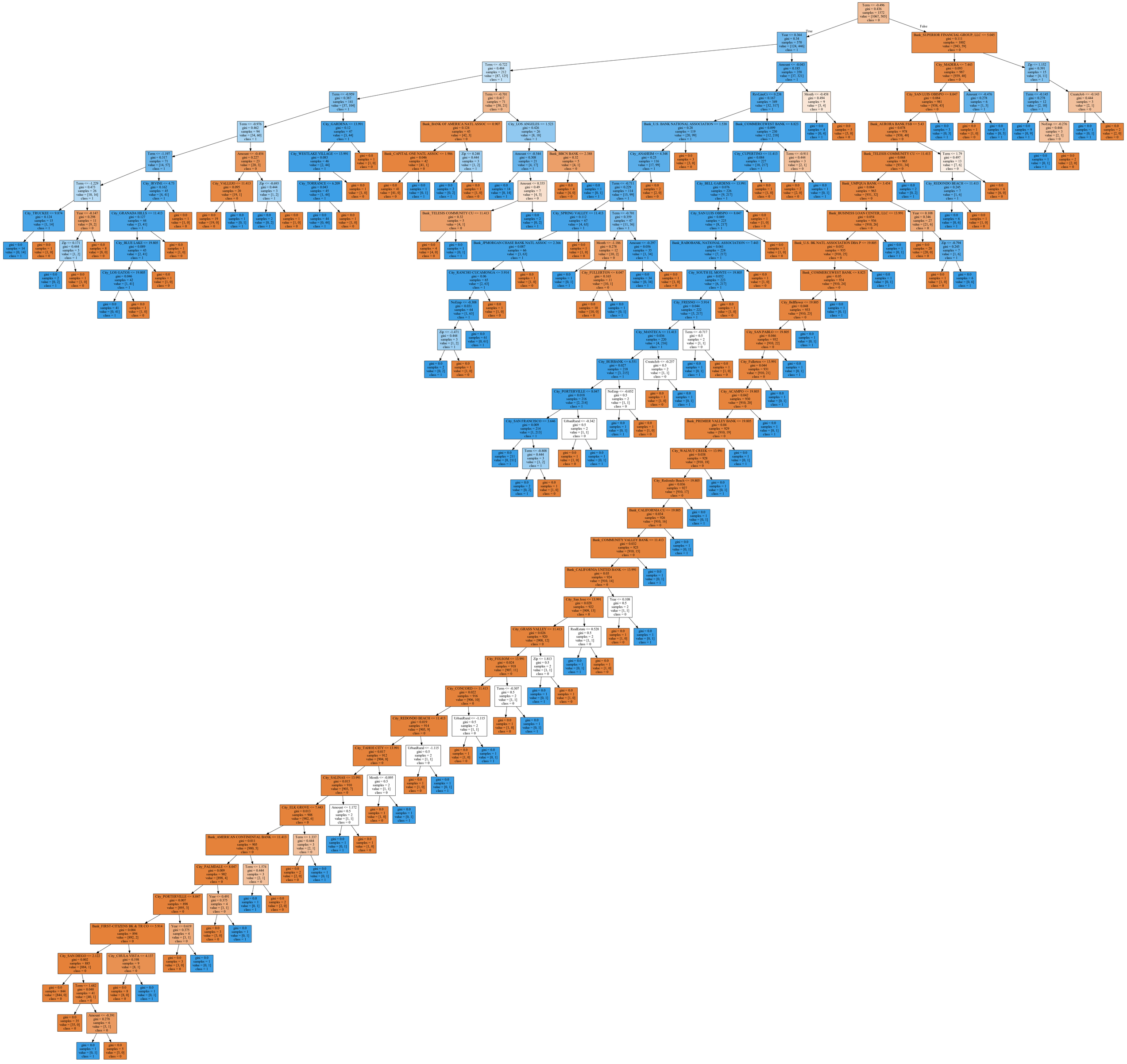
Term <= -0.496
gini = 0.436
samples = 1572
value = [1067, 505]
class = 0
True
False
Year <= 0.364
gini = 0.34
samples = 570
value = [124, 446]
class = 1
Bank_SUPERIOR FINANCIAL GROUP, LLC <= 5.045
gini = 0.111
samples = 1002
value = [943, 59]
class = 0
Term <= -0.722
gini = 0.484
samples = 212
value = [87, 125]
class = 1
Amount <= -0.043
gini = 0.185
samples = 358
value = [37, 321]
class = 1
City_MADERA <= 7.443
gini = 0.093
samples = 987
value = [939, 48]
class = 0
Zip <= 1.152
gini = 0.391
samples = 15
value = [4, 11]
class = 1
Term <= -0.959
gini = 0.387
samples = 141
value = [37, 104]
class = 1
Term <= -0.701
gini = 0.417
samples = 71
value = [50, 21]
class = 0
RevLineCr <= 0.238
gini = 0.167
samples = 349
value = [32, 317]
class = 1
Month <= -0.458
gini = 0.494
samples = 9
value = [5, 4]
class = 0
City_SAN LUIS OBISPO <= 8.047
gini = 0.084
samples = 981
value = [938, 43]
class = 0
Amount <= -0.476
gini = 0.278
samples = 6
value = [1, 5]
class = 1
Term <= -0.145
gini = 0.278
samples = 12
value = [2, 10]
class = 1
CreateJob <= -0.143
gini = 0.444
samples = 3
value = [2, 1]
class = 0
Term <= -0.976
gini = 0.462
samples = 94
value = [34, 60]
class = 1
City_GARDENA <= 13.991
gini = 0.12
samples = 47
value = [3, 44]
class = 1
Bank_BANK OF AMERICA NATL ASSOC <= 0.907
gini = 0.124
samples = 45
value = [42, 3]
class = 0
City_LOS ANGELES <= 1.523
gini = 0.426
samples = 26
value = [8, 18]
class = 1
Bank_U.S. BANK NATIONAL ASSOCIATION <= 1.538
gini = 0.28
samples = 119
value = [20, 99]
class = 1
Bank_COMMERCEWEST BANK <= 8.823
gini = 0.099
samples = 230
value = [12, 218]
class = 1
gini = 0.0
samples = 4
value = [0, 4]
class = 1
gini = 0.0
samples = 5
value = [5, 0]
class = 0
Bank_AURORA BANK FSB <= 5.43
gini = 0.078
samples = 978
value = [938, 40]
class = 0
gini = 0.0
samples = 3
value = [0, 3]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 5
value = [0, 5]
class = 1
gini = 0.0
samples = 9
value = [0, 9]
class = 1
NoEmp <= -0.276
gini = 0.444
samples = 3
value = [2, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 2
value = [2, 0]
class = 0
Term <= -1.197
gini = 0.317
samples = 71
value = [14, 57]
class = 1
Amount <= -0.454
gini = 0.227
samples = 23
value = [20, 3]
class = 0
City_WESTLAKE VILLAGE <= 13.991
gini = 0.083
samples = 46
value = [2, 44]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Bank_CAPITAL ONE NATL ASSOC <= 1.986
gini = 0.046
samples = 42
value = [41, 1]
class = 0
Zip <= 0.248
gini = 0.444
samples = 3
value = [1, 2]
class = 1
City_ANAHEIM <= 4.348
gini = 0.25
samples = 116
value = [17, 99]
class = 1
gini = 0.0
samples = 3
value = [3, 0]
class = 0
City_CUPERTINO <= 11.413
gini = 0.084
samples = 227
value = [10, 217]
class = 1
Term <= -0.911
gini = 0.444
samples = 3
value = [2, 1]
class = 0
Bank_TELESIS COMMUNITY CU <= 11.413
gini = 0.068
samples = 965
value = [931, 34]
class = 0
Term <= 1.79
gini = 0.497
samples = 13
value = [7, 6]
class = 0
Term <= -1.229
gini = 0.473
samples = 26
value = [10, 16]
class = 1
City_IRVINE <= 4.73
gini = 0.162
samples = 45
value = [4, 41]
class = 1
City_VALLEJO <= 11.413
gini = 0.095
samples = 20
value = [19, 1]
class = 0
Zip <= -0.693
gini = 0.444
samples = 3
value = [1, 2]
class = 1
Term <= -0.711
gini = 0.229
samples = 114
value = [15, 99]
class = 1
gini = 0.0
samples = 2
value = [2, 0]
class = 0
City_BELL GARDENS <= 13.991
gini = 0.076
samples = 226
value = [9, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 2
value = [2, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_UMPQUA BANK <= 3.454
gini = 0.064
samples = 963
value = [931, 32]
class = 0
gini = 0.0
samples = 2
value = [0, 2]
class = 1
City_REDONDO BEACH <= 11.413
gini = 0.245
samples = 7
value = [1, 6]
class = 1
gini = 0.0
samples = 6
value = [6, 0]
class = 0
City_TRUCKEE <= 9.874
gini = 0.124
samples = 15
value = [1, 14]
class = 1
Year <= -0.147
gini = 0.298
samples = 11
value = [9, 2]
class = 0
City_GRANADA HILLS <= 11.413
gini = 0.127
samples = 44
value = [3, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_LOS GATOS <= 19.805
gini = 0.046
samples = 42
value = [1, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Zip <= -0.693
gini = 0.444
samples = 3
value = [1, 2]
class = 1
City_TORRANCE <= 6.209
gini = 0.043
samples = 45
value = [1, 44]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Amount <= -0.544
gini = 0.308
samples = 21
value = [4, 17]
class = 1
Bank_BBCN BANK <= 2.388
gini = 0.32
samples = 5
value = [4, 1]
class = 0
Amount <= -0.355
gini = 0.49
samples = 7
value = [4, 3]
class = 0
gini = 0.0
samples = 4
value = [4, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_BUSINESS LOAN CENTER, LLC <= 13.991
gini = 0.054
samples = 936
value = [910, 26]
class = 0
Year <= 0.108
gini = 0.346
samples = 27
value = [21, 6]
class = 0
Zip <= -0.794
gini = 0.245
samples = 7
value = [1, 6]
class = 1
City_TRUCKEE <= 9.874
gini = 0.124
samples = 15
value = [1, 14]
class = 1
Year <= -0.147
gini = 0.298
samples = 11
value = [9, 2]
class = 0
City_GRANADA HILLS <= 11.413
gini = 0.127
samples = 44
value = [3, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Zip <= 0.171
gini = 0.444
samples = 3
value = [1, 2]
class = 1
gini = 0.0
samples = 8
value = [8, 0]
class = 0
City_BLUE LAKE <= 19.805
gini = 0.089
samples = 43
value = [2, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 2
value = [0, 2]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_LOS GATOS <= 19.805
gini = 0.046
samples = 42
value = [1, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 41
value = [0, 41]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Term <= -0.717
gini = 0.117
samples = 32
value = [2, 30]
class = 1
Term <= -0.701
gini = 0.359
samples = 42
value = [11, 36]
class = 1
Bank_RABOBANK, NATIONAL ASSOCIATION <= 7.443
gini = 0.061
samples = 224
value = [7, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Bank_U.S. BK NATL ASSOCIATION DBA P <= 19.805
gini = 0.052
samples = 935
value = [910, 25]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 20
value = [20, 0]
class = 0
gini = 0.0
samples = 6
value = [0, 6]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 4
value = [4, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_TELESIS COMMUNITY CU <= 11.413
gini = 0.32
samples = 5
value = [4, 1]
class = 0
City_SPRING VALLEY <= 11.413
gini = 0.112
samples = 67
value = [4, 63]
class = 1
Term <= -0.701
gini = 0.359
samples = 47
value = [11, 36]
class = 1
City_SAN LUIS OBISPO <= 8.047
gini = 0.069
samples = 225
value = [8, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_SOUTH EL MONTE <= 19.805
gini = 0.052
samples = 223
value = [6, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Bank_COMMERCEWEST BANK <= 8.823
gini = 0.05
samples = 934
value = [910, 24]
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 = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 6
value = [0, 6]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Amount <= 0.355
gini = 0.49
samples = 7
value = [4, 3]
class = 0
gini = 0.0
samples = 2
value = [0, 2]
class = 1
Bank_JPMORGAN CHASE BANK NATL ASSOC <= 2.366
gini = 0.087
samples = 66
value = [3, 63]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Month <= -1.186
gini = 0.278
samples = 12
value = [10, 2]
class = 0
Amount <= -0.297
gini = 0.056
samples = 35
value = [1, 34]
class = 1
City_SOUTH EL MONTE <= 19.805
gini = 0.044
samples = 222
value = [5, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_Bellflower <= 19.805
gini = 0.048
samples = 933
value = [910, 23]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_RANCHO CUCAMONGA <= 5.914
gini = 0.06
samples = 65
value = [2, 63]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_FULLERTON <= 8.047
gini = 0.165
samples = 11
value = [10, 1]
class = 0
gini = 0.0
samples = 34
value = [0, 34]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_FRESNO <= 5.914
gini = 0.044
samples = 222
value = [5, 217]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_San PABLO <= 19.805
gini = 0.046
samples = 932
value = [910, 22]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
NoEmp <= -0.308
gini = 0.031
samples = 64
value = [1, 63]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 10
value = [10, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_MANTECA <= 11.413
gini = 0.036
samples = 220
value = [4, 216]
class = 1
Term <= -0.717
gini = 0.5
samples = 2
value = [1, 1]
class = 0
City_Fullerton <= 13.991
gini = 0.044
samples = 931
value = [910, 21]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Zip <= -1.471
gini = 0.444
samples = 3
value = [1, 2]
class = 1
gini = 0.0
samples = 61
value = [0, 61]
class = 1
City_BURBANK <= 6.551
gini = 0.027
samples = 218
value = [3, 215]
class = 1
CreateJob <= -0.257
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_ACAMPO <= 19.805
gini = 0.042
samples = 930
value = [910, 20]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 2
value = [0, 2]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_PORTERVILLE <= 8.047
gini = 0.018
samples = 216
value = [2, 214]
class = 1
NoEmp <= -0.052
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Bank_PREMIER VALLEY BANK <= 19.805
gini = 0.04
samples = 929
value = [910, 19]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_SAN FRANCISCO <= 3.646
gini = 0.009
samples = 214
value = [1, 213]
class = 1
UrbanRural <= -0.342
gini = 0.5
samples = 2
value = [1, 1]
class = 0
City_WALNUT CREEK <= 13.991
gini = 0.038
samples = 928
value = [910, 18]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 211
value = [0, 211]
class = 1
Term <= -0.808
gini = 0.444
samples = 3
value = [1, 2]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_Redondo Beach <= 19.805
gini = 0.036
samples = 927
value = [910, 17]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 2
value = [0, 2]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
Bank_CALIFORNIA CU <= 19.805
gini = 0.034
samples = 926
value = [910, 16]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_COMMUNITY VALLEY BANK <= 11.413
gini = 0.032
samples = 925
value = [910, 15]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_CALIFORNIA UNITED BANK <= 13.991
gini = 0.03
samples = 924
value = [910, 14]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_San Jose <= 13.991
gini = 0.028
samples = 922
value = [909, 13]
class = 0
Year <= 0.108
gini = 0.5
samples = 2
value = [1, 1]
class = 0
City_GRASS VALLEY <= 11.413
gini = 0.026
samples = 920
value = [908, 12]
class = 0
RealEstate <= 0.528
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_FOLSOM <= 13.991
gini = 0.024
samples = 918
value = [907, 11]
class = 0
Zip <= 1.813
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_CONCORD <= 11.413
gini = 0.022
samples = 916
value = [906, 10]
class = 0
Term <= -0.307
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_REDONDO BEACH <= 11.413
gini = 0.019
samples = 914
value = [905, 9]
class = 0
UrbanRural <= -1.115
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_TAHOE CITY <= 13.991
gini = 0.017
samples = 912
value = [904, 8]
class = 0
UrbanRural <= -1.115
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_SALINAS <= 13.991
gini = 0.015
samples = 910
value = [903, 7]
class = 0
Month <= -0.895
gini = 0.5
samples = 2
value = [1, 1]
class = 0
City_ELK GROVE <= 7.443
gini = 0.013
samples = 908
value = [902, 6]
class = 0
Amount <= 1.172
gini = 0.5
samples = 2
value = [1, 1]
class = 0
gini = 0.0
samples = 1
value = [1, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
Bank_AMERICAN CONTINENTAL BANK <= 11.413
gini = 0.011
samples = 905
value = [900, 5]
class = 0
Term <= 1.337
gini = 0.444
samples = 3
value = [2, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 1
value = [1, 0]
class = 0
City_PALMDALE <= 8.047
gini = 0.009
samples = 902
value = [898, 4]
class = 0
Term <= 1.574
gini = 0.444
samples = 3
value = [2, 1]
class = 0
gini = 0.0
samples = 2
value = [2, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_PORTERVILLE <= 8.047
gini = 0.007
samples = 898
value = [895, 3]
class = 0
Year <= 0.491
gini = 0.375
samples = 4
value = [3, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 2
value = [2, 0]
class = 0
Bank_FIRST-CITIZENS BK & TR CO <= 5.914
gini = 0.004
samples = 894
value = [892, 2]
class = 0
Year <= 0.619
gini = 0.375
samples = 4
value = [3, 1]
class = 0
gini = 0.0
samples = 3
value = [3, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
City_SAN DIEGO <= 2.122
gini = 0.002
samples = 885
value = [884, 1]
class = 0
City_CHULA VISTA <= 4.137
gini = 0.198
samples = 9
value = [8, 1]
class = 0
gini = 0.0
samples = 3
value = [3, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 844
value = [844, 0]
class = 0
Term <= 1.682
gini = 0.048
samples = 41
value = [40, 1]
class = 0
gini = 0.0
samples = 8
value = [8, 0]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 35
value = [35, 0]
class = 0
Amount <= -0.391
gini = 0.278
samples = 6
value = [5, 1]
class = 0
gini = 0.0
samples = 1
value = [0, 1]
class = 1
gini = 0.0
samples = 5
value = [5, 0]
class = 0