Rebuttal from group 9

Firstly, thanks for reviewing our project and giving so many assessments and suggestions. Those assessments and suggestions are correct and important. Here, for some assessments and suggestions, we give our self-examinations, and for other, we give some detail interpretations.

- **For feature selection problem:**

Truly, we don't make a lot of work on feature engineering. What we've done is just encoding the categorical features and numerically transforming the numerical features, and then put them together into our models. After looking others' work, we know that some features having financial meanings could be made manually.

- **For missing value problem:**

Our threshold for missing value is 90%. In fact, there is no analysis on choosing this parameter. We just choose a number that we think would be enough. And the lightgbm model could deal with missing values.

- **For model parameters:**

Because we use regularization to prevent the overfitting, thus we just set the max-depth as default. Otherwise, we need to pay more efforts on choosing this parameter. But we truly have some limitations on hardware.

- **For the score problem:**

Private Score	Public Score
0.76614	0.76400

Here is the screenshot of the accurate score from the Kaggle. All the score used in the poster are private score.