Tabela de Impactos

Victor

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**Tabela 4**  Variáveis organizadas por impacto

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| varNames | impact | minN | maxN | nLevels |
| loan\_status | 58.91 | 65780 | 283059 | 2 |
| recoveries | 57.78 | 37173 | 311666 | 2 |
| collection\_recovery\_fee | 57.76 | 36025 | 312814 | 2 |
| total\_rec\_late\_fee | 50.92 | 574 | 339359 | 3 |
| total\_pymnt | 44.06 | 4299 | 203263 | 4 |
| total\_rec\_prncp | 39.18 | 32855 | 213241 | 4 |
| total\_pymnt\_inv | 31.18 | 15805 | 202096 | 4 |
| last\_pymnt\_amnt | 20.35 | 2531 | 212497 | 4 |
| sub\_grade | 16.26 | 271 | 24075 | 35 |
| grade | 15.72 | 2686 | 103315 | 7 |
| int\_rate | 10.98 | 44622 | 106576 | 4 |
| verification\_status\_joint | 9.93 | 4 | 69198 | 4 |
| term | 8.61 | 80379 | 268460 | 2 |
| home\_ownership | 7.9 | 1 | 173031 | 6 |
| dti | 5.62 | 45799 | 120110 | 4 |
| mo\_sin\_old\_rev\_tl\_op | 5.07 | 8223 | 117097 | 4 |
| bc\_open\_to\_buy | 4.87 | 38978 | 109671 | 4 |
| id | 4.63 | 19333 | 191155 | 4 |
| member\_id | 4.61 | 19325 | 188297 | 4 |
| total\_rec\_int | 4.32 | 3001 | 296712 | 4 |
| purpose | 4.23 | 326 | 206409 | 14 |
| total\_rev\_hi\_lim | 4.19 | 9013 | 118632 | 4 |
| bc\_util | 4.17 | 48037 | 99120 | 4 |
| num\_bc\_tl | 4.14 | 3711 | 162975 | 4 |
| revol\_util | 3.95 | 50661 | 137072 | 4 |
| avg\_cur\_bal | 3.72 | 37037 | 152407 | 4 |
| mo\_sin\_old\_il\_acct | 3.66 | 11182 | 165304 | 4 |
| mths\_since\_recent\_bc\_dlq | 3.65 | 3966 | 57361 | 3 |
| num\_rev\_tl\_bal\_gt\_0 | 3.64 | 27824 | 94413 | 4 |
| percent\_bc\_gt\_75 | 3.64 | 64245 | 93263 | 4 |
| addr\_state | 3.63 | 6 | 57768 | 51 |
| annual\_inc | 3.61 | 67402 | 122353 | 4 |
| tot\_hi\_cred\_lim | 3.59 | 40586 | 136904 | 4 |
| num\_actv\_rev\_tl | 3.55 | 28408 | 94472 | 4 |
| installment | 3.54 | 5536 | 196403 | 4 |
| total\_bc\_limit | 3.44 | 32569 | 108601 | 4 |
| tot\_cur\_bal | 3.25 | 38117 | 156311 | 4 |
| acc\_open\_past\_24mths | 3.16 | 44273 | 90178 | 4 |
| loan\_amnt | 3.14 | 24416 | 124538 | 4 |
| funded\_amnt | 3.14 | 24236 | 124797 | 4 |
| verification\_status | 3.11 | 108238 | 126230 | 3 |
| funded\_amnt\_inv | 3.06 | 24149 | 116268 | 4 |
| num\_actv\_bc\_tl | 2.97 | 14198 | 112505 | 4 |
| mo\_sin\_rcnt\_rev\_tl\_op | 2.93 | 16016 | 185626 | 4 |
| mort\_acc | 2.89 | 91612 | 119576 | 3 |
| tax\_liens | 2.79 | 6391 | 342409 | 2 |
| mo\_sin\_rcnt\_tl | 2.77 | 33462 | 107016 | 4 |
| revol\_bal | 2.72 | 7110 | 278528 | 3 |
| mths\_since\_recent\_revol\_delinq | 2.7 | 7723 | 75765 | 3 |
| mths\_since\_recent\_bc | 2.46 | 55590 | 185996 | 3 |
| mths\_since\_recent\_inq | 2.46 | 25874 | 97432 | 4 |
| inq\_last\_6mths | 2.43 | 73343 | 175711 | 3 |
| num\_tl\_op\_past\_12m | 2.41 | 45267 | 100926 | 4 |
| mths\_since\_last\_major\_derog | 2.4 | 10636 | 62280 | 2 |
| mths\_since\_last\_delinq | 2.37 | 14192 | 121699 | 3 |
| emp\_length | 2.31 | 13313 | 108214 | 12 |
| num\_il\_tl | 2.1 | 9031 | 188076 | 3 |
| num\_rev\_accts | 1.99 | 16855 | 142527 | 4 |
| mths\_since\_last\_record | 1.96 | 21176 | 26090 | 2 |
| delinq\_2yrs | 1.92 | 18567 | 289964 | 3 |
| num\_tl\_90g\_dpd\_24m | 1.87 | 15545 | 268209 | 2 |
| total\_bal\_ex\_mort | 1.57 | 11430 | 243858 | 3 |
| num\_sats | 1.48 | 12417 | 163155 | 4 |
| pub\_rec | 1.45 | 6030 | 302243 | 3 |
| num\_op\_rev\_tl | 1.44 | 29777 | 109891 | 4 |
| open\_acc | 1.39 | 13238 | 186598 | 4 |
| total\_acc | 1.17 | 75785 | 110253 | 4 |
| total\_il\_high\_credit\_limit | 0.88 | 39420 | 169817 | 3 |
| initial\_list\_status | 0.18 | 116402 | 232437 | 2 |
| application\_type | 0.08 | 32 | 348807 | 2 |
| pymnt\_plan | 0 | 348839 | 348839 | 1 |