

Credit Scoring Modelling Run

Sep 2, 2021 9:11 AM

Model Statistics

Accuracy	Cohen's kappa	Model Type	Timestamp
0.767	0.35635359116022103	Random Forest	2021-09-02T09:11:37

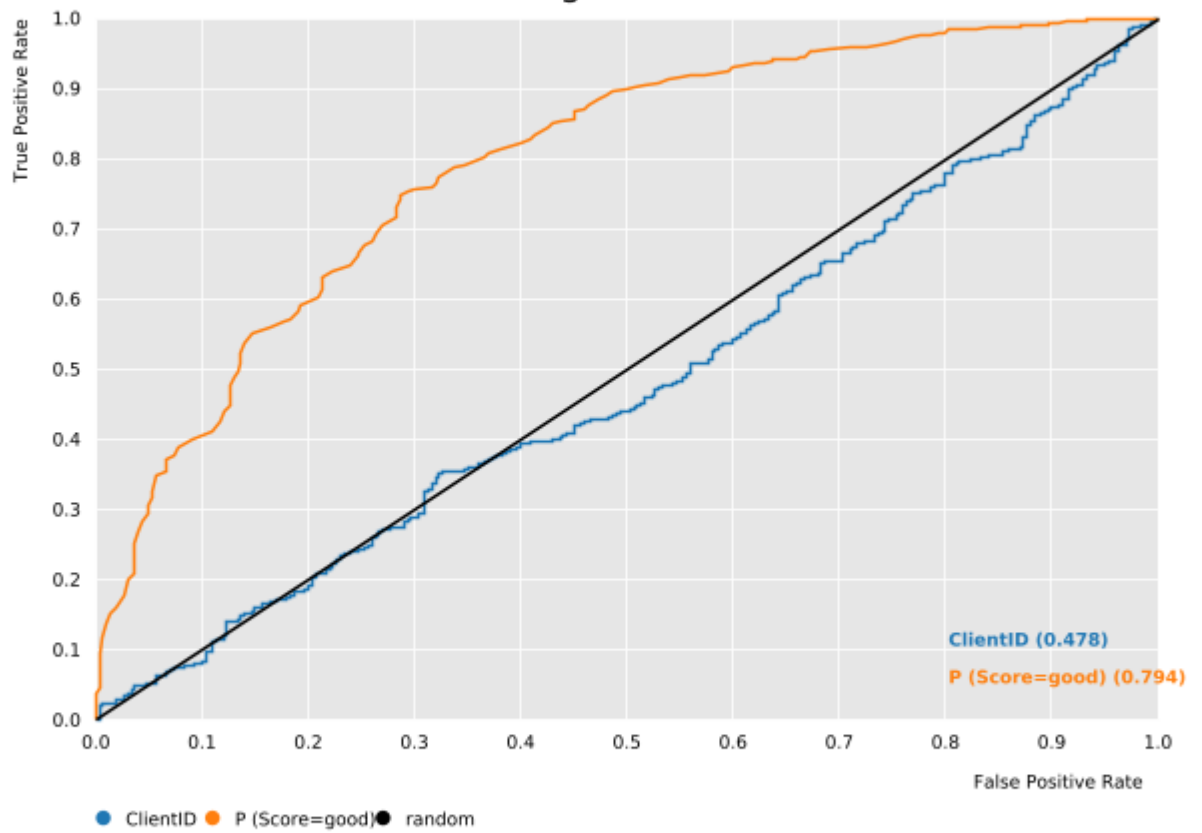
Confusion Matrix

Class	good	bad
good	656	44
bad	189	111

Feature Scores

Feature	Score
Status of existing checking account	0.8462
Credit history	0.8000
Credit amount	0.5714
Purpose	0.5625
Duration in months	0.4706
Savings account/bonds	0.4186
Property	0.2439
Foreign worker	0.2222
Other debtors / guarantors	0.2000
Present employment since	0.1667
Number of existing credits at this bank	0.1522
Age in years	0.1042
Personal status and sex	0.0811
Housing	0.0732
Other installment plans	0.0526
Installment rate in percentage of disposable income	0.0500
Job	0.0227
Present residence since	0.0000
Number of people being liable to provide maintenance for	0.0000
Telephone	0.0000

ROC Curve - Credit Scoring Model



Feature Scores

Based on Random Forest Splits

