Logistic model for personalloan

| Classified | —— True —— | | |
	D	~D	Total
+	204	34	238
−	105	2657	2762
Total	309	2691	3000

Classified + if predicted Pr(D) >= .5
True D defined as personalloan != 0

Sensitivity	Pr(+| D)	66.02%
Specificity	Pr(−|~D)	98.74%
Positive predictive value	Pr(D| +)	85.71%
Negative predictive value	Pr(~D| −)	96.20%
False + rate for true ~D	Pr(+|~D)	1.26%
False − rate for true D	Pr(−| D)	33.98%
False + rate for classified +	Pr(~D| +)	14.29%
False − rate for classified −	Pr(D| −)	3.80%
Correctly classified		95.37%