Results for Model 1 with binning and dummy variables

```
Confusion Matrix and Statistics

          Reference
Prediction    0    1
         0  651  312
         1 1439  369

               Accuracy : 0.3681
                 95% CI : (0.3501, 0.3864)
    No Information Rate : 0.7542
    P-Value [Acc > NIR] : 1

                  Kappa : -0.0941
 Mcnemar's Test P-Value : <2e-16

            Sensitivity : 0.3115
            Specificity : 0.5419
         Pos Pred Value : 0.6760
         Neg Pred Value : 0.2041
             Prevalence : 0.7542
         Detection Rate : 0.2349
   Detection Prevalence : 0.3475
      Balanced Accuracy : 0.4267
```

Results for Model 2 with manually selected features and continuous variables

```
> confusionMatrix(test.df$preds, test.df$default)
Confusion Matrix and Statistics

          Reference
Prediction     0     1
         0 41400  8234
         1   391  5396

               Accuracy : 0.8444
                 95% CI : (0.8413, 0.8474)
    No Information Rate : 0.7541
    P-Value [Acc > NIR] : < 2.2e-16

                  Kappa : 0.4795
 Mcnemar's Test P-Value : < 2.2e-16

            Sensitivity : 0.9906
            Specificity : 0.3959
         Pos Pred Value : 0.8341
         Neg Pred Value : 0.9324
             Prevalence : 0.7541
         Detection Rate : 0.7470
   Detection Prevalence : 0.8956
      Balanced Accuracy : 0.6933
```