# Assignment 2: What factors significantly affects credit risk?

- **Dataset: german_credit.csv**

- **Data Dictionary: german.pdf**

- **Dominant Technique: MARS with Binary Y (Credibility. 1: Good Risk, 0: Bad risk.)**

1.  What are the top 4 factors that significantly affects credit risk? What are their impact? Find a suitable way to visually explain the top 4 factors to Bank management.

2. What is the most important factor? Explain.

3.  Investigate possibility of interactions and report on impact of interactions.