

Interactive Binning

I. Select a predictor variable to bin

person_age



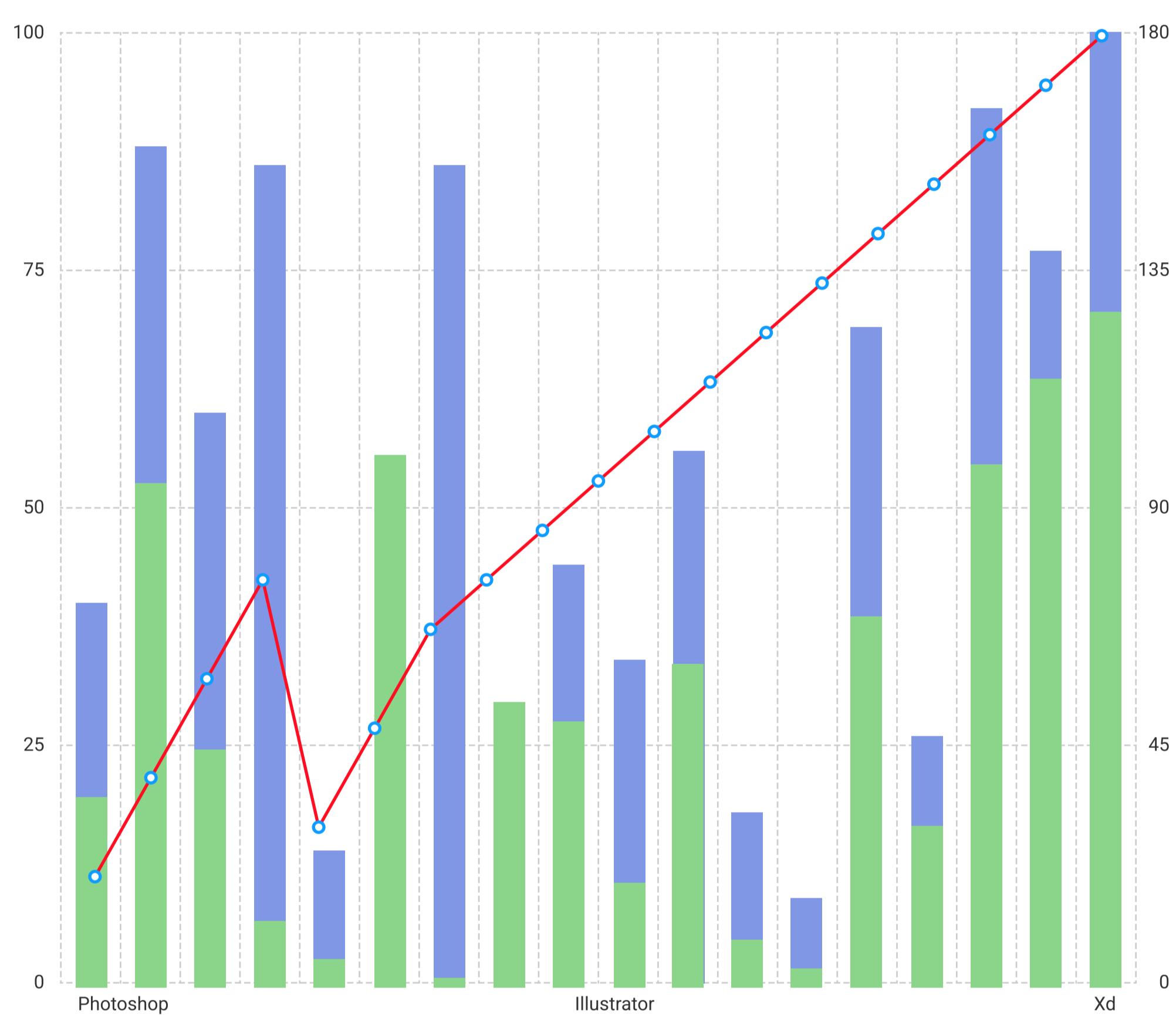
II. Select the automated binning algorithm for initial binning

No Binnings

**Refresh**

*Regards each unique value in the dataset as a bin

III. Perform Interactive Binning



Selected Bin Name: [[0, 20), [80, 90]]

Population Good Count: 2391

Population Bad Count: 193

Show Details

IV. Monitor Bins Performance (Before)

Bin	Good	Bad	Odds	Total	Good%	Bad%	Total%	Info_Odds	WOE	MC
RENT	11254	5192	2.1676	16446	44.18	73.04	50.48	0.6048	-0.5028	0.1451
OWN	2391	193	12.3886	2584	9.39	2.72	7.93	3.4569	1.2404	0.0827
MORTGAGE	11754	1690	6.9550	13444	46.14	23.78	41.26	1.9407	0.6631	0.1483
OTHER	74	33	2.2424	107	0.29	0.46	0.33	0.6257	-0.4688	0.0000
Total	25473	7108	3.5837	32581	100.00	100.00	100.00			0.3770

V. Monitor Bins Performance (After)

Bin	Good	Bad	Odds	Total	Good%	Bad%	Total%	Info_Odds	WOE	MC
RENT	11254	5192	2.1676	16446	44.18	73.04	50.48	0.6048	-0.5028	0.1451
'OWN', 'OTHERS'	2391	193	12.3886	2584	9.39	2.72	7.93	3.4569	1.2404	0.0827
MORTGAGE	11754	1690	6.9550	13444	46.14	23.78	41.26	1.9407	0.6631	0.1483
Total	25473	7108	3.5837	32581	100.00	100.00	100.00			0.3770

VI. Save & Confirm Your Bins Settings for the Chosen Predictor Variable:

Confirm Binning

II. Select the automated binning algorithm for initial binning

Equal Width 

Width Number of Bins

Width: 1

Refresh

*Divides the range of value with predetermined width OR into predetermined number of equal width bins

Selected Bin Name: ['RENT', 'MORTGAGE']

Population Good Count: 11754

Population Bad Count: 1690

Rename Bin To: Risky **Submit**

Usage 1: Split the bin into two by indicating the element(s) to be included in one of the bin

Usage 2: Add elements from other bin(s) to the selected bin, the added element(s) will be automatically removed from the other bin(s)

Bin Element(s):

 RENT  OWN 

Add

Preview Changes

Old Bin(s):

(1) Old Bin Name: ['RENT', 'MORTGAGE']

Old Bin Elements: ['RENT', 'MORTGAGE']

(2) Old Bin Name: Others

Old Bin Element(s): ['OWN', 'OTHER']

Will be changed to:

(1) New Bin Name: ['RENT', 'OWN']

New Bin Element(s): ['RENT', 'OWN']

(2) New Bin Name: ['MORTGAGE']

New Bin Element(s): ['MORTGAGE']

(3) New Bin Name: Others

New Bin Element(s): ['OTHER']

Submit

Hide Details

*Note: Submitting the changes only updates the mixed chart & the statistical tables, it DOES NOT save the bins settings until you click the 'Confirm Binning' button in Section V.

II. Select the automated binning algorithm for initial binning

Equal Frequency 

Frequency Number of Bins

Frequency: 1000

Refresh

*Divides the data into a predetermined number of bins containing approximately the same number of observations

Selected Bin Name: [[0, 20), [80, 90]]

Population Good Count: 2391

Population Bad Count: 193

Rename Bin To: Risky **Submit**

Usage 1: Narrow down ranges to split bin into two

Usage 2: Amend bin boundaries (conflicting boundaries of another bin(s) will be automatically narrowed down

Bin Range(s):

1. 0 - 10 

2. 80 - 110 

Add

Preview Changes

Old Bin(s):

(1) Old Bin Name: [[0, 20), [80, 90]]

Old Bin Ranges: [[0, 20), [80, 90]]

(2) Old Bin Name: Elderly

Old Bin Ranges: [[90, 120]]

Will be changed to:

(1) New Bin Name: [[0, 10), [80, 110]]

New Bin Ranges: [[0, 10), [80, 110]]

(2) New Bin Name: [[10, 20]]

New Bin Ranges: [[10, 20]]

(3) New Bin Name: Elderly

New Bin Ranges: [[110, 120]]

Submit

Hide Details

*Note: Submitting the changes only updates the mixed chart & the statistical tables, it DOES NOT save the bins settings until you click the 'Confirm Binning' button in Section V.

Selected Bin Name: [[0, 20), [80, 90]]

Population Good Count: 11754

Population Bad Count: 1690

Bin Range(s): [[0, 20), [80, 90]]

Selected Bin Name: Elderly

Population Good Count: 74

Population Bad Count: 33

Bin Range(s): [[90, 120]]

Selected Bin Name: [[30, 35), [40, 45]]

Population Good Count: 2391

Population Bad Count: 193

Bin Range(s): [[30, 35), [40, 45]]

Preview Changes

New Bin:

Bin Name: [[0, 20), [30, 35), [40, 45), [80, 120]]

Bin Elements: [[0, 20), [30, 35), [40, 45), [80, 120]]

Submit

Hide Details

*Note: Submitting the changes only updates the mixed chart & the statistical tables, it DOES NOT save the bins settings until you click the 'Confirm Binning' button in Section V.

Show Details

Selected Bin Name: ['RENT', 'MORTGAGE']

Population Good Count: 11754

Population Bad Count: 1690

Bin Element(s): ['RENT', 'MORTGAGE']

Selected Bin Name: Other

Population Good Count: 74

Population Bad Count: 33

Bin Element(s): ['OTHER']

Selected Bin Name: ['OWN']

Population Good Count: 2391

Population Bad Count: 193

Bin Element(s): ['OWN']

Preview Changes

New Bin:

Bin Name: ['RENT', 'MORTGAGE', 'OTHER', 'OWN']

Bin Element(s): ['RENT', 'MORTGAGE', 'OTHER', 'OWN']

Submit

Hide Details

*Note: Submitting the changes only updates the mixed chart & the statistical tables, it DOES NOT save the bins settings until you click the 'Confirm Binning' button in Section V.