Call:

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

Type of forest: classification

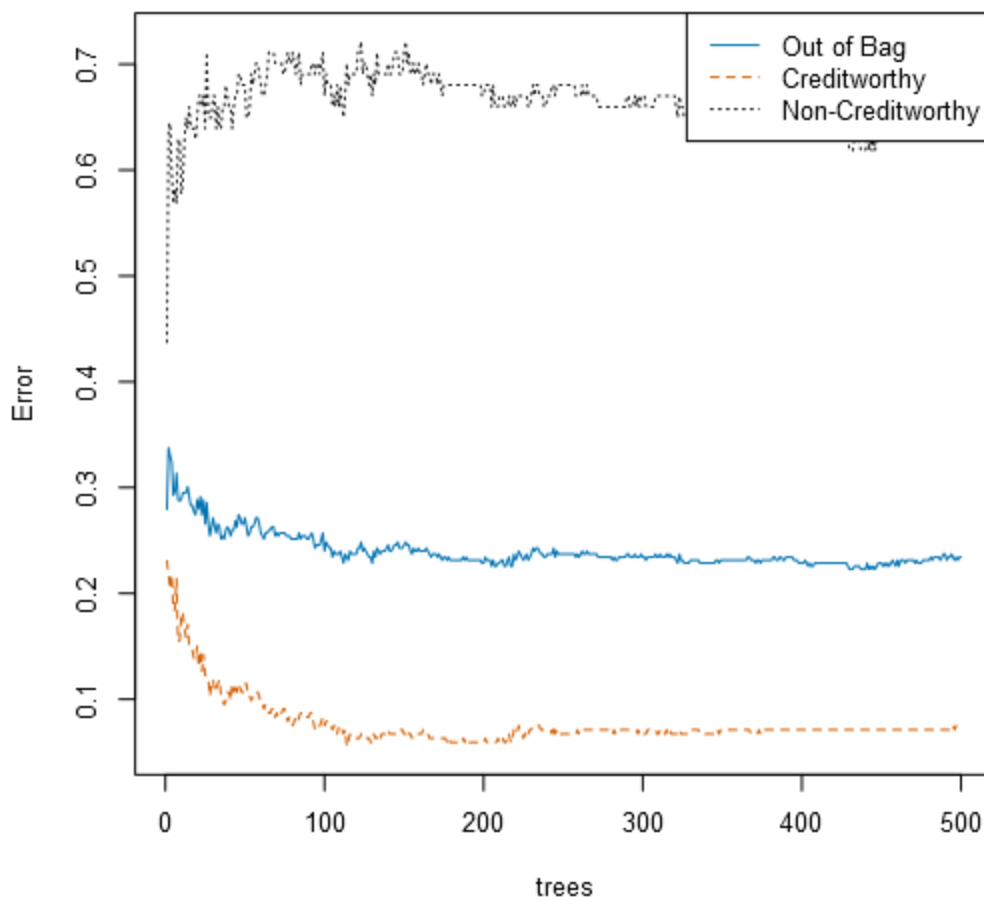Number of trees: 500

Number of variables tried at each split: 3

OOB estimate of the error rate: 36.5%

Confusion Matrix:

|  | Classification Error | Creditworthy | Non-Creditworthy |
|---|---|---|---|
| Creditworthy | 0.071 | 235 | 18 |
| Non-Creditworthy | 0.66 | 64 | 33 |

*Plots*



Percentage Error for Different Numbers of Trees

# Variable Importance Plot

| Variable | |
|---|---|
| Credit.Amount | |
| Age.years | |
| Duration.of.Credit.Month | |
| Account.Balance | |
| Most.valuable.available.asset | |
| Payment.Status.of.Previous.Credit | |
| Instalment.per.cent | |
| Purpose | |
| Value.Savings.Stocks | |
| Length.of.current.employment | |
| Type.of.apartment | |
| No.of.Credits.at.this.Bank | |

MeanDecreaseGini

0    5    10    15    20    25