Percentage of Cases
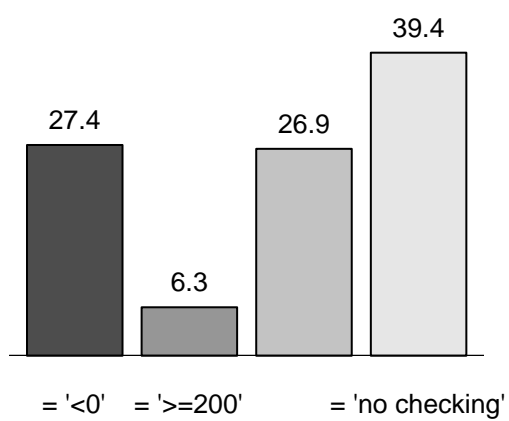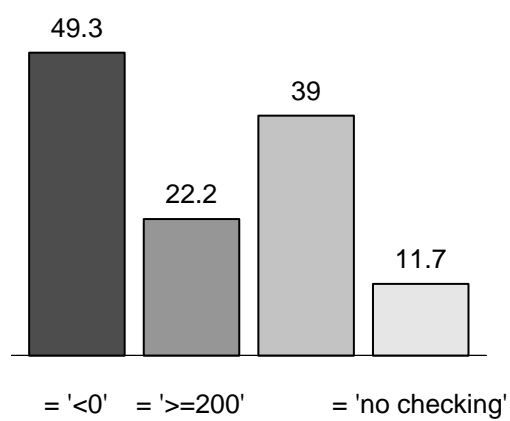checking_status

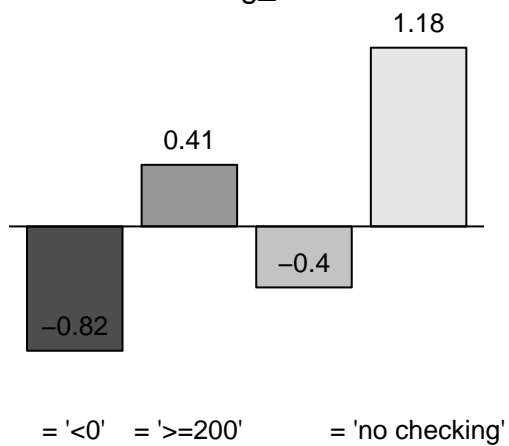**Bad Rate (%)**
checking_status

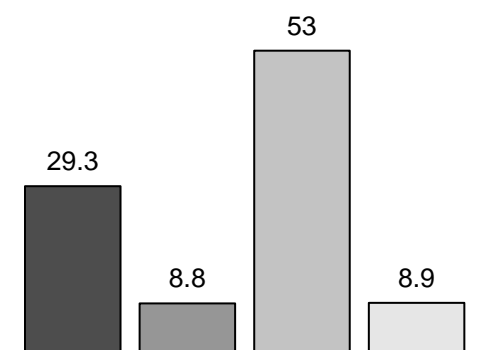**Weight of Evidence**
checking_status

Percentage of Cases
credit_history
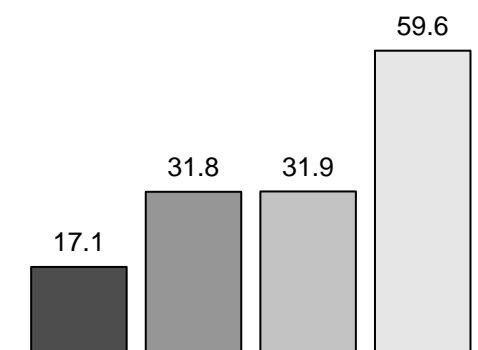

29.3   8.8   53   8.9

= 'critical/other existing credit'   = 'no credits/all paid'

Bad Rate (%)
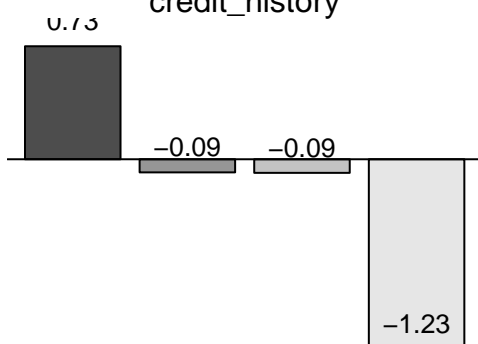### credit_history

17.1   31.8   31.9   59.6

= 'critical/other existing credit'   = 'no credits/all paid'

Weight of Evidence
credit_history

0.73   −0.09   −0.09   −1.23

= 'critical/other existing credit'   = 'no credits/all paid'

Percentage of Cases
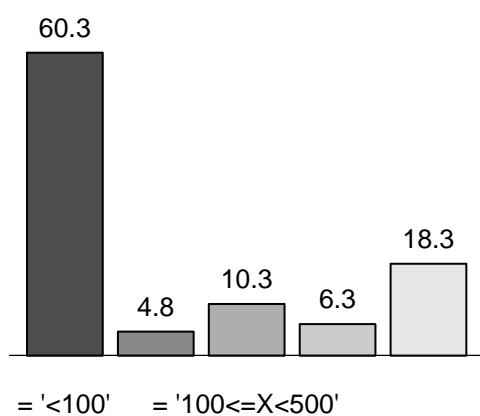### purpose

9.7 5.9 19.3 23.4 3.4 28 10.3

= 'business'   = 'new car'   = 'used car'

Bad Rate (%)
purpose

35 39 32.1 38 38.2 22.1 16.5

= 'business'   = 'new car'   = 'used car'

Weight of Evidence
purpose

−0.23 −0.4 −0.1 −0.36 −0.37 0.41 0.77

= 'business'   = 'new car'   = 'used car'
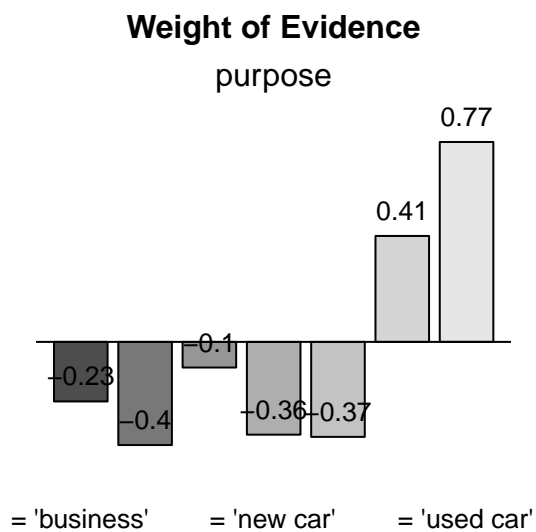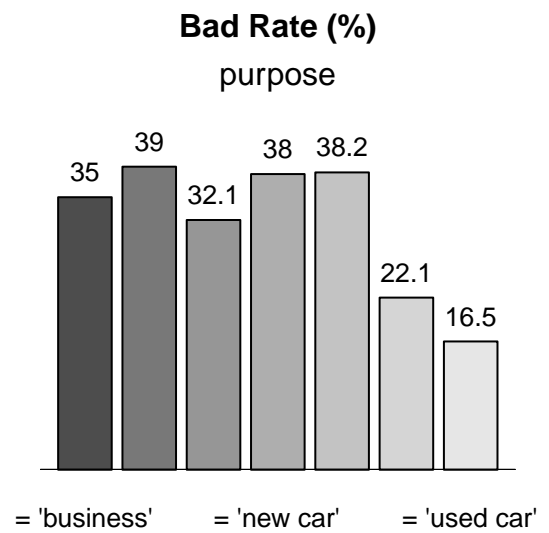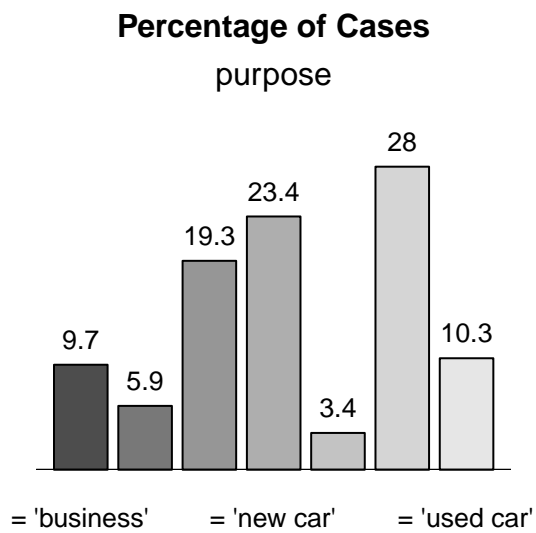
Percentage of Cases
savings_status

60.3

4.8

10.3

6.3

18.3

= '<100'   = '100<=X<500'

Bad Rate (%)
savings_status

36

12.5

33

17.5   17.5

= '<100'   = '100<=X<500'
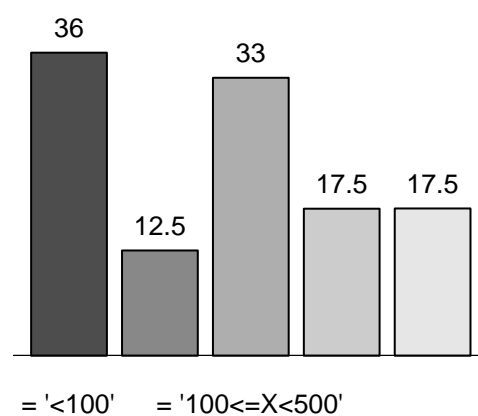
Weight of Evidence
savings_status

1.1

0.71   0.7

−0.27

−0.14

= '<100'   = '100<=X<500'
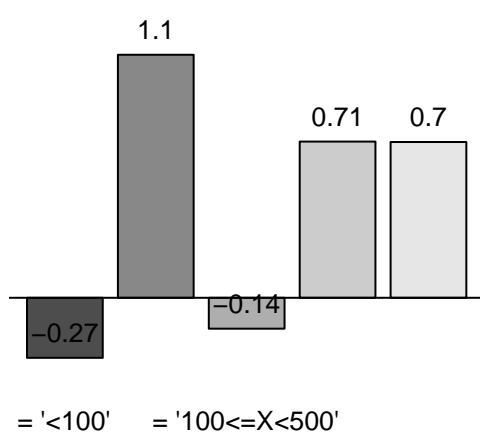
Percentage of Cases
employment

= '<1'	= '1<=X<4'	= 'unemployed'
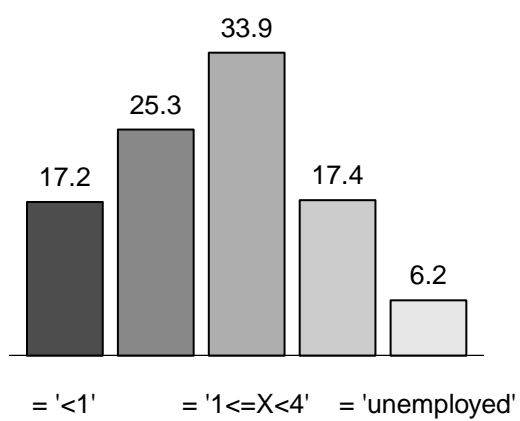
Bad Rate (%)
employment

= '<1'	= '1<=X<4'	= 'unemployed'
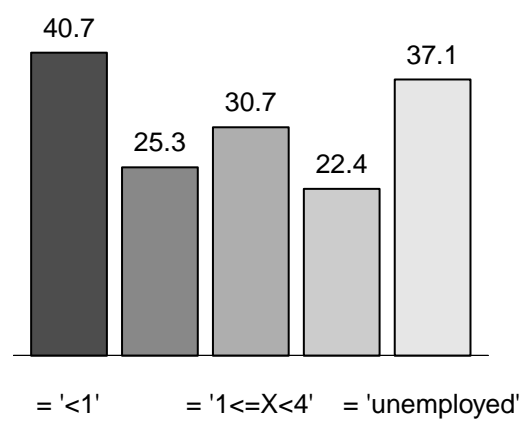
Weight of Evidence
employment

= '<1'	= '1<=X<4'	= 'unemployed'
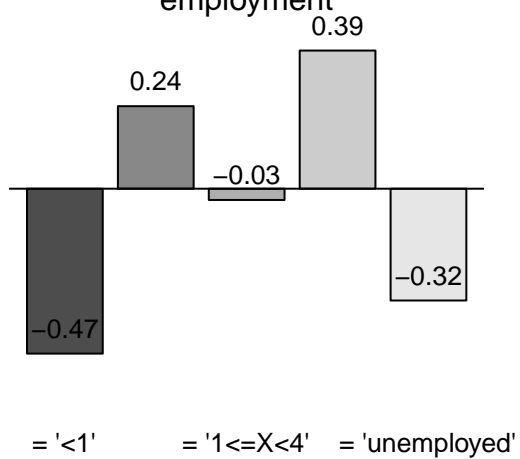
Percentage of Cases
personal_status

54.8

31

5

9.2

= 'female div/dep/mar'   = 'male single'
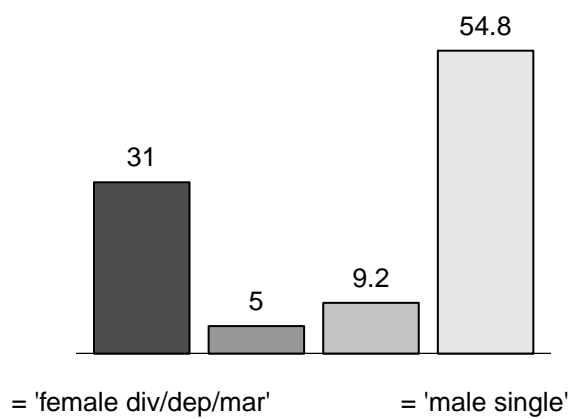
Bad Rate (%)
personal_status

40

35.2

27.2   26.6

= 'female div/dep/mar'   = 'male single'
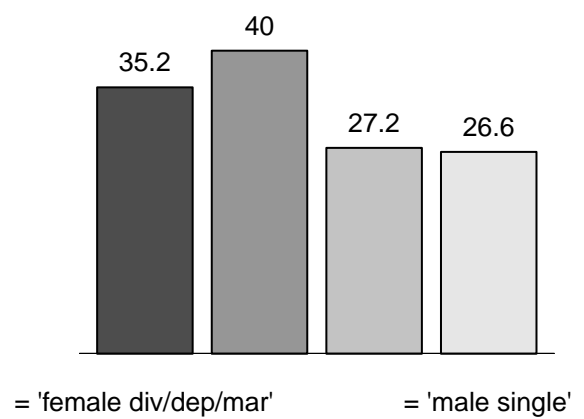
Weight of Evidence
personal_status
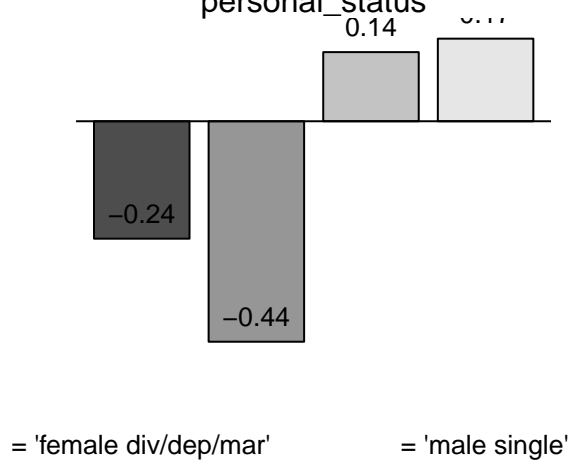
0.14   0.17

−0.24

−0.44

= 'female div/dep/mar'   = 'male single'

Percentage of Cases
other_parties

90.7

4.1   5.2

= 'co applicant'   = 'none'

Bad Rate (%)
other_parties

43.9

19.2

30

= 'co applicant'   = 'none'

Weight of Evidence
other_parties

0.59

0

−0.6

= 'co applicant'   = 'none'

Percentage of Cases
property_magnitude

33.2
28.2
23.2
15.4

= 'car'   = 'no known property'
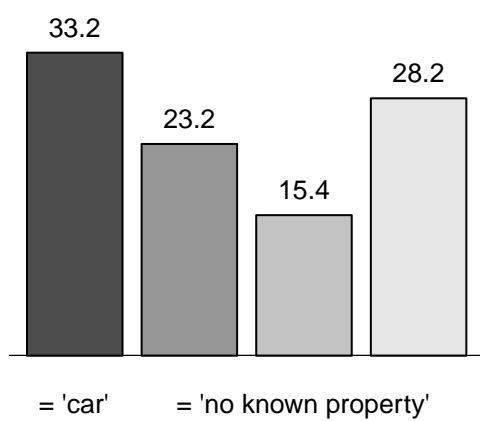
Bad Rate (%)
property_magnitude

43.5
30.7   30.6
21.3

= 'car'   = 'no known property'
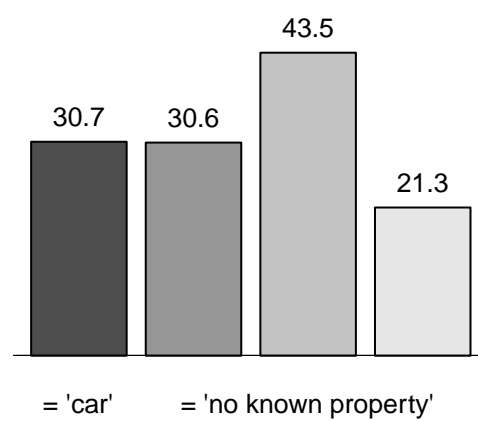
Weight of Evidence
property_magnitude

0.46
−0.03   −0.03
−0.59

= 'car'   = 'no known property'
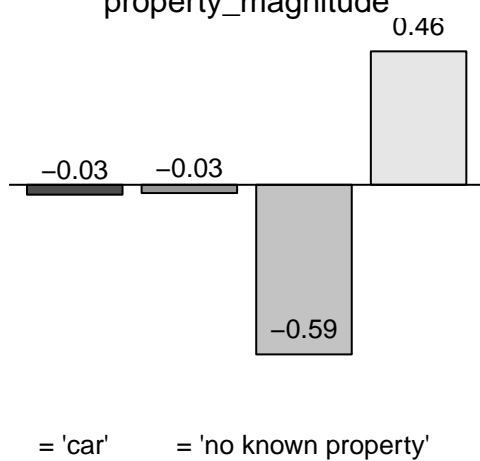
Percentage of Cases
other_payment_plans

81.4

13.9

4.7

= 'bank'   = 'none'   = 'stores'
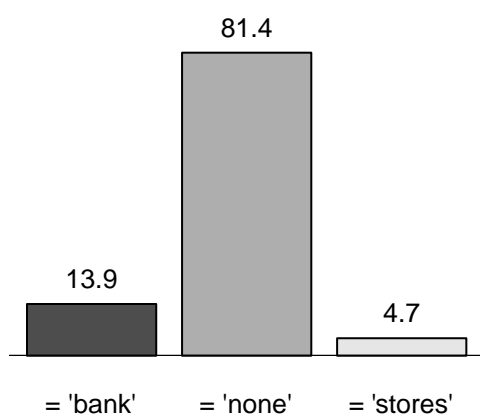
Bad Rate (%)
other_payment_plans

41

27.5

40.4

= 'bank'   = 'none'   = 'stores'
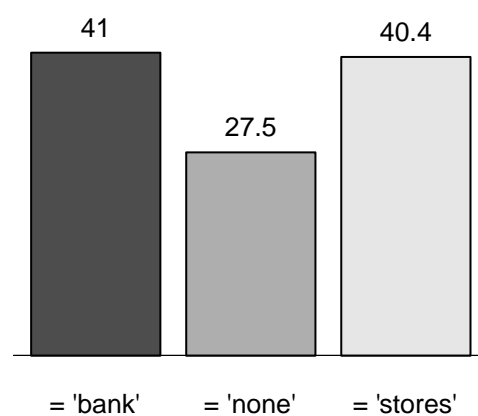
Weight of Evidence
other_payment_plans

−0.48

−0.46

= 'bank'   = 'none'   = 'stores'
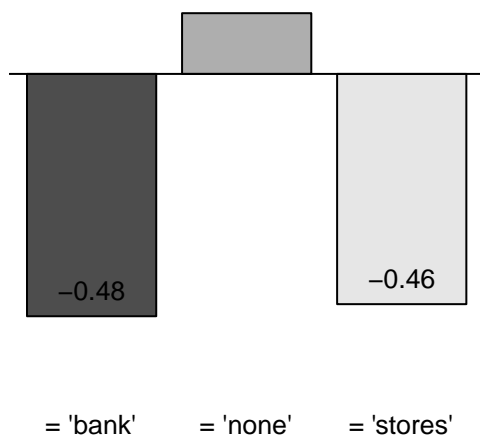
Percentage of Cases
housing

71.3

10.8

17.9

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

Bad Rate (%)
housing

40.7

26.1

39.1

= 'for free'   = 'own'   = 'rent'
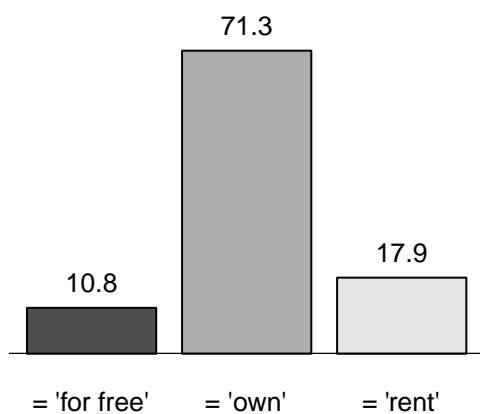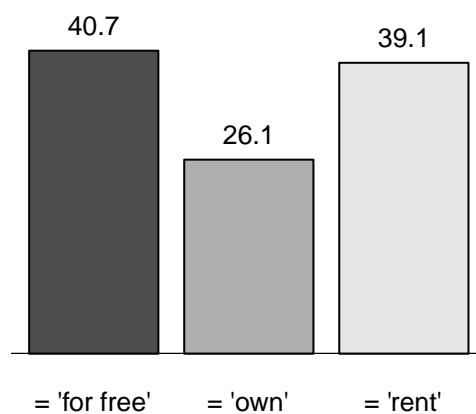
Weight of Evidence
housing

0.19

−0.47

−0.4

= 'for free'   = 'own'   = 'rent'
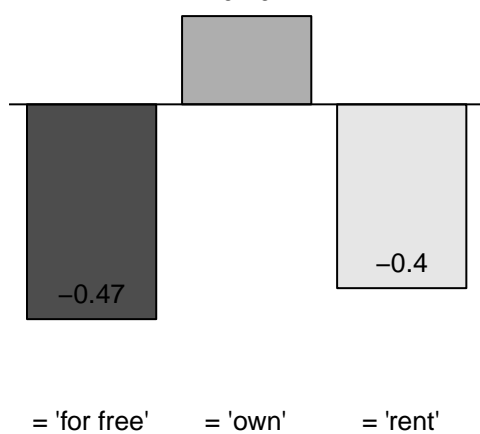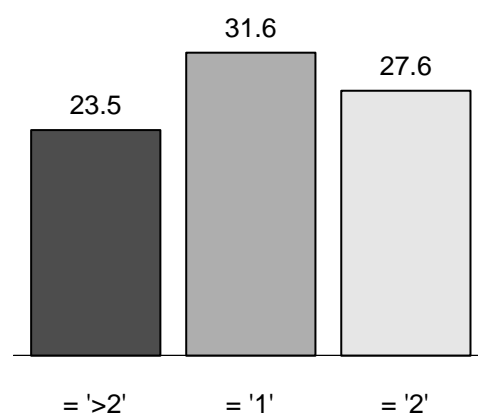
Percentage of Cases
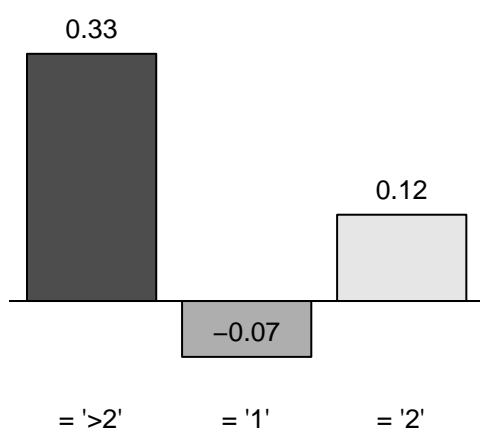existing_credits
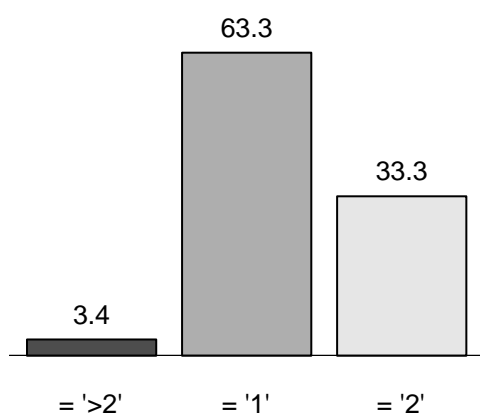
Bad Rate (%)
existing_credits

Weight of Evidence
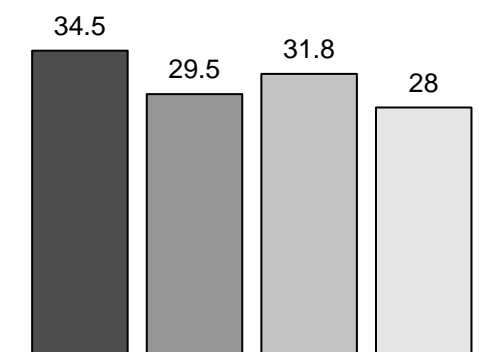existing_credits

Percentage of Cases
job

63

20

14.8

2.2
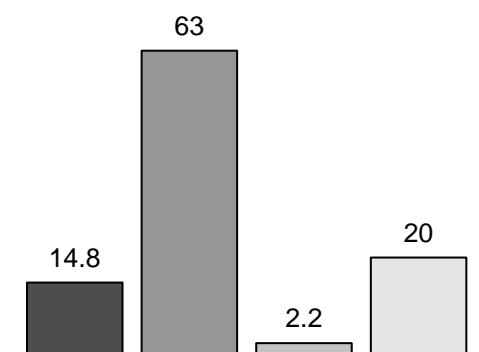
= 'high qualif/self emp/mgmt'   = 'unskilled resident'

Bad Rate (%)
job

34.5

29.5

31.8

28

= 'high qualif/self emp/mgmt'   = 'unskilled resident'

Weight of Evidence
job

0.1

0.02

−0.09

−0.2
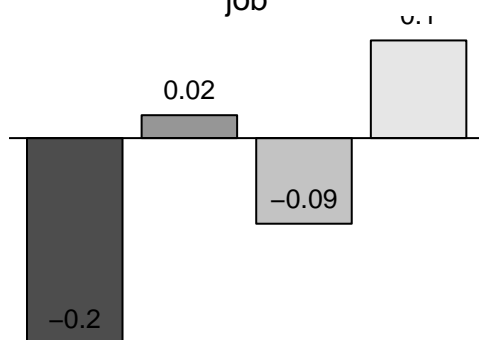
= 'high qualif/self emp/mgmt'   = 'unskilled resident'

Percentage of Cases
own_telephone

59.6

40.4

= 'none'   = 'yes'
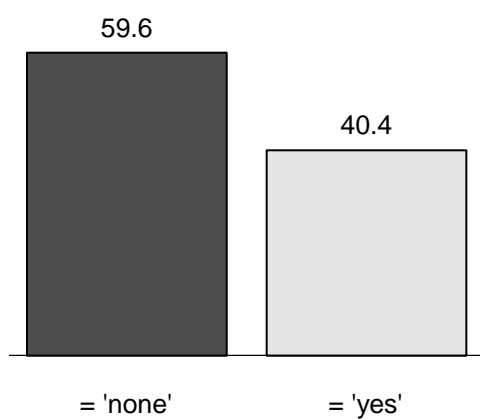
Bad Rate (%)
own_telephone

31.4

28

= 'none'   = 'yes'
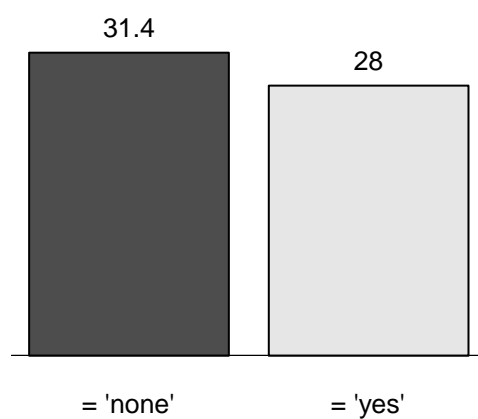
Weight of Evidence
own_telephone

0.1

−0.06

= 'none'   = 'yes'
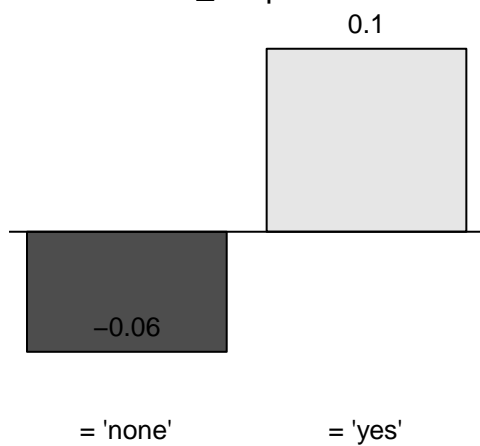
Percentage of Cases
foreign_worker

96.3

3.7

= 'no'   = 'yes'
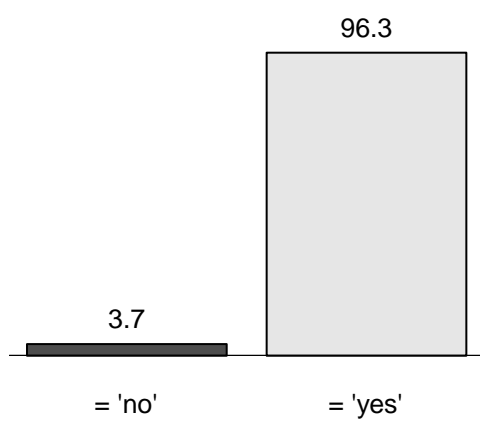
Bad Rate (%)
foreign_worker

30.7

10.8

= 'no'   = 'yes'
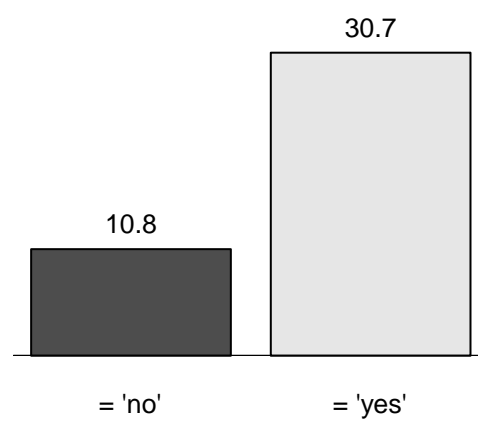
Weight of Evidence
foreign_worker

1.26

−0.03

= 'no'   = 'yes'

Percentage of Cases

installment_commitment

| = '1' | = '2' | = '3' | = '4' |

Bad Rate (%)

installment_commitment

| = '1' | = '2' | = '3' | = '4' |

Weight of Evidence

installment_commitment

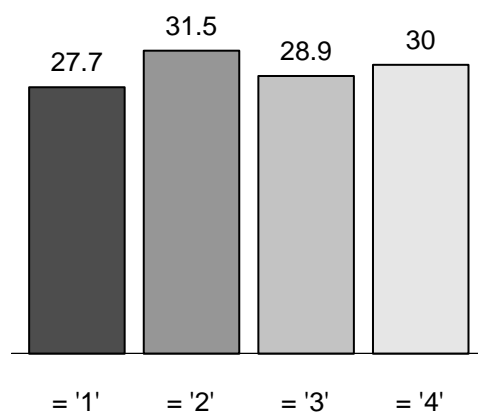| = '1' | = '2' | = '3' | = '4' |
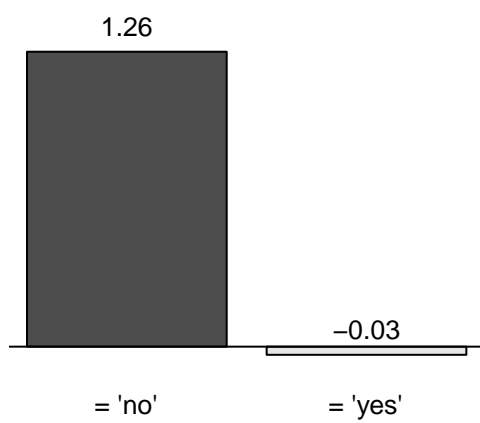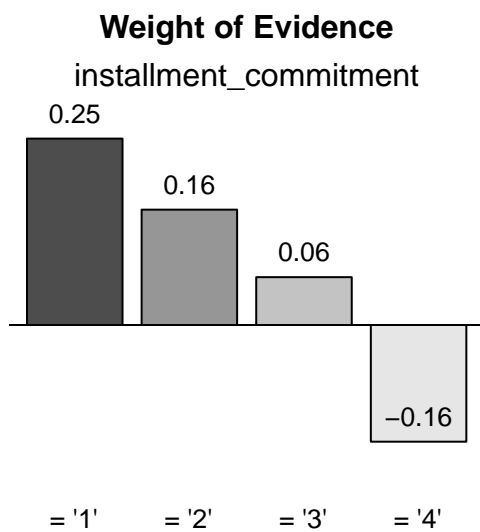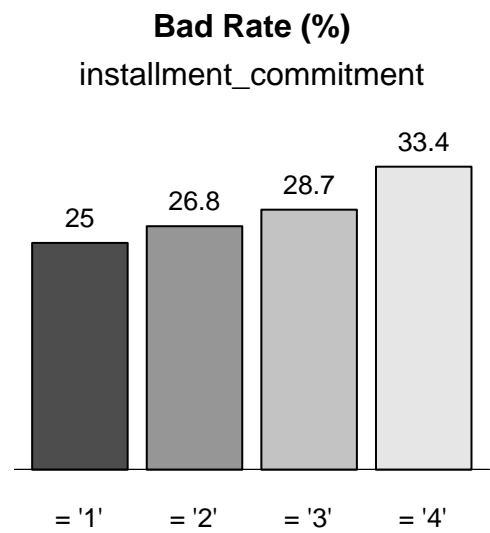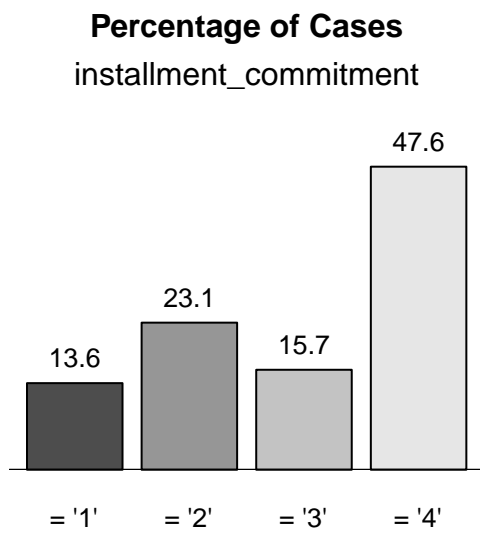
Percentage of Cases
residence_since
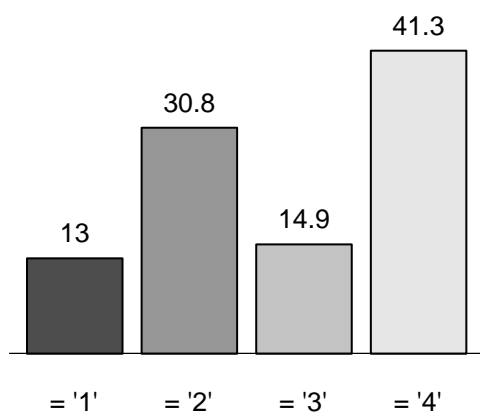
Bad Rate (%)
residence_since

Weight of Evidence
residence_since
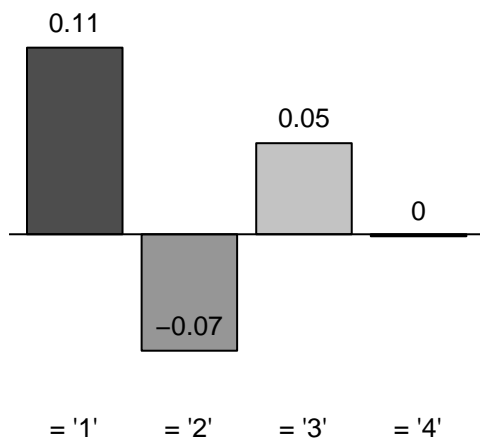
Percentage of Cases
num_dependents

84.5

15.5

= '1'   = '2'
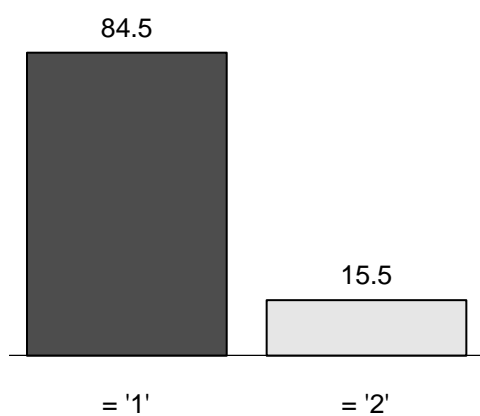
Bad Rate (%)
num_dependents

30.1   29.7

= '1'   = '2'
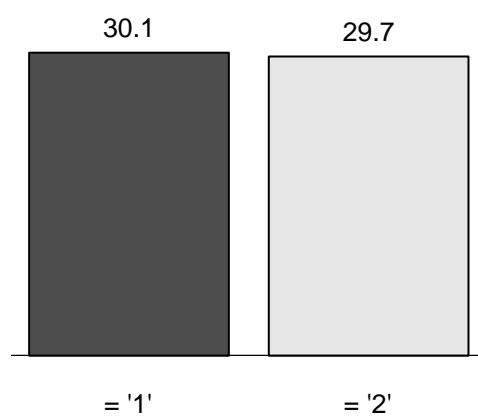
Weight of Evidence
num_dependents

0.02

0

= '1'   = '2'