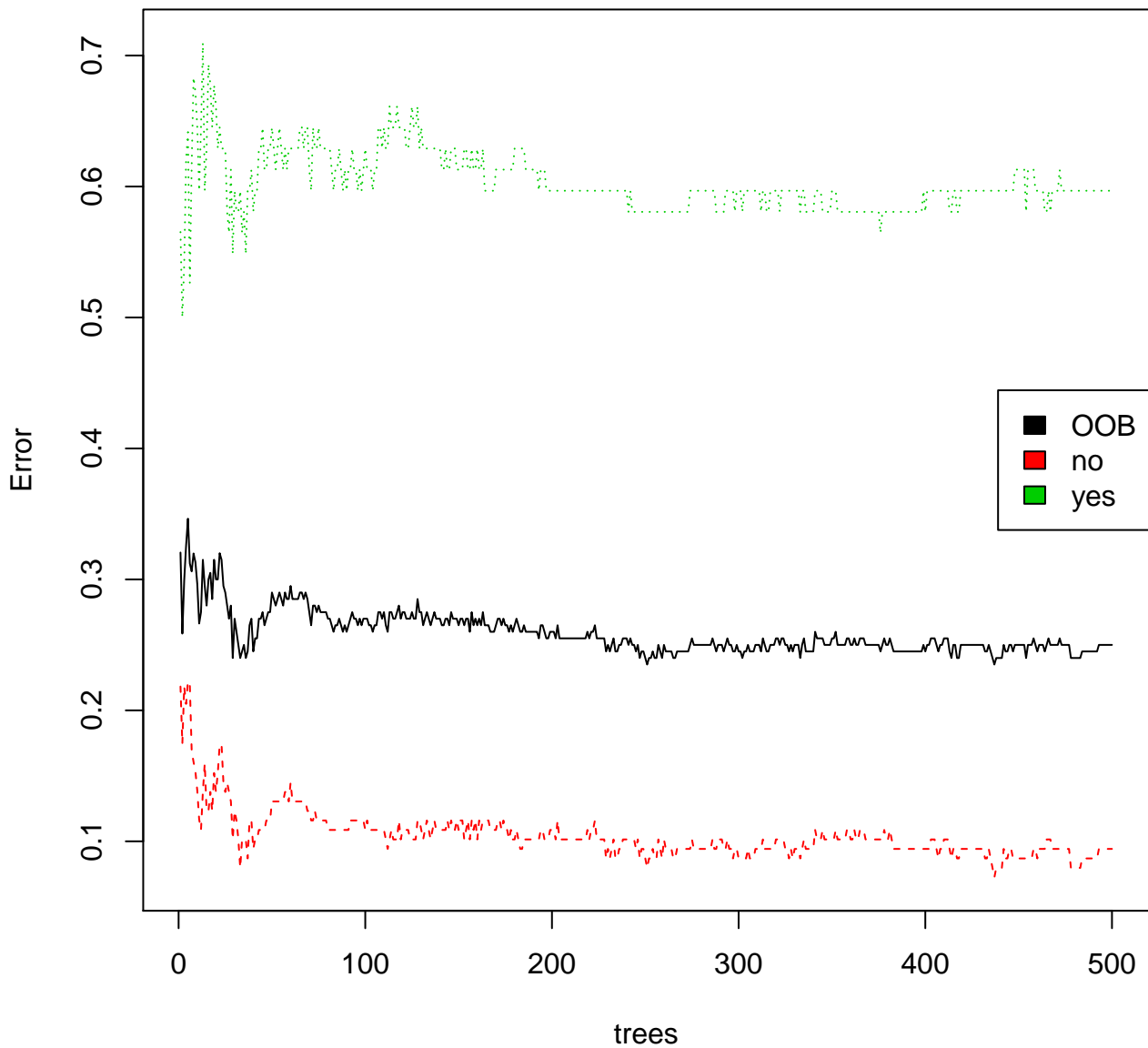
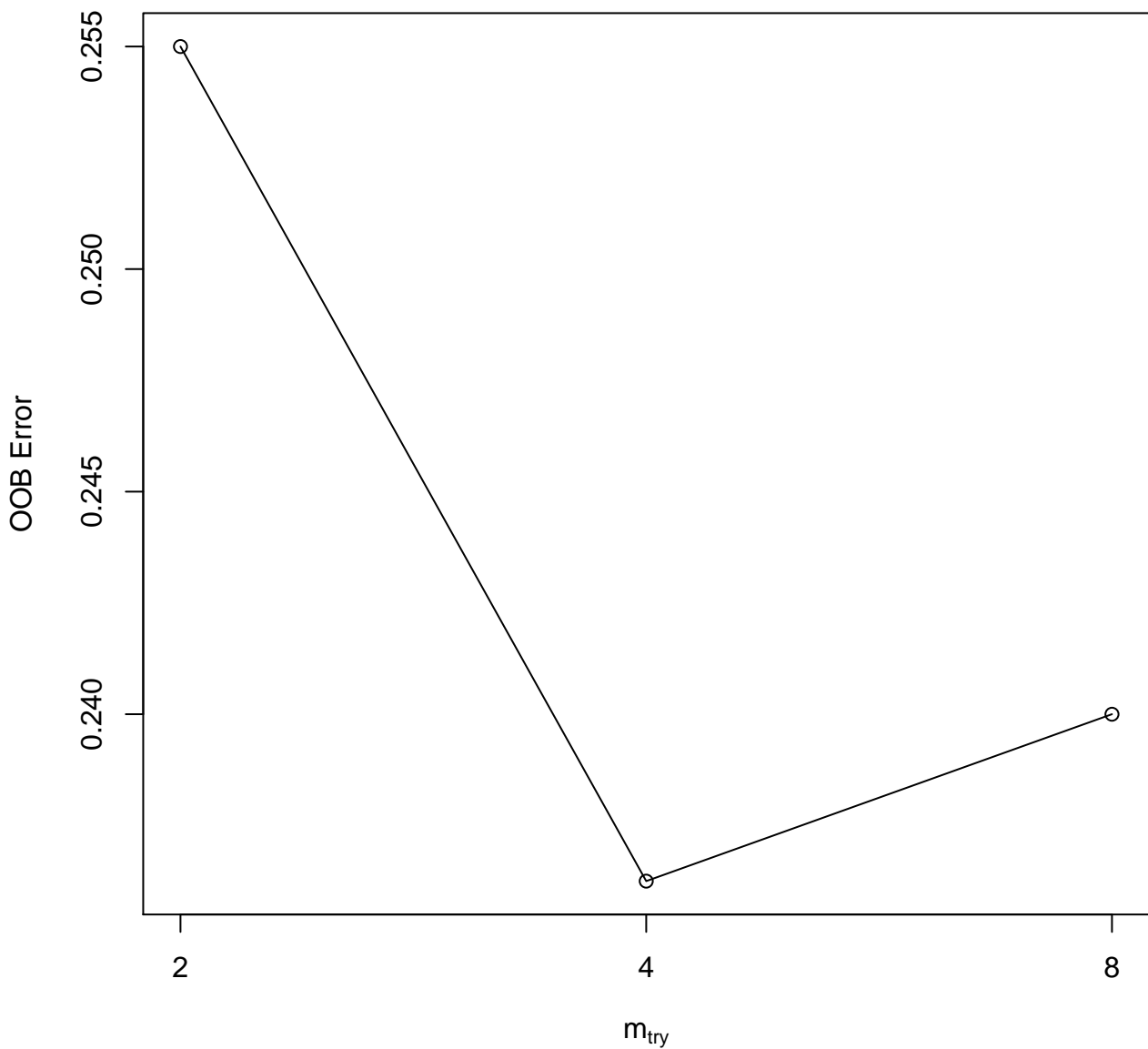
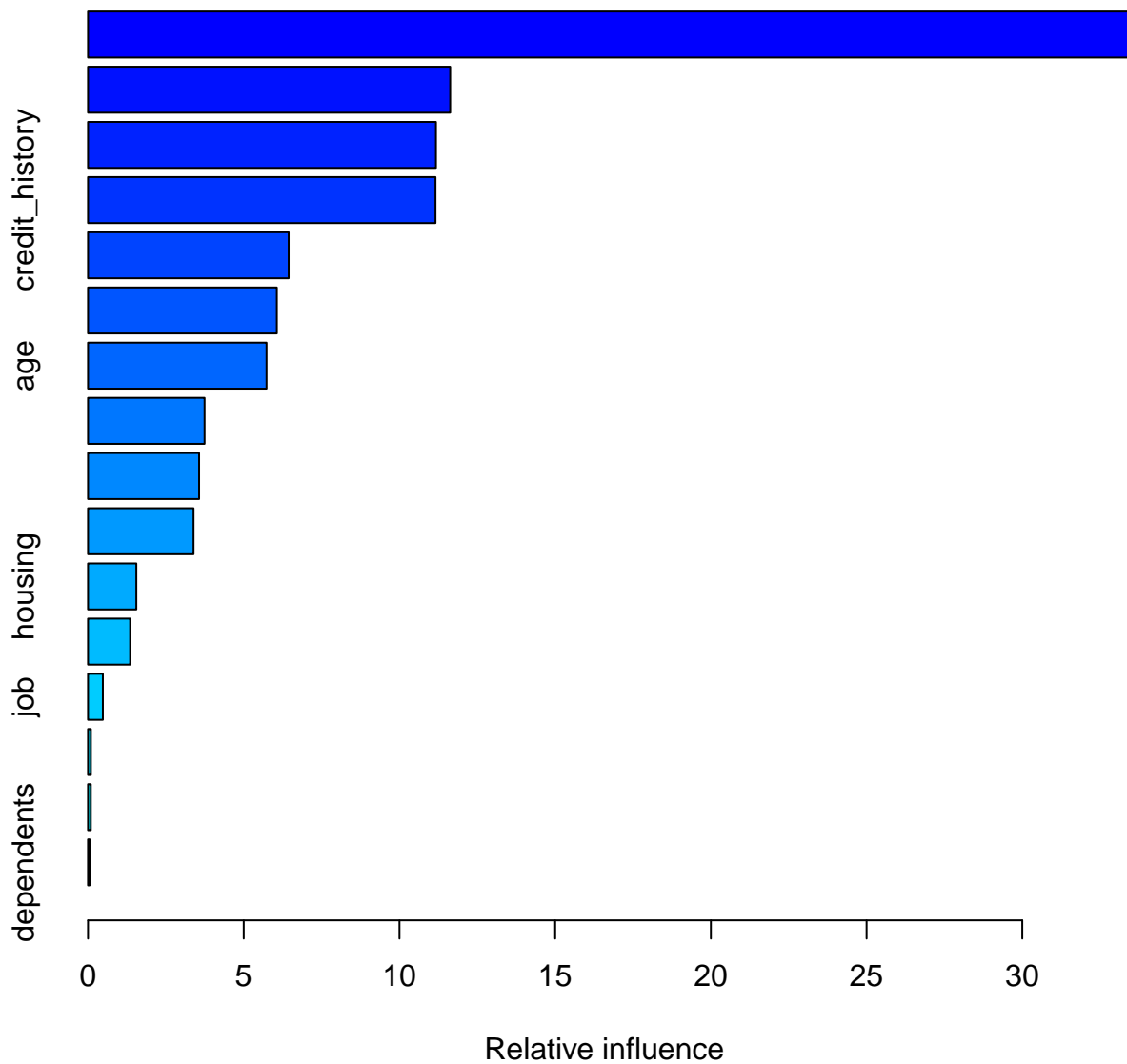
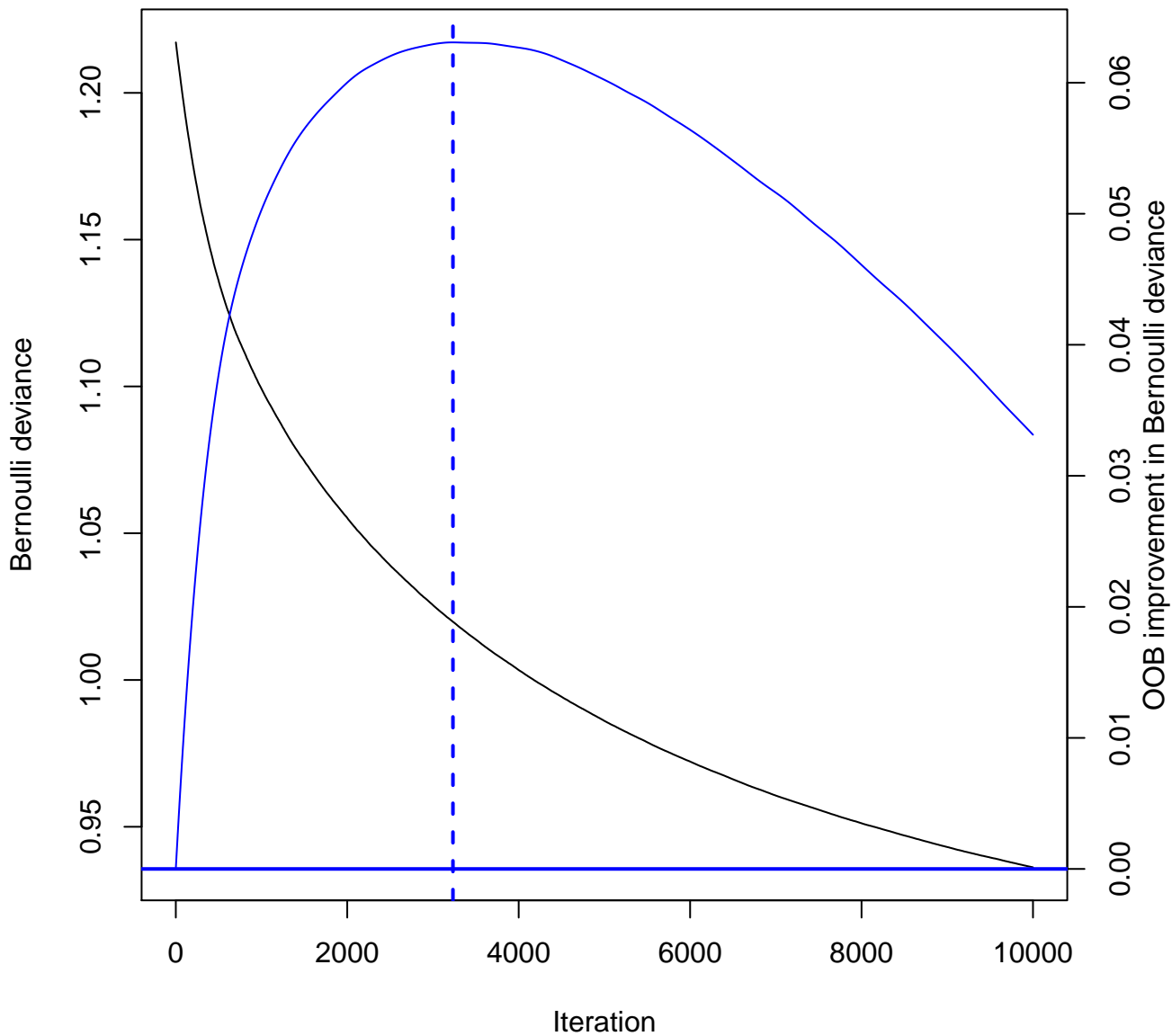


credit_model

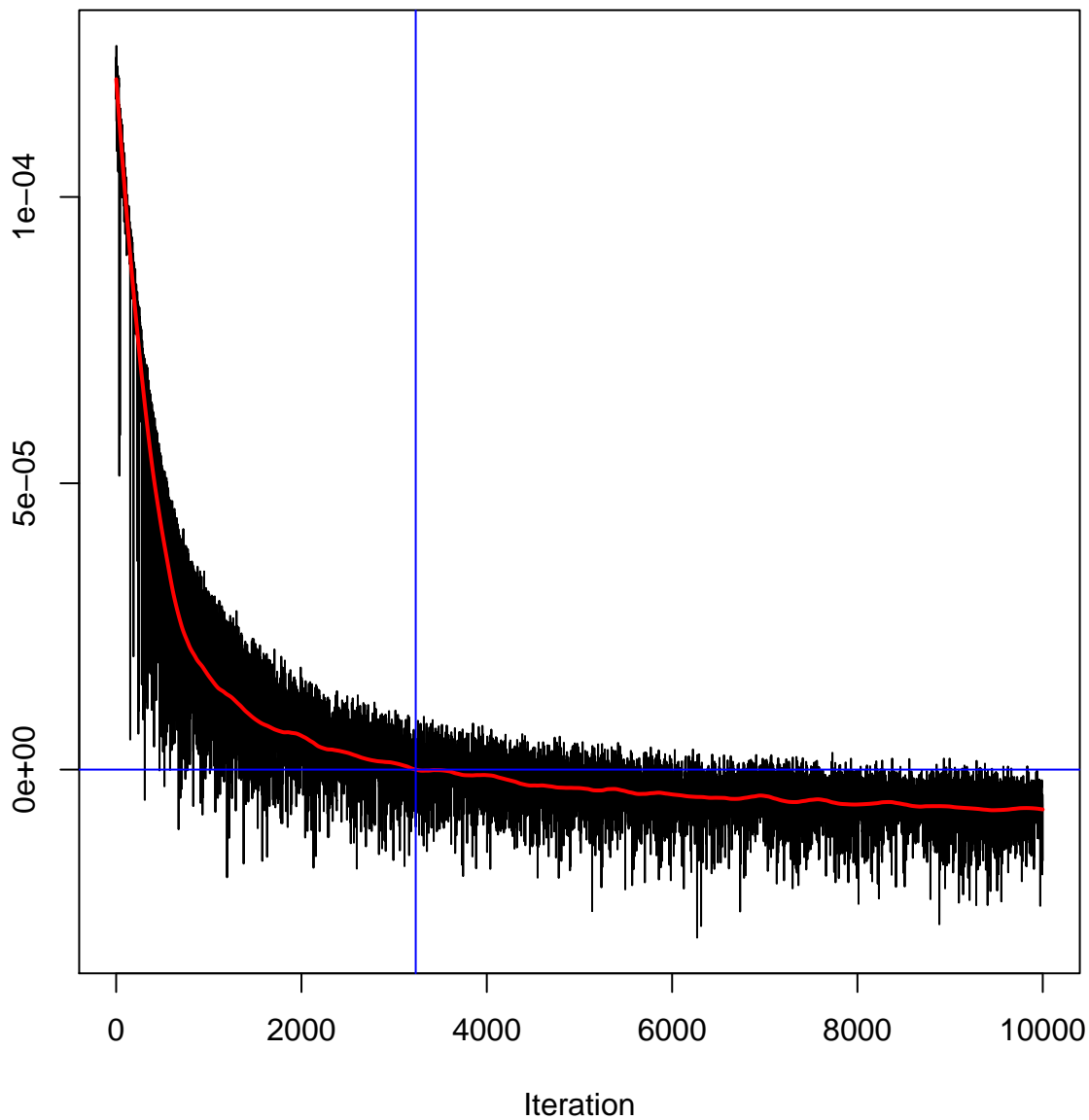


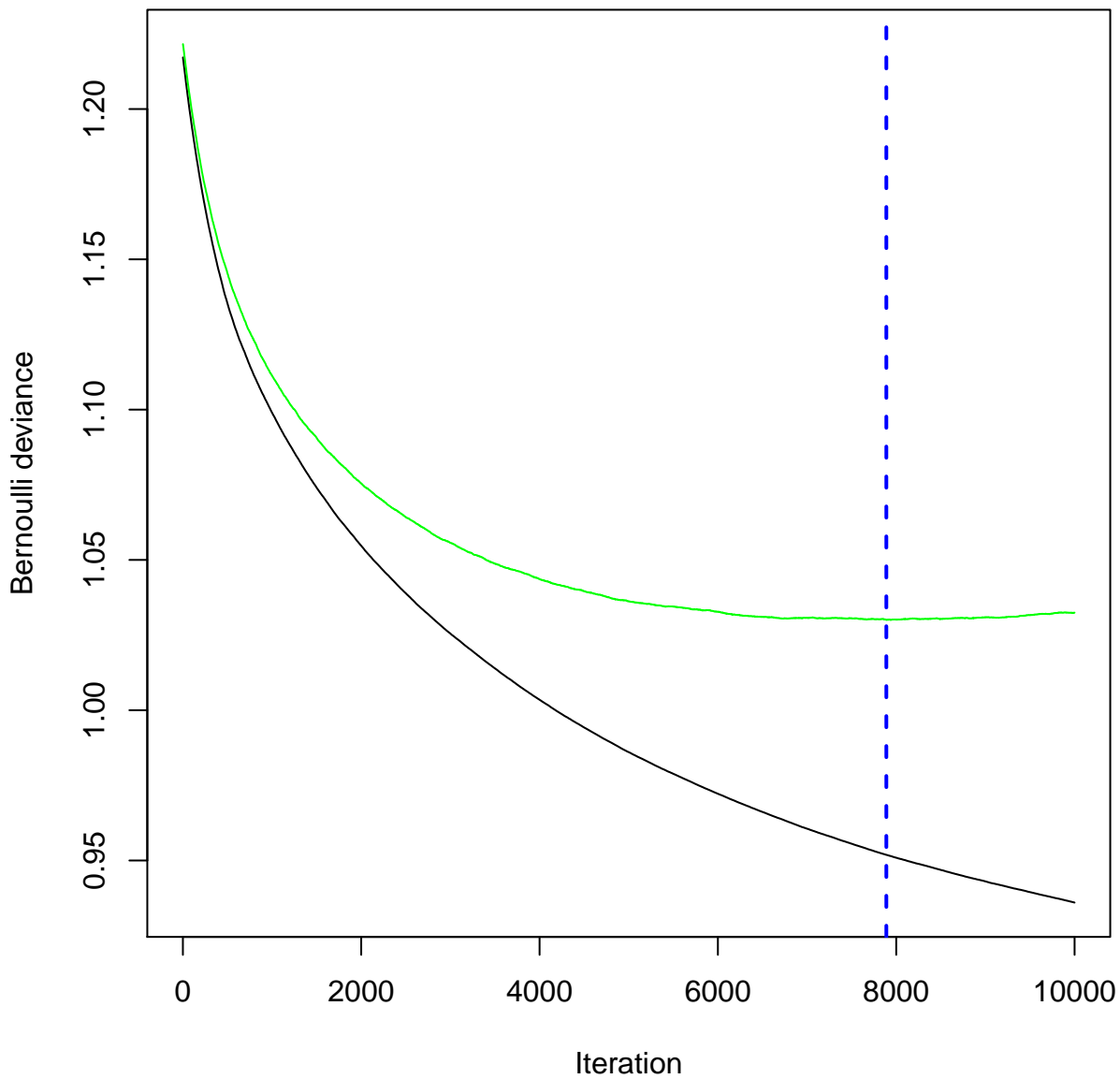






OOB change in Bernoulli deviance





Test Set ROC Curves

