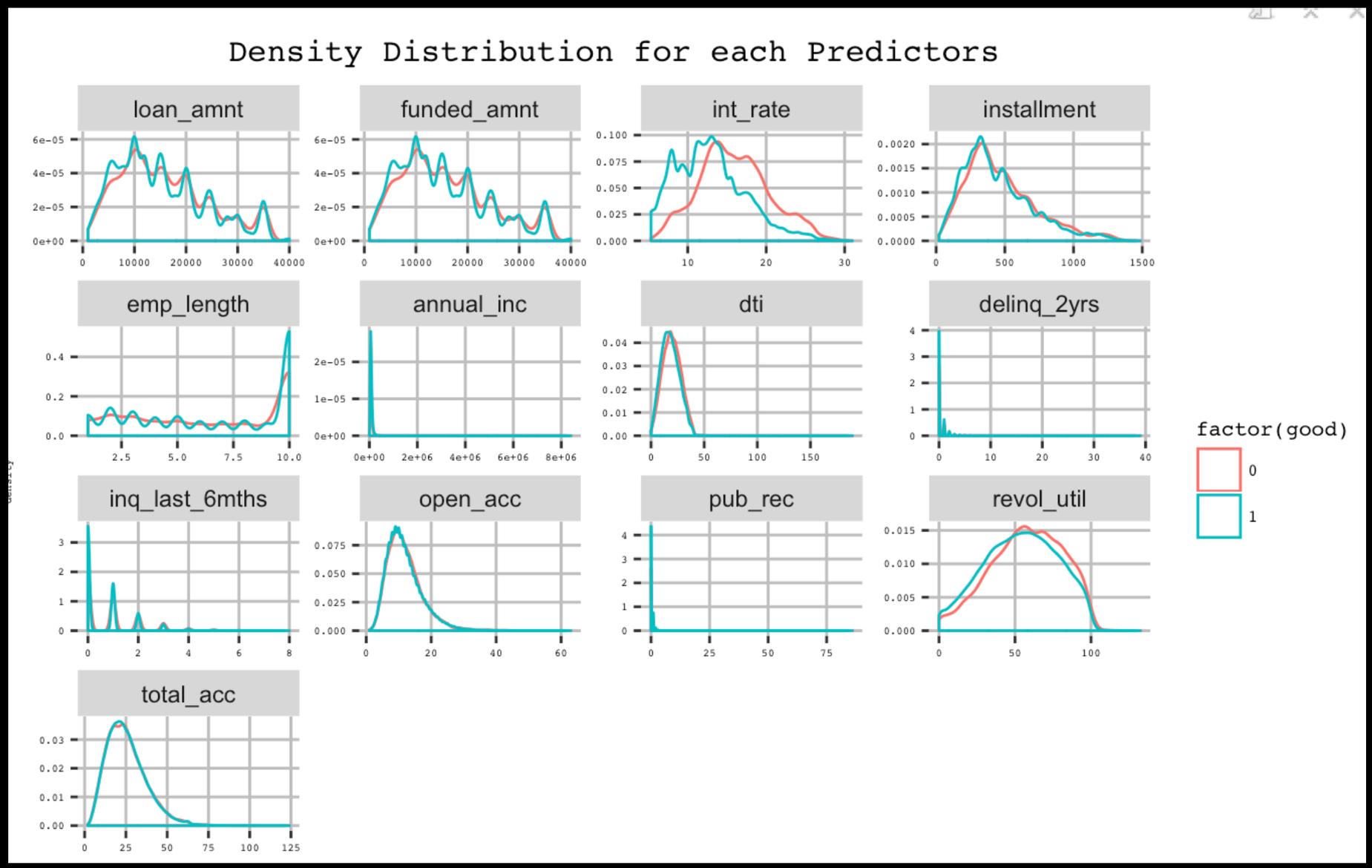
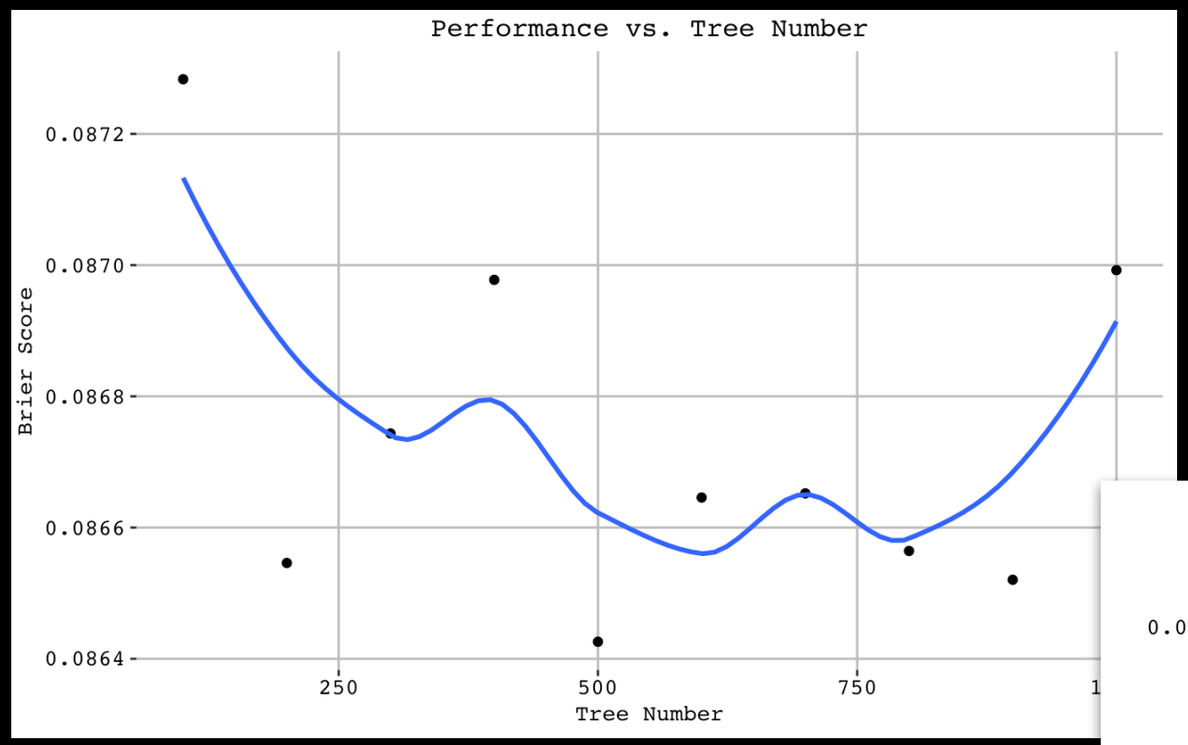
CAPITAL ONE - PREDICTING BAD LOAN - ^ Π

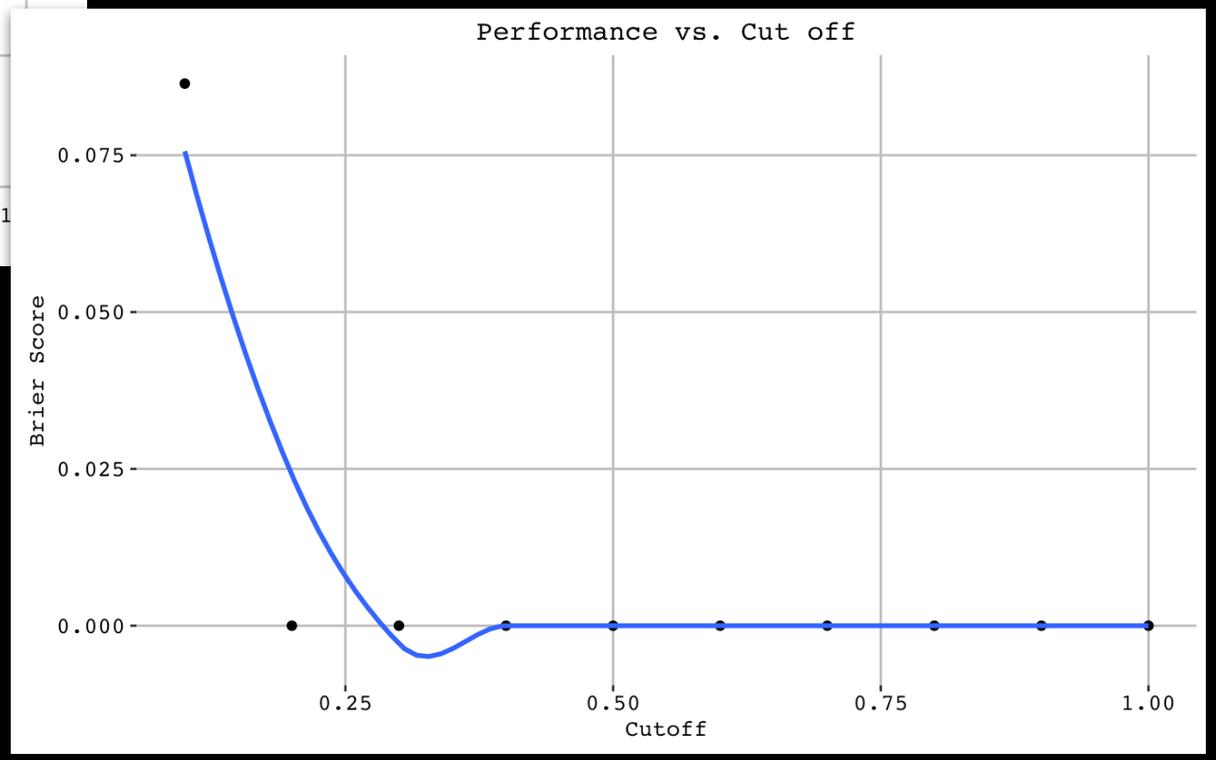
DATA PROCESSING



CAPITAL ONE - PREDICTING BAD LOAN - ^ Π

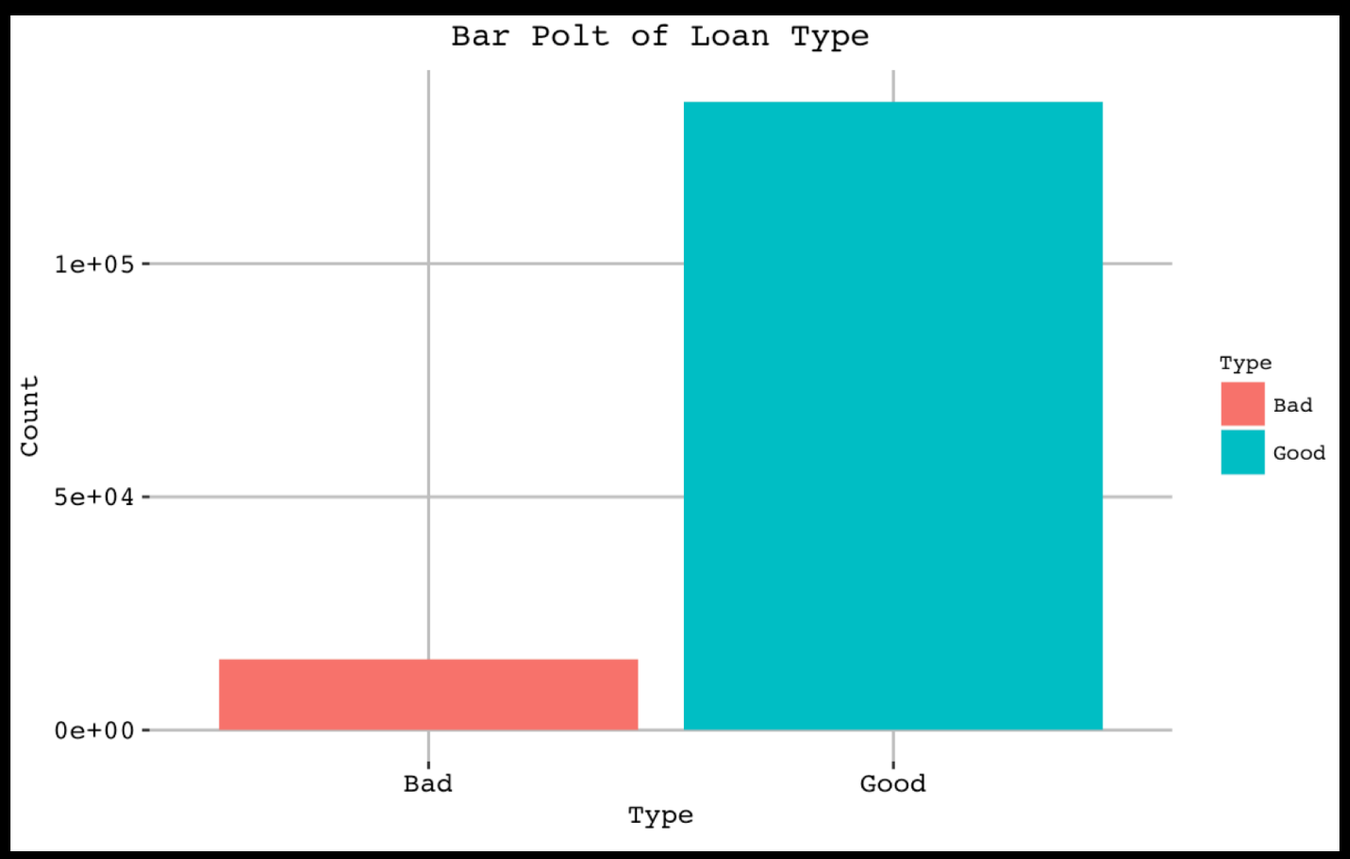
MODEL SELECTION





IMPLICATION

More bad loan data
More features e.g. age, gender, education
Cut-off Ratio: 0.5 -> 0.9
Improvement: new model on classified groups



PREDICT TRUE	GOOD	BAD
GOOD	9720	80
BAD	130	17