

1 *Basic Summary*2 **Call:**

```
randomForest(formula = Credit.Application.Result ~ Account.Balance +  
Duration.of.Credit.Month + Payment.Status.of.Previous.Credit + Purpose +  
Credit.Amount + Value.Savings.Stocks + Length.of.current.employment +  
Instalment.per.cent + Most.valuable.available.asset + Age.years +  
Type.of.apartment + No.of.Credits.at.this.Bank, data = the.data, ntree = 500,  
replace = TRUE)
```

3 Type of forest: classification

Number of trees: 500

Number of variables tried at each split: 3

4 OOB estimate of the error rate: 23.1%

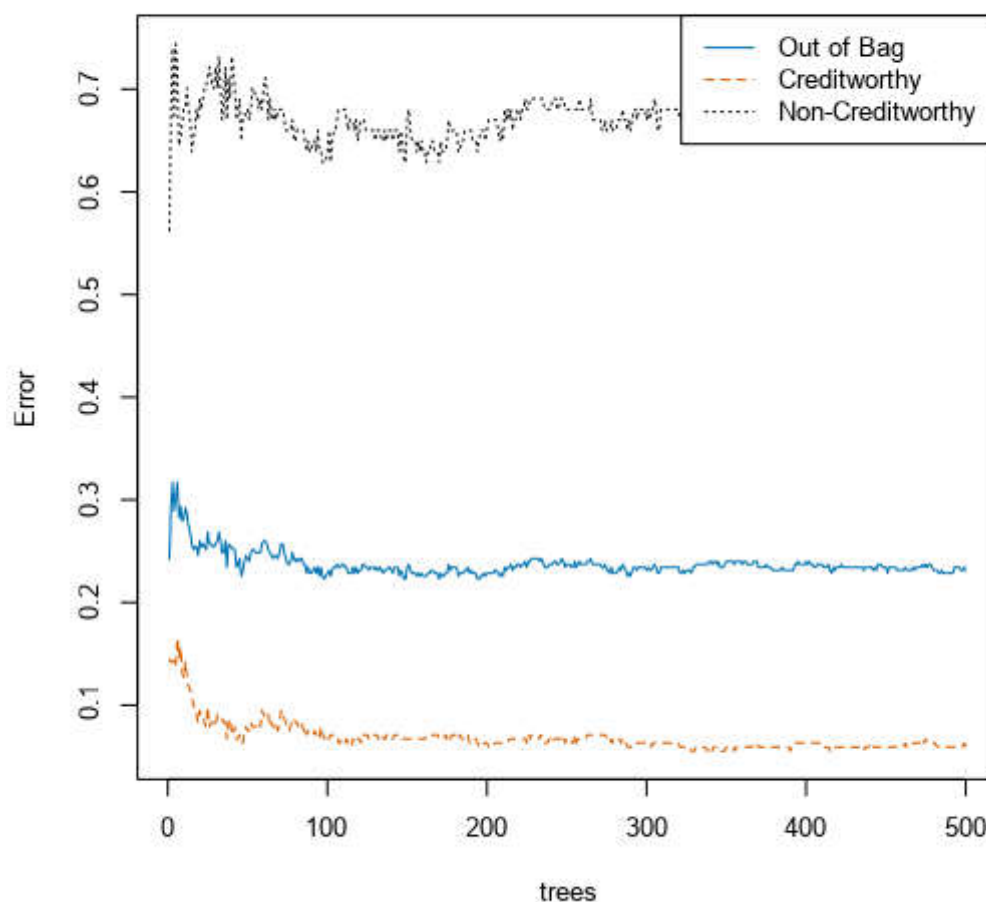
5 Confusion Matrix:

6

	Classification Error	Creditworthy	Non-Creditworthy
Creditworthy	0.059	238	15
Non-Creditworthy	0.68	66	31

7 *Plots*8

Percentage Error for Different Numbers of Trees



Variable Importance Plot

