The Kolmogorov-Smirnov (KS) statistic is indeed often used to evaluate the performance of classification models, particularly in credit scoring and risk assessment. When using deciles, there are some general guidelines for interpreting the KS value:

1. KS value range:

The KS statistic ranges from 0 to 100 (when expressed as a percentage).

2. General interpretation:

- KS < 20%: Poor separation

- 20% ≤ KS < 40%: Fair separation

- 40% ≤ KS < 60%: Good separation

- 60% ≤ KS < 80%: Very good separation

- KS ≥ 80%: Excellent separation (but be cautious of overfitting)

3. Top deciles guideline:

You're correct that there's a guideline related to the top deciles. Generally, a good model should achieve its maximum KS value within the top 2-3 deciles. This indicates that the model is effective at separating the classes (e.g., good vs. bad customers) early in the score distribution.

4. Specific threshold:

While there's no universally agreed-upon threshold, many practitioners consider a KS value above 40-50% to be indicative of a good model.

5. Context matters:

The interpretation can vary depending on the specific industry and application. In some fields, a lower KS might be acceptable, while in others, a higher standard might be required.

6. Other considerations:

- The KS statistic should be considered alongside other metrics (e.g., AUC-ROC, Gini coefficient) for a comprehensive evaluation.

- Be wary of very high KS values (e.g., > 80%) as they might indicate overfitting.

Remember that while the KS statistic in the top 3 deciles is a good guideline, it's not the only factor to consider when evaluating a model's performance. The overall shape of the KS curve, stability across different samples, and business context should also be taken into account.