

In Sample:

	LASSO	RF
Accuracy ratio	0.58044	0.99999
Auc	0.79022	0.99999
Percentage of BK		
1	44.47	100.00
2	17.09	0.00
3	11.28	0.00
4	8.43	0.00
5	5.37	0.00
6~10	13.36	0.00

Out of Sample

	LASSO	RF
Accuracy ratio	0.55742	0.25249
Auc	0.77871	0.62625
Percentage of BK		
1	34.95	33.00
2	26.21	9.70
3	11.65	9.70
4	15.53	12.60
5	0.00	7.70
6~10	11.65	27.30