credit_amount_coarse

WoE= 0.2
Fill=89.7%

WoE=−1.1
Fill=10.3%

<6742

<Inf

credit_amount_coarse

Train   Test

Percentage of Cases

credit_amount_coarse

89.7

10.3

= '<= 6742'   = '<= Inf'
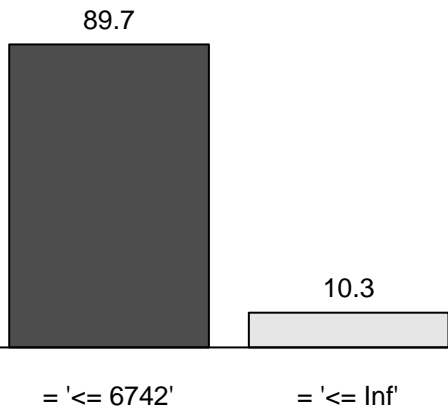
Bad Rate (%)

credit_amount_coarse

26.9

56.9

= '<= 6742'   = '<= Inf'

age_coarse

WoE= 0.3
Fill=48%

WoE=−0.1
Fill=33.1%

WoE=−0.4
Fill=18.9%

<25   <33   <Inf

age_coarse

Train   Test
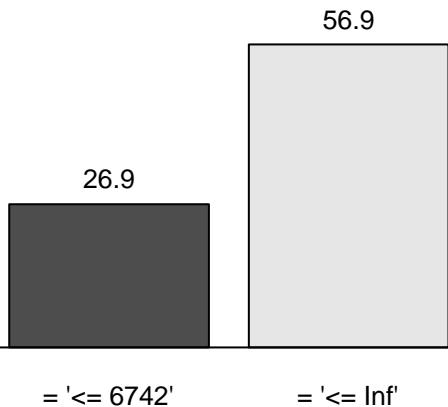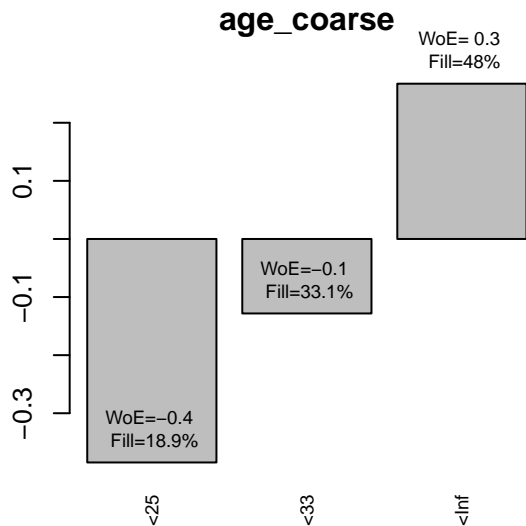
Percentage of Cases
age_coarse

48

33.1

18.9

= '<= 25'   = '<= 33'   = '<= Inf'

Bad Rate (%)
age_coarse

38.6

32.8

24.7

= '<= 25'   = '<= 33'   = '<= Inf'

duration_coarse

WoE= 1.60
Fill=9%

WoE= 0.08
Fill=75.9%

WoE=−0.88
Fill=15.1%

<33

<8

<Inf

duration_coarse

Train   Test
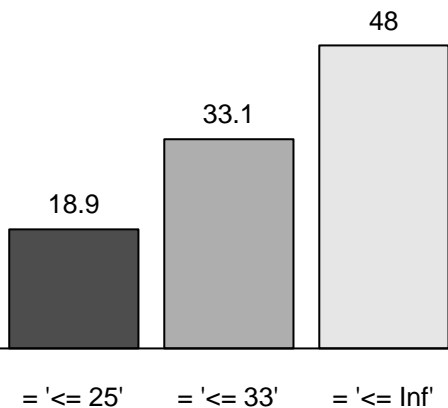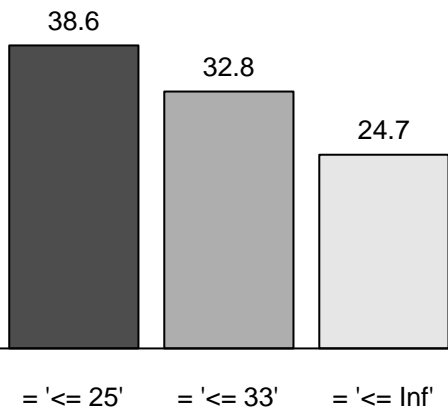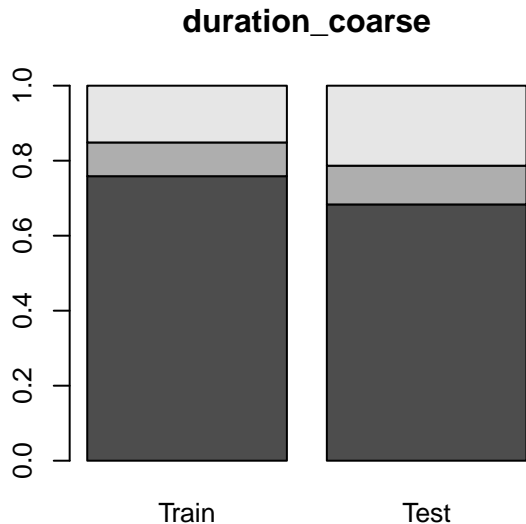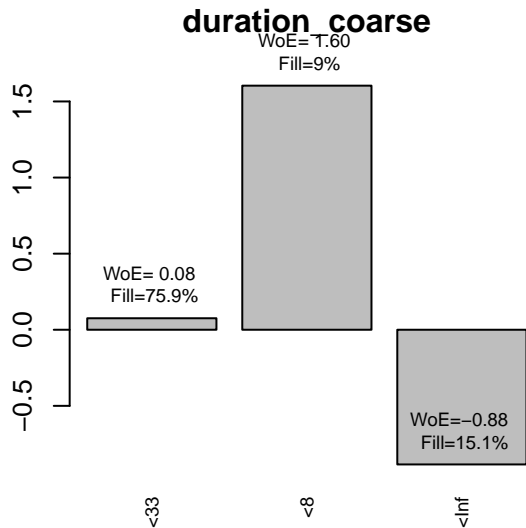
Percentage of Cases
duration_coarse

75.9

9

15.1

= '<= 33'   = '<= 8'   = '<= Inf'
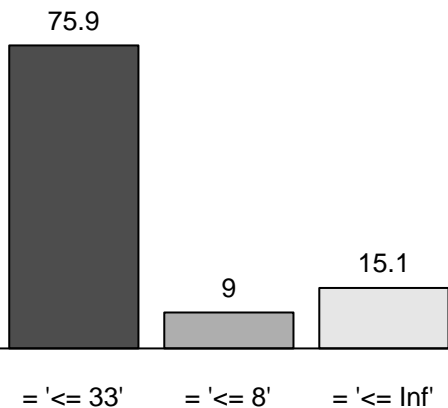
Bad Rate (%)
duration_coarse

50.9

28.4

7.9

= '<= 33'   = '<= 8'   = '<= Inf'

checking_status_coarse

WoE= 1.2
Fill=39.4%

WoE= 0.4
Fill=6.3%

WoE=−0.6
Fill=54.3%

<0 + 0<=X<200

>=200

no checking

checking_status_coarse

Train

Test
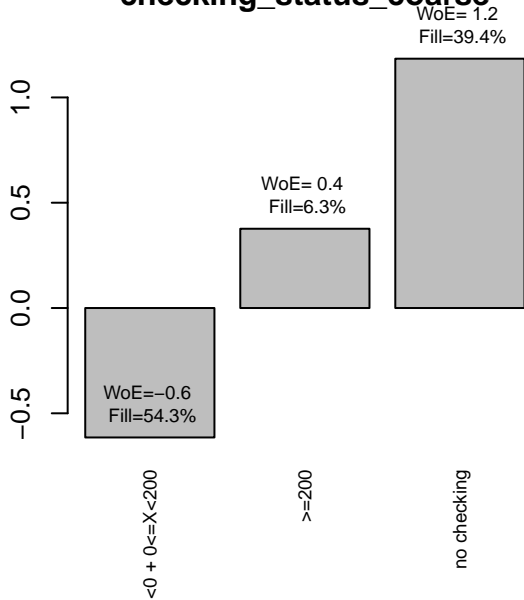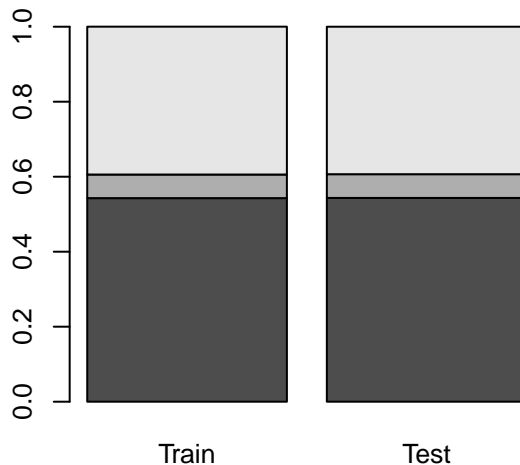
Percentage of Cases
checking_status_coarse

54.3

6.3

39.4

= '<0 + 0<=X<200'   = 'no checking'
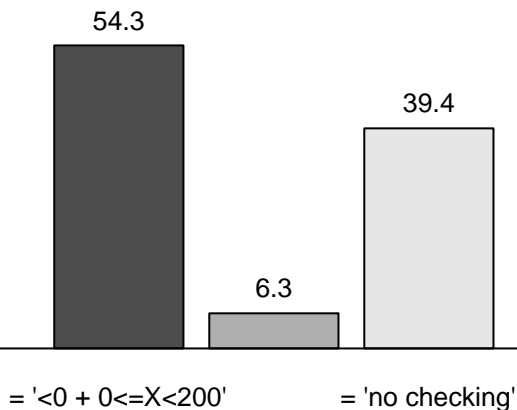
Bad Rate (%)
checking_status_coarse

44.2

22.7

11.6

= '<0 + 0<=X<200'   = 'no checking'

credit_history_coarse

WoE= 0.79
Fill=28.9%

WoE=−0.08
Fill=62.6%

WoE=−1.39
Fill=8.6%
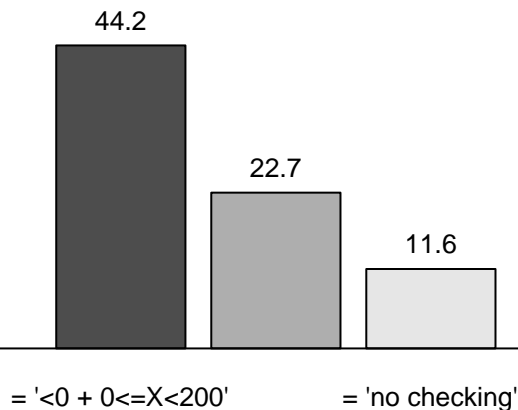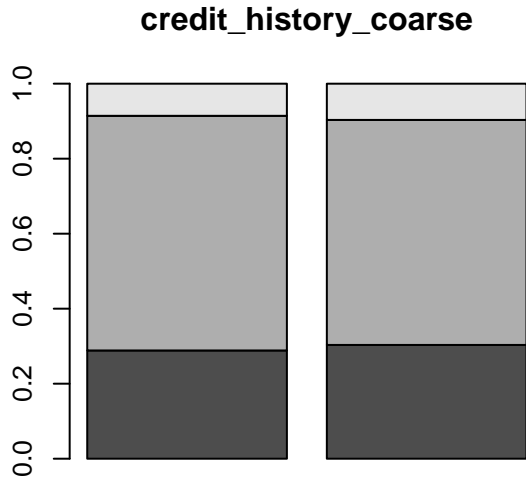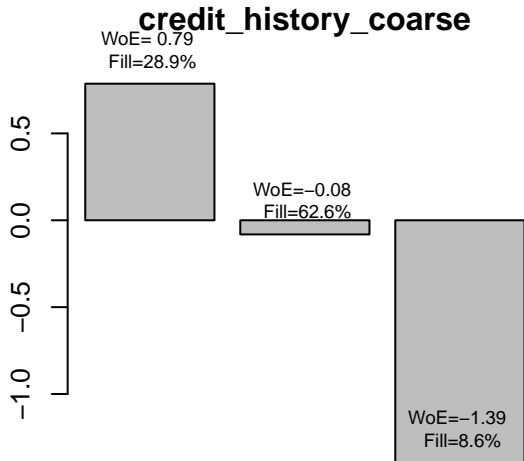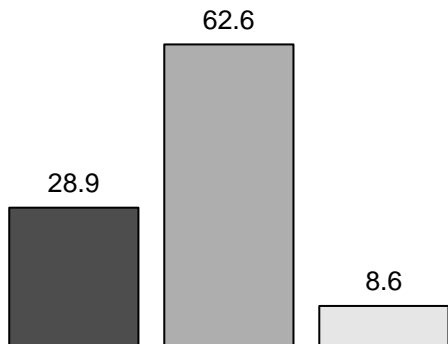
critical/other existing credit

existing paid + delayed previously

no credits/all paid

credit_history_coarse

Train

Test

Percentage of Cases

credit_history_coarse

28.9

62.6

8.6

= 'critical/other existing credit'

Bad Rate (%)

credit_history_coarse

16.3

31.7

63.3

= 'critical/other existing credit'

purpose_coarse

WoE= 1.0
Fill=10.6%

WoE= 0.5
Fill=29.4%

WoE=−0.3
Fill=60%

furniture/equipment + misc. level neg.

radio/tv

used car

purpose_coarse

Train   Test

Percentage of Cases
purpose_coarse

60

29.4

10.6

Bad Rate (%)
purpose_coarse

37.1

21.4

13.5

+ business + misc. level=plsducfatiomiluetr/aiqiugnmenetw cnaise. bewsithesg.+ misc. level pos. + furniture/equipment + mis

ucation/retraining +

savings_status_coarse

WoE= 1.0
Fill=11.3%

WoE= 0.6
Fill=18.6%

WoE=−0.2
Fill=70.1%

<100 + 100<=X<500

500<=X<1000 + >=1000

no known savings

savings_status_coarse

Train   Test

Percentage of Cases

savings_status_coarse

70.1

11.3

18.6

= '<100 + 100<=X<500'   = 'no known savings'
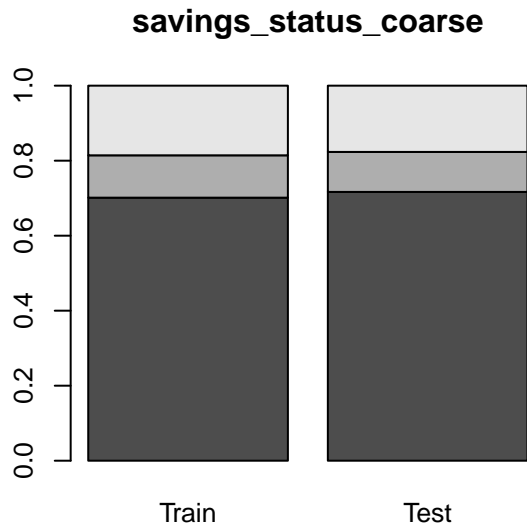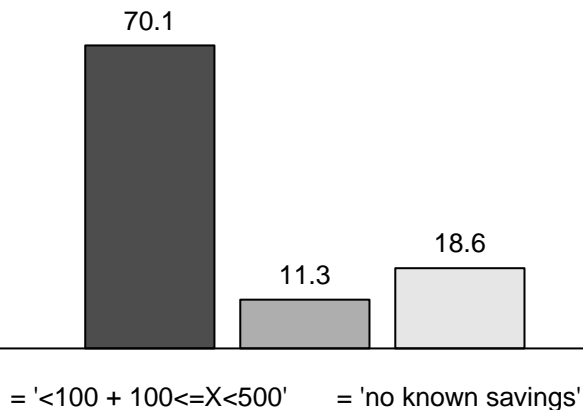
Bad Rate (%)

savings_status_coarse

35.4

13.9

19.2

= '<100 + 100<=X<500'   = 'no known savings'

employment_coarse

WoE= 0.4
Fill=43.4%

WoE=−0.1
Fill=32.1%

WoE=−0.5
Fill=24.4%

<1 + unemployed

>=7 + 4<=X<7

1<=X<4

employment_coarse

Train

Test
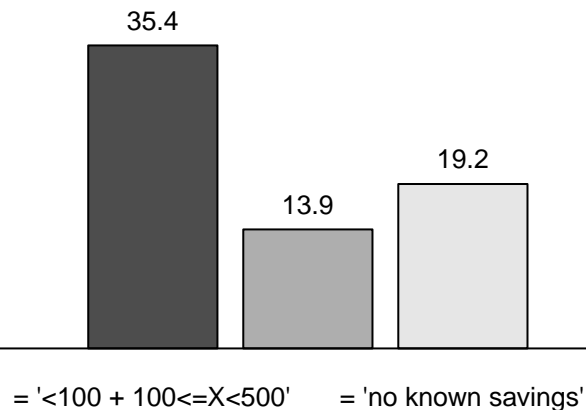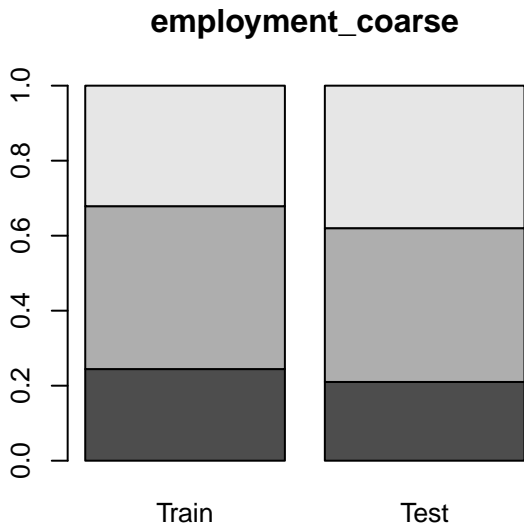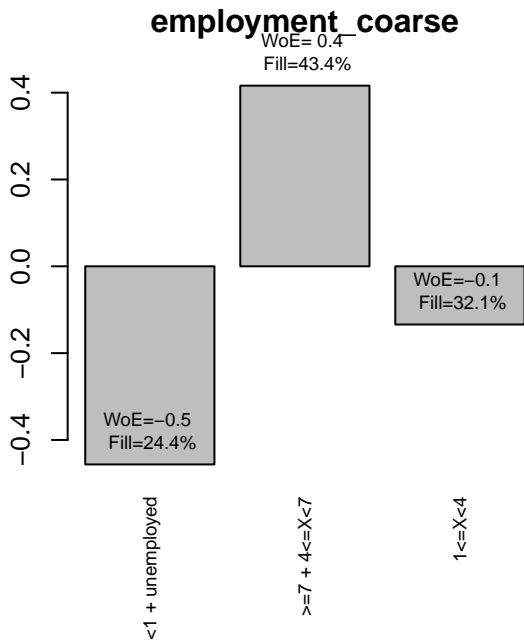
Percentage of Cases
employment_coarse

43.4

32.1

24.4

= '<1 + unemployed'

= '1<=X<4'
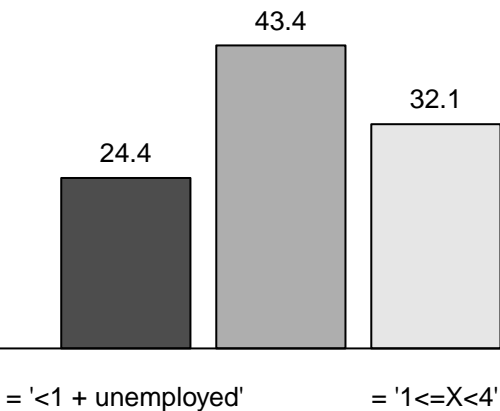
Bad Rate (%)
employment_coarse

40.4

32.9

22

= '<1 + unemployed'

= '1<=X<4'

property_magnitude_coarse

WoE= 0.4
Fill=26.3%

WoE=−0.1
Fill=58.7%

WoE=−0.3
Fill=15%

car + life insurance

no known property

real estate

property_magnitude_coarse

Train   Test
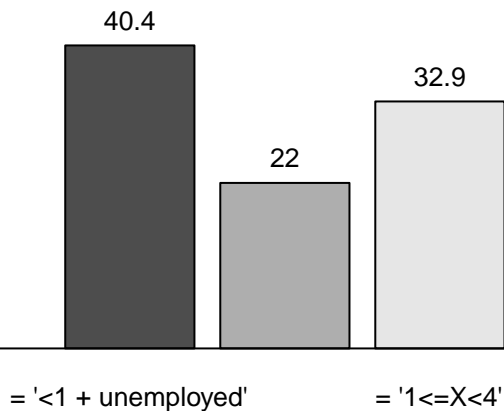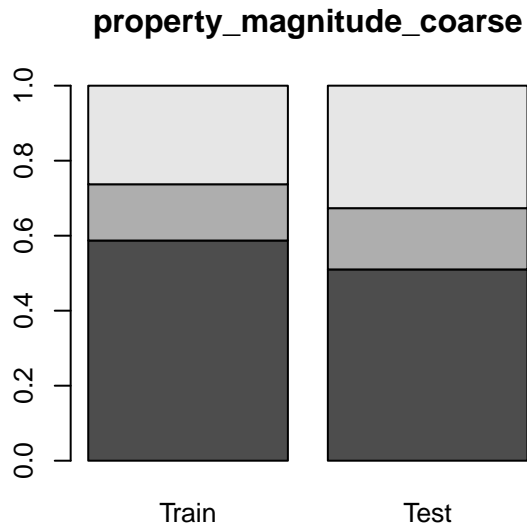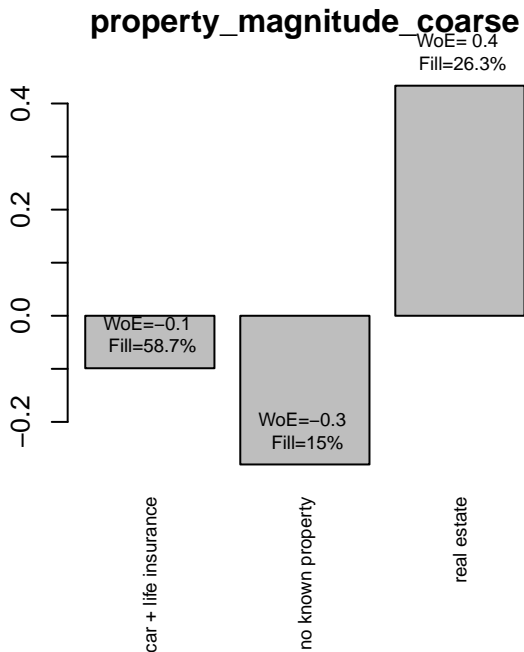
Percentage of Cases

property_magnitude_coarse

58.7

26.3

15

= 'car + life insurance'   = 'real estate'

Bad Rate (%)

property_magnitude_coarse

32.1

36.2

21.7

= 'car + life insurance'   = 'real estate'

housing_coarse

WoE=0.2
Fill=71.7%

WoE=−0.2
Fill=10.7%

WoE=−0.4
Fill=17.6%

for free   own   rent

housing_coarse

Train   Test
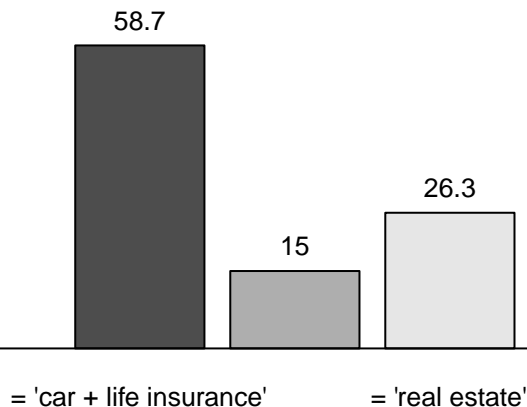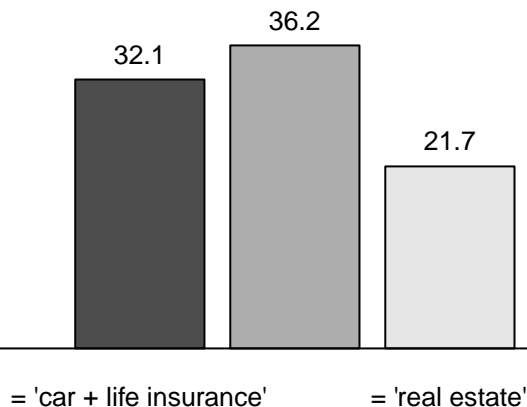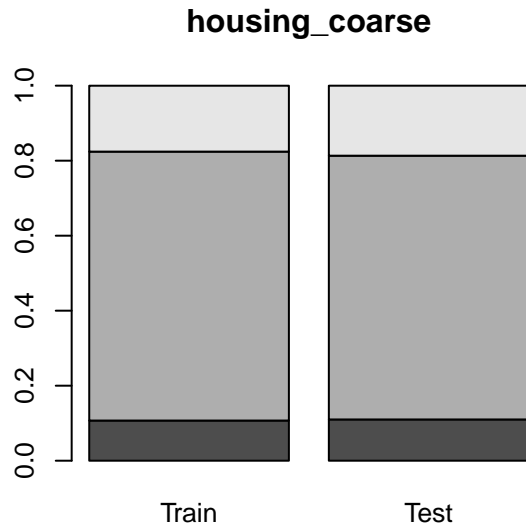
Percentage of Cases
housing_coarse
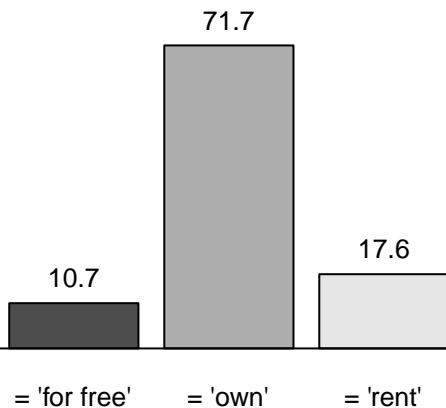
71.7

10.7

17.6

= 'for free'   = 'own'   = 'rent'

Bad Rate (%)
housing_coarse

34.7

26.9

39.8

= 'for free'   = 'own'   = 'rent'

personal_status_coarse

WoE= 0.2
Fill=64.7%

WoE=−0.3
Fill=35.3%

female div/dep/mar + misc. level pos.

male mar/wid + male single

personal_status_coarse

Train   Test
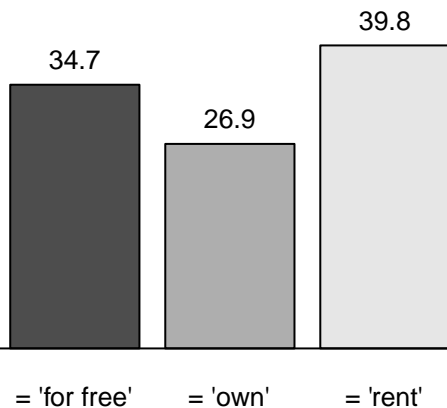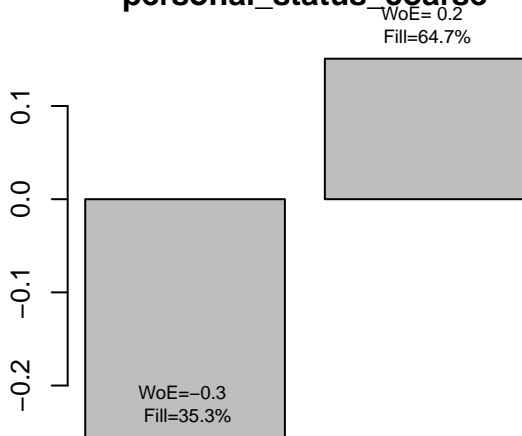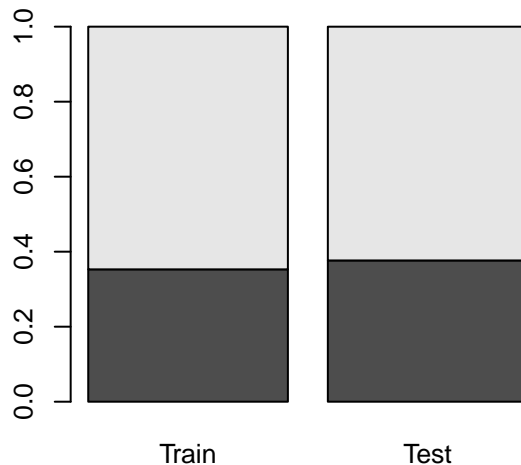
Percentage of Cases
personal_status_coarse

35.3

64.7
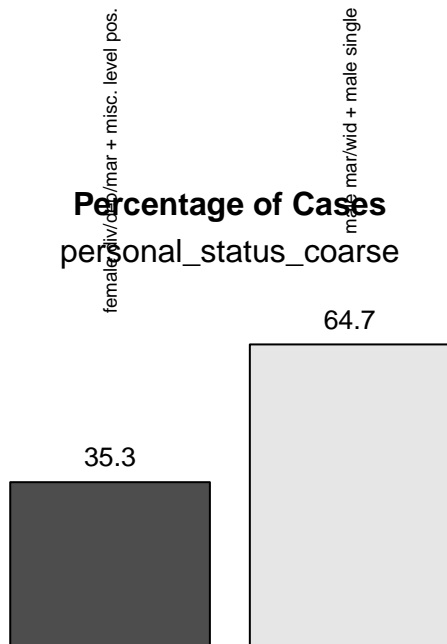
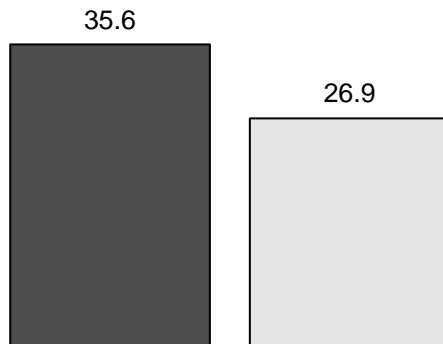**Bad Rate (%)**
personal_status_coarse

35.6

26.9

= 'female div/dep/mar + misc. level pos.'   = 'female div/dep/mar + misc. level pos.'