

Variable	Random Forest Classifier	Ada Boost Classifier	Gradient Boosting Classifier	XGBoost	Decision Trees Classifier	Overall Contribution
CHK_ACCT	51.54%	19.00%	39.00%	41.02%	72.89%	44.69%
DURATION	5.69%	16.00%	17.18%	12.13%	15.73%	13.35%
HISTORY	18.95%	12.00%	9.47%	7.51%	0.00%	9.59%
NEW_CAR	0.00%	3.00%	1.89%	0.00%	0.00%	0.98%
USED_CAR	5.98%	8.00%	2.24%	5.64%	0.00%	4.37%
FURNITURE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
RADIO_TV	0.00%	1.00%	0.00%	0.00%	0.00%	0.20%
EDUCATION	0.00%	0.00%	0.53%	5.28%	0.00%	1.16%
RETRAINING	0.00%	0.00%	0.37%	0.00%	0.00%	0.07%
AMOUNT	0.00%	11.00%	6.17%	0.00%	0.00%	3.43%
SAV_ACCT	0.66%	7.00%	4.31%	8.64%	0.00%	4.12%
EMPLOYMENT	0.00%	5.00%	2.77%	2.72%	0.00%	2.10%
INSTALL_RATE	4.59%	2.00%	1.68%	0.00%	0.00%	1.65%
MALE_DIV	1.29%	0.00%	0.00%	0.00%	0.00%	0.26%
MALE_SINGLE	0.00%	1.00%	0.25%	0.00%	0.00%	0.25%
MALE_MAR_OR_WID	0.06%	0.00%	0.00%	0.00%	0.00%	0.01%
GUARANTOR	0.42%	0.00%	0.00%	0.00%	0.00%	0.08%
CO_APPLICANT	0.00%	2.00%	2.75%	0.00%	0.00%	0.95%
PRESENT_RESIDENT	0.11%	0.00%	0.00%	3.21%	0.00%	0.66%
REAL_ESTATE	1.66%	1.00%	0.00%	5.16%	0.00%	1.56%
PROP_UNKN_NONE	1.15%	0.00%	0.36%	0.00%	0.00%	0.30%
AGE	6.50%	2.00%	3.91%	3.14%	0.00%	3.11%
OTHER_INSTALL	0.00%	4.00%	5.17%	5.55%	11.37%	5.22%
RENT	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
OWN_RES	0.00%	3.00%	0.82%	0.00%	0.00%	0.76%
NUM_CREDITS	1.39%	0.00%	0.37%	0.00%	0.00%	0.35%
JOB	0.00%	0.00%	0.38%	0.00%	0.00%	0.08%
NUM_DEPENDENTS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
TELEPHONE	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
FOREIGN	0.00%	3.00%	0.39%	0.00%	0.00%	0.68%

Lasso	Ridge	Elastic Net	Forward	Backward	Stepwise	Overall Cont	Chi Square Test	Information Value	Spearman Correlation	Variable Clustering
-0.093	-0.0919	-0.0891	69.44469076	78.726193	80.129252	228.30014	107.4373366	0.662394	-0.350126	4
0.007	0.0062	0.0069	37.37725623	48.92871684	44.458455	130.76443	39.06655495	0.200411	0.19983	0
-0.052	-0.0659	-0.0485	16.66733109	21.35405256	21.072177	59.093561	42.67666676	0.274188	-0.207638	5
0.057	0.1200	0.0372	0	12.9554082	15.0838	28.039208	8.978273404	0.043259	0.096692	3
-0.030	-0.1135	-0.0181	12.37211262	6.675708333	6.5808251	25.628646	11.24622786	0.074111	-0.111501	20
0.000	0.0023	0.0000	0	0	0	0	0.991429021	0.004847	0.031996	17
0.000	-0.0095	-0.0044	4.65447743	0	0	4.6544774	9.488840176	0.05064	-0.099494	3
0.000	0.1486	0.0000	2.711536629	7.406540809	7.2083633	17.326441	4.54326416	0.021229	0.069425	15
0.000	0.0038	0.0000	0	0	0	0	1.157714189	0.005577	0.034617	19
0.000	0.0000	0.0000	0	0	0	0	9.882336285	0.109238	0.056642	0
-0.028	-0.0293	-0.0282	13.88520192	14.63875832	13.979407	42.503368	29.71026399	0.195093	-0.177027	21
-0.023	-0.0284	-0.0222	3.900124125	7.760957413	7.9666205	19.627702	15.44840307	0.094074	-0.130025	23
0.031	0.0427	0.0281	0	8.265559363	7.5726952	15.838255	7.615645717	0.040806	0.089639	10
0.000	0.0809	0.0000	0	0	0	0	2.602099357	0.012223	0.052243	16
-0.020	-0.0601	-0.0143	4.790945526	0	0	4.7909455	6.312373448	0.031544	-0.080831	24
0.000	-0.0274	0.0000	0	0	0	0	0.380857069	0.001956	-0.019831	18
0.000	0.1206	0.0000	0	0	0	0	5.430322838	0.025353	0.076447	13
0.000	-0.1489	0.0000	6.982174915	11.40851332	9.8461058	28.236794	2.565257479	0.014843	-0.052067	12
0.000	0.0051	0.0000	0	0	0	0	0.015280827	0.001158	0.003448	7
-0.009	-0.0369	-0.0064	0	0	0	0	10.99613	0.059086	-0.107214	22
0.000	0.0666	0.0000	0	0	0	0	8.730109643	0.041378	0.095685	11
-0.001	-0.0010	-0.0013	0	0	0	0	9.172009468	0.103069	-0.116987	1
0.026	0.0910	0.0169	8.463682678	9.015766795	8.7372571	26.216707	12.73593894	0.060681	0.115619	6
0.000	0.1221	0.0000	0	8.775546657	9.0726288	17.848175	9.566931582	0.045674	0.100003	2
-0.019	0.0476	-0.0141	0	0	0	0	15.25760828	0.074048	-0.12624	2
0.008	0.0498	0.0041	0	0	0	0	0.949184982	0.007241	-0.032425	5
0.000	0.0234	0.0000	0	0	0	0	0.566681586	0.004555	0.025611	9
0.000	0.0311	0.0000	0	0	0	0	0.004530082	0.000023	-0.002161	8
0.000	-0.0630	-0.0005	0	0	0	0	3.690450079	0.018756	-0.061769	9
0.000	-0.1580	0.0000	3.787610546	5.787655102	5.215918	14.791184	6.227340566	0.05459	-0.087695	14