```
In [1]: import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
%matplotlib inline
```

In [2]: train = pd.read_csv('C:/Users/lekshmi/Downloads/train_LE.csv')
 train.head()

Out[2]:

	Loan_ID	Gender	Married	Dependents	Education	Self_Employed	ApplicantIncome	Co
0	LP001002	Male	No	0	Graduate	No	5849	
1	LP001003	Male	Yes	1	Graduate	No	4583	
2	LP001005	Male	Yes	0	Graduate	Yes	3000	
3	LP001006	Male	Yes	0	Not Graduate	No	2583	
4	LP001008	Male	No	0	Graduate	No	6000	
•								

missing values are found

```
In [3]: train.shape
```

Out[3]: (614, 13)

In [4]: train.info()

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 614 entries, 0 to 613
Data columns (total 13 columns):

#	Column	Non-Null Count	Dtype
0	Loan_ID	614 non-null	object
1	Gender	601 non-null	object
2	Married	611 non-null	object
3	Dependents	599 non-null	object
4	Education	614 non-null	object
5	Self_Employed	582 non-null	object
6	ApplicantIncome	614 non-null	int64
7	CoapplicantIncome	614 non-null	float64
8	LoanAmount	592 non-null	float64
9	Loan_Amount_Term	600 non-null	float64
10	Credit_History	564 non-null	float64
11	Property_Area	614 non-null	object
12	Loan_Status	614 non-null	object
	C7 (C4/4) . (64/4) 1 1/0)	

dtypes: float64(4), int64(1), object(8)

memory usage: 62.5+ KB

In [5]: train.describe()

Out[5]:

	ApplicantIncome	CoapplicantIncome	LoanAmount	Loan_Amount_Term	Credit_History
count	614.000000	614.000000	592.000000	600.00000	564.000000
mean	5403.459283	1621.245798	146.412162	342.00000	0.842199
std	6109.041673	2926.248369	85.587325	65.12041	0.364878
min	150.000000	0.000000	9.000000	12.00000	0.000000
25%	2877.500000	0.000000	100.000000	360.00000	1.000000
50%	3812.500000	1188.500000	128.000000	360.00000	1.000000
75%	5795.000000	2297.250000	168.000000	360.00000	1.000000
max	81000.000000	41667.000000	700.000000	480.00000	1.000000
4 6					

In [6]: pd.crosstab(train['Credit_History'],train['Loan_Status'], margins=True)

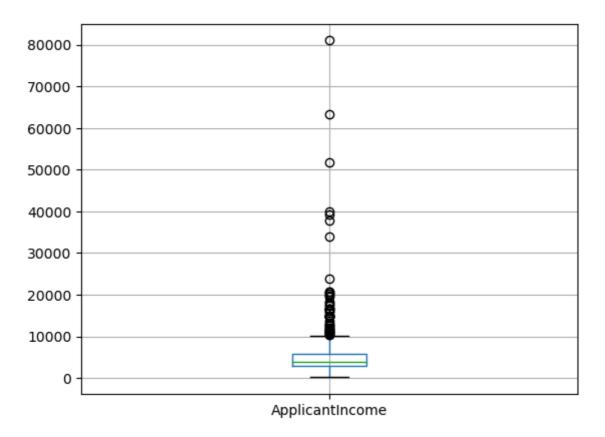
Out[6]:

Loan_Status	N	Υ	All
Credit_History			
0.0	82	7	89
1.0	97	378	475
All	179	385	564

higher credit history more eligible

```
In [7]: train.boxplot(column='ApplicantIncome')
```

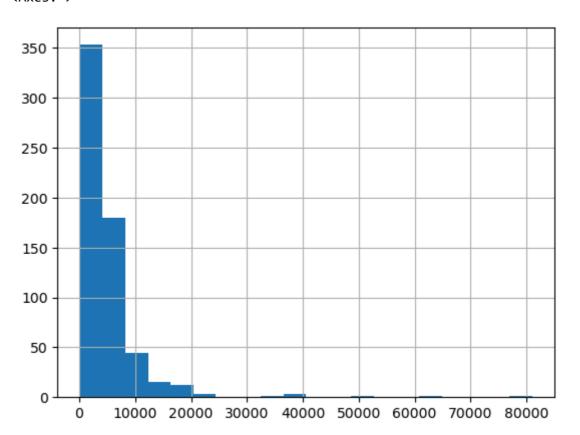
Out[7]: <Axes: >



outliers are there

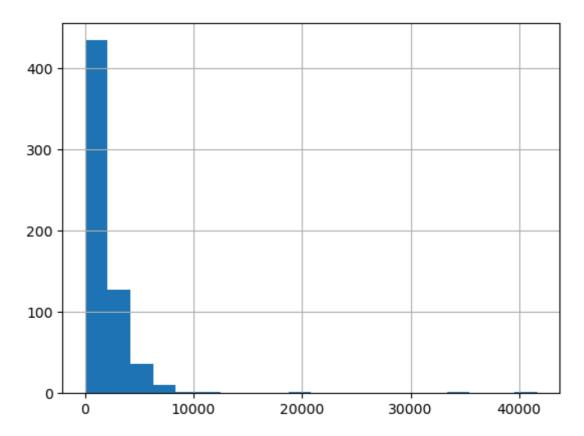
```
In [8]: train['ApplicantIncome'].hist(bins=20)
```

Out[8]: <Axes: >



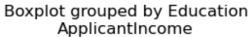
```
In [9]: train['CoapplicantIncome'].hist(bins=20)
```

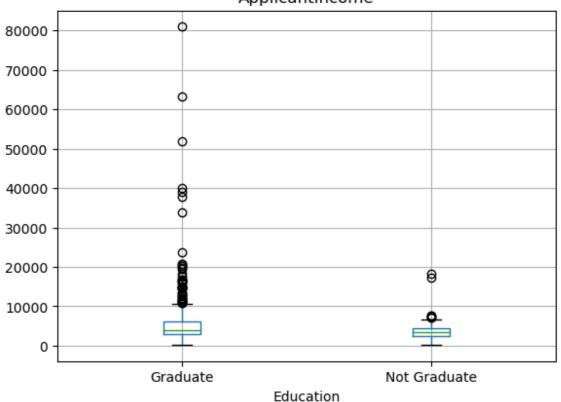
Out[9]: <Axes: >



```
In [10]: train.boxplot(column='ApplicantIncome', by = 'Education')
```

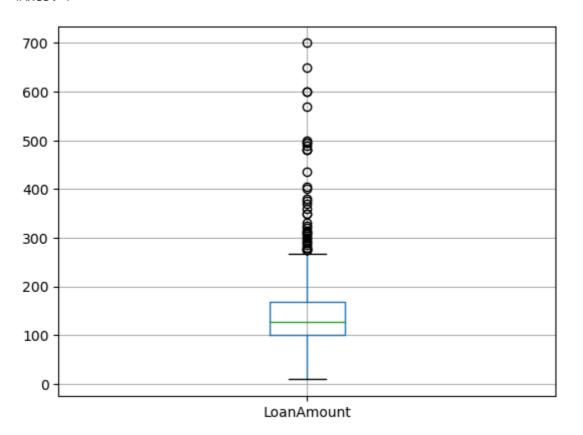
Out[10]: <Axes: title={'center': 'ApplicantIncome'}, xlabel='Education'>







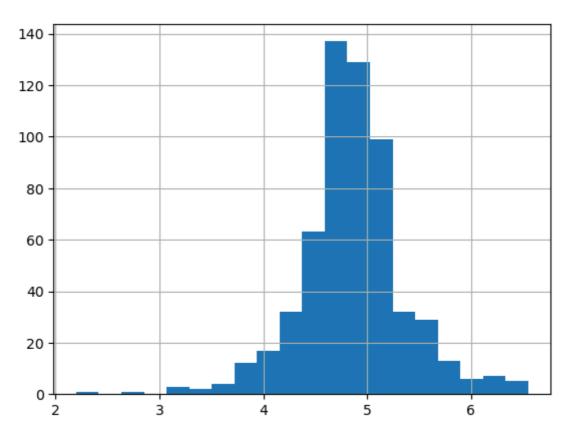
Out[11]: <Axes: >



Normalisation

```
In [12]: train['LoanAmount_log']=np.log(train['LoanAmount'])
    train['LoanAmount_log'].hist(bins=20)
```

Out[12]: <Axes: >



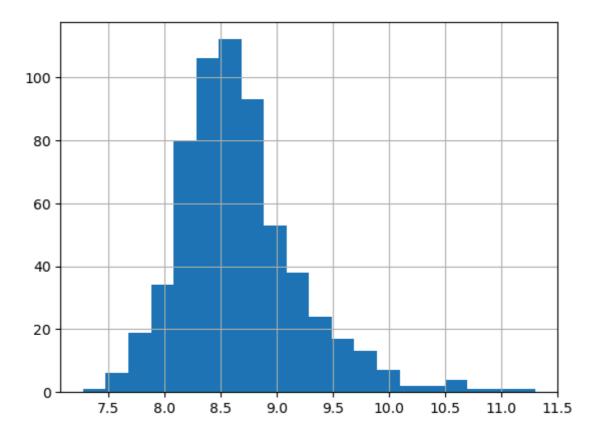
the data looks more normalised now

```
In [13]: train.isnull().sum()
Out[13]: Loan_ID
                                0
         Gender
                               13
         Married
                                3
         Dependents
                               15
         Education
                                0
         Self_Employed
                               32
         ApplicantIncome
                                0
         CoapplicantIncome
                                0
         LoanAmount
                               22
         Loan_Amount_Term
                               14
         Credit_History
                               50
         Property_Area
                                0
         Loan_Status
                                0
         LoanAmount log
                               22
         dtype: int64
```

```
train['Gender'].fillna(train['Gender'].mode()[0], inplace=True)
         train['Married'].fillna(train['Married'].mode()[0], inplace=True)
         train['Dependents'].fillna(train['Dependents'].mode()[0], inplace=True)
         train['Self_Employed'].fillna(train['Self_Employed'].mode()[0], inplace=Tru
         train['Credit History'].fillna(train['Credit History'].mode()[0], inplace=T
In [15]: train['Loan Amount Term'].fillna(train['Loan Amount Term'].mode()[0], inpla
In [16]: train['LoanAmount']=train['LoanAmount'].fillna(train['LoanAmount'].mean())
In [17]: train['LoanAmount log']=train['LoanAmount log'].fillna(train['LoanAmount log'])
In [18]: train.isnull().sum()
Out[18]: Loan ID
                               0
         Gender
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         Married
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         Dependents
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         Education
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         Self Employed
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         ApplicantIncome
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         CoapplicantIncome
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         LoanAmount
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         Loan Amount Term
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         Credit_History
         Property Area
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         Loan_Status
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         LoanAmount_log
         dtype: int64
In [19]: | train['Total_Income']=train['ApplicantIncome']+train['CoapplicantIncome']
         train['Total_Income_log'] = np.log(train['Total_Income'])
```

```
In [20]: train['Total_Income_log'].hist(bins=20)
```

Out[20]: <Axes: >



division into independent and dependent variables

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                                       'N'], dtype=object)
```

```
In [24]: from sklearn.model_selection import train_test_split
X_train, X_test, y_train, y_test = train_test_split(X,y, test_size=0.2,rand)
```

```
In [25]: X_train
Out[25]: array([['Male', 'Yes', '0', ..., 1.0, 4.875197323201151, 5858.0],
                 ['Male', 'No', '1', ..., 1.0, 5.278114659230517, 11250.0],
                 ['Male', 'Yes', '0', ..., 0.0, 5.003946305945459, 5681.0],
                 ['Male', 'Yes', '3+', ..., 1.0, 5.298317366548036, 8334.0],
                 ['Male', 'Yes', '0', ..., 1.0, 5.075173815233827, 6033.0],
                 ['Female', 'Yes', '0', ..., 1.0, 5.204006687076795, 6486.0]],
                dtype=object)
          as there are some categorical variables, it should be converted to numerical hence label
          encoding can be used
In [26]: from sklearn.preprocessing import LabelEncoder
          labelencoder_X=LabelEncoder()
In [27]: for i in range(0,5):
             X_train[:,i]=labelencoder_X.fit_transform(X_train[:,i])
In [28]: X_train[:,7]=labelencoder_X.fit_transform(X_train[:,7])
In [29]: X_train
Out[29]: array([[1, 1, 0, ..., 1.0, 4.875197323201151, 267],
                 [1, 0, 1, \ldots, 1.0, 5.278114659230517, 407],
                 [1, 1, 0, \ldots, 0.0, 5.003946305945459, 249],
                 [1, 1, 3, ..., 1.0, 5.298317366548036, 363],
                 [1, 1, 0, \ldots, 1.0, 5.075173815233827, 273],
                 [0, 1, 0, ..., 1.0, 5.204006687076795, 301]], dtype=object)
In [30]: labelencoder_y=LabelEncoder()
```

y_train=labelencoder_y.fit_transform(y_train)

```
In [31]: y_train
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                1, 0, 0, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 0,
                1, 1, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1, 0, 0, 1, 1, 1, 1, 1, 1,
                1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0,
                1, 1, 1, 0, 1, 0, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 0, 1, 1,
                0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1,
                1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,
                0, 1, 0, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1,
                0, 0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1,
                0, 1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 0, 0, 0, 1, 0, 1, 1,
                1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1,
                1, 1, 0, 0, 1, 0, 1, 1, 1, 0, 1, 1, 0, 1, 0, 1, 0, 1, 1, 1, 1, 1,
                1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 0, 1, 1,
                1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1, 1, 1,
                1, 1, 1, 0, 1, 1, 1, 0, 1, 0, 0, 0, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1,
                1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 0, 0,
                1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 0, 1, 0, 0, 0, 1, 1, 1, 1, 1, 1, 1,
                1, 0, 1, 0, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1,
                1, 1, 0, 1, 0, 1, 0, 1, 1, 0, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0,
                1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1, 0, 0, 0, 0, 0, 1,
                1, 1, 1, 1, 0, 1, 0, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 0, 0, 1,
                1, 1, 1, 0, 1, 0, 1])
In [32]: for i in range(0,5):
             X_test[:,i]=labelencoder_X.fit_transform(X_test[:,i])
In [33]: |X_test[:,7]=labelencoder_X.fit_transform(X_test[:,7])
In [34]: X_test
Out[34]: array([[1, 0, 0, 0, 5, 1.0, 4.430816798843313, 85],
                [0, 0, 0, 0, 5, 1.0, 4.718498871295094, 28],
                [1, 1, 0, 0, 5, 1.0, 5.780743515792329, 104],
                [1, 1, 0, 0, 5, 1.0, 4.700480365792417, 80],
                [1, 1, 2, 0, 5, 1.0, 4.574710978503383, 22],
                [1, 1, 0, 1, 3, 0.0, 5.10594547390058, 70],
                [1, 1, 3, 0, 3, 1.0, 5.056245805348308, 77],
                [1, 0, 0, 0, 5, 1.0, 6.003887067106539, 114],
                [1, 0, 0, 0, 5, 0.0, 4.820281565605037, 53],
                [1, 1, 0, 0, 5, 1.0, 4.852030263919617, 55],
                [0, 0, 0, 0, 5, 1.0, 4.430816798843313, 4],
                [1, 1, 1, 0, 5, 1.0, 4.553876891600541, 2],
                [0, 0, 0, 0, 5, 1.0, 5.634789603169249, 96],
                [1, 1, 2, 0, 5, 1.0, 5.4638318050256105, 97],
                [1, 1, 0, 0, 5, 1.0, 4.564348191467836, 117],
                [1, 1, 1, 0, 5, 1.0, 4.204692619390966, 22],
                [1, 0, 1, 1, 5, 1.0, 5.247024072160486, 32],
                [1, 0, 0, 1, 5, 1.0, 4.882801922586371, 25],
                [0, 0, 0, 0, 5, 1.0, 4.532599493153256, 1],
In [35]: y_test=labelencoder_y.fit_transform(y_test)
```

```
In [36]: |y_test
Out[36]: array([1, 0, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 0, 0, 1,
                 1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1,
                1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 0, 1, 1,
                1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 0, 1, 0, 0, 1, 0, 1, 1, 1,
                1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 0,
                 1, 0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1])
         it is important to scale data as the varaiables are of different ranges and the algorithm fits
         better
         from sklearn.preprocessing import StandardScaler
         ss=StandardScaler()
         X train=ss.fit transform(X train)
         X_test=ss.fit_transform(X_test)
         Application of Algorithms
         DECISION TREE
In [38]: from sklearn.tree import DecisionTreeClassifier
         DTClassifier=DecisionTreeClassifier(criterion='entropy',random state=0)
         DTClassifier.fit(X_train,y_train)
Out[38]:
                             DecisionTreeClassifier
          DecisionTreeClassifier(criterion='entropy', random_state=0)
In [39]:
         y_pred=DTClassifier.predict(X_test)
         y_pred
Out[39]: array([0, 1, 0, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 0, 0, 1,
                 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 1, 1, 0, 0, 1,
                1, 1, 1, 0, 0, 0, 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 0, 0, 1, 1,
                1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1,
                1, 0, 0, 1, 0, 0, 1, 0, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1,
                 1, 0, 1, 1, 0, 0, 1, 1, 0, 1, 0, 0, 1])
In [40]: from sklearn import metrics
```

Out[40]: 0.7073170731707317

as the accuracy score is low, another algorithm can be applied

metrics.accuracy_score(y_pred,y_test)

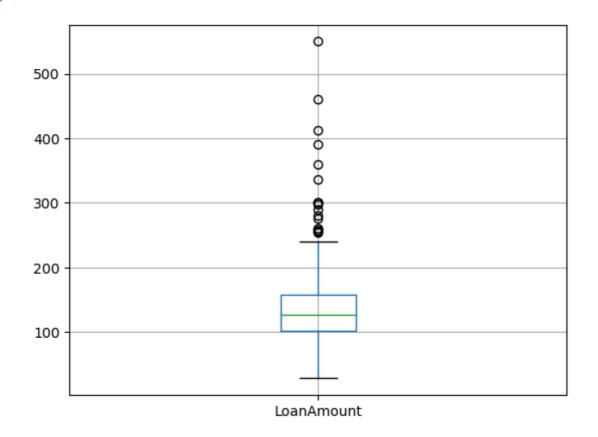
NAIVE BAYES

```
from sklearn.naive bayes import GaussianNB
In [41]:
        NBClassifier=GaussianNB()
        NBClassifier.fit(X_train,y_train)
Out[41]:
         ▼ GaussianNB
         GaussianNB()
In [42]: y_pred=NBClassifier.predict(X_test)
        y_pred
Out[42]: array([1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 1,
               1, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1,
               1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,
               1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 1, 0, 1])
In [43]: metrics.accuracy_score(y_pred,y_test)
Out[43]: 0.8292682926829268
        IMPLEMENTATION ON TEST DATA
In [44]: test = pd.read csv('C:/Users/lekshmi/Downloads/test LE.csv')
In [45]: test.head()
Out[45]:
            Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome Co
         0 LP001015
                                                                     5720
                     Male
                            Yes
                                       0
                                          Graduate
                                                          Νo
         1 LP001022
                     Male
                            Yes
                                       1
                                          Graduate
                                                          No
                                                                     3076
         2 LP001031
                     Male
                            Yes
                                       2
                                          Graduate
                                                          No
                                                                     5000
         3 LP001035
                                       2
                                          Graduate
                     Male
                            Yes
                                                          No
                                                                     2340
                                              Not
         4 LP001051
                     Male
                             No
                                       0
                                                          No
                                                                     3276
                                          Graduate
```

```
In [46]: test.info()
         <class 'pandas.core.frame.DataFrame'>
         RangeIndex: 367 entries, 0 to 366
         Data columns (total 12 columns):
              Column
                                  Non-Null Count
                                                  Dtype
              -----
                                  -----
         - - -
                                                  ----
          0
              Loan ID
                                  367 non-null
                                                  object
          1
              Gender
                                  356 non-null
                                                  object
          2
              Married
                                  367 non-null
                                                  object
          3
              Dependents
                                                  object
                                  357 non-null
          4
              Education
                                  367 non-null
                                                  object
          5
              Self Employed
                                  344 non-null
                                                  object
          6
              ApplicantIncome
                                                  int64
                                  367 non-null
          7
              CoapplicantIncome
                                  367 non-null
                                                  int64
          8
              LoanAmount
                                  362 non-null
                                                  float64
          9
              Loan_Amount_Term
                                  361 non-null
                                                  float64
          10 Credit History
                                                  float64
                                  338 non-null
          11 Property Area
                                  367 non-null
                                                  object
         dtypes: float64(3), int64(2), object(7)
         memory usage: 34.5+ KB
In [47]: |test.isnull().sum()
Out[47]: Loan ID
                                0
                               11
         Gender
         Married
                                0
         Dependents
                               10
         Education
                                0
         Self_Employed
                               23
         ApplicantIncome
                                0
                                0
         CoapplicantIncome
                                5
         LoanAmount
         Loan Amount Term
                                6
         Credit_History
                               29
         Property Area
                                0
         dtype: int64
         test['Gender'].fillna(test['Gender'].mode()[0], inplace=True)
In [48]:
         test['Dependents'].fillna(test['Dependents'].mode()[0], inplace=True)
         test['Self_Employed'].fillna(test['Self_Employed'].mode()[0], inplace=True)
         test['Credit_History'].fillna(test['Credit_History'].mode()[0], inplace=Tru
         test['Loan_Amount_Term'].fillna(test['Loan_Amount_Term'].mode()[0], inplace
         test['LoanAmount'].fillna(test['LoanAmount'].mean(), inplace=True)
In [49]: | test['LoanAmount_log']=np.log(test['LoanAmount'])
```

```
In [50]: test.isnull().sum()
Out[50]: Loan_ID
                               0
                               0
         Gender
         Married
                               0
         Dependents
                               0
         Education
                               0
         Self_Employed
                               0
         ApplicantIncome
                               0
         CoapplicantIncome
                               0
                               0
         LoanAmount
         Loan_Amount_Term
                               0
         Credit_History
                               0
         Property_Area
                               0
         LoanAmount_log
                               0
         dtype: int64
In [51]: |test.boxplot(column='LoanAmount')
```





```
In [52]: test['Total_Income']=test['ApplicantIncome']+test['CoapplicantIncome']
         test['Total_Income_log'] = np.log(test['Total_Income'])
```

```
In [53]: test.head()
Out[53]:
            Loan_ID Gender Married Dependents Education Self_Employed ApplicantIncome Co
         0 LP001015
                      Male
                             Yes
                                         0
                                            Graduate
                                                            Νo
                                                                        5720
         1 LP001022
                                         1
                                            Graduate
                                                                        3076
                      Male
                             Yes
                                                            Νo
         2 LP001031
                      Male
                             Yes
                                         2
                                            Graduate
                                                                        5000
                                                            No
         3 LP001035
                                         2
                                            Graduate
                                                                        2340
                      Male
                             Yes
                                                            No
                                                Not
         4 LP001051
                      Male
                              No
                                         0
                                                            No
                                                                        3276
                                            Graduate
In [54]: | testX=test.iloc[:,np.r_[1:5,9:11,13:15]].values
In [55]: for i in range(0,5):
            testX[:,i]=labelencoder_X.fit_transform(testX[:,i])
In [56]: | testX[:,7]=labelencoder_X.fit_transform(testX[:,7])
In [57]: testX
Out[57]: array([[1, 1, 0, ..., 1.0, 5720, 207],
               [1, 1, 1, \ldots, 1.0, 4576, 124],
               [1, 1, 2, \ldots, 1.0, 6800, 251],
               [1, 0, 0, \ldots, 1.0, 5243, 174],
               [1, 1, 0, \ldots, 1.0, 7393, 268],
               [1, 0, 0, ..., 1.0, 9200, 311]], dtype=object)
In [58]: | testX=ss.fit_transform(testX)
In [59]: | pred=NBClassifier.predict(testX)
In [60]: pred
1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,
               1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1,
               0, 0, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 0, 0, 0, 1, 0, 1, 1, 1,
               1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1,
                 1, 1, 1, 1, 1, 0, 0, 0, 1, 1, 1, 0, 0, 1, 0,
                                                               1, 1, 1,
               1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0,
               1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 0, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1,
                  1, 1, 1, 1, 1, 1, 1, 1, 1, 1,
                                              1,
                                                 1, 1, 1, 1,
                                                            0, 0, 1, 1, 0, 1,
               1, 1, 1, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 0, 1, 1, 1, 1, 0,
               1, 0, 1, 0, 1, 1, 1, 1, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1,
               1, 1, 0, 1, 0, 1, 1, 1, 1, 0, 0, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1,
               1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1,
               1, 1, 1, 0, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1,
               1, 1, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1, 1, 1, 0, 1, 1, 1, 1,
               1, 1, 0, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1])
```

In []:	
In []:	