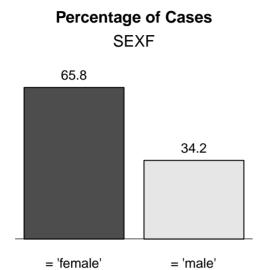
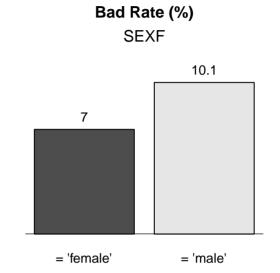
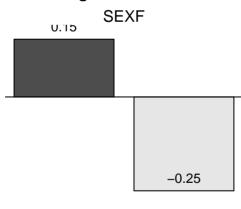


LOAN\_TYPEF

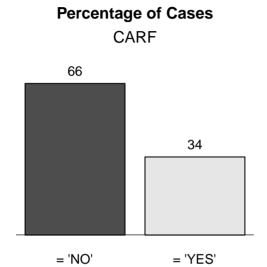


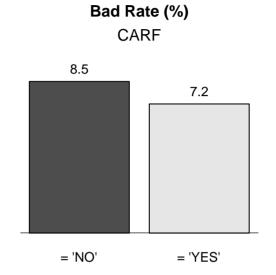


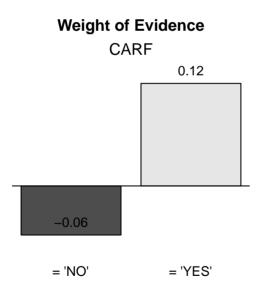




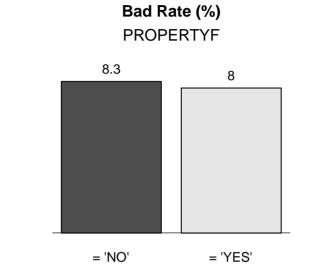
= 'female' = 'male'











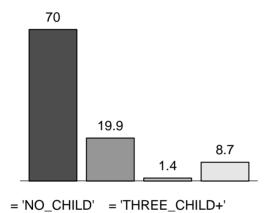


= 'YES'

= 'NO'

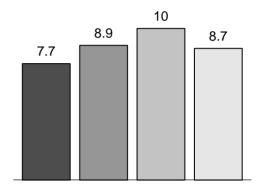
## Percentage of Cases

NUM\_CHILDRENF



# Bad Rate (%)

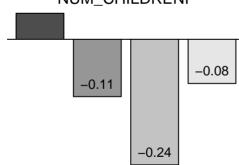
NUM\_CHILDRENF



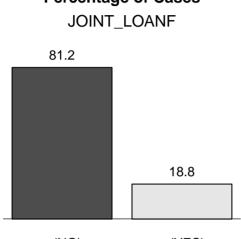
= 'NO\_CHILD' = 'THREE\_CHILD+'

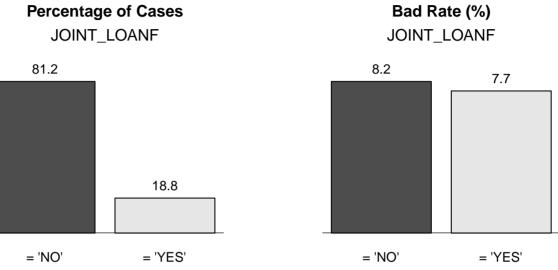
### Weight of Evidence

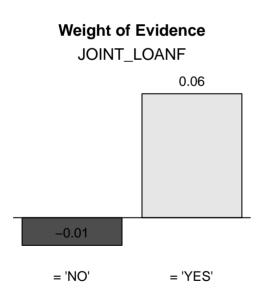
NUM\_CHILDRENF

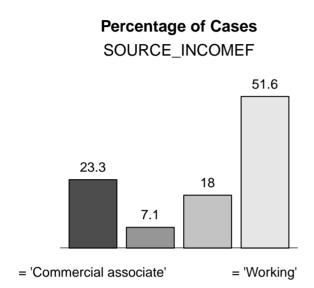


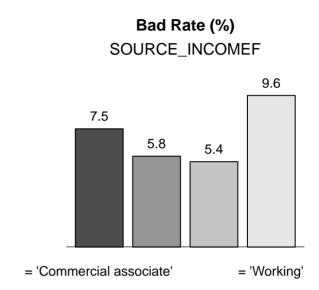
= 'NO\_CHILD' = 'THREE\_CHILD+'











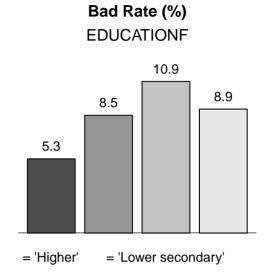
# Weight of Evidence SOURCE\_INCOMEF 0.43 0.08 -0.19

= 'Working'

= 'Commercial associate'

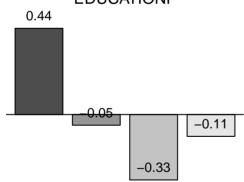
# **Percentage of Cases EDUCATIONF** 71 24.4 3.3 1.2

= 'Lower secondary'



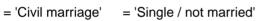
# **Weight of Evidence EDUCATIONF** 0.44

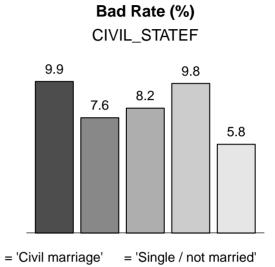
= 'Higher'



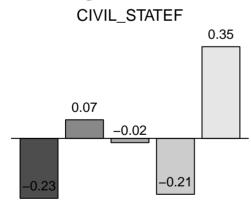
= 'Higher' = 'Lower secondary'

# Percentage of Cases CIVIL\_STATEF 63.9 9.7 14.8 6.4 5.2





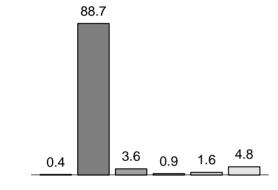
### Weight of Evidence



= 'Civil marriage' = 'Single / not married'

# Percentage of Cases

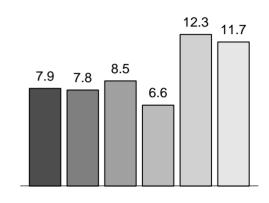
HOUSING\_TYPEF



= 'Co-op apart.' = 'Office apart.'

### Bad Rate (%)

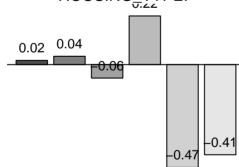
HOUSING\_TYPEF



= 'Co-op apart.' = 'Office apart.'

### **Weight of Evidence**

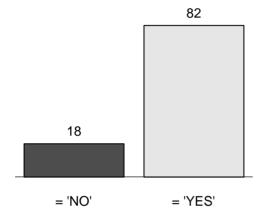
 $HOUSING_{\overline{U},22}$ 



= 'Co-op apart.' = 'Office apart.'

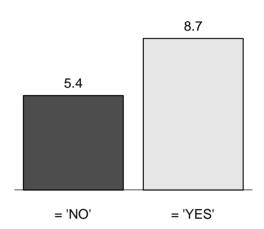
Percentage of Cases

EMP\_MOBILE\_PHONEF



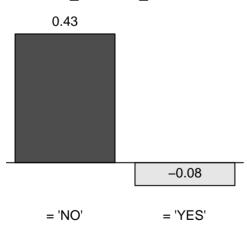
Bad Rate (%)

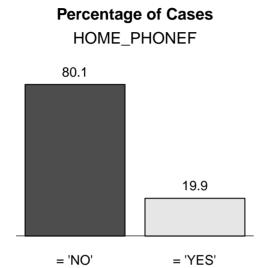
EMP\_MOBILE\_PHONEF

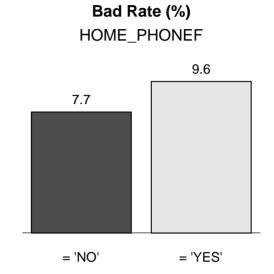


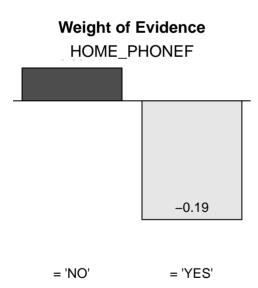
### **Weight of Evidence**

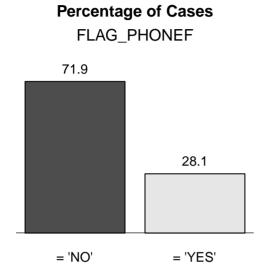
EMP\_MOBILE\_PHONEF

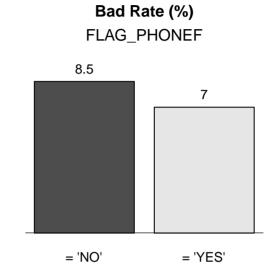




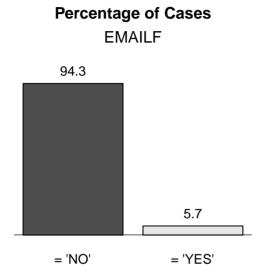


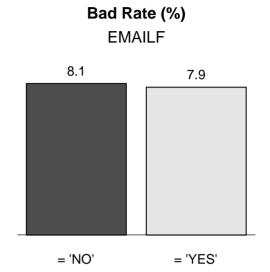




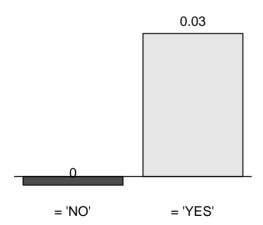


# Weight of Evidence FLAG\_PHONEF 0.15 -0.05 = 'NO' = 'YES'

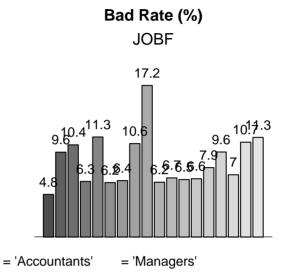




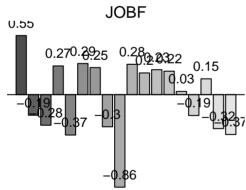
**EMAILF** 



# Percentage of Cases JOBF 31.4 18 10.4 7 3.2.5.9 3.9 0.9.2 0.4 0.4 = 'Accountants' = 'Managers'



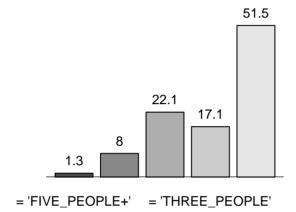
## Weight of Evidence



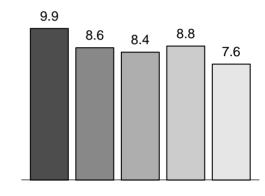
= 'Accountants' = 'Managers'

# Percentage of Cases

CNT\_FAM\_MEMBERSF



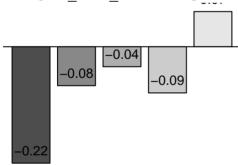
# Bad Rate (%) CNT\_FAM\_MEMBERSF



= 'FIVE\_PEOPLE+' = 'THREE\_PEOPLE'

### Weight of Evidence

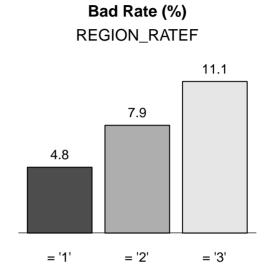
CNT\_FAM\_MEMBERSF...



= 'FIVE\_PEOPLE+' = 'THREE\_PEOPLE'

# 73.8 73.8 10.5

**Percentage of Cases** 



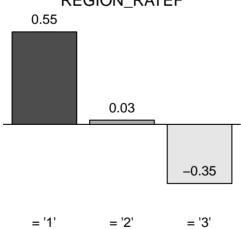
### **Weight of Evidence**

= '2'

= '3'

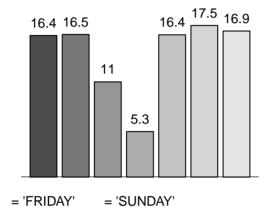
= '1'

REGION\_RATEF



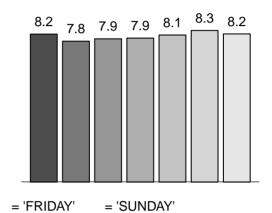
### **Percentage of Cases**

WEEKDAY\_STARTF



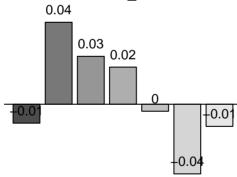
### Bad Rate (%)

WEEKDAY\_STARTF



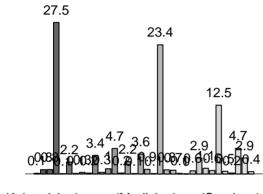
### **Weight of Evidence**

WEEKDAY\_STARTF



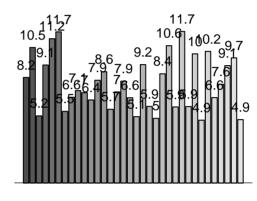
= 'FRIDAY' = 'SUNDAY'

**Percentage of Cases**ORGANIZATION\_TYPEF



= 'Advertising' = 'Medicine' = 'Services'

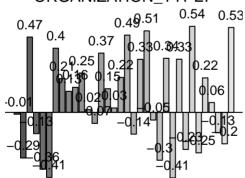
# **Bad Rate (%)**ORGANIZATION\_TYPEF



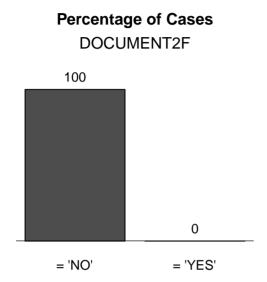
= 'Advertising' = 'Medicine' = 'Services'

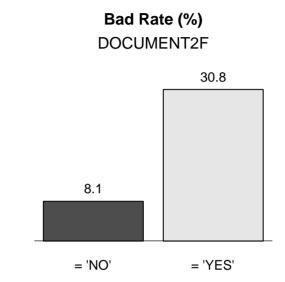
### **Weight of Evidence**

ORGANIZATION\_TYPEF

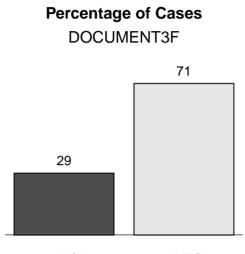


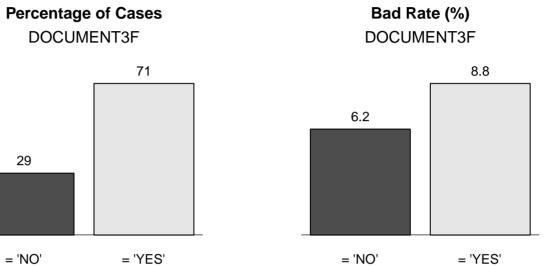
= 'Advertising' = 'Medicine' = 'Services'













# Percentage of Cases DOCUMENT4F

100

= 'NO'

# Bad Rate (%) DOCUMENT4F

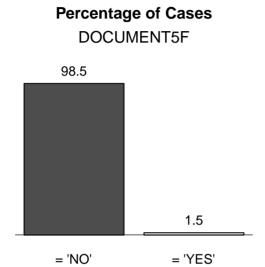
8.1

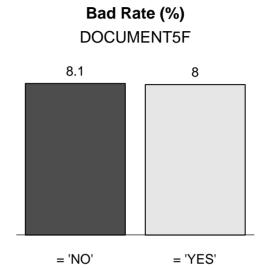


= 'NO'

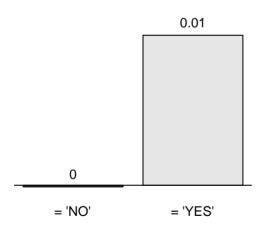
# Weight of Evidence DOCUMENT4F

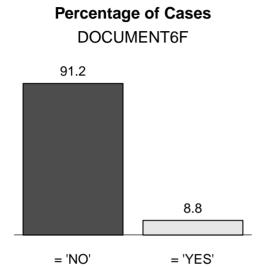
0

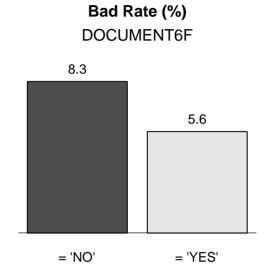




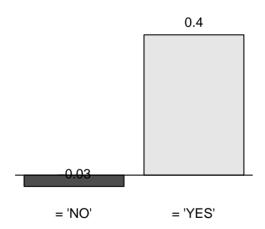
DOCUMENT5F

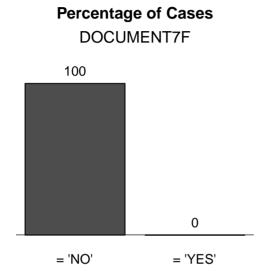


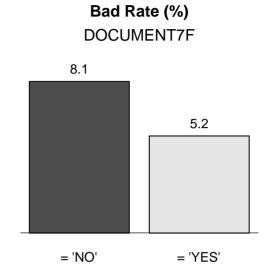




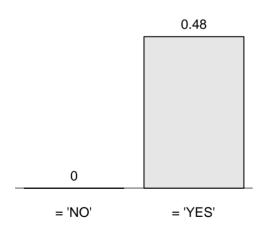
DOCUMENT6F



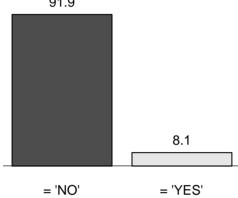




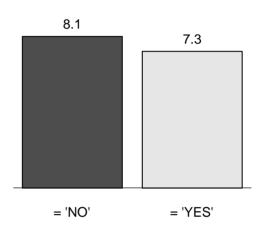
# Weight of Evidence DOCUMENT7F



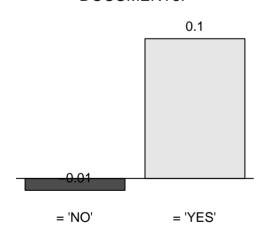
**Percentage of Cases** DOCUMENT8F 91.9

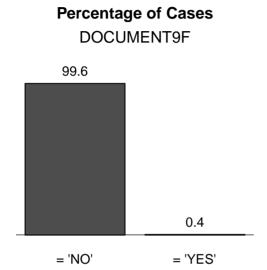


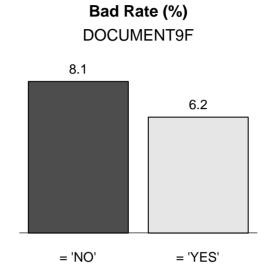
Bad Rate (%) DOCUMENT8F



DOCUMENT8F



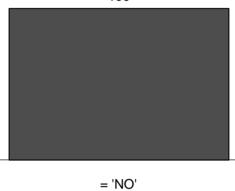




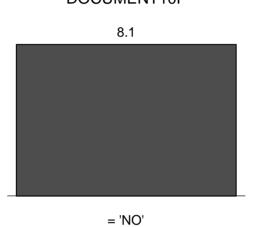
# Weight of Evidence DOCUMENT9F



# Percentage of Cases DOCUMENT10F

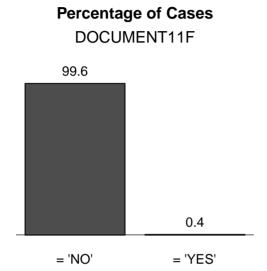


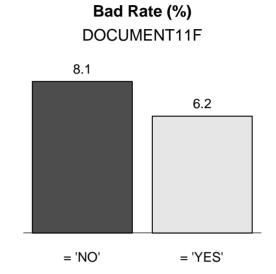
# Bad Rate (%) DOCUMENT10F



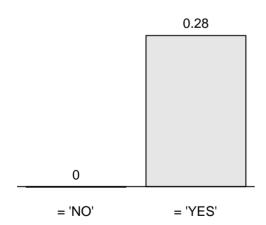
Weight of Evidence
DOCUMENT10F

0

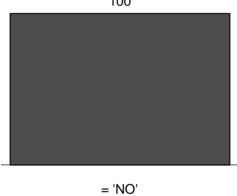




DOCUMENT11F



# Percentage of Cases DOCUMENT12F



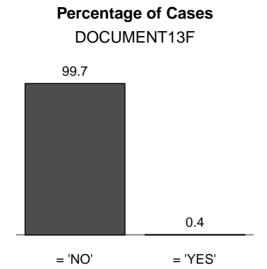
# Bad Rate (%) DOCUMENT12F

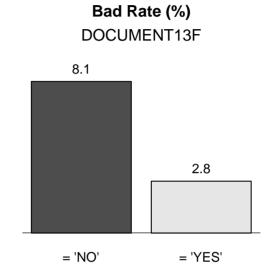
8.1

= 'NO'

# Weight of Evidence DOCUMENT12F

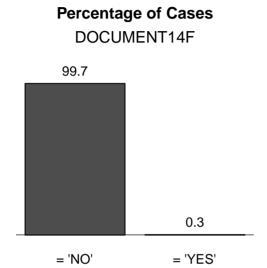
0

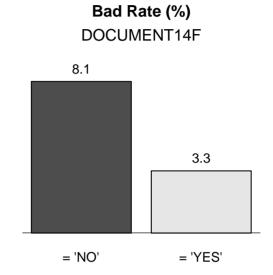




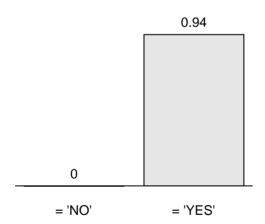
# Weight of Evidence DOCUMENT13F

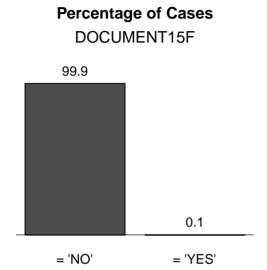
0 = 'NO' = 'YES'

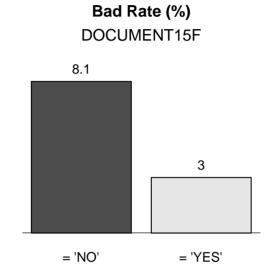




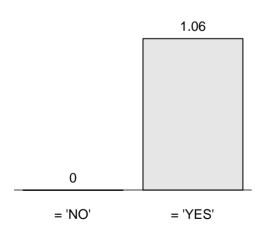
DOCUMENT14F

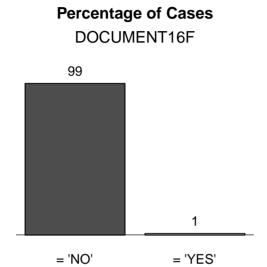


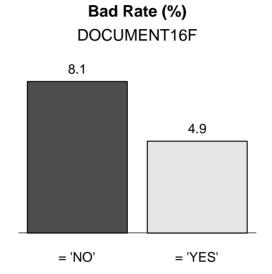




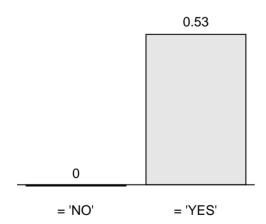
# Weight of Evidence DOCUMENT15F

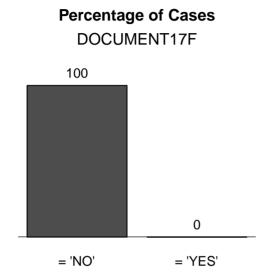


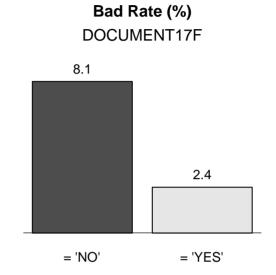




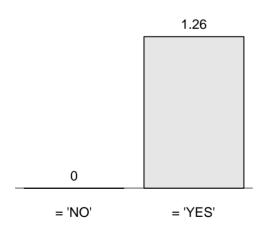
DOCUMENT16F



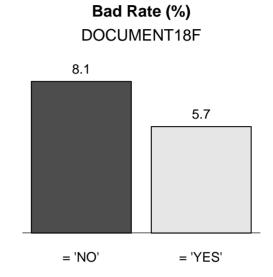




# Weight of Evidence DOCUMENT17F

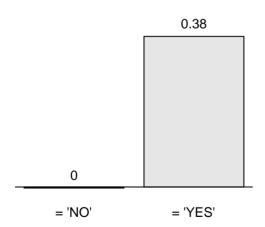


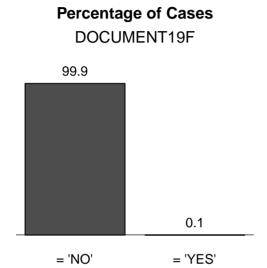
# Percentage of Cases DOCUMENT18F 99.2 0.8 = 'NO' = 'YES'

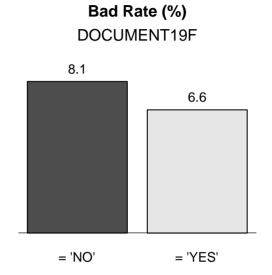


## Weight of Evidence

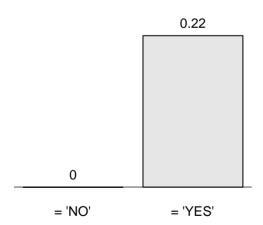
DOCUMENT18F

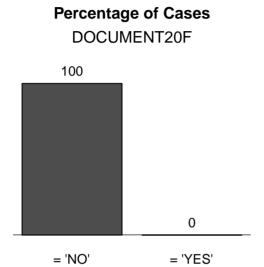


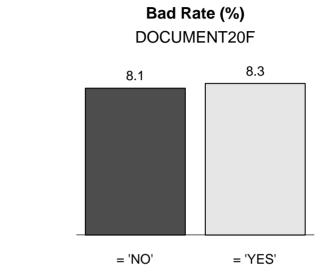


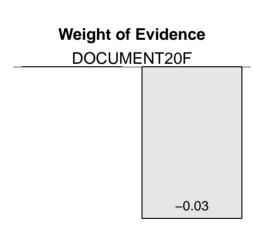


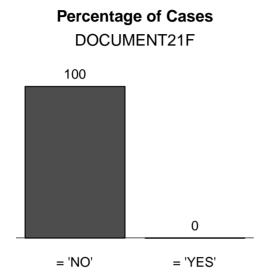
# Weight of Evidence DOCUMENT19F

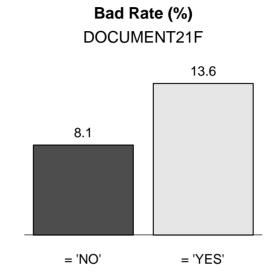


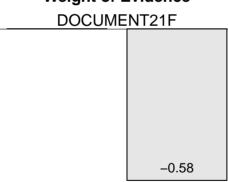




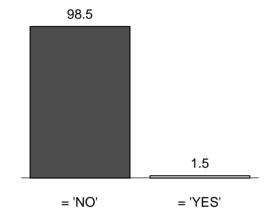




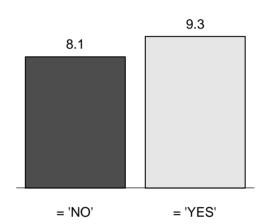




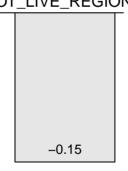
**Percentage of Cases** REG\_REGION\_NOT\_LIVE\_REGIONF REG\_REGION\_NOT\_LIVE\_REGIONF



Bad Rate (%)

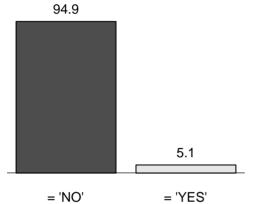


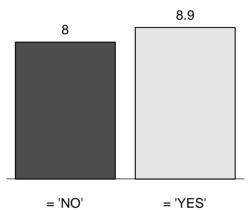
REG\_REGION\_NOT\_LIVE\_REGIONF

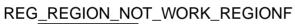


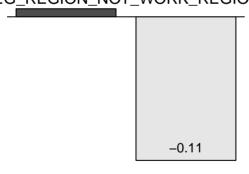
**Percentage of Cases** 

Bad Rate (%) REG\_REGION\_NOT\_WORK\_REGIONF REG\_REGION\_NOT\_WORK\_REGIONF



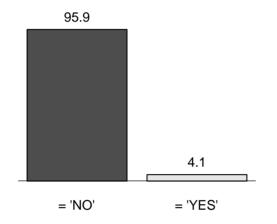


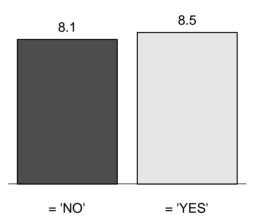




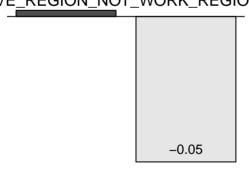
**Percentage of Cases** 

Bad Rate (%) LIVE\_REGION\_NOT\_WORK\_REGIONF LIVE\_REGION\_NOT\_WORK\_REGIONF





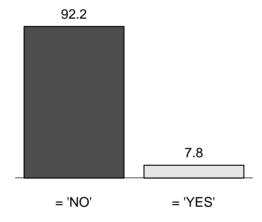
LIVE\_REGION\_NOT\_WORK\_REGIONF



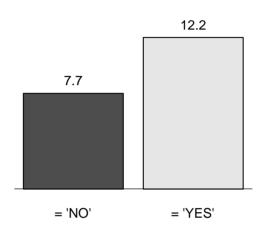
$$=$$
 'NO'  $=$  'YES'

Percentage of Cases

REG\_CITY\_NOT\_LIVE\_CITYF

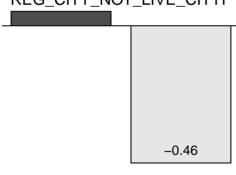


Bad Rate (%)
REG\_CITY\_NOT\_LIVE\_CITYF



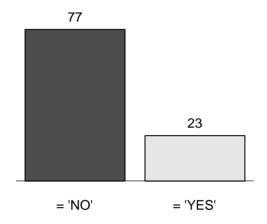
### **Weight of Evidence**

REG\_CITY\_NOT\_LIVE\_CITYF

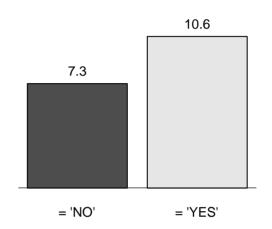


Percentage of Cases

REG\_CITY\_NOT\_WORK\_CITYF

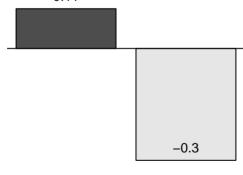


Bad Rate (%)
REG\_CITY\_NOT\_WORK\_CITYF



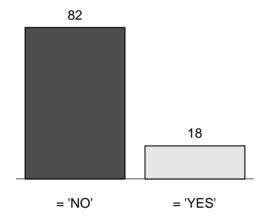
**Weight of Evidence** 

REG\_CITY\_NOT\_WORK\_CITYF

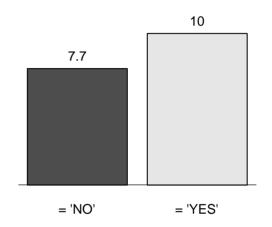


Percentage of Cases

LIVE\_CITY\_NOT\_WORK\_CITYF

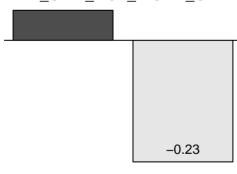


Bad Rate (%)
LIVE\_CITY\_NOT\_WORK\_CITYF



### **Weight of Evidence**

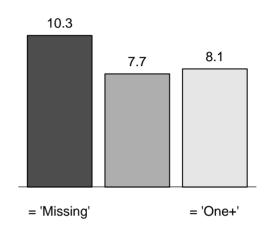
LIVE\_CITY\_NOT\_WORK\_CITYF



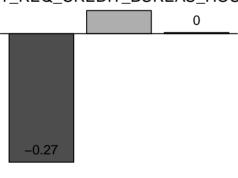
**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_HOURF

13.5 0.5 = 'Missing' = 'One+'

**Bad Rate (%)**AMT\_REQ\_CREDIT\_BUREAU\_HOURF

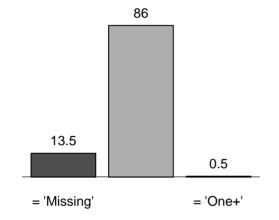


AMT\_REQ\_CREDIT\_BUREAU\_HOURF

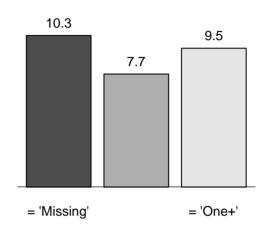


= 'Missing' = 'One+'

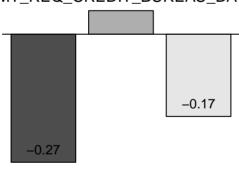
**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_DAYF



**Bad Rate (%)**AMT\_REQ\_CREDIT\_BUREAU\_DAYF



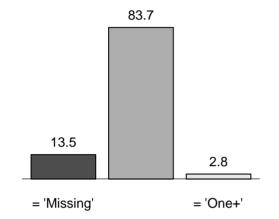
AMT\_REQ\_CREDIT\_BUREAU\_DAYF



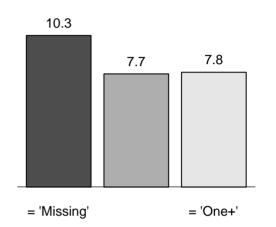
= 'One+'

= 'Missing'

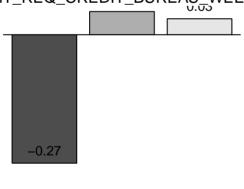
**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_WEEKF



**Bad Rate (%)**AMT\_REQ\_CREDIT\_BUREAU\_WEEKF



AMT\_REQ\_CREDIT\_BUREAU\_WEEKF

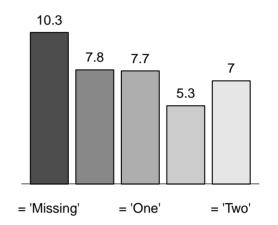


= 'Missing' = 'One+'

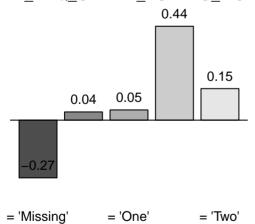
**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_MONF

72.3 10.8 1.7 1.8 = 'Missing' = 'One' = 'Two'

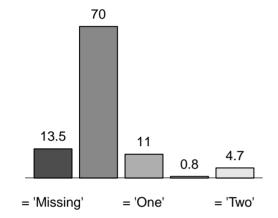
Bad Rate (%)
AMT\_REQ\_CREDIT\_BUREAU\_MONF



AMT\_REQ\_CREDIT\_BUREAU\_MONF

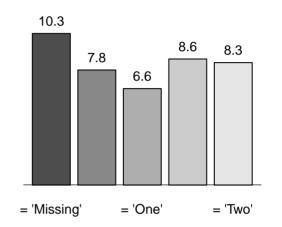


**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_QRTF

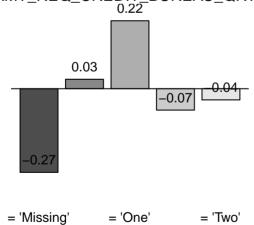


Bad Rate (%)

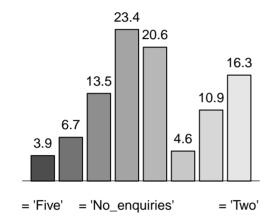
AMT\_REQ\_CREDIT\_BUREAU\_QRTF



 $\underset{0.22}{\mathsf{AMT\_REQ\_CREDIT\_BUREAU\_QRTF}}$ 

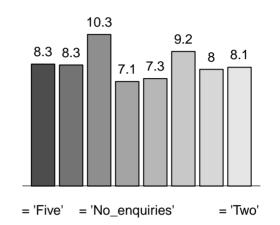


**Percentage of Cases**AMT\_REQ\_CREDIT\_BUREAU\_YEARF



Bad Rate (%)

AMT\_REQ\_CREDIT\_BUREAU\_YEARF



AMT\_REQ\_CREDIT\_BUREAU\_YEARF

