samples = 11  
value = [10, 1]  
class = 0

NoEmp <= 0.138  
gini = 0.444  
samples = 2  
value = [1, 2]  
class = 1